

Upgrading Our Future

2025 ANNUAL REPORT





UPGRADING OUR FUTURE

As we embark on 2026, we want to also acknowledge the ways in which 2025 was different than any year in recent memory for Unity One Credit Union. In 2025, we made the important decision to upgrade our core technology systems to ensure a secure and bright financial future for our members. As a result, the past year was largely one of preparation and planning to ensure a seamless and well-communicated transition to this new, more robust technology. We are happy to report the upgrade went very smoothly, and Unity One is poised for a strong future!

However, the technology systems upgrade was not the totality of what took place at Unity One in 2025. Throughout the busyness of preparing for the upgrade, Unity One still delivered excellent service to our members and maintained impactful involvement in our communities.

DEDICATION TO OUR COMMUNITIES

In 2024, we opened our field of membership to more neighboring communities in the Fort Worth area. In 2025, we set out to spread the word about Unity One in our new communities through various marketing campaigns and community involvement. We are excited to continue our path of growth in these new areas by sharing the value of joining Unity One and the passion our team has for our members.

DEDICATION TO A SECURE FUTURE

As a financial institution, retaining our members' trust is our top priority. That means keeping member information and finances safe and secure. With the 2025 upgrade, not only were our core technology systems upgraded, but services that members use daily, like online and mobile banking were, too. This has ensured that our members' information will remain safeguarded by the industry's most advanced financial technology.

DEDICATION TO CONTINUOUS IMPROVEMENT

While much of the past year at Unity One was about planning and implementing a major improvement for our members and the credit union as a whole, we now find ourselves with a renewed dedication to continuous improvement. As part of our technology upgrade, we were able to introduce new systems and services that make it easier for current and new members to do business with Unity One. New accounts can be opened online within minutes, loans can be applied for and approved automatically, and we can create unique products that serve Unity One members better. And this is just the tip of the iceberg. We look forward to showing members more in the years to come.

CEO AND CHAIRPERSON'S REPORT

On behalf of the Unity One board of directors and senior leadership team, welcome to the 2025 Unity One annual report and annual member meeting. This time of year is always special for us as we pause to reflect on the accomplishments we made and the challenges that your credit union took on in the past year. No doubt, 2025 was an exceptionally unique year for Unity One. We look forward to sharing more about our success in the pages of this report.

First, we would like to thank all our roughly 25,000 members for patience, preparedness, and your continued loyalty to Unity One as we navigated our technology systems upgrade in 2025. Well over a year in the making, the project culminated with a successful transition to our new core operating computer system, a new online and mobile banking system, and new online account opening and loan application features on Labor Day weekend 2025. Projects like these are never taken lightly, and the dedicated team members at Unity One helped shepherd this project through every stage of the transition: before, during, and after.

While we were preparing and transitioning our technology, we continued to serve our members with excellence as we saw signs of a changing rate environment in late 2025. The Federal Reserve did cut rates three times late in the year, resulting in small realignments of our deposit and loan pricing in order to remain competitive in the market and serve our members' financial needs.

Technology upgrade projects, like the one Unity One implemented this past year, are a balancing act of pros and cons, benefits and costs. The benefits of this implementation were clear: advancing our technology to the most cutting edge available in the industry and enhancing security for our members. While the costs included large financial commitments and the inconvenience of transitioning member accounts, after careful consideration, both the board and management team at Unity One decided that the benefits far outweighed the costs. We are excited and well poised for a strong future for Unity One.

Despite the challenges that the technology upgrade presented, Unity One celebrated many successes in the past year, including:

- Welcoming 1,213 new members to Unity One.
- Helping 3,587 members with new loans.
- Implementing a new online and mobile banking system, complete with a brand-new and advanced mobile application feature.
- Implementing new online account opening and loan application tools, which can be completed in five minutes or less.

As we look forward, we could not be more excited for the future of Unity One and our members. It is our sincerest hope that the members of Unity One feel the same way and are beginning to notice the incremental improvements that the changes of the past year have brought. As always, we thank you for your continued loyalty and membership at Unity One. We look forward to serving you in 2026.



SCOTT WARD
PRESIDENT, CEO



VINCENT M. ACCARDO
BOARD CHAIRMAN

AUDIT COMMITTEE REPORT

The audit committee is made up of volunteers who are appointed by the credit union's board of directors. The committee's responsibilities are to ensure that: 1) member funds are protected, 2) financial records and operations are in order, and 3) an effective set of internal controls is in place. Our committee participates in audits and reviews throughout the year to meet these objectives.

During 2025, in addition to our own reviews, the following audits were performed:

- Annual Audit: An independent review of agreed-upon procedures for 2025, which was completed by the certified public accounting firm of CliftonLarsonAllen.
- Asset/Liability Management Service reviews performed by Catalyst Strategic Solutions each quarter.
- Annual Examination: Completed by the Texas Credit Union Department (TCUD) and the NCUA and performed on March 31, 2025.
- Bank Secrecy Act Compliance Audit: Completed by Cornerstone Resources and performed on December 8, 2025.
- ACH Audit: Completed by Cornerstone Resources and performed on October 28, 2025.
- ACH Risk Assessment: Completed by Cornerstone Resources and performed on December 19, 2025.
- Credit Union's Investment Policy: Reviewed during board and reorganization meeting on April 16, 2025.

Based on the reviews, we are confident that the policies, programs, and security procedures of Unity One Credit Union are sound. I would like to thank my fellow committee members: Jennifer Dodd, Sonja Grigsby, and Christopher Armstrong.

Please remember that the audit committee is your link to the credit union. If you have any concerns, please feel free to contact any of us.



MARGARET ROSZAK
AUDIT COMMITTEE CHAIR



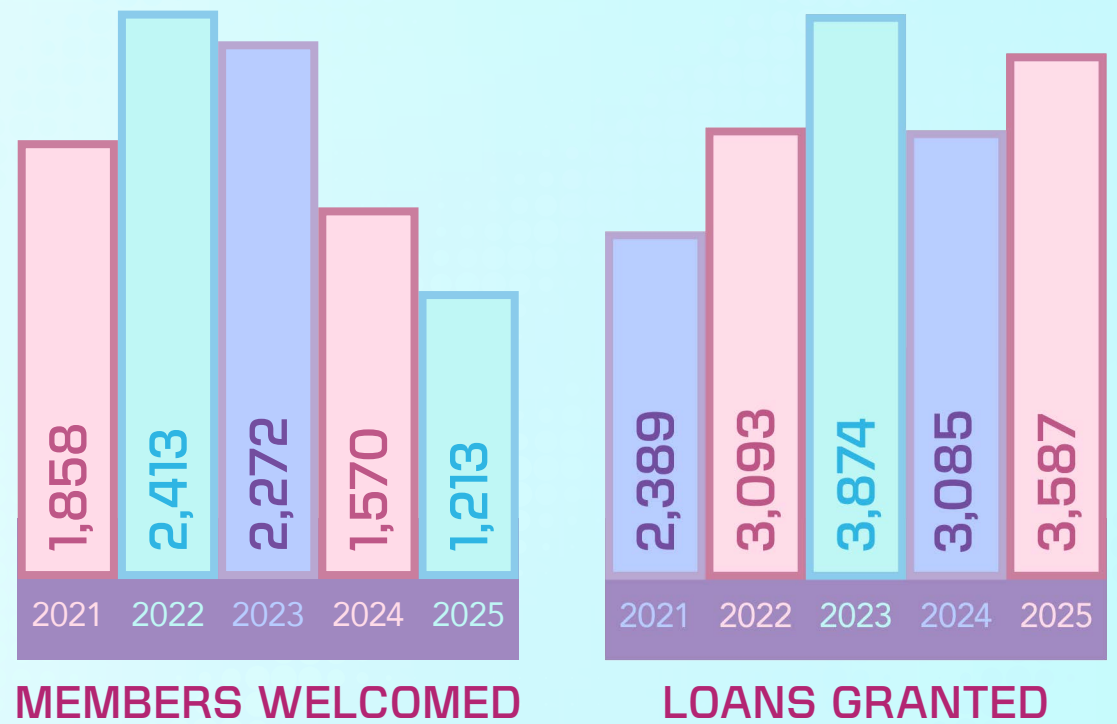
Welcoming New Members

STRENGTH IN NUMBERS

To us, there is no **BOLDER MOVE** than taking care of our members. It's why our members stay with us longer and why we keep member service at the front of our minds at all times.

In 2025, we served our members by providing competitive loan rates, offering better deposit rates, and keeping their finances safe and secure.

Here's a look at how many members we've welcomed to Unity One and served through loan requests over the years.



COMMUNITY IMPACT REPORT



2025 Community Relations Hours

366.75 HOURS SPENT

hosting credit union sponsored community events, virtual webinars and more.

68.00 HOURS SPENT

working with local chambers and nonprofits to better improve our local communities.

365.00 HOURS SPENT

giving back to our communities through our philanthropy committee initiatives.

149.25 HOURS SPENT

at our Select Employer Groups helping them with their corporate events, community outreach and business fairs.

336.50 HOURS SPENT

in the classroom presenting to students on a range of financial topics.

1,285.50 TOTAL HOURS

GIVING BACK

\$11,438.44

TO SUPPORT LOCAL NONPROFITS SUCH AS:

- Cowtown Friends of FWACC
- Community Link
- The HUB Argentine
- White Bear Food Shelf
- Humanity Rising
- LV Project Marathon
- Children's Miracle Network Hospitals
- Ronald McDonald House

\$6,008.72

IN HIGHER EDUCATION SCHOLARSHIPS

\$12,602.36

IN SCHOOL SUPPLIES FOR PARTNER SCHOOLS

OFFICIALS AND MANAGEMENT

BOARD OF DIRECTORS

Vincent Accardo, Chairperson 2024-2027

Richard Ebel, Vice Chairperson 2023-2026

Patrick Forsyth, Secretary 2023-2026

Mary Diggs, 2025-2028

Greg Patient, 2023-2026

Timothy Savoy, 2025-2028

William Rupp, 2024-2027

SENIOR MANAGEMENT TEAM

Scott Ward, President and CEO

Christina Carstens, Director of Accounting

Herb Garcia, Vice President of Risk Management/CRO

Alyssa Guillory, Vice President of Marketing

Beth Peters, Vice President of Lending

Patty Revis, Vice President of Human Resources/CHRO

Nathan Webb, Vice President of Technology

Jackie Wisneski, Vice President of Retail Operations

AUDIT COMMITTEE

Margaret Roszak, Chairperson

Jennifer Dodd

Sonja Grigsby

Chris Armstrong

STATEMENT OF FINANCIAL CONDITION

	2025	2024
ASSETS		
Personal Loans	\$ 82,849,822.22	\$ 103,536,230.59
Visa Loans	\$ 7,602,812.65	\$ 8,060,071.20
Real Estate Loans	\$ 73,047,162.13	\$ 71,372,149.83
Reserves	\$ (2,343,950.39)	\$ (2,621,144.71)
Total Loans	\$ 161,155,846.61	\$ 180,347,306.91
Cash	\$ 1,650,804.56	\$ 531,910.50
NCUSIF Capitalization	\$ 2,597,866.29	\$ 2,633,447.75
Investments	\$ 88,934,169.77	\$ 90,191,341.39
Total Investments	\$ 91,532,036.06	\$ 92,824,789.14
Fixed Assets	\$ 6,986,655.51	\$ 5,612,522.93
Other Assets/Receivables	\$ 9,934,217.99	\$ 10,718,631.74
Total Other Assets	\$ 16,920,873.50	\$ 16,331,154.67
TOTAL ASSETS	\$ 271,259,560.73	\$ 290,035,161.22
LIABILITIES & NET WORTH		
Primary Savings	\$ 76,990,958.80	\$ 77,489,121.65
Other Savings	\$ 10,024,613.51	\$ 10,288,788.95
Money Market	\$ 52,760,577.64	\$ 53,946,375.12
Checking	\$ 69,405,613.63	\$ 70,586,513.34
Certificates	\$ 45,131,185.37	\$ 63,505,080.65
Dividends Accrued	\$ 212,076.18	\$ 304,426.87
Total Liabilities to Members	\$ 254,525,025.13	\$ 276,120,306.58
Payables	\$ 114,856.57	\$ 659,766.93
Other Liabilities	\$ 3,766,245.55	\$ 3,631,516.71
Total Other Liabilities	\$ 3,881,102.12	\$ 4,291,283.64
Reserves	\$ 3,879,131.43	\$ 3,879,131.43
Unrealized Gain/Loss on Investments	\$ (10,855,770.28)	\$ (14,629,759.53)
Undivided Earnings	\$ 19,830,072.33	\$ 20,374,199.10
Net Worth	\$ 12,853,433.48	\$ 9,623,571.00
TOTAL LIABILITIES & NET WORTH	\$ 271,259,560.73	\$ 290,035,161.22

STATEMENT OF INCOME AND EXPENSES

	2025	2024
INCOME		
Personal Loans	\$ 6,445,954.84	\$ 7,016,858.11
Visa Loans	\$ 637,301.77	\$ 641,579.88
Real Estate Loans	\$ 4,045,011.68	\$ 3,681,661.91
Investments	\$ 2,769,717.23	\$ 2,451,570.16
Services	\$ 2,645,549.91	\$ 2,773,534.44
Total Operating Income	\$ 16,543,535.43	\$ 16,565,204.50
Less Cost of Savings	\$ 3,362,412.22	\$ 3,656,518.08
Gross Operating Margin	\$ 13,181,123.21	\$ 12,908,686.42
Office Expense	\$ 1,907,557.85	\$ 1,735,289.88
Compensations & Benefits	\$ 5,889,592.93	\$ 5,629,902.55
Marketing	\$ 420,003.00	\$ 420,003.00
Loan Servicing	\$ 559,657.69	\$ 548,134.70
Professional & Outside Expense	\$ 2,969,903.39	\$ 2,653,428.60
Miscellaneous Expense	\$ 163,450.75	\$ 286,818.59
Total Operating Expense	\$ 11,910,165.61	\$ 11,273,577.32
Total Operating Income	\$ 1,270,957.60	\$ 1,635,109.10
Provision for Loan Losses	\$ 1,672,351.74	\$ 1,748,678.32
Net Operating Income	\$ -401,394.14	\$ -113,569.22
Gain/Loss on Investments	\$ 0.00	\$ 0.00
Gain/Loss on Disposition of Assets	\$ 0.00	\$ 0.00
Non-Operating Income	\$ (142,732.63)	\$ (31,275.94)
NET INCOME	\$ -544,126.77	\$ -144,845.16

LOCATIONS

BNSF CAMPUS BRANCH

6701 Burlington Blvd.
Fort Worth, TX 76131

NORTH TARRANT BRANCH

4625 North Tarrant Parkway
Fort Worth, TX 76244

KANSAS CITY BRANCH

4150 Kansas Ave.
Kansas City, KS 66106

KELLER BRANCH

891 Keller Parkway
Keller, TX 76248

STOCKYARDS BRANCH

2625 North Main Street
Fort Worth, TX 76164

MAPLEWOOD BRANCH

1535 Beam Ave.
Maplewood, MN 55109

BCTAL BRANCH

7020 Mid Cities Blvd., Room 103
North Richland Hills, TX 76180



800.628.5517 • UnityOne.org

Federally Insured by NCUA. 