



2025 ANNUAL REPORT

Report of The Board of Directors & President

In 2025, UMe Credit Union reached a meaningful milestone — 85 years of serving members, families, and the Burbank community. This anniversary was more than a celebration of longevity; it marked a year defined by progress, resilience, and strong performance. Guided by our belief in the power of U+Me, we remained focused on strengthening relationships, delivering value, and ensuring UMe continues to evolve in ways that matter most to our members.

Throughout the year, UMe advanced initiatives designed to enhance the member experience, improve operational efficiency, and reinforce the Credit Union's long-term strength. We made continued investments in fraud prevention, cybersecurity, and risk management, while maintaining a high standard of service and care across every touchpoint. These efforts reflect our commitment to protecting our members and operating with integrity in an increasingly complex financial environment.

UMe's financial performance in 2025 demonstrated stability and momentum. Net income exceeded \$2.3 million, with a Return-on-Assets ratio of 0.69%. Our capital ratio increased from 7.91% to 8.87%, strengthening our capital position and reinforcing long-term sustainability. Total deposits grew from \$294.9 million in 2024 to \$310.9 million in 2025. Looking ahead, approximately \$50 million in investments are set to mature in 2026, further enhancing liquidity and positioning the Credit Union for continued financial strength.

Our commitment to the Burbank community remains central to who we are. Through the UMeHelps Volunteer Program, employees contributed 388 volunteer hours in 2025, supporting organizations and causes that make a meaningful local impact. UMe also donated \$32,556 to Burbank schools, \$11,264 to local nonprofit organizations, and awarded \$5,500 in scholarships to Burbank students. These efforts reflect a legacy rooted in education and community — values established at UMe's founding in 1940.

In September, UMe was honored to receive the inaugural Champion of Education Award from the Burbank Arts and Education Foundation. This recognition affirmed our long-standing commitment to education and underscored the impact of our continued support for students, schools, and families throughout Burbank.

UMe also continued to bring people together through community events that celebrate connection and local pride. Throughout 2025, we hosted and supported signature events such as Holiday in the Park, UMe Outdoor Movie Nights, and UMe Trunk or Treat. These moments reinforce UMe's presence in Magnolia Park and highlight our role as an engaged and trusted community partner.

Exceptional service remains a defining strength of the Credit Union. In 2025, UMe's mystery shop program resulted in an average service score of 4.88 out of 5, reflecting the consistency, professionalism, and genuine care demonstrated by our team. These results speak to the culture of service that continues to set UMe apart.

We are grateful for the trust placed in us by our members, the leadership and guidance of our Board of Directors and Supervisory Committee, and the dedication of our employees. Together, these relationships form the foundation of UMe's success. It is a privilege to serve this community, and we look forward to continuing that work with purpose, care, and integrity in the years ahead.

David Carletta, Chair, Board of Directors
Robert Einstein, CEO & President



Treasurer's Report

At UMe Credit Union, maintaining financial strength and stability is about more than numbers — it's about earning and keeping the trust of our members. Thoughtful financial management allows us to serve our members well today, while ensuring we remain strong for the future.

Throughout 2025, UMe continued to operate in a highly competitive deposit market and an elevated interest-rate environment. While these conditions challenged financial institutions across the industry, UMe remained financially sound, with steady liquidity and a balanced approach to growth. Careful planning and disciplined decision-making helped the Credit Union navigate the year with confidence.

UMe delivered strong financial results in 2025. Net income totaled \$2,383,181, resulting in a Return on Assets of 0.69%. We remained well capitalized, with reserves exceeding \$30 million and total assets surpassing \$340 million. These results reflect a continued focus on responsible financial stewardship and long-term stability.

Lending remained a key contributor to the Credit Union's performance. The total loan portfolio grew by more than \$5 million, representing 3.46% year-over-year growth, with strength across both Real Estate Home Equity and Consumer Lending. Loans continued to be our primary source of revenue, supporting consistent earnings throughout the year.

Despite ongoing rate competition, deposit growth remained steady. Total shares increased by approximately \$16 million, or 5.41%, bringing year-end deposits to \$311 million. Liquidity levels remained within policy guidelines throughout the year, allowing UMe to meet member needs without disruption.

Overall, 2025 was a strong and successful year for UMe Credit Union. We appreciate the confidence our members place in UMe and remain focused on managing the Credit Union responsibly, with care for today and an eye toward the future.

Jan Hacker, Treasurer, Board of Directors

Supervisory Committee Report

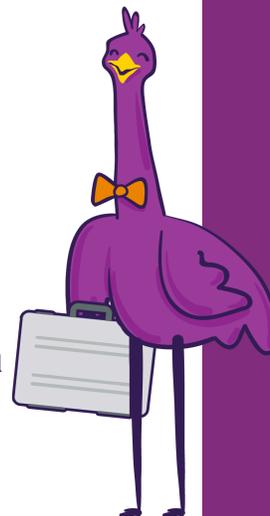
The UMe Supervisory Committee serves on behalf of our members by providing independent oversight and helping ensure the continued financial strength and stability of UMe Credit Union.

I'm pleased to report that UMe maintained a strong and stable financial position throughout 2025.

An independent CPA firm conducted the annual audit, confirming the Credit Union's strong financial condition and sound management practices. UMe's last examination by the National Credit Union Administration (NCUA), our federal regulator, was completed with favorable results.

The Supervisory Committee thanks the Board of Directors, Management Team, and all UMe employees for their continued commitment to financial integrity. To our members, thank U for your trust. It is an honor to serve on your behalf.

Anita Schackmann, Chair, Supervisory Committee



UMe Volunteers

BOARD OF DIRECTORS

David Carletta / Chair

Edward F. Hill / Vice Chair

Bonnie Joachim / Secretary

Jan Hacker / Treasurer

Larry Auzene, Jr. / Director

Steven A. Falchini / Director

David Goodlaw / Director

SUPERVISORY COMMITTEE

Anita Schackmann / Chair

Ken Barnes / Member

Albert Hernandez / Member

Bonnie Joachim / Member

Anna Lee / Member

2025 Statement of Financial Condition

		2025
Assets		
Total Loans		\$ 166,241,313
Vehicle Loans	\$ 26,041,666	
Credit Cards	\$ 8,721,846	
Personal/Signature Loans	\$ 3,267,651	
Real Estate Loans	\$ 122,878,897	
Other Loans	\$ 408,160	
Participation Loans	\$ 4,923,093	
Investments		\$ 156,188,041
Other Assets		\$ 18,264,304
Total Assets		\$ 340,693,658
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Liabilities & Equity		
Total Liabilities		\$ 6,547,644
Total Shares		\$ 310,859,014
Membership Shares	\$ 98,566,970	
Summer Savings	\$ 613,559	
Checking	\$ 53,851,729	
Money Market	\$ 78,394,893	
Certificates	\$ 69,117,544	
IRAs	\$ 4,921,944	
IRA Certificates	\$ 5,392,375	
Reserves		\$ 30,203,585
Unrealized Gain/Loss on Investments		\$ -6,916,585
Total Liabilities & Equity		\$ 340,693,658

2025 Statement of Income and Expense

Income		
Income from Loans		\$ 9,678,106
Income from Investments		\$ 3,021,189
Other Income		\$ 2,403,851
Total Income		\$ 15,103,146
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Expenses		
Operating Expenses		\$ 8,466,528
Dividend Expenses		\$ 4,253,437
Total Expenses		\$ 12,719,965
Total Net Income		\$ 2,383,181



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

umecreditunion.com

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