



# PRESIDENT'S REPORT: 2025 YEAR-IN-REVIEW

76<sup>TH</sup> ANNUAL MEETING



At 76 years old, Coosa Pines Federal Credit Union is doing better than ever! Since 1950, when we began at the paper mill, our mission has remained to support our members and the community. As a not-for-profit financial institution, we exist for you, not for outside investors. We are proud to embody the credit union motto: "People helping people."

## Returning Value to Our Owners

Because our members are our owners, we believe in sharing our success. In November 2025, we returned \$1 million to our members as a bonus dividend and interest rebate, just in time for the holiday season. This milestone highlights our commitment to our members, bringing our total bonus dividends and interest rebates to over \$4.2 million over the last ten years.

## Community Focus

Our commitment goes beyond banking. We are invested in our community, supporting schools, students, athletic teams, and local charities:

- **The Giving Tree:** Since 2019, members and employees have provided hundreds of gifts to underprivileged children.
- **Education:** \$31,000 was awarded in \$1,000 scholarships, along with our "cash for good grades" program.
- **Youth Development:** Support through a college intern program.
- **Alabama Childhood Food Solutions (ACFS):** Regular cash donations and hands-on volunteering by employees to help pack healthy meals for children.



## Award-Winning Service

Our dedication to our members has resulted in significant recognition. Last spring, we were voted Best Credit Union in the Coosa Valley for the 5th consecutive year. Additionally, we earned top honors for Best Mortgage Lender and Best Auto Lender. We were named by Forbes Magazine as one of the best credit unions in the state and recognized by the Credit Union Times as a Luminary Finalist for Community Impact.

These achievements wouldn't be possible without the dedication of our incredible team.

## 2025 Financial Performance

We continue to ensure the credit union remains financially sound so it can serve our community for generations to come. Your credit union's performance in 2025 was exceptional:

- **Assets:** \$399 million
- **Member Deposits:** \$339 million
- **Loans:** \$248 million
- **Net Worth:** 16.11% (more than double the amount considered "well-capitalized" by regulators)
- **Safety & Soundness:** 32 consecutive years rated as a 5-star credit union by Bauer Financial.

## Recognition of Leadership

We thank our members for your trust and loyalty. We also recognize our dedicated volunteer Board of Directors and Supervisory Committee, who work tirelessly for the betterment of the credit union:

## Board Members

- Gene Welch
- Mack Lee
- Jimmy Johnson
- Joe Allen
- Peggy Berryman
- Ed Nix
- Wayne Hall

## Supervisory Committee

- Peggy Berryman, Supervisory Committee Chair
- Janice Shepherd
- Lisa Osbourn

Thank you for being a member of Coosa Pines Federal Credit Union!

Donald W. Carden, President & Chief Executive Officer

## 2025 BY THE NUMBERS

**\$100,059,373**  
in loans granted

**\$36,260**  
donated directly  
to area schools

**\$124,122**  
community  
sponsorships

**\$399,929,857**  
in total assets

**\$31,000**  
in scholarships  
awarded

**26,013**  
members

**\$338,685,176**  
in member deposits

**\$5,104,525**  
returned to members

**\$1,000,000**  
given to members in bonus  
dividend/interest refund

**\$3,782**  
reportcard rewards  
given to students



# YOUR 2026 CREDIT SCORE PLAYBOOK:

## THE BIGGEST CHANGES (AND WHAT THEY MEAN FOR YOU)

If you have been hearing that credit scores are changing, you are not imagining it. 2026 is shaping up to be a transition year for how lenders evaluate borrowers, especially for mortgages. Fortunately, most of the habits that help your credit stay healthy are not changing.

### THE BIG SHIFT: NEW SCORING MODELS

Mortgage lenders can now use newer models, like VantageScore 4.0, which consider additional information – such as rent, utilities, or telecom payments.

This can help more people, especially those with limited or “thin” credit histories, have a score on record. It does not guarantee loan approval, however it gives lenders a fuller picture when evaluating applications, and it highlights how credit scoring is evolving to include a wider range of financial behaviors.

Lenders are also adopting FICO 10, which looks beyond a single snapshot to your credit patterns over the past two years. This means consistent habits matter more than short-term fixes.

### OTHER CHANGES TO WATCH IN 2026

Credit scoring isn’t just getting a facelift – it is evolving in ways that could impact how you borrow and manage debt. Here’s what else is on the horizon:

Buy Now, Pay Later (BNPL) Reporting BNPL plans will start showing up on credit reports. This can help build credit if you pay on time – however, missed payments could hurt your score.

### Medical Debt Is Fading Out

Paid medical collections and debts under \$500 are disappearing from reports, reducing surprise dings for many borrowers.

### Stronger Consumer Protections

Updates to the Fair Credit Reporting Act will speed up dispute timelines, require better documentation for errors, and strengthen identity theft safeguards.



### WHAT’S STAYING THE SAME

The fundamentals of credit health are not changing. No matter which scoring model a lender uses:

- **On-time payments** still matter most.
- **Lower balances** relative to your limits (a.k.a. credit utilization) remain important.
- **Length of credit history** still plays a role, so older accounts often help.
- **New credit** and how often you apply still factors into your score.
- **A credit mix** that reflects a variety of credit types (like credit cards, installment loans, or a mortgage) can positively impact your score.

### HOW TO PREPARE

#### 1. Monitor Your Credit Report

Check your reports regularly to catch mistakes or fraud early. Use AnnualCreditReport.com for free yearly reports from all three bureaus and set alerts for new accounts or major changes.

#### 2. Confirm Which Scoring Model Your Lender Uses

Scores vary by model, so ask your lender whether they use FICO, VantageScore, or both. Knowing this helps you understand differences and focus on the right credit habits.

#### 3. Strengthen the Controllable Factors

You are not able to choose the scoring model, however you can pay on time, aim to keep utilization below 30%, and maintain older accounts. Automate minimum payments to avoid late fees and protect your score.

#### 4. If You’re Planning to Buy a Home, Start Early

Credit is only part of the mortgage equation – debt-to-income, employment, and down payment matter too. Aim to budget and debt plan 6–12 months ahead to show stability and avoid surprises.

#### 5. Get Connected

Ask your lender which score they use and what factors matter most. For broader guidance – budgeting, debt management, or big financial goals – GreenPath offers free financial counseling with NFCC- and HUD-certified experts to help you review your finances and support you in taking the next step forward.

## The Path to Financial Wellness Starts Here

GreenPath’s NFCC- certified experts offer free financial counseling, online education, and a debt management program designed to help you save time and money. Call today.



CREATE  
A BUDGET



SAVE  
MORE



PAY OFF  
DEBT



IMPROVE  
CREDIT



BUY A  
HOUSE



PLAN FOR  
FUTURE

Connect with a Counselor Today at [www.coosapinesfcu.org/services/greenpath](http://www.coosapinesfcu.org/services/greenpath)

# The New Horizons Club

Discounts You've Earned - Ages 50+



The New Horizons Club was designed for Coosa Pines FCU members 50 years of age or older. These members either maintain a Share balance of \$2,000 or have direct deposit of payroll, Social Security, or retirement benefits into their credit union account.

Joining the New Horizons Club is a breeze and absolutely free. Simply visit the credit union for any of the included services and inform the employee assisting you that you are a New Horizons Club member. This will ensure that you receive the appropriate discount, making your Coosa Pines FCU membership even more rewarding.

As a member of the New Horizons Club, you'll enjoy:

- FREE Interest Bearing Share Draft (Checking) Account
- FREE Checks (One Box Per Year)
- FREE Photocopies of Checks
- FREE Money Orders
- FREE Official Checks
- FREE Notary Services
- FREE Xerox Copies and Fax Service
- 10% Discount off Safe Deposit Box rental



## FREE Student Accounts

STUDENTS from preschool through college can join Coosa Pines FCU for FREE!

Join online or in person!

(Students 18 or younger must have a legal guardian on the account.)

**Student accounts include:**

- No monthly fee checking
- Online banking
- Smartphone Apps
- Rewards for good grades! \$2 for each A and \$1 for each B every grading period.
- And more!

\*\*\*Membership open to Clay, Coosa, Jefferson, Shelby, St. Clair, and Talladega Counties.

## FOLLOW US ON SOCIAL MEDIA

Simply Like us on Facebook® at @CoosaPinesFederalCU and follow us on Instagram® @cpfcuyoubelong



## 2026 HOLIDAY CLOSINGS

Mon, May 25th - Memorial Day  
 Fri, Jul 3rd - Independence Day Observed  
 Mon, Sep 7th - Labor Day  
 Mon, Oct 12th - Columbus Day

Wed, Nov 11th - Veterans' Day  
 Thu, Nov 26th - Thanksgiving Day  
 Fri, Dec 25th - Christmas Day



Excess Insurance Coverage provided by



Additional insurance on member share (deposit) accounts of up to \$100,000 is provided by Excess Share Insurance Corporation, a licensed insurance company.



**EXPRESS LINE**  
1-800-794-5693

[www.coosapinesfcu.org](http://www.coosapinesfcu.org)