

Focused on Today. Ready for Tomorrow.

2025 Annual Report



Financial Solutions For Life

Federally Insured by NCUA

Statements of Financial Condition

Balances As Of December 31

ASSETS	2025	2024
Unsecured Loans	11,581,100	12,698,150
Mortgage/Home Equity Loans	16,407,448	15,168,228
New and Used Vehicle Loans	56,047,355	69,793,491
All Other Loans	5,502,837	2,726,377
TOTAL LOANS	\$89,538,740	\$100,386,246
Allowance for Credit Losses	(3,570,914)	(3,706,014)
NET LOANS	\$85,967,826	\$96,680,232
Cash & Investments	44,737,953	30,756,464
Accrued Interest Receivable	401,910	445,488
Land & Building	2,406,053	2,478,601
Other Fixed Assets	859,574	1,027,856
Other Assets	6,050,875	3,397,305
TOTAL ASSETS	\$140,424,191	\$134,785,946
LIABILITIES & EQUITY		
Accounts Payable/Accrued Expenses	1,480,172	1,626,1366
Members' Accounts	112,517,609	107,445,375
Reserves and Undivided Earnings	26,426,410	25,714,435
TOTAL LIABILITIES & EQUITY	\$140,424,191	\$134,785,946

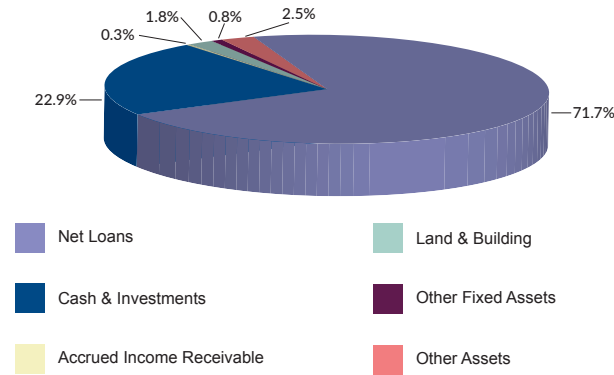
Statements of Income

Balances As Of December 31

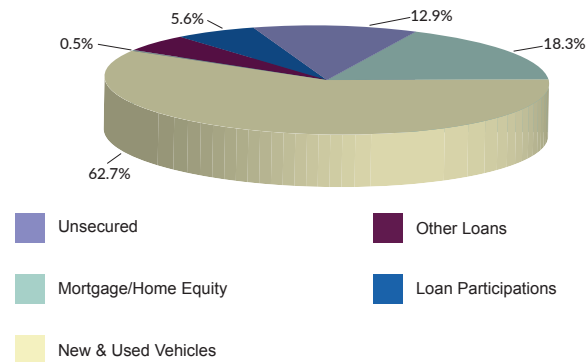
	2025	2024
Interest on Loans	7,187,898	7,982,929
Interest on Investments	1,759,156	1,363,058
Other Income	2,960,950	3,219,377
TOTAL REVENUE	\$11,908,004	\$12,565,364
Operating Expenses	7,641,815	8,314,338
Provision for Credit Losses	2,244,153	3,613,728
Non-Operating Gain/(Loss)	0	0
Dividends Paid to Members	1,327,595	1,424,251
ADDITIONS TO RESERVES & UNDIVIDED EARNINGS	\$694,441	(\$786,953)

As of December 31, 2025

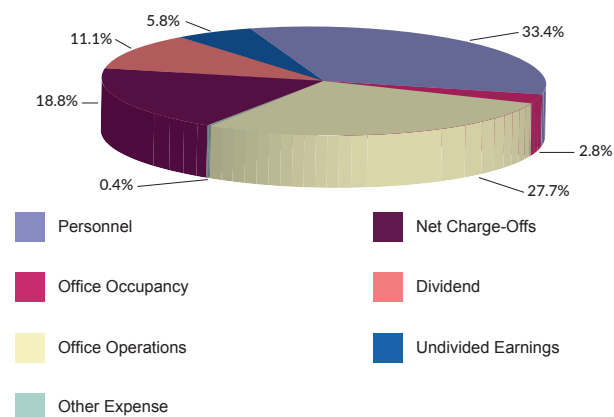
ASSET COMPOSITION



LOAN PORTFOLIO



DISTRIBUTION OF 2025 REVENUES



Report to the Membership

In 2025, Market USA Federal Credit Union focused on delivering **tangible improvements that made banking easier, safer, and more convenient for our members**. In a time of rapid change across the financial services industry, the Board of Directors and Management Team prioritized projects that removed friction from everyday interactions while strengthening service quality, security, and access.

Improving How Members Bank Every Day

Throughout the year, we completed and advanced initiatives that directly enhanced the member experience:

- A More Capable Digital Banking Experience**
 We continued to refine digital banking to better support how members manage their finances. Enhancements included updated menus for easier access, adding information on rates and financial education/counseling, and expanded self service features.
- Early ACH Access**
 Members may now receive eligible direct deposits up to 2 days early.
- Notary on Demand (Virtual Notary via DocuSign)**
 Members can now get documents notarized without visiting a branch.
- Stronger Security with a Better Member Experience**
 Members calling our Member Service Center can now verify their identity using **Digital ID**, helping reduce fraud while speeding up service interactions.
- Enhanced Loan Process** - As fraud attempts increased across the industry, we strengthened safeguards without sacrificing convenience. By moving loan applications entirely into digital banking, we improved security while allowing all applications to be automatically pre filled - making it easier and faster for members to apply.
- Clearer Communication and Support**
 Targeted digital communications and improved messaging helped members better understand available services, account features, and assistance options. Enhanced text messaging and outreach in collections improved engagement and enabled more flexible, member friendly solutions.

Behind the scenes, we also streamlined internal processes, and expanded staff tools and training - allowing employees to spend more time helping members and less time navigating manual tasks.



Looking Ahead to 2026

Our commitment to service improvement continues. In 2026, members can expect additional enhancements designed to expand choice and convenience, including:

- A new digital account opening experience
- The ability to add beneficiaries directly within digital banking
- Self service enrollment for Round Up and Save within digital banking
- Digital card issuance for faster access to debit cards

These initiatives reflect our continued focus on meeting members where they are- securely, digitally, and on their terms.



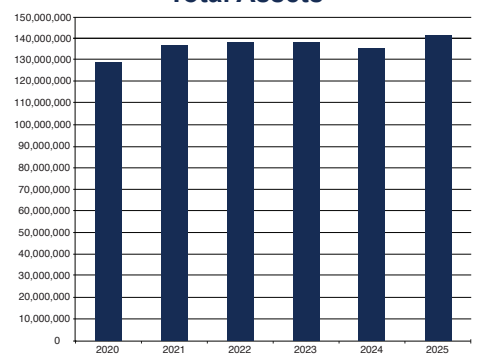
Our Ongoing Commitment

Member service is driven by people. In 2025, we continued investing in our employees, earning Great Place to Work® certification and reinforcing a culture that supports knowledgeable, responsive service. Strong governance, disciplined risk management, and ongoing investment in technology ensure we remain a trusted financial partner.

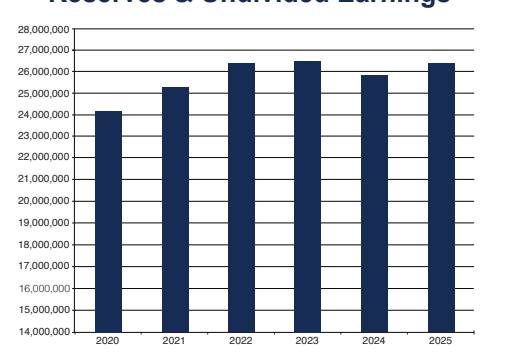
On behalf of the Board of Directors and the Management Team, thank you for your continued trust. We are proud of the progress made in 2025 and remain committed to delivering a banking experience that is personal, secure, and easy- today and in the years ahead.

Respectfully,
The Board of Directors
 and
The Management Team
 Market USA Federal Credit Union

Total Assets



Reserves & Undivided Earnings



Note: The financial statements presented in this annual report are for informational purposes only. Copies of the completed audited financial statements will be made available per member request.

Supervisory Committee Report

The Supervisory Committee, appointed by the Board of Directors, is charged with the responsibility of overseeing Market USA's management and financial records to ensure the institution's financial condition is fairly presented. The Supervisory Committee also works to strengthen the financial internal controls and to protect the assets of the Credit Union. An integral part of ensuring the fair presentation of financial condition is the execution of the annual independent audit. In 2025, we appointed the firm of CliftonLarsonAllen LLP to fulfill that responsibility. We are pleased to report their audit resulted in an unmodified opinion.

In addition, an exam was conducted by the National Credit Union Administration (NCUA). This governmental body provides oversight for all US federally chartered credit unions.

The Supervisory Committee attends all Credit Union Board meetings and regularly participates in the Credit Union Oversight Committee meetings. They report monthly on their activities, including reviewing and monitoring the Credit Union's internal controls and their effectiveness; ensuring that updated policies and procedures are presented and approved; and making recommendations to the Board for improvements to the internal controls, policies, and procedures.

Our goal, through these activities, is to provide the Credit Union membership with independent assurance that the Credit Union Board and staff are meeting their fiduciary responsibilities.

Gregory Bibbs
 Supervisory Committee Chairperson

Board of Directors



Robert Watts
Chair



Robin Anderson
Vice Chair



Chris Caldwell
Treasurer



Becki Havard
Secretary



Gary Boozer



Anthony Childress



John Latham



Dianne Leonard



Bob Reichard



Stevie Smith



Bill Stubbs

Supervisory Committee



Gregory Bibbs
Chair



Andre Lucas



Tony Matala



Suzette
Stevenson



Bill Stubbs



Laura Hassan
President and CEO

Laurel

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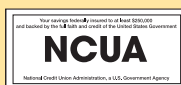
Member Service Center

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Mauldin

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