OKLAHOMA COMMUNITY CREDIT UNION

A TRADE NAME OF OKUNITY FEDERAL CREDIT UNION

2025 ANNUAL REPORT

Neighbors READY TO SERVE *Neighbors*

2025 BALANCE SHEET

Total Cash & Cash Equivalents		$25,507,484
Total Investments		17,816,363
Loan Participations	$2,057,156	
Credit Card Loans	0	
Consumer Loans	80,332,772	
Real Estate Loans	72,312,252	
Other Loans	3,260,749	
Total Loans		157,962,929
Allowance for Loan Loss		(566,019)
Loans, Net of Allowance		157,396,910
Total Fixed Assets		10,019,438
NCUA Capitalization Fund		1,681,200
All Other Assets		1,538,994
Total Assets		$213,960,389
Borrowings		$12,400,000
Accounts Payable and Other Liabilities		1,389,111
Share Drafts	40,344,620	
Regular Shares	62,110,189	
All Other Shares and Deposits	72,540,017	
Total Shares and Deposits		174,994,826
Regular Reserve	0	
Unrealized Gain/(Loss) on AFS Securities	(537,822)	
Undivided Earnings	25,714,274	
Total Equity		25,176,452
Total Liabilities, Shares & Equity		$213,960,389

2025 INCOME STATEMENT

Loan Interest Income	$9,191,759	
Investment Interest Income	1,128,596	
Total Interest Income		$10,320,355
Total Dividends	3,095,275	
Interest on Borrowed Money	560,817	
Total Interest Expense		3,656,092
Provision for Loan and Lease Loss		451,266
Net Interest Income After Provision		6,212,997
Fee Income	824,263	
Other Operating Income	685,512	
Other Non-Operating Gain (Loss)	(19,131)	
Total Non-Interest Income		1,490,644
Employee Compensation & Benefits	3,644,137	
Other Operating Expenses	2,393,313	
Total Non-Interest Expense		6,037,450
Net Income		$1,666,191

BOARD CHAIR & PRESIDENT/CEO REPORT

Neighbors Ready to Serve Neighbors

Fifty-eight years ago, a group of Oklahoma State University employees came together to form our credit union. People who were looking for a better banking experience for not only themselves, but also their neighbors.

Today, as Oklahoma Community Credit Union, that idea of serving neighbors lives on in our current volunteers and employees. Because we know when our neighbors succeed, our community grows stronger. When our community is strong, our credit union Members have opportunities to thrive and reach their financial dreams of buying a first home, upgrading to a new car, or saving for what matters most.

This year our team is embracing the idea that we are all *Neighbors Ready to Serve Neighbors*, to carry on the tradition started by our charter in 1968. It's truly what separates us from every other financial institution in Stillwater. We aren't just part of the community; we are rooted in this community as Stillwater's only hometown, member-owned financial institution.

Whether you're right here in the Stillwater area taking advantage of convenient parking and drive-thru access at our two locations, or banking with us from outside North Central Oklahoma through our updated online banking and contact center, one thing remains the same—we're all *Neighbors Ready to Serve Neighbors* in 2026 and for many years to come.

Colby W. Cagle
CHAIRPERSON, BOARD OF DIRECTORS

Daniel Thrasher
PRESIDENT/CEO

SUPERVISORY REPORT

Appointed by the Board of Directors, your Supervisory Committee is responsible for verifying that the credit union meets the financial reporting requirements set forth by the NCUA. An updated Supervisory Committee work plan was approved this year giving us clear and consistent guidelines on how to perform our Supervisory roles. The committee reviews the policies and procedures set forth by the board and management team and ensures compliance and the safety of member assets. The committee is continually pleased to report that we have found nothing of concern and applaud the efforts of management in making sure your credit union is running smoothly.

The Supervisory Committee regularly reviews loan documents, reports of open and closed accounts, dormant account activity, and schedules surprise cash audits of our branches. We also hire and work with an external auditing firm yearly, who then report back to the committee and the board on any findings or concerns. We are pleased to report that no serious concerns were found in the most recent audit. We look forward to our continuing relationship with our chosen external auditing firm, Hogan-Taylor LLP in the coming year.

To further serve Oklahoma Community Credit Union, members of the Supervisory Committee are scheduled to attend training later in 2026. We look forward to the coming year and the further growth and commitment to you the Member, that your credit union strives for.

Chris Warde
CHAIRPERSON, SUPERVISORY COMMITTEE

2025 VOLUNTEERS

BOARD OF DIRECTORS

Colby Cagle, Chairperson
Lyle Eastman, Vice Chairperson
Renee Smith, Treasurer
Becky Dilbeck, Secretary
Jacob Amburn, Board Member
Mandy Lyons, Board Member
Wilma Wehr, Board Member

SUPERVISORY COMMITTEE

Chris Warde, Chairperson
Billie Blackburn, Secretary
John Anderson, Supervisory Committee Member
Lara Brooks, Supervisory Committee Member
Jim Rutledge, Supervisory Committee Member

OUR MISSION

"To enhance the financial well-being of our Members and communities."

311 E. McElroy Rd. & 1811 S. Sangre Rd.
Stillwater, OK

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

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