

UNITED   
COMMUNITY CREDIT UNION

# ANNUAL REPORT

2025



# OUR MISSION

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Uniting our community, members, and employees through partnership, passion, integrity, and innovation.

# OUR VISION

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A dynamic employer enriching & empowering people by creating financial success through service to our community.

# OUR VALUES

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**Partnering**

**Integrity**

**People**

**Passion**

**Innovation**

# 2025 FINANCIALS

## FINANCIAL CONDITIONS

### ASSETS 2025

TOTAL LOANS (NET OF ALLOWANCE)	\$91,258,912
CASH AND CASH EQUIVALENTS	\$1,496,821
INVESTMENTS	\$18,734,803
ACCRUED INCOME	\$342,453
PROPERTY AND EQUIPMENT (NET OF DEPRECIATION)	\$6,577,271
OTHER ASSETS	\$6,147,358
<b>OTHER ASSETS</b>	<b>\$124,557,708</b>

### LIABILITIES & EQUITY 2025

MEMBERS' SHARE ACCOUNTS	\$110,336,333
ACCOUNTS PAYABLE AND ACCRUED LIABILITIES	\$8,916
OTHER LIABILITIES AND EQUITY	\$14,212,458
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$124,557,708</b>

## TREASURER'S REPORT

I am pleased to present the 2025 financial report, which highlights the financial strength and stability of our credit union. Through careful financial management, strategic growth, and a commitment to serving our members, we have continued to build a solid foundation for long-term success.

Additionally, in 2025, United Community received an examination by the Texas Credit Union Department and an audit by Waypoint Advisory Services, Inc. Both the audit and the examination showed us to be exemplary and confirmed that this is a sound financial institution with policies and procedures that fully comply with both federal and state regulations.

**WILFRED BROUSSARD, JR., TREASURER**

# FINANCIALS

# CONTINUED

## STATEMENT OF INCOME

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### INCOME 2025

INTEREST ON LOANS	\$6,097,486
INCOME FROM INVESTMENTS	\$823,539
FEES AND OTHER OPERATING INCOME	\$3,731,342

**TOTAL GROSS INCOME** **\$10,652,367**

### EXPENSES 2025

COMPENSATION AND BENEFITS	\$4,002,172
OFFICE OCCUPANCY	\$558,239
OFFICE OPERATIONS	\$1,700,142
LOAN SERVICING	\$668,513
PROFESSIONAL AND OUTSIDE SERVICES	\$796,874
EDUCATIONAL & PROMOTIONAL/MISC EXPENSES	\$212,612
PROVISIONS FOR SHARE & LOAN LOSSES	\$951,713

**TOTAL OPERATING EXPENSE** **\$8,890,265**

INCOME FROM OPERATIONS	\$1,762,102
NON-OPERATING INCOME	-
LESS INTEREST & DIVIDEND EXPENSE	\$1,009,805

**NET INCOME** **\$752,297**

# CHAIRMAN'S ADDRESS

AS YOUR CHAIRMAN, IT IS MY HONOR TO WELCOME YOU TO THE 2026 ANNUAL MEETING OF UNITED COMMUNITY CREDIT UNION. I SINCERELY THANK YOU FOR BEING HERE WITH US TODAY, SERVING AS A TRUE MEMBER-OWNER. THIS IS A TIME TO REFLECT ON OUR PROGRESS, CELEBRATE OUR SUCCESSES, AND LOOK AHEAD TO THE FUTURE OF OUR CREDIT UNION.

SINCE INCEPTION, UNITED COMMUNITY HAS PERSEVERED THROUGH CHANGE AND CHALLENGES. I AM CONFIDENT THIS YEAR WILL BE NO DIFFERENT. UNITED COMMUNITY WILL CONTINUE TO MAKE PROGRESSIVE CHANGES THAT BENEFIT BOTH OUR INTERNAL AND EXTERNAL COMMUNITY, ENSURING THAT EMPLOYEES, MEMBERS, AND OUR COMMUNITY EXPERIENCE CONTINUOUS IMPROVEMENTS IN FINANCIAL SERVICES AND OVERALL SUPPORT.

I AM PLEASED TO REPORT THAT OUR FINANCIAL POSITION REMAINS STRONG. AT THE END OF 2025:

- **UNITED COMMUNITY CREDIT UNION ENDED THE YEAR AT \$124.6 M IN ASSETS.**
- **WE MAINTAINED A HEALTHY LOAN PORTFOLIO OF \$92.3 M.**
- **WE INCREASED OUR NET WORTH RATIO TO 11.88%. THIS IS THE HIGHEST NET WORTH RATIO AT YEAR END IN OVER 25 YEARS.**
- **OUR STAFF DEDICATED A TOTAL OF 475 VOLUNTEER HOURS, MAKING THIS THE 4TH CONSECUTIVE YEAR OUR VOLUNTEER EFFORTS HAVE GROWN.**

THESE FIGURES NOT ONLY REFLECT OUR FINANCIAL HEALTH BUT ALSO OUR ABILITY TO INVEST IN BETTER SERVICES.

AS WE LOOK AHEAD TO 2026, OUR FOCUS REMAINS ON IMPROVING MEMBER EXPERIENCE, STRENGTHENING SECURITY, AND EXPANDING FINANCIAL OPPORTUNITY.

OUR PLANS FOR THIS YEAR INCLUDE IMPROVING OUR SELF-SERVICE TOOLS TO CREATE A MORE SEAMLESS DIGITAL EXPERIENCE, WHILE ADVANCING OUR CARD FRAUD PREVENTION TOOLS TO BETTER PROTECT OUR MEMBERS. TO INCREASE EFFICIENCY IN LENDING AND MEMBER SUPPORT, WE WILL BE INTRODUCING NEW TECHNOLOGY TO MAKE LOAN DECISIONS FASTER AND A NEW AND IMPROVED CHATBOT FEATURE TO ENHANCE THE WAY MEMBERS RECEIVE SUPPORT.

THIS YEAR, OUR COMMITMENT TO COMMUNITY REMAINS AS STRONG AS EVER. OUR VOLUNTEERISM EFFORTS HAVE CREATED A MEANINGFUL IMPACT BOTH INTERNALLY AND THROUGHOUT THE COMMUNITIES WE SERVE, AND WE LOOK FORWARD TO CONTINUING TO GROW THIS MOVEMENT IN THE YEAR AHEAD.

WE ARE EXCITED TO SHARE THAT IN 2026, THE DESIGN OF OUR NEW GALENA PARK BRANCH WILL BE REVEALED. WE WILL ALSO BE LAUNCHING OUR NEW SIGNATURE CREDIT CARD, FEATURING ENHANCED REWARDS FOR OUR MEMBERS, ALONG WITH AN UPGRADED CHECKING ACCOUNT DESIGNED TO OPEN THE DOOR TO GREATER FINANCIAL OPPORTUNITY FOR OUR MEMBERSHIP.

TOGETHER, THESE INITIATIVES AND PROJECTS REFLECT OUR CONTINUED COMMITMENT TO INNOVATION, SERVICE, AND COMMUNITY.

IN CLOSING, I'D LIKE TO EXPRESS MY DEEPEST CONFIDENCE IN THE LEADERSHIP TEAM OF UNITED COMMUNITY, THE WISDOM AND GUIDANCE OF OUR ESTEEMED BOARD OF DIRECTORS, THE COMMITMENT OF OUR DEDICATED STAFF, AND THE SUPPORT AND LOYALTY OF OUR MEMBER-OWNERS.

THANK YOU, LADIES AND GENTLEMEN. I WISH YOU AND YOUR FAMILIES THE VERY BEST IN 2026.

**ALICE ADAMS - BOARD CHAIRMAN**

# PRESIDENT'S MESSAGE

THANK YOU FOR BEING HERE TONIGHT AND FOR THE TRUST YOU PLACE IN OUR CREDIT UNION. OUR ANNUAL MEETING IS ALWAYS A MEANINGFUL MOMENT—AN OPPORTUNITY TO REFLECT ON WHERE WE'VE BEEN, REAFFIRM WHY WE EXIST, AND SHARE WHERE WE'RE HEADED TOGETHER.

2025 WAS A VERY STRONG YEAR FOR OUR CREDIT UNION.

ALONG WITH POSITIVE FINANCIAL RESULTS, WE COMPLETED SEVERAL MAJOR INITIATIVES THAT POSITION US WELL FOR THE FUTURE:

- **WE SUCCESSFULLY UPGRADED OUR CORE BANKING SYSTEM**
- **LAUNCHED A NEW AND IMPROVED MOBILE BANKING APP**
- **ENHANCED OUR LENDING ORIGINATION PLATFORM**
- **CONTINUED OUR STRONG FOCUS ON MEMBERS—MAINTAINING HIGH SATISFACTION SCORES WHILE REDUCING EMPLOYEE TURNOVER BY 40%**

THESE ACCOMPLISHMENTS REFLECT OUR COMMITMENT TO INVESTING IN WHAT MATTERS MOST: OUR FACILITIES, OUR TECHNOLOGY, AND OUR PEOPLE.

AS WE LOOK AHEAD TO 2026, WE ARE FOCUSED ON BUILDING MOMENTUM AND DELIVERING EVEN MORE VALUE TO YOU—OUR MEMBER-OWNERS.

TECHNOLOGY REMAINS A KEY PRIORITY. WE WILL CONTINUE IMPROVING OUR BANKING AND LENDING SYSTEMS TO BOOST EFFICIENCY, RESPONSIVENESS, AND SERVICE QUALITY. THIS INCLUDES UPGRADED COMMUNICATION TOOLS THAT PROVIDE GREATER FLEXIBILITY AND CONVENIENCE FOR OUR MEMBERS.

WE ARE ALSO EXPANDING OUR DIGITAL AND ONLINE SERVICE CAPABILITIES, GIVING YOU MORE CONTROL OVER YOUR FINANCES—WHEN AND HOW YOU CHOOSE TO MANAGE THEM. EXPECT CONTINUED ENHANCEMENTS TO OUR DIGITAL BANKING PLATFORM AND MOBILE APP.

IN ADDITION, WE ARE EVALUATING NEW PRODUCTS AND SERVICES DESIGNED TO MEET YOUR EVOLVING NEEDS. THIS INCLUDES UPGRADES TO OUR SHARE DRAFT ACCOUNTS AND THE ROLLOUT OF OUR NEW VISA SIGNATURE CARD, WHICH OFFERS UNIQUE FEATURES AND BENEFITS.

NONE OF THIS HAPPENS WITHOUT YOU.

THANK YOU FOR BEING PART OF OUR CREDIT UNION FAMILY, FOR YOUR TRUST, AND FOR YOUR ENGAGEMENT. WE'RE EXCITED ABOUT WHAT'S AHEAD AND LOOK FORWARD TO GROWING TOGETHER IN 2026 AND BEYOND.

Thank you for choosing to #BeUnited

**MAC MCDERMOTT - PRESIDENT & CEO**

# Connect WITH US

## CONTACT US

CALL/TEXT: 713.674.5778

EMAIL: [contactus@unitedccu.com](mailto:contactus@unitedccu.com)

WEBSITE: [unitedccu.com](http://unitedccu.com)

## DRIVE THRU

MON - FRI: 8AM - 6PM

SATURDAY: 9AM - 1PM

## LOBBY

MON - WED, FRI: 9AM-5PM

THURSDAY: 9AM - 6PM

SATURDAY: 9AM - 1PM

## CALL CENTER

MON - FRI: 8AM - 6PM

SATURDAY: 9AM - 1PM

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### GALENA PARK

1700 16th Street  
Galena Park, TX 77547



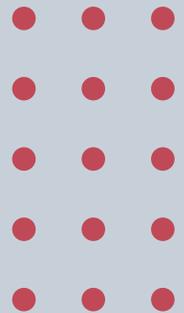
### SUMMERWOOD

13700 E Sam Houston Pkwy N  
Houston, TX 77044  
Drive Thru Accessible



### CROSBY

14028 FM 2100 Road  
Crosby, TX 77532  
Drive Thru Accessible



### NORMANDY

771 Normandy  
Houston, TX 77015  
Drive Thru Accessible



# BOARD OF DIRECTORS

**ALICE ADAMS**

BOARD CHAIRMAN

**WILFRED BROUSSARD, JR.**

TREASURER

**MERCEDES CASTILLO**

SECRETARY

**MARILYN RIVAS**

DIRECTOR

**WAYNE OQUIN**

DIRECTOR

**DR. JOHN MOORE**

DIRECTOR

**JOSE LUIS JIMENEZ**

DIRECTOR

Our Board of Directors serve as a beacon of leadership for United Community. This diverse group of dedicated individuals donates their personal time to strengthen and enhance our organization.

Thank you for choosing to  
**#BeUnited**

UNITED   
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