

A stylized graphic of an eagle in flight, composed of various shades of blue and red geometric shapes, positioned on the left side of the page. The eagle's wings are spread wide, and its tail feathers are visible. The overall design is modern and dynamic.

# TOGETHER, WE TAKE FLIGHT

2025 ANNUAL REPORT



FISCAL YEAR ENDING SEPTEMBER 30, 2025



## MISSION STATEMENT

Partnering with our members to unlock their financial potential and achieve lasting prosperity.



## MEMBER SERVICE SCORE

# 4.73

Every member interaction is an opportunity for us to reinforce the value we place on your membership. Our member service score of **4.73 out of 5** reflects members' recognition of the high standard of care they receive from our dedicated staff.

## A MESSAGE FROM THE CHAIRMAN OF THE BOARD

I am pleased to present the 2025 results for Eagle Community Credit Union. Before outlining our financial performance, I would like to express my sincere appreciation to the employees, the Executive Leadership Team, the Supervisory Committee, and the Board of Directors for their unwavering commitment, focus, and determination. Their leadership has been instrumental in enabling the Credit Union to deliver best-in-class financial services to the communities we proudly serve. The achievements of 2025 are a direct reflection of that dedication.

One of our most significant accomplishments this past year was the strong growth across our balance sheet and lending portfolio—particularly within Manufactured Home Loans—while maintaining solid earnings. At the same time, the Credit Union continued to invest in our people, our technology, and our member experience. These investments strengthened our market position, advanced our mission, and demonstrated the Credit Union’s ability to grow even during a period marked by economic uncertainty.

As we grow, our priority is to do so in a way that is steady, responsible, and sustainable. This disciplined approach helps ensure Eagle remains financially strong and well-positioned to support our members’ needs—both now and for years to come.

From a financial perspective, Eagle Community Credit Union grew assets by 3.5%, loans by nearly 7%, and deposits by 3.5% in 2025. Our net worth remained strong at 10.5%, reflecting the Credit Union’s continued financial strength. In addition, our Net Promoter Score of 86.5% demonstrates that members value our service and would recommend Eagle to others.

Our commitment to community service continued to be a defining strength. Employees volunteered 450 hours across numerous community initiatives, including the Postal Service’s “Stamp Out Hunger” campaign and the Children’s Hospital of Orange County’s CHOC Walk. In total, team members participated in 108 community events with a continued emphasis on financial literacy and outreach.

While serving in the community, our employees also delivered several new products and services in response to member needs. We introduced person-to-person payments through Zelle®, enhancing convenience and digital capability. Additionally, we launched EVA—our first 24/7 virtual employee—who now handles approximately 30% of incoming member calls, allowing team members to focus on more complex inquiries and deliver higher-value service.

Finally, the Credit Union took an important step toward expanding the number of individuals we can serve. With the addition of the Community Impact Fund to our field of membership, we can now provide credit union services to anyone residing in the state of California. This expansion broadens our reach, strengthens our mission, and positions Eagle to help even more individuals pursue and achieve their financial goals.

Thank you for your membership and for your trust in Eagle Community Credit Union. We remain committed to enhancing your financial journey and offering products and services that will benefit you and your family for many years to come, all of which are supported by outstanding service from our team members.

**Philip S. Soulanille II**

## BOARD OF DIRECTORS



**Philip S. Soulanille II**  
Chairman of the Board



**Tari Cody**  
Vice Chair



**Diane Leinweber**  
Secretary



**Michael Wu**  
Treasurer



**Scott Rains**  
Board Member



**Courtney Higuchi**  
Board Member



**Ruben Hernandez**  
Board Member

## SUPERVISORY COMMITTEE

The Supervisory Committee plays a critical oversight role in ensuring the safety, soundness, and integrity of Eagle Community Credit Union's operations. We are pleased to report on our activities and findings for the year ending September 30, 2025.

The Supervisory Committee is responsible for monitoring the financial reporting process, ensuring compliance with applicable laws and regulations, and verifying that internal controls are effectively designed and operating as intended. We act independently from management and report directly to the Board of Directors and, when appropriate, to the Department of Financial Protection and Innovation (DFPI) and the National Credit Union Administration (NCUA).

To meet our statutory obligation, the Committee engaged the independent CPA firm, Richards & Associates, to perform a comprehensive opinion audit of the Credit Union's financial statements for 2025. This audit was conducted in accordance with generally accepted auditing standards. We are pleased to report that the audit found no material weaknesses in internal controls and issued an unmodified opinion, indicating that the financial statements fairly present, in all material respects, the financial position of Eagle Community Credit Union.

Throughout 2025, the Committee reviewed internal audit reports, conducted periodic examinations, and held regular meetings with management and the Internal Auditor. We monitored internal controls, risk management practices, and compliance with regulatory requirements. Based on our ongoing reviews and testing, we found that Eagle Community Credit Union continues to maintain strong internal controls and adheres to sound governance and operational practices.

We thank the Board of Directors, management, and staff for their cooperation and transparency throughout the year. The Supervisory Committee remains committed to its mission of protecting member assets and upholding the trust placed in Eagle Community Credit Union.



**Patricia DiDonato**  
Chairperson,  
Supervisory Committee

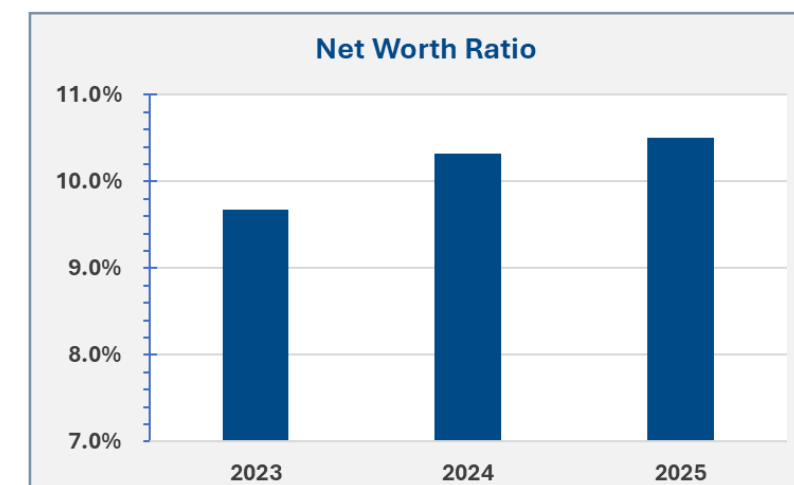
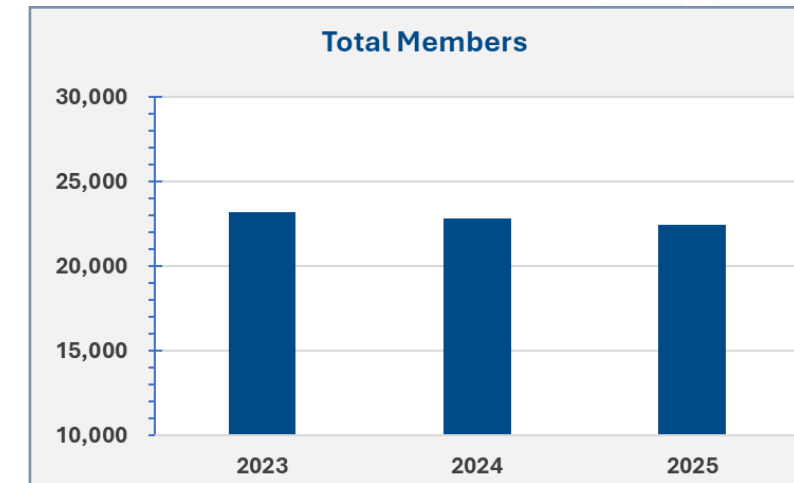


**Bertha Gascon**  
Supervisory Committee



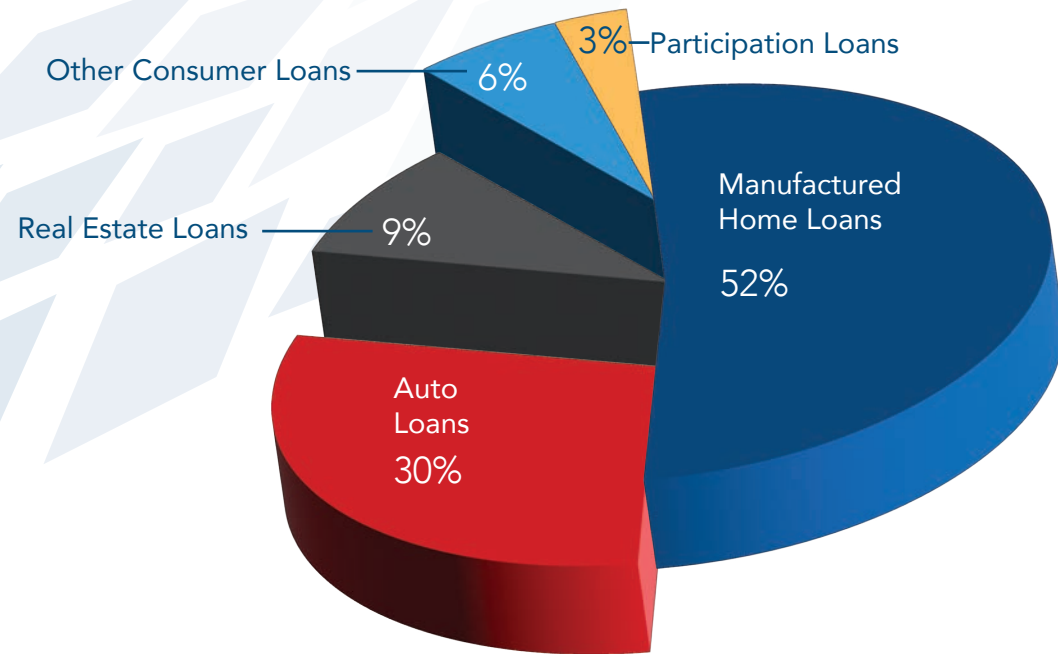
**Steve Nasman**  
Supervisory Committee

## 2025 FINANCIALS

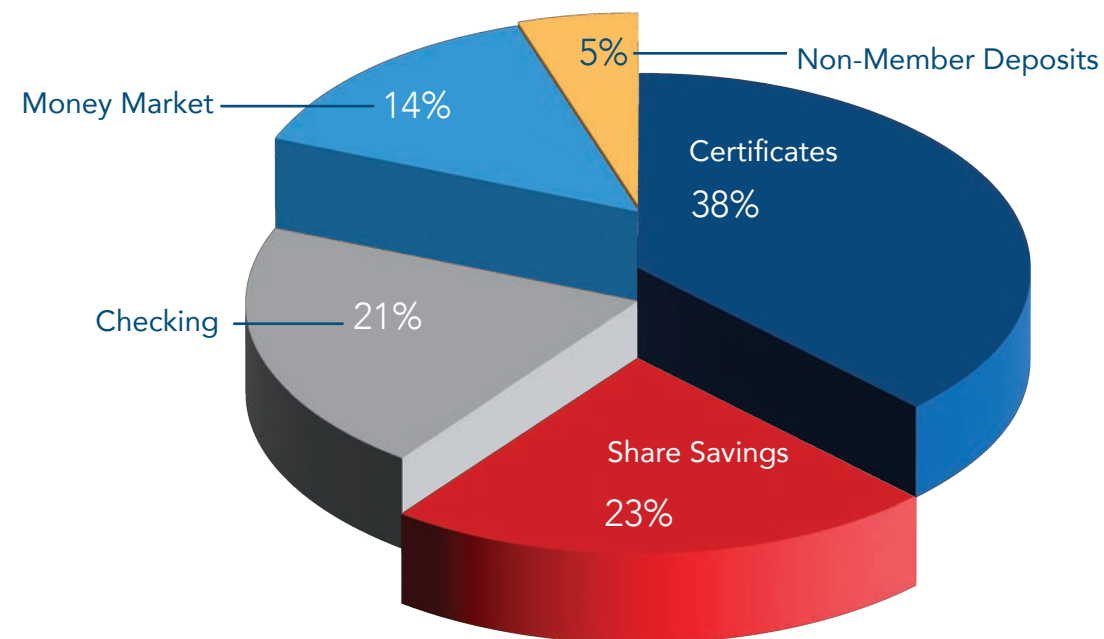


## 2025 FINANCIALS

### Composition of Loan Portfolio



### Composition of Deposit Portfolio



## 2025 FINANCIALS

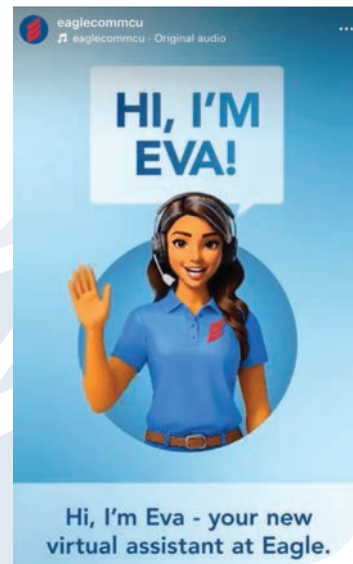
### Consolidated Statements of Financial Condition (audited)

September 30, 2025 and 2024	2025	2024
<b>ASSETS</b>		
Cash & Cash Equivalents	\$41,616,952	\$40,918,777
Investments	13,850,374	21,392,488
Loans Held for Sale	0	0
Net Loans	298,120,448	279,704,722
Other Assets	16,264,347	15,479,066
<b>Total Assets</b>	<b>\$369,852,121</b>	<b>\$357,495,053</b>
<b>LIABILITIES AND MEMBERS' EQUITY</b>		
Deposits	\$323,219,027	\$312,279,890
Borrowed Funds	0	0
Other Liabilities	8,007,151	8,643,444
Members' Equity	38,625,943	36,571,719
<b>Total Members' Equity</b>	<b>\$369,852,121</b>	<b>\$357,495,053</b>

### Consolidated Statements of Income (audited)

Years ended September 30, 2025 and 2024	2025	2024
<b>INTEREST INCOME</b>		
Loans	\$22,356,306	\$20,694,806
Investments & Cash Equivalents	2,463,005	2,754,549
<b>Total Interest Income</b>	<b>\$24,819,311</b>	<b>\$23,449,355</b>
<b>INTEREST EXPENSE</b>		
Shares and Non-Member Deposits	\$5,411,981	\$5,219,137
Borrowed Funds	1,545	11,882
<b>Total Interest Expense</b>	<b>\$5,413,526</b>	<b>\$5,231,019</b>
<b>Net Interest Income</b>	<b>\$19,405,785</b>	<b>\$18,218,336</b>
Provision for Credit Losses	\$2,951,979	\$2,789,849
Non-Interest Income	4,278,994	4,307,875
General & Administrative Expenses	18,789,436	17,987,902
<b>Net Income</b>	<b>\$1,943,364</b>	<b>\$1,748,460</b>

## NEW PRODUCTS/ADVANCEMENTS FOR 2025



**EVA**—Eagle’s first virtual employee who provides 24/7 assistance over the phone. EVA can help with basic transaction and account information even when the Credit Union is closed. She is here supporting the rest of the team all day, every day, so that more complex questions can be addressed in a more timely manner. She is a great resource for our members and single-handedly assisted 30% of our callers when she first launched.

**ONLINE ACCOUNT OPENING SYSTEM**—Opening an account is easier than ever. New members can open an account in less than five minutes, and current members can add additional accounts to their current membership. Eagle continues to implement new technologies designed to make doing business with us easier and more efficient.

**DEBIT CARD RE-PIN AND ACTIVATION BY PHONE**—Now members can receive their personal identification number (PIN) or order a new one over the phone. This enhancement allows members to continue using their debit and ATM cards immediately, eliminating the need to wait for a new PIN to be mailed.

**GREENPATH**—Financial wellness is a key factor in people’s freedom to pursue their dreams, and GreenPath helps make that possible. The Credit Union partnered with GreenPath so our members can be better equipped to build good financial habits and prepare for life’s ups and downs. This educational resource and expert financial guidance is free to Eagle members.

**ZELLE®**—A peer-to-peer (P2P) payment service that allows members to transfer money electronically from their “bank” account to another registered user in the United States using a mobile device, website or app.

**YOUTH ACCOUNTS**—Financial journeys begin with the right financial partner. Our Next Gen Savings and Checking accounts are designed to support teens and young adults ages 13 to 23 as they develop essential saving and budgeting skills. With no monthly fees and free online banking and tutorials, these accounts help establish responsible saving and spending habits, setting members on a strong foundation for long-term financial success.

**EXPANSION OF MEMBERSHIP**—Although we continue to stay true to our roots and continue to work with the United States Postal Service to grow our membership, we added the Community Impact Fund to our field of membership which allows members to join Eagle Community Credit Union no matter where they live. Now your friends and family anywhere in California can join Eagle!

## 2025 SCHOLARSHIP WINNERS!

At Eagle, we believe education opens doors, transforms futures, and strengthens communities. That’s why we provide four \$4,000 scholarships annually to deserving students.

Their hard work, dedication, and determination to take their futures into their own hands deeply impressed us — and we can’t wait to see the amazing things they will accomplish. We are proud to support these four outstanding individuals with scholarships of \$4,000 each to help them pursue their dreams.





Eagle employees volunteered for 450 cumulative hours, helping non-profits and local partners give back to the communities we serve. Two of our biggest events included **Stamp Out Hunger**, the nation's largest one-day food drive and **Feed SoCal** Food Drive to help combat hunger across Southern California. Together, we helped make a meaningful difference in the fight against hunger.



## Taking Flight Together: Member Perspectives

*I always have a great experience with this credit union. I live out of state and do most of my transactions online, but when visiting my mom I do a few things with Eagle Community Credit Union while I'm there. Thank you so much.*

*I'm always grateful for the opportunity and the trustworthy support. Thank you for believing in me.*

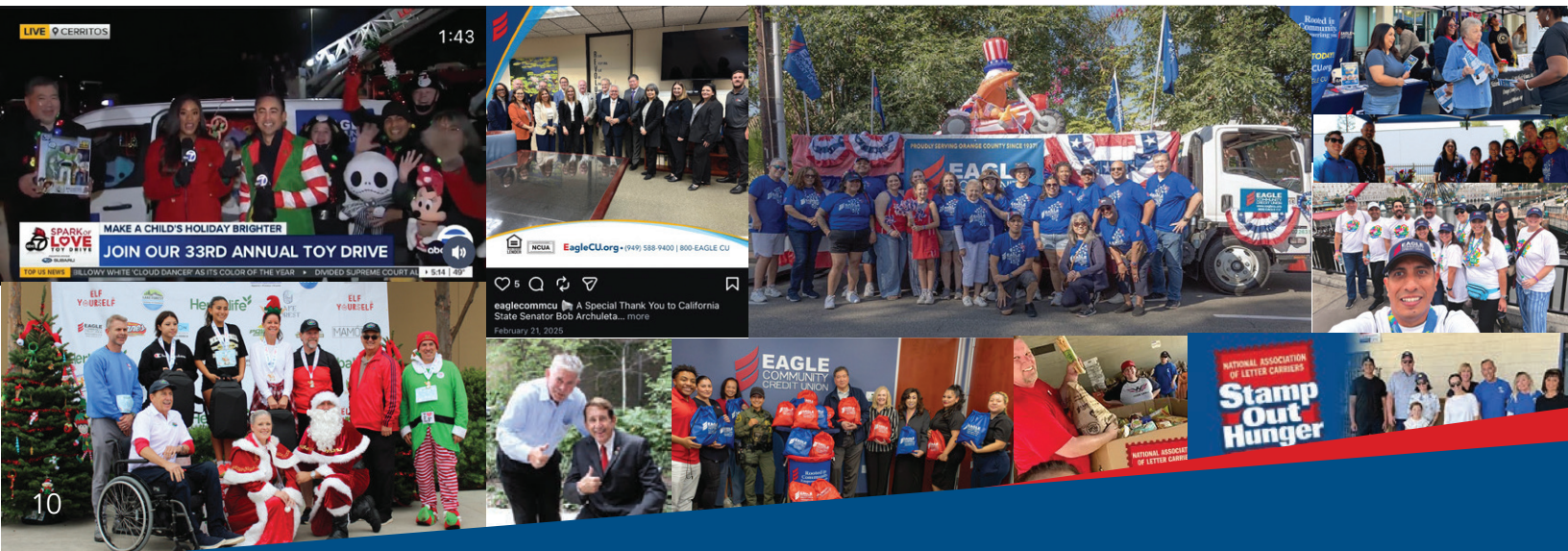
*I have been having a difficult time with other bank institutions and it was a pleasant surprise to get professional assistance!*

*The rep showed empathy and perfect understanding of my needs to set-up and complete the transaction with a smile while doing her job.*

*Everyone is very professional and friendly.*

*My compliment would be for all Eagle Reps. Every one has been so helpful in assisting me with my transactions and questions.*

*It is a pleasure to always work with Eagle.*



## More Member Perspectives

*I have been an Eagle credit union member for 40 years. I have several accounts, and have been very happy with the level of service and trust Eagle with my money.*

*Every time I go to Eagle I feel like it's efficient, friendly, and a super place to do business.*

*Wonderful people to work with: experienced, personable, helpful, patient. I'm always grateful for the opportunity and the trustworthy support. Thank you for believing in me.*

*Love your customer service. Amazing team.*

*What I like about Eagle is their Customer Service Reps are always respectful, professional, friendly and willing to help, no matter what it is.*

*Very friendly service. Keep up the great work.*





# EAGLE

COMMUNITY  
CREDIT UNION



800.324.5328  
[www.eaglecu.org](http://www.eaglecu.org)



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Inside Post Office

**GARDEN GROVE**  
12934 HARBOR BLVD

**LAKE FOREST**  
24336 ROCKFIELD BLVD

**SANTA ANA**  
3101 WEST SUNFLOWER AVE  
Inside Post Office