

2025 A Year of Listening and Delivering for You

Serving our members means consistently seeking ways to enhance their *Campus Federal experience*. When our members share feedback, we listen and respond by delivering products, services and innovations that make banking simpler and more rewarding. This year, we introduced **checking product changes** and **Early Pay** to provide members easier ways to earn dividends and access funds faster. Recognizing how members' habits have changed, we also introduced **contactless** or tap-to-pay debit and credit cards that enhance security and speed at the checkout line, mirroring the ease of today's digital wallet usage. The cards are "instant issue," meaning members can walk into a branch and leave with their new cards immediately.

We launched **Cami**, our virtual phone assistant to provide quick, consistent support whenever you call. To better serve students, faculty and medical professionals at the LSU Health campus in New Orleans, we transformed our traditional branch into a new "**Campus Corner**" concept, a modernized banking hub with extended live teller service hours. We were also proud to announce the completion of our **LSU Student Union branch renovation** in Baton Rouge, transforming this location into a state-of-the-art financial center designed to match the pulse of campus life. Modern, convenient and member-friendly, this branch features dual Campus ConnectSM Interactive Teller Machines (ITMs), allowing members to perform branch transactions beyond standard ATM capabilities. This project was primarily accomplished during the summer semester, honoring our commitment to minimize disruption for students, faculty and staff.

Finally, we celebrated a significant milestone in our history: the official merger with **ALEC Federal Credit Union**. Effective July 1, this partnership was born from a shared commitment to financial strength and unwavering member service. By bringing our two organizations together, we have grown to over 44,000 members and over \$900 million in assets, reinforcing our ability to deliver greater value across the state. Now all members, including those from ALEC FCU, enjoy Campus Federal's statewide network of 11 locations, access to over 5,000 branches nationwide through the CO-OP Shared Branch Network and over 55,000 surcharge-free Allpoint ATMs worldwide. Most importantly, we were proud to retain the ALEC FCU staff, ensuring that while the name on the door changed, the trusted relationships our members rely on remained the same.

The Credit Union ended 2025 with total assets of \$925.7 million. Net worth grew to \$93.9 million, resulting in a net worth-to-asset ratio of 10.14% that is regarded as "well capitalized" by our regulators. Net worth growth can be attributed in part to \$1.7 million in equity acquired in the successful merger with ALEC FCU. Shares ended the year at \$835.1 million while loan balances were \$664.4 million. The auto loan portfolio ended the year with a record high balance of \$313.1 million. The business loan portfolio closed the year at \$73.4 million, a 7% increase over the prior year. We generated a return on average assets of 0.64% while **paying members over \$12.3 million in dividends**. This strong position ensures we can move forward with stability and continue investing in the services and experiences our members depend on.

Anticipating, listening and responding to our members' needs is the foundation upon which we build our service. *As we grow and evolve, we remain committed to these principles and look forward to providing our members with the banking services they need to navigate today's ever-changing world.*



John Grubb
Board Chair
Campus Federal Credit Union



Jane G. Verret
President & CEO
Campus Federal Credit Union



