

2025 Board of Directors

Mike Rogers, *Chair*

Amy Newland, *Vice Chair*

Mary Ann Kabel, *Financial Secretary*

Jessica Osborne, *Recording Secretary*

Tyrone McGuffey, *Director*

Andrew Stallard, *Director*

Jeffrey Reynolds, *Director*

Rhonda Phillips, *Director*

Donna Banks, *Associate Director*

Linda Howard, *Associate Director*

Management

Steven Shore, *Chief Executive Officer*

Zach Clark, *Chief Operations Officer*

Jaime Crooks, *Chief Marketing & Business Development Officer*

Carla Marquette, *VP, Finance*

Nominating Committee

Mike Rogers

Rhonda Phillips

Amy Newland

Jeffrey Reynolds

Dayton Location:

4988 Wagner Ford Rd.

Dayton, OH 45414

Moraine Location:

3199 S. Dixie Dr.

Moraine, OH 45439

Middletown Location:

6051 Market Ave, Suite C

Franklin, OH 45005

TreadwellCU.com

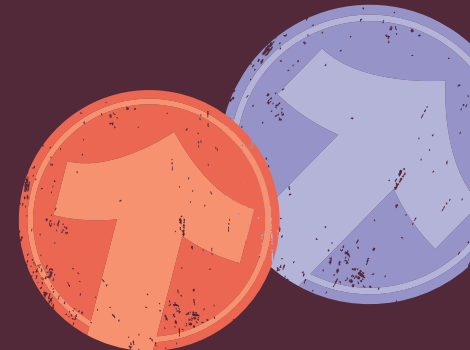
937-236-2562

TREADWELL

CREDIT UNION



Treadwell Credit Union 2025 Annual Report



A Letter from the Chairman:

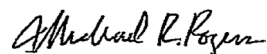
2025 was a transformative year for Treadwell Credit Union—one defined by growth, momentum, and a bold step forward. We proudly introduced our new name and brand, transitioning from DayMet Credit Union to Treadwell Credit Union. This change reflects our commitment to clarity in the marketplace and our vision for the future, while honoring the strong foundation built over decades of service.

The Board also proudly supported the integration of Atrium Credit Union into the Treadwell family, expanding our reach and strengthening our ability to serve more members with the same personalized, community-focused approach. Together, we are better positioned than ever to deliver meaningful financial solutions and deepen our impact across the communities we serve.

From a financial perspective, 2025 demonstrated the strength of our organization. Total assets increased by \$14 million, and our loan portfolio grew by \$10 million. These results reflect sound governance, disciplined management, and the continued trust of our membership.

Equally important is our ongoing commitment to the communities we serve. Treadwell Credit Union continues to make a meaningful difference through initiatives such as Do Good for Dayton, Food Truck Fridays, expanded financial education programs, the Drive to Give Thanksgiving Meals program, and our Making Christmas Magical initiative. These efforts exemplify the credit union philosophy of people helping people and reinforce the values that guide our work.

As we look ahead, we remain grounded in our mission to help our members achieve financial freedom and to strengthen the communities we serve. We are grateful for your continued trust and partnership, which drives everything we do. Thank you for being part of our journey. The road ahead is bright. Together, we are proud to be Partners on the Road Forward.



Michael R. Rogers
Chairman

Annual Meeting Minutes April 23, 2025

Call to Order – The annual meeting was held on April 13, 2025. All members of the Credit Union were invited to attend the meeting by conference call. Members of the board and senior staff attended the meeting in person at the Dayton Branch of the Credit Union, 4988 Wagner Ford Road, Dayton, Ohio 45414. Others attended virtually.

The meeting was called to order by Jessica Osborne, Financial Secretary, on April 23, 2025, at 5:30 p.m. Ms. Osborne welcomed all members, introduced herself and thanked the members for attending the meeting.

Ms. Osborne introduced all Board members and their board positions. Ms. Osborne asked Mr. McGuffey if we have a quorum. Mr. McGuffey announced that a quorum was present.

Election Results – Two board seats were up for election. The nominating committee nominated two incumbents, Mike Rogers and Rhonda Phillips.

Motion to approve election results made by Steve Shore. Second by Zach Clark. Motion carried.

Ms. Osborne asked for a motion to approve the annual meeting minutes from 2024. Motion made by Carla Marquette. Second by Jaime Crooks. Motion carried.

The Financial Report and Loan Report – Ms. Osborne shared highlights from 2024 – loan portfolio grew by more than \$6 million and remote deposit product was rolled out.

Financial statements were shown on the screen and Ms. Osborne asked for a motion to approve. Motion made by Jaime Crooks. Second by Zach Clark. Motion carried.

Submitted questions were shared by Jaime Crooks. Zach Clark answered the questions.

At 5:35pm Ms. Osborne asked for a motion to adjourn. Motion by Steve Shore to adjourn, seconded by Zach Clark. Motion carried.

Statements of Financial Condition

<i>Assets</i>	2025	2024
Cash & Cash Equivalents	\$7,297,771	\$7,261,365
Total Investments	\$9,970,656	\$8,955,052
Loans to Members & Loan Participations	\$109,276,239	\$99,192,194
Property & Equipment	\$2,007,886	\$1,967,077
Share Insurance Deposit	\$1,583,727	\$1,441,264
Total Other Assets	\$6,522,741	\$3,843,986
Total Assets	\$136,659,020	\$122,660,938

<i>Liabilities & Members' Equity</i>	2025	2024
Members' Share Accounts	\$120,339,293	\$112,348,431
Notes Payable	\$2,750,000	-
Accrued Expenses & Other Liabilities	\$856,495	\$428,825
Members' Equity	\$12,713,232	\$9,883,682
Total Liabilities & Members' Equity	\$136,659,020	\$122,660,938

Statements of Income

	2025	2024
Total Interest Income	\$7,087,264	\$6,130,425
Total Interest Expense	\$2,439,610	\$2,484,847
Provision for Loan Loss	\$737,691	\$209,613
Total Non-Interest Income	\$1,668,234	\$1,536,295
Non-Operating Gains	\$1,631,627	-
Total Non-Interest Expense	\$5,113,823	\$4,579,699
Net Income	\$2,096,001	\$392,561

Audit Committee Report

Financial Standards Group, CPA LLC
31408 Harper Ave.
St. Clair Shores, MI 48082
www.financialstandardsgroup.com

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of Treadwell Credit Union, Inc. as of December 31, 2025, and the results of its operations and cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

The audited financial statements and report of Independent Certified Public Accountants may be viewed at the main office located at 4988 Wagner Ford Rd., Dayton, OH 45414.