

A photograph of a forest stream with a small waterfall. The rocks and logs are covered in vibrant green moss. The water is clear and flows over the rocks. The background is a dense forest of tall trees.

OnPoint[®]
COMMUNITY CREDIT UNION

2025

Annual Report

To Our Valued Members from Rob Stuart and Darren Nakata.

As we enter this new year, we want to express our deepest appreciation to you, our more than 637,000 members. From the coast to the Cascades, and from the Columbia River Gorge to the high desert, OnPoint serves communities throughout the Pacific Northwest, united by a shared commitment to financial well-being and local strength. Your confidence in OnPoint is both a key driver of our achievements and the very foundation of our mission. The relationships we have built with you across this diverse region inspire our unwavering dedication, and the strong financial performance detailed in this report is a direct result of our commitment to serving you and strengthening our communities.

Looking back on 2025, we are especially proud of the teamwork and dedication shown by our staff across every branch and department. This collective effort enables many members and neighbors to achieve their important financial goals. Last year, OnPoint generated 1,079 mortgage loans for first-time homebuyers, right here in our community. We also introduced a new Member Savings product that delivered an additional \$2 million in interest to members, welcomed 42,000 new members, and expanded our services to commercial, nonprofit, and small business clients. We also opened 11,087 new Youth Saver accounts and supported more than 10,000 students with financial education in 185 classrooms led by our OnPoint team.

In 2025, we also invested more than \$4 million in donations to our nonprofit partners, strengthening the safety net for our neighbors and building opportunities where they're needed most. These efforts represent our continued commitment to the communities that make us all strong.

The coming year will continue to bring both challenges and opportunities. Our focus is firmly on the future. We are investing in innovative products and services and opening more branches to serve our communities. As you review the 2025 financial results, you will see robust net income and a net worth of 14.3%, which is a testament to our continued growth, financial strength, and commitment to safeguarding your interests as member-owners. Ultimately, our financial soundness is due to your trust in our organization over the past decades.

Supporting you through every chapter of your financial journey is central to our purpose. We recognize that your choice of financial partner reflects your aspirations and trust. Thank you for choosing OnPoint as your credit union. We are dedicated to earning that trust every day as your committed financial partner, both now and in the years ahead.



Rob Stuart

Rob Stuart
President / CEO



Darren Nakata

Darren Nakata
Chair / Board of Directors



ONPOINT'S PURPOSE:

To build strong communities by supporting financial growth and well-being, one person at a time.

Our Purpose Statement is more than just corporate words. It's the foundation of everything we do at OnPoint.

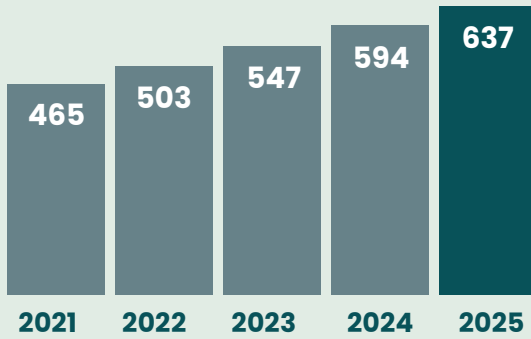
As a member-owned financial institution, we exist to serve you and every member throughout the Pacific Northwest. When you trust us with your finances, we don't take that lightly. We work every day to be the safe, sound, and responsive financial partner you deserve. This Annual Report reflects that commitment to transparency and accountability.

Our Purpose Statement also shaped our Strategic Plan, and we're proud to have exceeded targets for the second consecutive year. However, that success isn't measured solely by numbers. It's measured in how we invest back into what matters most: our members, our employees who serve you with excellence, and the communities that sustain us all.

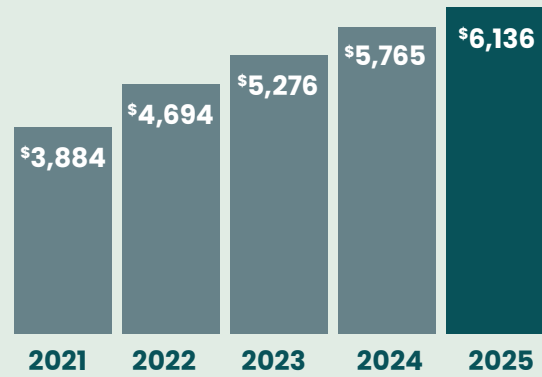
Thank you for your continued trust in OnPoint. Together, we're building something stronger.

As we like to say, **"People are the Point."**

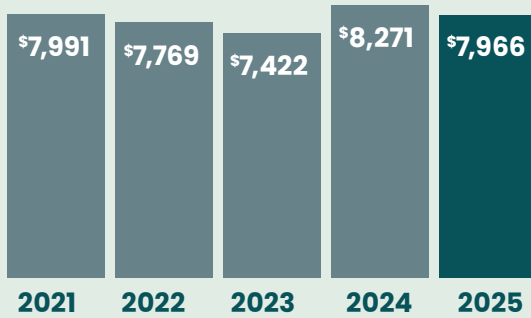
Total Members
in thousands



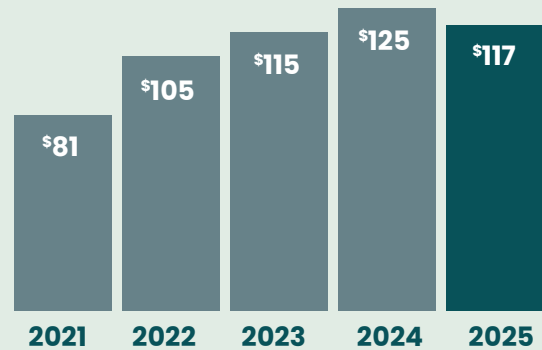
Total Loans
in millions



Total Deposits
in millions



Net Income
in millions



2025 by the numbers.



1,290

employees helping members reach their goals



637,000

members across Oregon and SW Washington



11,087

Savers accounts opened for our youngest members



362

organizations supported within the community



1,079

first-time homeowners helped with mortgages

Safety and soundness as we continue to grow.

Balance Sheets as of Dec. 31 (\$ in thousands)

Assets	2025	2024
Cash and cash equivalents	\$2,143,132	\$2,294,656
Investments	972,411	1,347,924
Loans held for sale	41,545	36,882
Loans, net	6,074,245	5,718,180
Accrued interest receivable	33,633	36,529
Premises and equipment, net	42,987	40,540
Operating lease right-of-use assets	52,736	42,501
NCUSIF deposit	77,903	77,602
Mortgage servicing rights	42,165	40,584
Other assets	64,118	75,914
Total Assets	\$9,544,875	\$9,711,312
Liabilities & Members' Equity	2025	2024
Deposits	\$7,965,941	\$8,270,508
Borrowings	5,197	3,234
Operating lease liabilities	60,299	50,463
Accrued expenses and other liabilities	148,246	158,674
Total Liabilities	8,179,683	8,482,879
Members' Equity	1,365,192	1,228,433
Total Liabilities and Members' Equity	\$9,544,875	\$9,711,312

Statements of Income Years ended Dec. 31 (\$ in thousands)

Interest Income & Expense	2025	2024
Interest income	\$474,228	\$450,666
Interest expense	127,893	128,454
Net interest income	346,335	322,212
Provision for credit losses	35,794	23,202
Net Interest Income After Provision for Credit Losses	\$310,541	\$299,010
Non-Interest Income	2025	2024
Interchange income	64,038	\$60,810
Fee income	13,504	14,368
Loan and deposit servicing income	12,309	8,839
Net gain on sale of loans	14,204	11,878
Net gain on investments	432	288
Other non-interest income	9,931	9,372
Total Non-Interest Income	\$114,418	\$105,555
Non-Interest Expense	2025	2024
Compensation and benefits	159,984	\$139,603
Professional and outside services	55,611	50,385
Office operations	30,508	26,628
Occupancy	17,982	17,615
Promotional	17,036	16,974
Foundation contributions	10,000	10,000
Other non-interest expense	16,445	18,617
Total Non-Interest Expense	\$307,566	\$279,822
Net Income	\$ 117,393	\$ 124,743

To request a copy of OnPoint Community Credit Union's financial reports for December 31, 2025 and 2024, call 503.228.7077 or 800.527.3932, email info@support.onpointcu.com, or visit: <https://www.onpointcu.com/annual-reports>.

EXECUTIVE MANAGEMENT

Rob Stuart
PRESIDENT/CEO

Jason Buchanan
SVP/CHIEF CREDIT OFFICER

Stephen Cantrell
SVP/CHIEF RISK OFFICER

Tim Clevenger
SVP/CHIEF MARKETING OFFICER

Patty Groman
SVP/ CHIEF PEOPLE OFFICER

Bob Harding
SVP/CHIEF COMMERCIAL OFFICER

Jim Hunt
SVP/CHIEF FINANCIAL OFFICER

Damian Laviolette
SVP/CHIEF INFORMATION OFFICER

Tory McVay
SVP/CHIEF RETAIL OFFICER

Wendy Beth Oliver
SVP/CHIEF LEGAL OFFICER

Mary Kay Sosa
EXECUTIVE ADMINISTRATOR

2025 BOARD OF DIRECTORS

Darren Nakata
CHAIR

Amy Slagle
VICE CHAIR

Matt Mroczek
SECRETARY

Robin Gantt

Greg Chandler

Nancy Arriaga-Ramirez

Margaret "Peggy" Willer

Keith Thomajan

Felicia Tripp

EXECUTIVE COMMITTEE

Darren Nakata
CHAIR

Amy Slagle
VICE CHAIR

Matt Mroczek
SECRETARY

Rob Stuart
TREASURER

SUPERVISORY COMMITTEE

Sheryl Manning
CHAIR

Gary Reynolds
SECRETARY

Dr. John Kenagy
COMMITTEE MEMBER