

Treasurer's Report

MembersOwn Credit Union had a strong financial year in 2025, allowing us to return value to our members while strengthening our foundation for the future.

Nearly \$250,000 was returned through bonus dividends and interest rebates, with overall dividends paid increasing over the previous year. Member checking balances also grew, reflecting continued confidence in MembersOwn.

Lending remained strong, with 1,772 loans originated totaling more than \$34.7 million. These loans supported important life moments for our members while contributing to the long-term health of the credit union.

Net income allowed us to increase our capital base by approximately \$840,000, bringing our capital reserves to 13.79% and positioning us well for continued growth.

On behalf of the Board of Directors, thank you for your continued trust and support.

Steve Hubka, Treasurer

Supervisory Committee Report

MembersOwn Credit Union Supervisory Committee is responsible for assets and account inspections and an annual audit. With the help of our CPA firm – Petersen and Associates, the Supervisory Committee reports that the 2025 annual audit agrees with the financial statements presented in this report.

Julie Monfelt, Chair

Our People

Board of Directors

Paul Barnett, *Chairperson*
Jeff Chambers, *Vice-Chairperson*
Steve Hubka, *Treasurer*
Dave Eskra, *Secretary*
Chris Kortum
Darin Olson
Kate McCown
Zach Chambers, *Associate Board Member*
Willi DiCostanzo, *Associate Board Member*

Supervisory Committee

Julie Monfelt, *Chairperson*
Tim Eklund
Don Schoening

Management Team

Linda Carter, *President*
David Sanders, *Vice President, Operations*
Terri Chmelka, *Vice President, Lending*
Laura Anthes, *Accounting Manager*



MembersOwn
CREDIT UNION

Lincoln

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Lincoln, Nebraska 68510
402.436.5365

Beatrice

2600 Eastside Boulevard
Beatrice, Nebraska 68310
402.223.4204

MembersOwnCU.org

Federally insured by NCUA 

It's Our Treat to Serve You!



MembersOwn
CREDIT UNION

Annual Report 2025

Serving Up Financial Confidence.

Board of Directors Report

Serving our members is a privilege we never take lightly. Every account opened, every loan approved, and every conversation at the counter or online is a reminder that you trust us with something personal, your financial future. That trust is a true gift, and it is a treat to serve you.

2025 was full of progress and moments to celebrate. We completed a new banking system conversion, making everyday banking faster and easier. Members gained access to SavvyMoney tools to check their credit scores, track their financial wellness, and stay informed with push notifications. We also added a self-serve skip-a-pay feature, giving members more control when life throws a curveball. To close out the year, we returned nearly \$250,000 to members through a 4% bonus dividend and a 4% interest rebate. Our not-for-profit, cooperative structure allows us to share a portion of our success with you as our member-owners. These givebacks are not something you find at many financial institutions.

Giving back has always been part of who we are, and in 2025 our support extended beyond our members to the communities we serve. MembersOwn and our staff supported the Beatrice Humane Society, Alzheimer's Association Nebraska Chapter, Lincoln Littles, Meals on Wheels, The Salvation Army, and Community Action Partnership. These partnerships reflect our commitment to strengthening the communities we serve.

As we move into our 90th year, we look forward to continuing to grow with our members, provide trusted financial guidance, and support the communities that make our work meaningful. Here's to the next 90 years and beyond.

Paul Barnett, Chair

Statement of Financial Condition

	December 31, 2025	December 31, 2024
Assets		
Net Loans	\$69,645,171	\$69,971,946
Net Investments	30,330,530	31,731,111
Cash	1,314,169	1,077,158
Fixed Assets	2,289,959	2,390,180
Other Assets	3,864,957	4,006,618
Total Assets	\$107,444,786	\$109,177,013
Liabilities		
Member Shares	\$93,544,580	\$95,925,804
Other Liabilities	881,131	2,112,867
Total Liabilities	\$94,425,711	\$98,038,671
Member Equity		
Regular Reserves	\$2,928,722	\$2,928,722
Undivided Earnings	11,888,442	11,033,929
Unrealized Gain (Loss) on Investments	(1,798,089)	(2,824,309)
Total Member Equity	\$13,019,075	\$11,138,342
Total Liabilities and Equity	\$107,444,786	\$109,177,013

Statement of Income and Loss

Consolidated	December 31, 2025	December 31, 2024
Income		
Loan Income	\$5,212,277	\$5,016,608
Investment Income	831,241	839,155
Other Income	1,063,355	984,910
Total Income	\$7,106,873	\$6,840,673
Cost of Funds		
Dividends/Interest	\$1,211,716	\$1,251,309
Operating Expenses		
Compensation and Benefits	\$2,002,473	\$1,839,504
Other Operating Expenses	2,428,172	2,263,371
Provision for Loan Losses	610,000	395,000
Total Operating Expenses	\$5,040,645	\$4,497,875
Net Operating Income	\$854,512	\$1,091,489
Non-Operating Income (Expense)	0	0
Reserve Transfer		
Net Income (Loss)	\$854,512	\$1,091,489