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June 10, 2026

TO: Members of Capital Credit Union

FR: Nancy Rietveld

RE: Treasurer's Report

2025 was a year of exceptional growth and very strong financial performance for Capital Credit Union. Our total assets increased to \$2.78 billion, reflecting growth of approximately 7.8% over the prior year. This acceleration in growth demonstrates both strong member demand and the credit union's continued focus on making thoughtful decisions that support long-term success.

We were proud to help our members through over 24,000 loan originations totaling \$982 million, representing robust lending activity across consumer, mortgage, and commercial products. Loan growth reached 9.1%, reflecting continued confidence from members as they made major life and business decisions with Capital.

Deposit growth was equally strong at approximately 9.3%, outpacing asset growth and reinforcing our solid liquidity position. Members continued to take advantage of competitive deposit offerings, especially our popular certificate promotions, as well as our convenient digital and in-person support. This balanced growth enabled us to support increased lending while maintaining a strong financial foundation.

Capital Credit Union delivered significantly improved earnings in 2025, with net income increasing by approximately \$6 million compared to 2024, representing a 30% year-over-year improvement. An increase of more than 16% in loan income was the primary driver of this strong performance, supported by continued expense discipline and operational efficiencies.

Our financial strength remains a key priority. At year-end 2025, Capital Credit Union's net worth ratio was nearly 11.9%, well above regulatory "well-capitalized" standards. This strong net worth position ensures Capital remains secure, resilient, and well positioned to support members through all economic cycles while continuing to reinvest in competitive rates, technology improvements, community initiatives, and exceptional member service.

We extend our sincere appreciation to our more than 127,000 members/owners for your continued trust and support. Our success is made possible by your loyalty and by the dedication of our 493 employees, who remain committed to serving members and strengthening the communities we call home. We look forward to building on this momentum in the year ahead.

Respectfully submitted,

Nancy Rietveld  
Treasurer

*Doing the Right Thing*