

**TRINITY VALLEY TEACHERS CREDIT UNION**  
**Statement of Financial Condition**  
As of December 31, 2025

**ASSETS**

Consumer Loans	\$	6,277,186.57
Real Estate Loans		<u>0.00</u>
Total Loans		6,277,186.57
Less: Allowance for Loan Losses		<u>(59,135.00)</u>
Net Loans		6,218,051.57
Cash on Hand and in Banks		383,448.69
Investments		23,524,722.77
Prepaid and Deferred Expenses		33,647.57
Fixed Assets (Net)		1,137,460.52
Accrued Income		83,713.01
Share Insurance Deposit		<u>216,003.04</u>
Total Assets	\$	<u><u>31,597,047.17</u></u>

**LIABILITIES AND EQUITY**

Accounts Payable	\$	33,889.29
Dividends Payable		18,022.10
Accrued Expenses		<u>24,897.52</u>
Total Liabilities		76,808.91
All Share Accounts		21,873,525.90
Regular Reserve		1,770,410.93
Undivided Earnings		<u>7,876,301.43</u>
Total Equity		<u>31,520,238.26</u>
Total Liabilities and Equity	\$	<u><u>31,597,047.17</u></u>

# TRINITY VALLEY TEACHERS CREDIT UNION

## Statement of Income

January 1, 2025 through December 31, 2025

### INTEREST INCOME:

Interest on Loans	489,942.62
Income from Investments	<u>971,346.20</u>
Total Interest Income	1,461,288.82

### INTEREST EXPENSE AND COST OF FUNDS:

Dividends	155,043.04
Total Interest Expense and Cost of Funds	<u>155,043.04</u>
Net Interest Income	<u>1,306,245.78</u>

PROVISION FOR LOAN LOSS EXPENSE 24,214.96

FEES, CHARGES, AND OTHER OPERATING INCOME 48,812.30

Total Net Operating Income 1,330,843.12

### OPERATING EXPENSES:

Employee Compensation	283,411.42
Employee Benefits	45,809.28
Travel and Conference	6,035.26
Association Dues	15,474.39
Office Occupancy	136,739.67
Office Operations	180,304.72
Member Education and Promotion	5,220.56
Loan Servicing	6,814.88
Professional and Outside Services	50,814.64
Supervision and Examination	7,480.00
Cash Over and Short	70.32
Annual Meeting	2,760.00
Miscellaneous Operating Expense	<u>3,526.12</u>
Total Operating Expense	<u>744,461.26</u>

NET INCOME (LOSS) \$ 586,381.86

# TRINITY VALLEY TEACHERS CREDIT UNION

3301 S. Loop 256  
P.O. Box 303  
Palestine, TX 75802-0303

Phone (903) 729-0207  
Fax (903) 729-7840

## 2025 BOARD OF DIRECTORS

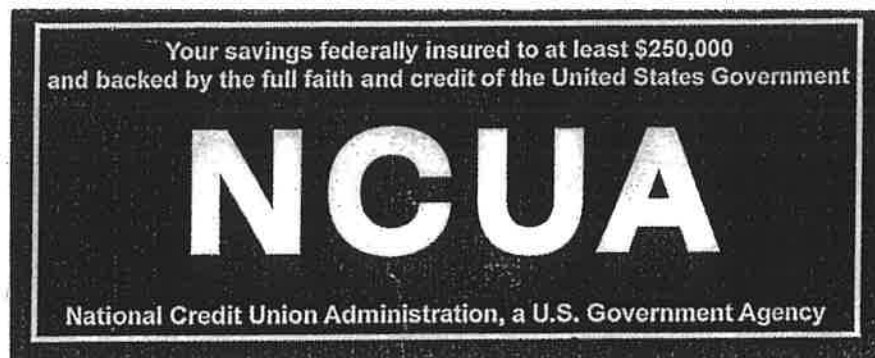
### \*TERM OF OFFICE

Daniel L. Shead, Jr, Chairman-----	Retired, Cayuga ISD	2028
Carl R. Ivins, Vice Chairman-----	Retired, Cayuga ISD	2026
Craig Nivens, Secretary-----	Librarian, Windham ISD	2027
Maurice Burluson, Vice Secretary-----	Retired, Fairfield ISD	2026
Richard L. Sylvester, Treasurer-----	Retired, Palestine ISD	2027
Sonya L. Brown-----	Retired, Westwood ISD	2026
Cynthia J. Thornton -----	Retired, Palestine ISD	2027
Johnnie E. Keeling -----	Retired, Elkhart ISD	2028
Eunicestine P. Toye -----	Retired, Palestine ISD	2028

\*Term of office extends through the date of the Annual Meeting held each year.

## CREDIT UNION EMPLOYEES

Becky Goodman -----	President
Lisa Warren -----	Vice President/Collections
Sharon Cumston -----	Loan Officer
Sherri Sifers -----	Loan Officer
Raquel Turrubiarres-----	Drive-Thru Teller
Madison Hearrell-----	Lobby Teller



## PRESIDENT'S ANNUAL REPORT TO MEMBERSHIP

**Pursuant to Rule 91.310 of the Texas Administrative Code:** (a) Every credit union shall provide to its membership an annual written report, as prescribed below. The report must be updated before the credit union's annual meeting and shall be available on the credit union's website throughout the year. Any credit union that does not maintain a website shall distribute the report at its annual meeting and must notify members at least annually that copies of the report are available upon request. (b) The annual report shall cover the credit union's operations during the preceding calendar year and shall contain, at a minimum, the following information: (1) the names and dates of expiration of the terms of office for each director on the credit union's board [see listing on back cover of program]; (2) the names of any honorary or advisory directors appointed by the board [none]; (3) a brief description of any changes, since the last report, to the credit union's: (A) senior management staff:[none]; (B) bylaws or articles of incorporation [none]; (C) financial condition and operating results [see below]; (D) membership size and services offered [see below]; and (4) the credit union's year-end balance sheet and income/expense statement [see pages 3-4].

### Financial Condition and Operation Results:

Increases or decreases are based upon comparison of 2025 and 2024 year end amounts:

1. Total Assets--\$31,597,047.17; Increase of \$816,545.42 or 0.27%.
2. Total Outstanding Loans--\$6,277,186.57; Decrease of \$405,355.29 or 6.07%.
3. Total Share Account Deposits--\$21,873,525.90; Increase of \$195,432.05 or 0.90%.
4. Total Investments--\$23,524,722.77; Increase of \$1,238,824.94 or 5.56%.
5. Total Reserve Fund Balance--\$1,770,410.93; Increase of \$0.00 or 0.00%.
6. Estimated Solvency Ratio as of December 31, 2024---144.10%.

### Membership Report:

December 31, 2024 Membership Count:	3,029
Accounts Opened:	+ 68
Accounts Closed:	- 128
December 31, 2025 Membership Count:	2,969

### Credit Committee Report:

566 New Loans Approved, Totaling:	\$3,209,301.94
Outstanding Loan as of December 31, 2025:	\$6,277,186.57

### Member Service Report:

The credit union offers to qualified members: Safe Deposit Boxes for rent; ATM Cards on existing Share Accounts; and Share Checking Accounts with Debit Cards. The debit card program has a downloadable mobile application for fraud transaction alerting, balance monitoring and ATM locator. The credit union launched a website for member to make transactions to their account and view account history. The website also features bill-pay capability from share checking accounts.