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**PRODUCTS AND SERVICES**

**CHECKING PRODUCTS**

- Free Checking Accounts
- Rewards/High APY Checking
- NextGen- Teen Checking Accounts
- Small Business Accounts
- Corillian Online Banking with Zelle Payment System
- Access Instant Issue Debit Cards
- Contactless Debit Cards
- Mobile Banking with remote deposit capture
- Text Banking
- Google Pay
- Apple Pay
- E-Statements
- Family Identity Theft Protection
- Co-op ATM and MoneyPass ATM Networks with over 60,000 ATMs Nationwide

**LENDING PRODUCTS**

- Online Loan Applications
- E-Sign Loan Documents
- Home Equity Loans
- In-House Mortgages
- Residential and Commercial construction
- Commercial Real Estate, Equipment, and Vehicles
- 1-4 Family Homes and Investment Property
- Line of Credit
- Secured Credit Cards
- Rewards Credit Cards
- Credit Building Loans
- Professional Loans
- Micro-Business Line of Credit
- Loan Payment Center on Website
- Wedding, HVAC, Auto, Boat, ATV and Debt Consolidation Loans
- GAP (Guaranteed Asset Protection)
- Major Mechanical Protection - Warranty
- Financial Counseling
- CARFAX
- Credit Life and Disability Insurance
- Additional funding for HELP first time mortgage loan grant program

**SAVINGS PRODUCTS**

- Individual and Joint Savings Accounts
- Small Business Savings
- Money Market Accounts
- High Yield Business Money Market Accounts
- Minor Custodian Accounts
- Sammie Savers (Youth Account)
- Certificates of Deposit
- All Deposits Federally Insured by NCUA and ESI
- Dividends paid monthly

**OTHER SERVICES**

- CardHub (Debit Card Control)
- Chat Assist (Online)
- Direct Deposit
- Fed-Now Instant Payments
- Safe Deposit Boxes
- Updated Statements
- AcuSTAR-24 Hour Audio Teller
- 24 Hour Debit Card Line
- Notary Service
- Payroll Deduction
- Online Account Opening
- Accidental Death/Dismemberment Insurance
- Home and Auto Insurance Products
- Term Life Insurance
- Zander Identity Theft Insurance
- Recuperative Care Plans
- Excess Share Insurance
- Card Controls - Credit Card App

**MAIN BRANCH**

6401 South Bell St.  
P.O. Box 7407  
Amarillo, TX 79114  
Phone: 806-353-9999

**TASCOSA BRANCH**

201 Tascosa Rd.  
Amarillo, TX 79124  
Phone: 806-242-4444

**PARAMOUNT BRANCH**

2531 Paramount Blvd.  
Amarillo, TX 79109  
Phone: 806-322-5020

**MORTGAGE CENTER**

6020 I-40 West  
Amarillo, TX 79106  
Phone: 806-322-5129

**HOURS AND CONTACT**

Monday/Friday: 9am - 5:30pm  
Tuesday/Wednesday/Thursday 9am - 5pm  
Saturday Drive Up: 9am - 12pm  
806-353-9999 / [accesscu@accesscu.net](mailto:accesscu@accesscu.net)  
[www.AccessCreditUnion.com](http://www.AccessCreditUnion.com)

ACCESS COMMUNITY CREDIT UNION

## STATEMENT OF INCOME AND COMPREHENSIVE INCOME

Year ending December 31st, 2025

|  |                     |
|--|---------------------|
| <b>INTEREST INCOME</b>   | <b>2025</b>         |
| Interest on Loans Receivable                                   | \$10,464,564        |
| Investment Securities  | 87,367              |
| Other Investments  | 870,045             |
| <b>TOTAL INTEREST INCOME</b>                                   | <b>\$11,421,976</b> |
| <b>DIVIDENDS AND INTEREST EXPENSE</b>                          |                     |
| Dividends on Deposits  | \$3,620,000         |
| Interest on Borrowed Funds                                     | 749,144             |
| <b>TOTAL DIVIDENDS and INTEREST EXPENSE</b>                    | <b>\$4,369,144</b>  |
| <b>NET INTEREST INCOME</b>                                     | <b>\$7,052,832</b>  |
| <b>PROVISION FOR LOAN LOSSES</b>                               | <b>\$390,000</b>    |
| <b>NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES</b>     | <b>\$6,662,832</b>  |
| <b>NONINTEREST INCOME</b>                                      |                     |
| Fees and charges   | \$1,256,554         |
| Other Non-Interest Income                                      | 393,769             |
| Interchange Income   | 818,380             |
| <b>TOTAL NON-INTEREST INCOME</b>                               | <b>\$2,468,704</b>  |
| <b>NONINTEREST EXPENSE</b>                                     |                     |
| Salaries and benefits  | \$4,873,096         |
| Office Operations  | 1,291,699           |
| Occupancy  | 449,128             |
| Professional and Outside Services                              | 1,843,582           |
| Marketing  | 183,609             |
| Operating Fee  | 27,236              |
| Other  | 278,846             |
| <b>TOTAL NON-INTEREST EXPENSE</b>                              | <b>\$8,947,196</b>  |
| <b>NET INCOME</b>  | <b>\$184,340</b>    |
| Less: Net Income Attributable to Non-Controlling Interests     | (6,155)             |
| <b>Net Income Attributable to ACCU</b>                         | <b>\$178,185</b>    |
| <b>OTHER COMPREHENSIVE INCOME</b>                              |                     |
| Change in Net Unrealized (Losses) Gains on AFS Debt Securities | 1,113               |
| <b>TOTAL COMPREHENSIVE INCOME</b>                              | <b>\$185,453</b>    |

## STATEMENT OF FINANCIAL CONDITION

Year ending December 31st, 2025

|   |                      |
|---|----------------------|
| <b>ASSETS</b>                                   | <b>2025</b>          |
| Cash and cash equivalents                       | \$10,351,105         |
| Interest-bearing deposits                       | 5,498,000            |
| Investment securities:                          |                      |
| Securities available for-sale                   | 80,782               |
| Securities held-to-maturity                     | 48,093               |
| Other investments                               | 1,100,686            |
| Loans held for sale                             | 116,400              |
| Investments in FHLB                             | 939,600              |
| Loans Receivable, Net allowance for loan losses | 173,748,568          |
| Accrued interest receivable on Loans            | 594,191              |
| Accrued interest receivable on Investments      | 22,273               |
| Premises and equipment, net                     | 4,868,215            |
| NCUSIF deposit                                  | 1,515,512            |
| Mortgage Servicing Rights                       | 398,337              |
| Asset Acquired in Liquidation                   | 65,667               |
| Other Assets                                    | 1,171,680            |
| <b>TOTAL ASSETS</b>                             | <b>\$200,519,109</b> |
| <b>LIABILITIES AND MEMBERS EQUITY</b>           |                      |
| <b>DEPOSIT ACCOUNTS</b>                         |                      |
| Share Drafts                                    | \$18,799,602         |
| Regular Shares                                  | 51,015,439           |
| Money Market Shares                             | 6,916,558            |
| Share Certificates                              | 63,248,183           |
| Individual Retirement Accounts                  | 8,784,239            |
| Nonmember Deposits                              | 8,644,200            |
| <b>TOTAL DEPOSIT ACCOUNTS</b>                   | <b>\$157,408,221</b> |
| <b>LIABILITIES</b>                              |                      |
| Borrowed Funds                                  | \$21,000,000         |
| Accounts Payable and Accrued Expenses           | 317,278              |
| <b>TOTAL DEPOSITS AND LIABILITIES</b>           | <b>\$21,317,278</b>  |
| <b>MEMBERS' EQUITY</b>                          |                      |
| Equity  | \$21,556,822         |
| Accumulated Other Comprehensive (loss)/income   | 214                  |
| Non-Controlling Interests                       | 226,573              |
| <b>TOTAL MEMBERS' EQUITY</b>                    | <b>\$21,793,610</b>  |
| <b>TOTAL LIABILITIES AND MEMBERS' EQUITY</b>    | <b>\$200,519,109</b> |

## ANNUAL MEETING

The ACCU annual meeting is a great way for credit union staff to connect with our members and discuss the success of 2026. Come join us for lunch and meet our team. Our 2025 Annual Meeting will be on Thursday, April 23rd, 2026 at Messiah's House Church, located at 6901 S Bell street from 11:30 AM - 12:30 PM. The business meeting, including board elections, will take place at 12:00PM. Cash and prize drawings will also take place during lunch. We look forward to seeing you there.

If you have any questions, please call us at  
806-353-9999

April 23rd, 2026/11:30am - 12:30pm  
6901 Bell St - Messiah's House Church  
Cash Drawings begin at 11:30am

## BOARD OF DIRECTORS

|                         |                   |            |
|-------------------------|-------------------|------------|
| <b>Kris Bosley</b>      | Chairperson       | April 2026 |
| <b>Michael Meil</b>     | Vice-Chairperson  | April 2027 |
| <b>Jennifer Simms</b>   | Secretary         | April 2028 |
| <b>Jeff Jackson</b>     | Treasurer         | April 2026 |
| <b>Duane Ripperger</b>  | Director          | April 2027 |
| <b>Scott Rosenbach</b>  | Director          | April 2027 |
| <b>Garrett Griffin</b>  | Director          | April 2028 |
| <b>Louise Ross</b>      | Advisory Director |            |
| <b>Todd Clark</b>       | Advisory Director |            |
| <b>Juanita Steinman</b> | Advisory Director |            |

## OFFICERS

|                          |  |
|--------------------------|--|
| <b>John Hays</b>         | President/CEO                            |
| <b>Brad Dewey</b>        | EVP/Chief Financial Officer              |
| <b>Keith Hubbard</b>     | EVP/Chief Operations & Marketing Officer |
| <b>Lindsay Edwards</b>   | SVP/Chief Lending Officer                |
| <b>Mary Forslund</b>     | SVP/Chief People & Culture Officer       |
| <b>Crissy Aleman</b>     | SVP/Chief Mortgage Officer               |
| <b>Jason Felty</b>       | SVP/Chief Commercial & Credit Officer    |
| <b>Terri Van Doran</b>   | VP/System Operations                     |
| <b>Vanessa Rodriquez</b> | VP/Member Experience, Compliance         |
| <b>Alison Mullican</b>   | VP/Accounting                            |
| <b>Lindsey Barclay</b>   | VP/Consumer Lending                      |
| <b>Kelsey Haaland</b>    | AVP/Paramount Branch                     |
| <b>Meghan Spiker</b>     | AVP/Tascosa Branch                       |

To view prior year Financial Statements please go to our website and click on: [www.accesscreditunion.com/newsletters](http://www.accesscreditunion.com/newsletters)

The complete financial statements for Access Community Credit Union have been audited by Lauren Quill VanBeckum, CPA, and may be reviewed at the offices of of ACCU at 6401 Bell St, Amarillo TX. Access Community Credit Union has also filed the 990 IRS Report. A copy of the Bylaws and the Report are available to review at 6401 Bell st.

Membership size as of 12-31-2025 is 13,343

