



Educators
Credit Union
2025 ANNUAL REPORT

Educators Credit Union is committed to providing sound financial services, which are beneficial to the member-owner. The credit union will accomplish this in a caring, professional manner.

FROM OUR CHAIRMAN & PRESIDENT

Thank you for making 2025 an exceptional year for Educators Credit Union. Our 87th year of serving you, our members, was one of growth on many fronts thanks to your loyalty and support.

2025 Operating Performance

2025 was a notable year for Educators Credit Union. We ended the year with over \$593 million in assets, generated \$11.8 million in net income and maintained a capital to asset ratio of 19.70 percent, well above the NCUA's well-capitalized minimum of 7 percent. We opened over 1,300 new accounts and funded over \$59 million in loans. We will continue to work hard to provide our members with the value and service they expect.

Commitment to Members

In 2025, maintaining convenience was a top priority. We made small changes to our online applications to improve functionality. Over 1,100 applications were submitted last year. We look for that number to increase in 2026. Downloads of ECU's mobile app increased by 3.40% and eStatement adoption increased by 11%. We know these digital options are important and provide value to our members. We will continue to work to provide you with the services you expect from your credit union.

Educators Insurance Services—ECU's insurance agency—generated over 1,200 auto policy quotes for our members last year. With options from many of the nation's top-rated insurance carriers, our agents are ready to help you find an affordable policy for your auto or home insurance. Get a free quote today to compare your rates.

Focused on Security

Fraud and scams are prevalent these days. Maybe our staff has asked, "Can you tell me more about what you are using these funds for? Did someone tell you to lie about why you are withdrawing these funds?" These are just two of the questions we sometimes ask members. We are made aware of new fraud scenarios regularly, so when something is outside of the norm, we ask questions. We are constantly working to prevent loss for you, our members. It takes all of us working together to combat the criminals creating these schemes. We want to keep your money safe, period.

Deepening our Community Commitment

We remain committed to giving back in our communities! In 2025, ECU supported many community organizations and groups. Those included school Education Foundations, area Chambers of Commerce, Waco PD and many more. Our employees raised funds throughout the year in support of the American Cancer Society. We also held our third annual Community Shred Day. This event continues to gain popularity and will be held this year on May 15th at our Main Office. We aim to make contributions that benefit the communities we serve.

Thank You for Your Trust

Year after year, ECU remains committed to making your financial life easier. In 2026, we will continue to invest in programs and tools that provide a secure and convenient experience for you to engage with us.

We recognize you have a choice when it comes to financial services and we are grateful that you have chosen Educators Credit Union. From everyone here at ECU—board, management and staff—we look forward to serving and supporting you in 2026.



Al Pollard

Al Pollard
Chairman



William Palasota

William Palasota
President

ECU BOARD & TERM EXPIRATIONS

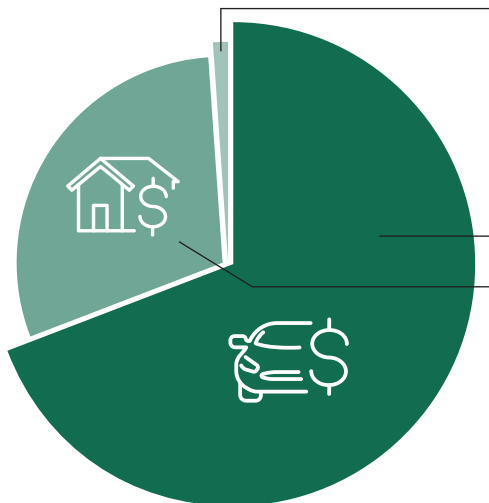
Al Pollard, Board Chairman	March 2028	Angelo Ochoa	March 2026
Connie Wedemeyer, Board Vice Chairman	March 2026	Aimee Shelton.....	March 2028
Hazel Rowe, Board Secretary	March 2027	Jeremiah Bland.....	March 2027
Stan Mitchell.....	March 2028		

2025 BALANCE SHEET

ASSETS	2024	2025
Cash	\$65,986,291.59	\$36,733,521.78
Investments	\$325,287,998.70	\$403,506,347.52
Loans	\$153,307,510.51	\$148,521,966.78
Land	\$1,262,000.75	\$1,262,000.75
Building, Furniture, Equipment	\$3,149,575.07	\$2,991,918.10
Other Assets	\$335,293.42	\$156,775.38
Total Assets	\$549,328,670.04	\$593,172,530.31
LIABILITIES		
Accounts Payable	\$771,071.38	\$731,347.93
MEMBERS' EQUITY		
Members' Shares and Certificates	\$443,553,901.93	\$475,567,715.33
Undivided Earnings	\$101,872,151.05	\$113,741,921.37
Reserves	\$3,131,545.68	\$3,131,545.68
Total Liabilities	\$549,328,670.04	\$593,172,530.31

2025 INCOME/EXPENSE STATEMENT

INCOME		
Interest Income	\$22,421,070.50	\$24,828,065.75
Non Interest Income	\$2,103,488.63	\$2,180,693.81
Total Income	\$24,524,559.13	\$27,008,759.56
EXPENSES		
Operating Expenses	\$7,641,810.69	\$7,714,611.12
Interest Expense	\$6,935,951.23	\$7,424,378.12
Total Expense	\$14,577,761.92	\$15,138,989.24
NET INCOME	\$9,946,797.21	\$11,869,770.32



LOAN DISTRIBUTION

Auto	62.10%
Real Estate	34.17%
Personal	3.73%

ASSETS

2021	\$523,380,753.28
2022	\$537,751,416.01
2023	\$547,594,495.13
2024	\$549,328,670.04
2025	\$593,172,530.31



**TOTAL NUMBER
OF MEMBERS
27,492**

LOCATIONS

MAIN OFFICE

501 W. State Hwy 6
Waco, TX 76710
254.776.7900
.....

TSTC OFFICE

100 Bolling Dr.
Waco, TX 76705
254.799.8946
.....

HEWITT OFFICE

501 N. Hewitt Dr.
Hewitt, TX 76643
254.666.7711
.....

LAKE SHORE OFFICE

2400 W. Lake Shore Dr.
Waco, TX 76708
254.752.1815
.....

ROBINSON OFFICE

641 N. Robinson Dr.
Robinson, TX 76706
254.662.9595
.....

GATESVILLE OFFICE

306 S. Lovers Ln.
Gatesville, TX 76528
254.865.8664
.....

COPPERAS COVE OFFICE

201 E. Robertson Ave.
Copperas Cove, TX 76522
254.547.4411
.....

TROJAN BRANCH at UHS

3201 South New Road
Waco, TX 76706
254.756.1843. ext. 2019

CREDIT COMMITTEE REPORT

In 2025, ECU's commitment to meeting the borrowing needs of our members resulted in over \$59 million in loan originations, up over 5% from 2024. At year end, total loans were at \$148,521,966.78. Overall, the credit quality of our loan portfolio remained strong and the rate of loan delinquency remained very low, reflecting sound lending policies and our members' dedication to meeting their payment obligations.

No matter what future economic and financial challenges lie ahead, ECU remains well positioned and will continue to offer competitive loan rates and terms that benefit our members and their borrowing needs. The credit committee thanks the staff for their hard work and our members for the opportunity to serve you.

ECU PRODUCTS & SERVICES

SAVINGS

- Regular Savings
- Youth Savings
- Certificates of Deposit
- IRAs

CHECKING

- Direct Choice
- Prime Choice/Club 55
- College Choice
- Quality Choice
- Money Market

LOANS

- Auto
- Boat
- Recreational Vehicle
- Home Equity
- Signature (Personal)
- Mortgage
- Student

FINANCIAL SERVICES

- Investment Services
- Retirement Planning
- Income Solutions
- College Planning

CONVENIENCE SERVICES

- Online and Mobile Banking
- Online Bill Pay
- Mobile Deposit
- External Funds Transfer
- Apple Pay/Google Pay
- eStatements
- Money Management Budgeting Tool
- Online Account Application
- Online Loan Application
- Quick Teller Phone Banking
- Direct Deposit
- Payroll Deduction
- Debit/ATM Cards
- MasterCard Credit Cards
- Card Controls with CardValet
- VISA Gift Cards
- Safe Deposit Boxes

ADDITIONAL SERVICES

- Auto/Home/Life Insurance
- Accidental Death & Dismemberment Insurance
- Extended Warranty
- Mechanical Breakdown Coverage
- Guaranteed Asset Protection (GAP)



254.776.7900 • EDCU.COM •  EDUCATORSCUTX

Federally Insured by

