

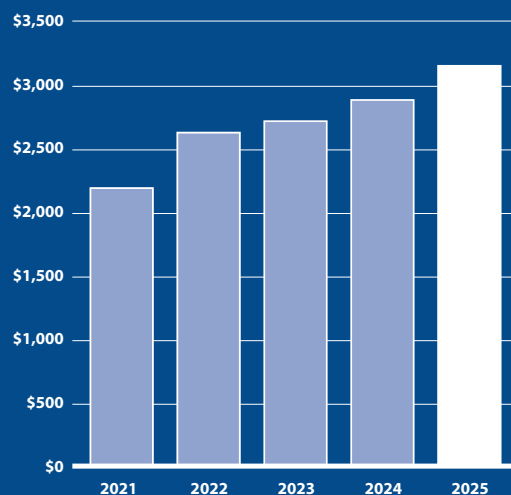
## STATEMENT of Financial Condition (\$ Thousands)

	December 31, 2025	December 31, 2024
<b>ASSETS</b>		
Total Loans	\$3,149,116	\$2,874,708
Less - Allowance for Loan Losses	\$23,061	\$23,463
Net Loans	\$3,126,055	\$2,851,245
Cash	\$144,380	\$96,849
Total Investments	\$403,334	\$303,788
Accrued Interest Receivable	\$11,177	\$9,749
Property and Equipment - Net of Depreciation	\$66,235	\$62,996
Prepaid and Other Assets	\$101,726	\$89,382
<b>Total Assets</b>	<b>\$3,852,907</b>	<b>\$3,414,009</b>
<b>LIABILITIES AND EQUITY</b>		
Total Liabilities	\$119,362	\$63,087
Total Deposits	\$3,259,246	\$2,933,148
Total Retained Earnings	\$474,299	\$417,774
<b>Total Liabilities and Equity</b>	<b>\$3,852,907</b>	<b>\$3,414,009</b>

## STATEMENT of Income (\$ Thousands)

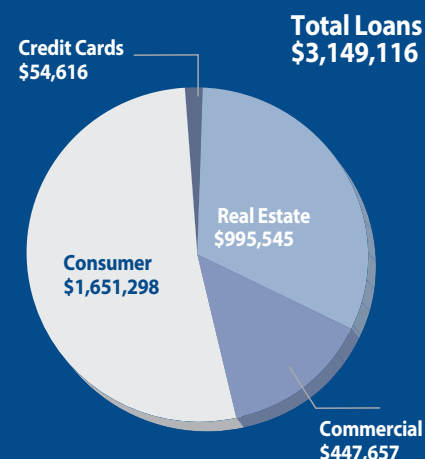
	December 31, 2025	December 31, 2024
Total Interest Income	\$185,314	\$164,119
Interest and Dividend Expense	\$75,295	\$70,331
Net Interest Income	\$110,019	\$93,788
Other Income	\$28,987	\$27,749
Net Income before Operating Expenses	\$139,006	\$121,537
Total Operating Expenses and Provision for Loan Loss	\$97,666	\$92,826
Income from Operations	\$41,340	\$28,711
Total Non-Operating Gains (Losses)	\$5,307	\$9,298
<b>Net Income</b>	<b>\$46,647</b>	<b>\$38,009</b>

## LOANS (\$ Thousands Outstanding)

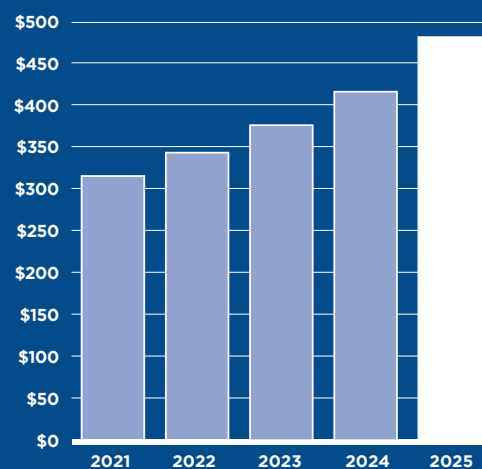


## LOAN PORTFOLIO (\$ Thousands)

(dollars rounded to the nearest thousand)



## MEMBERS' EQUITY (\$ Thousands)





## Message from the Chief Executive Officer

**JERRY BENTON, *President / CEO***

In 2025, we were honored to celebrate our 90th Birthday with you! It was a time to reflect on the credit union's history and look forward to the next 90 years. More than anything, this milestone was an opportunity to express our gratitude for our members and our communities that have trusted us since 1935.

At CAMPUS, our strength is built on three pillars: our members, our communities, and our employees. Our members are at the heart of everything we do, inspiring us to deliver value, trust, and personalized service. Our communities give us purpose and drive our commitment to make a meaningful impact where we live and work. Our employees bring it all to life through their dedication, expertise, and passion for serving others. Together, these pillars form the foundation that supports our mission and guides our continued growth.

Throughout the year, we remained committed to delivering exceptional service, financial strength, and peace of mind to the communities we serve. We were also pleased to expand our reach with the opening of new service centers in Crawfordville and Leesburg, enhancing access and convenience for our growing membership.

I'm happy to report that your credit union continues to thrive, ending the year with exceptional loan growth of 9.55% and deposits growing more than \$326 million. Total assets increased 12.86%, surpassing \$3.8 billion, and our return on average assets stood at 1.28%. With a net worth ratio above 12%, CAMPUS remains well-capitalized and prepared for future growth.

Our work is guided by a commitment to simplify banking, make it more accessible, and create meaningful experiences for our members. Our achievements in 2025—celebrating 90 years, opening new service centers, and implementing innovative technology—reflect our commitment to evolving with our members' needs while maintaining sound governance and operational excellence.

Thank you for counting on CAMPUS!



## Message from the Chairperson of the Board

**JAY HUTTO, *Chair***

As Chairperson of the Board of Directors at CAMPUS USA Credit Union, I am honored to reflect on a year marked by growth, stability, and significant milestones.

In 2025, CAMPUS celebrated a remarkable achievement—90 years of serving our members and communities. We held Birthday Celebrations throughout the year at each service center, and each month we made a \$1,935 donation to a charitable organization (\$1,935 to commemorate the year we were founded).

This year, we implemented technology enhancements to elevate the member experience, while also strengthening our systems to better detect and prevent fraud. Additionally, we have added texting to our suite of member communication to connect members directly to employees.

Membership continued to grow, exceeding our peers by more than 2%, reflecting growing confidence in CAMPUS and the value we provide to our communities. With every new member, we deepen our commitment to delivering convenient, secure, and trusted service.

As your Board, we take pride in supporting CAMPUS through responsible governance, strategic planning, and sound financial oversight. It is a privilege to work alongside management and staff to ensure the credit union remains strong, innovative, and responsive to the needs of our members.

Thank you for your trust in CAMPUS USA Credit Union. We look forward to building on the strong foundation of service, stability, and growth that has carried us for 90 years.



## Message from the Chairman of the Audit Committee

**DR. DAVID LUCIER, *Chair***

As Chairman of the Audit Committee, I serve alongside fellow audit committee members appointed by your Board of Directors. We oversee your credit union's financial and compliance matters and report directly to the Board.

One of our primary annual tasks is to select an independent auditing firm. This firm is retained to express an opinion on the credit union's financial statements; as part of the audit, the firm considers internal controls over financial statements. In addition, since the credit union is state-chartered and federally insured, CAMPUS is periodically examined by state and federal regulators. CAMPUS also performs internal audits of specific departments and functions conducted by the credit union's Internal Audit Manager and her staff throughout the year. This manager reports her findings directly to the audit committee, which monitors findings and takes other actions when appropriate.

I'm happy to report that your credit union is safe, financially sound, well-managed, and prospering. You can count on CAMPUS this year and for years to come!