

BOARD OF DIRECTORS

Dr. Martha Lavender, Chair
Sonny Kirby, Vice Chairman
Felicia Simpson, Secretary/Treasurer
Emily Mills, Member
Dr. Sylvia Ferguson, Member
Tony Reddick, Member
Bill Lowman, Member

SUPERVISORY COMMITTEE

Dr. Tommy Mosley, Chairman
Sabrina Bevis, Member
Danny Golden, Member

MAILING ADDRESS

PO Box 1400
Gadsden, AL 35902

GADSDEN OFFICE

702 Walnut Street
Gadsden, AL 35901

ALBERTVILLE OFFICE

1008 Portwood Drive
Albertville, AL 35951

ANNISTON OFFICE

230 Highway 431 North
Anniston, AL 36206

CENTRE OFFICE

1440 Chesnut Bypass
Centre, AL 35960

FORT PAYNE OFFICE

700 Gault Avenue South
Fort Payne, AL 35967

OXFORD OFFICE

2020 US Hwy 78 East
Oxford, AL 36203

EMBLEMCU.COM



Insured by NCUA NMLS# 402558

ANNUAL *Meeting*

WEDNESDAY, FEBRUARY 11TH
EMBLEM CREDIT UNION LOBBY, GADSDEN, AL

Registration 3PM

Business Meeting 4PM

Invocation

Pledge of Allegiance

Ascertainment of Quorum

Approval of the Minutes

Report of the Board Chair

President's Report

Supervisory Committee Report

Old Business/New Business

Election of Board Members

Election of Supervisory Committee

Adjourn



Emblem
CREDIT UNION

ANNUAL *Meeting*

INTEREST INCOME

Interest on Loans	\$25,943,064
Income from Investments	\$3,631,764
Total Interest Income	\$29,574,828

INTEREST EXPENSE

Dividends on Shares	\$1,746,061
Interest on Deposits	\$8,455,801
Interest on Borrowed Money	\$88,729
Total Interest Expense	\$10,290,591
Provision for Loan Losses	\$2,061,100

Net Interest Income After Provision \$17,223,136

NON-INTEREST INCOME

Fee Income	\$3,129,283
Other Operating Income	\$4,878,456
Other Gain (losses) and	
Non-operating income (expenses)	\$(6,980)
Total Non-Interest Income	\$8,000,759

NON-INTEREST EXPENSE

Employee Compensation and Benefits	\$9,256,051
Travel and Conference Expense	\$90,997
Office Occupancy Expense	\$943,024
Office Operations Expense	\$3,678,286
Educational and Promotional Expenses	\$627,222
Loan Servicing Expense	\$392,661
Professional and Outside Services	\$3,573,947
Operating Fees	\$67,711
Miscellaneous Operating Expense	\$572,629
Total Non-Interest Expense	\$19,202,528

Net Income (loss) \$6,021,367

ASSETS

Cash Available	\$1,817,730
Cash on Deposit in Corporate Credit Union	\$56,008,161
Investment Securities	\$58,293,909
Deposits in CDS	\$1,750,000
All Other Investments	\$2,051,626
Loans to Members	\$459,328,061
Allowance for Loan Losses	\$(5,078,797)
Foreclosed and Repossessed Assets	\$52,307
Land and Building	\$12,302,395
Other Fixed Assets	\$885,461
NCUA Share Insurance Capitalization	\$4,668,884
All Other Assets	\$5,009,205
Total Assets	\$597,088,942

LIABILITIES, DEPOSITS, EQUITY

Accrued Dividends	\$381,780
Accounts Payable and Other Liabilities	\$3,089,877
Total Liabilities	\$3,471,657

Share Drafts	\$134,344,879
Regular Shares	\$135,890,874
Money Market Shares	\$32,277,266
Share Certificates	\$214,599,419
All Other Shares	\$12,971,078
Non-member Deposits	\$699,097
Total Deposits	\$530,782,612

Undivided Earnings	\$1,831,205
Regular Reserves	\$65,435,783
Accumulated Unrealized Gains (losses)	
on Available for Sale Debt Securities	\$(4,432,317)
Total Equity	\$62,834,672

Total Liabilities, Deposits, Equity \$597,088,942

STATEMENT OF FINANCIAL CONDITION 12.31.25

STATEMENT OF EARNINGS 12.31.25