

2025

ANNUAL REPORT



reliant
CREDIT UNION
achieve life

OUR MISSION

Reliant provides exceptional service and convenience dedicated to our members' financial success.

OUR VISION

Reliant will be recognized as the premier financial partner in the communities we serve.

CONTENTS

President & Chairperson's Report	4
Supervisory Committee Report	6
Financial Overview	8
Reliant in the Community	10
Member Volunteers	12



2025 marked the 55th anniversary of Reliant Credit Union, and it was an outstanding year. Our asset size increased to \$742 million as of December 31, 2025, a 7.1% increase over 2024. We had a banner year for loans, increasing by 7.5% over 2024, and deposits grew as well, up 6.7% from 2024. Our member growth was strong, with more than 3,100 new members joining the credit union in 2025. Reliant continues to be safe, sound and financially strong.

A Member-Savings Milestone

A hallmark of our 2025 success was the impact of our auto loan refinancing program. We saved our members more than \$10 million in 2025 by buying out their existing auto loans. Of the 1,829 members who refinanced their auto loans, many drove away not only with a lower rate and better terms, but also substantial interest savings. This savings milestone is a powerful reflection of our purpose and the value we deliver to our members.

A Focus on Ease of Doing Business

Convenience continues to be a focus for our members and our team. In 2025, we expanded access in our service area with the opening of a new standalone drive-thru ATM in Victor. This additional location makes it easier for you to access your accounts when and where you need them. We also introduced instant issue debit cards. This service allows you to receive and use your debit card immediately when you visit your local branch, eliminating wait times and improving your overall banking experience.

Behind the scenes, our teams continued investing in tools and systems that improve responsiveness and efficiency. Our continued emphasis on the member experience led to Reliant being recognized with three 2025 MemberXP™ Best of the Best Awards for Best Loan Experience, Best Transaction Experience, and Best Online Banking Experience. This recognition is driven by member feedback, so thank you for sharing your experiences with us.

We also gain valuable feedback from our Member Advisory Panels (MAP), volunteer groups of members that meet regularly to provide insights and suggestions for improving existing services and introducing new offerings. Hearing from our members will always be valuable to us; we encourage you to learn more and sign up to become a MAP volunteer at reliantcu.com/member-advisory-panel.

A Team Committed to Our Community

Reliant has a rich history of supporting and giving back to the communities we serve. The credit union’s “people helping people” philosophy is a significant part of our culture as an organization and is wholeheartedly embraced by our staff. In 2025, our team participated in 152 community booths and events, building connections across our service area.

Financial education is an important way we give back; the 109 financial education seminars we conducted in 2025 helped members of our communities grow and thrive along their financial journeys. As cyber security remains an increasingly evolving threat, we came up with creative ways to educate our members about fraud prevention, including launching a Fraud Fighters Art & Meme Contest and publishing a fraud article in the *Finger Lakes Times*.

We honored our roots as a teachers’ credit union by delivering 1,233 teacher appreciation gifts across several local school districts and hosting our annual Teacher Appreciation Giveaway, where community members nominated the outstanding teachers in their lives. The nominations were inspiring, and we were honored to be able to recognize three winners from across the communities we serve.

During the holiday season, we launched our first-ever Spend, Save, Give Day, a celebration of purpose-driven impact that surprised 40 members with \$250 to inspire thoughtful saving, meaningful local spending, and giving back.

We continued to bring our “people helping people” philosophy to life through our more long-standing traditions, awarding 16 community-minded students the Donald K. Rhine Scholarship and partnering with four local schools and organizations to provide 278 pairs of quality sneakers to students through our Feet Forward program.

A Workplace Culture to Celebrate

We know that when we invest in our team, it strengthens the quality of service and care we deliver to you. In 2025, we remained committed to staff growth and development. Our training team delivered more than 2,500 hours of instructor-led training, supporting both personal and professional development across the organization and enhancing the member experience. Reliant was named one of Rochester’s Top Workplaces for the eighth consecutive year, a recognition that reflects the strong culture we’ve built together.

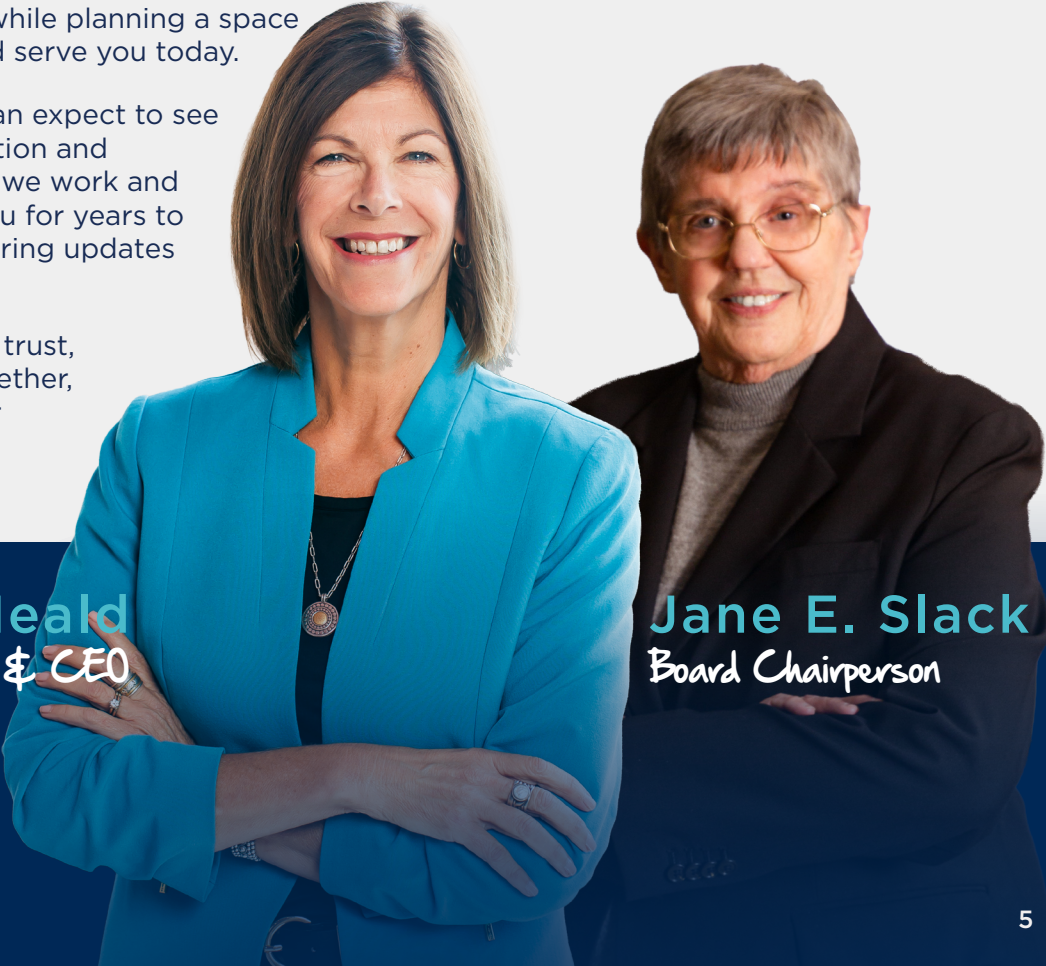
Our focus on fostering an inclusive and supportive workplace was further recognized when Reliant was named a 2025 Elevating Women Award winner by the *Rochester Business Journal*.

A Look Ahead

As we move forward, we remain committed to delivering value to you, innovating in ways that improve your experience, and continuing to strengthen our team and our communities. In 2025, we laid the groundwork for a renovation of our corporate headquarters, honoring our roots in Sodus, where Reliant’s story began, while planning a space that reflects how we work and serve you today.

As this work continues, you can expect to see changes designed for connection and collaboration, enhancing how we work and enabling us to better serve you for years to come. We look forward to sharing updates as progress continues.

Thank you for your continued trust, support, and partnership. Together, we will keep building stronger financial futures for our members and communities.



PRESIDENT
& CHAIRPERSON’S REPORT
Meaningful Growth for Our Members and Communities

Pamela P. Heald
President & CEO

Jane E. Slack
Board Chairperson

The Supervisory Committee independently evaluates the soundness of Reliant Community Federal Credit Union's operations and activities.

The firm of Firley, Moran, Freer & Eassa, CPA, P.C., performed an audit of the financial statements of Reliant Community Federal Credit Union (Reliant), which comprised the statements of financial condition as of December 31, 2025, and the related statements of income, comprehensive income, changes in members' equity, and cash flows for the years then ended and the related notes to the financial statements.

In the firm's opinion, the financial statements referred to above presented fairly, in all material respects, the financial position of Reliant Community Federal Credit Union as of December 31, 2025, and the results of its operations and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

NCUA, the regulatory agency overseeing all federally insured credit unions, performed an examination as of June 30, 2025, that concluded in February 2026 to determine the safety and soundness of Reliant. The results of this examination confirm that Reliant continues to operate in an efficient manner with sound policies and practices.

The Supervisory Committee is grateful for the opportunity to represent and serve Reliant's members. Based on our review, we find that the credit union continues to operate in a financially sound manner.

We commend the Board of Directors, management, and staff for their accomplishments throughout 2025 and congratulate them on a successful year.

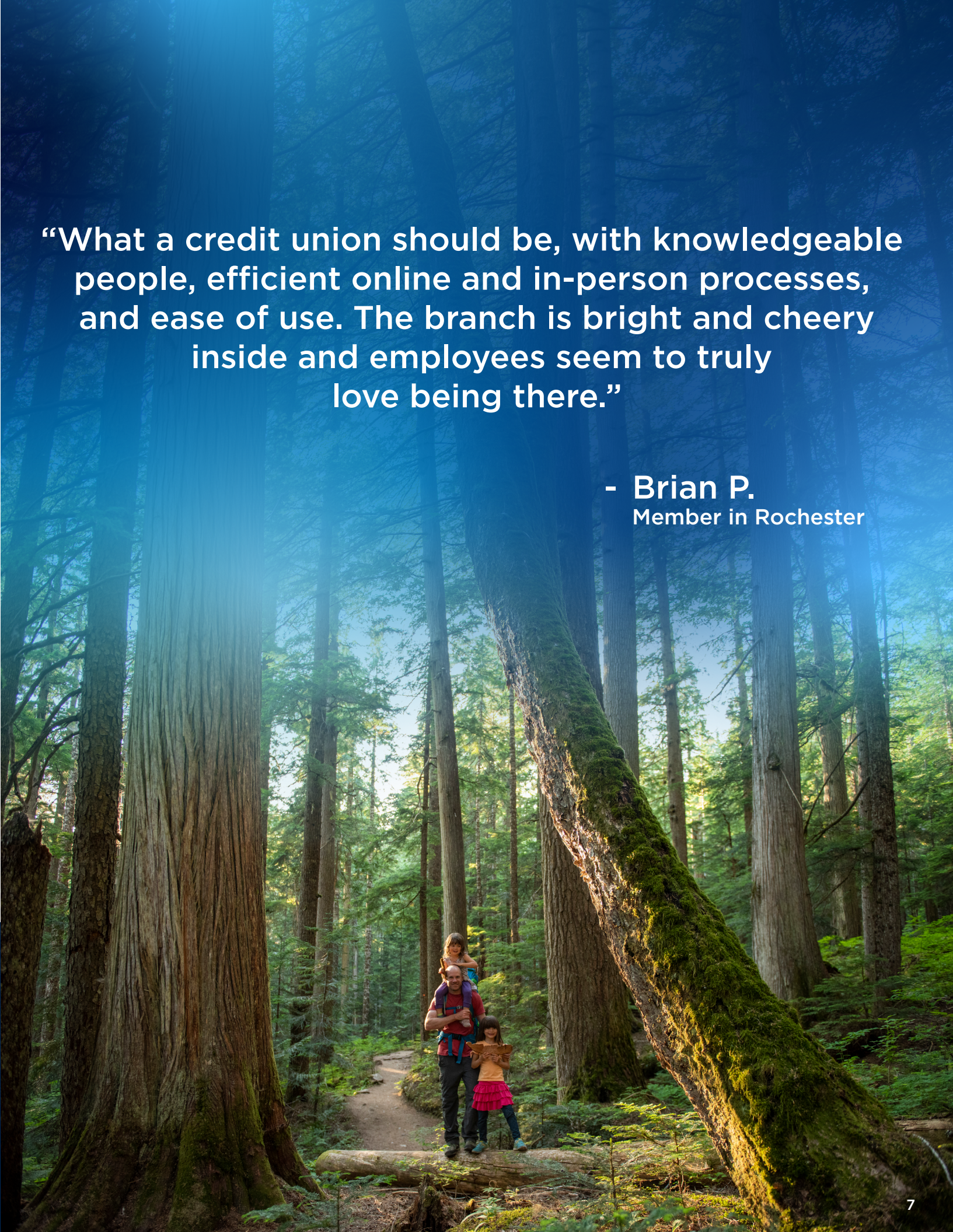


Debra Vater
Supervisory Committee Chairperson

SUPERVISORY COMMITTEE REPORT

“What a credit union should be, with knowledgeable people, efficient online and in-person processes, and ease of use. The branch is bright and cheery inside and employees seem to truly love being there.”

- Brian P.
Member in Rochester



FINANCIAL OVERVIEW

Fiscal Year 2025

BALANCE SHEET

Year Ended December 31 (Dollars In Thousands)

Assets	2025	2024
Cash & Investments	195,314	182,049
Loans to Members (Net)	516,917	480,808
Other Assets	29,990	29,967
TOTAL ASSETS	\$742,221	\$692,824
Liabilities & Members' Equity	2025	2024
Deposits	656,093	614,825
Borrowed Funds	-	-
Other Liabilities	16,291	17,035
Equity	69,837	60,964
TOTAL LIABILITIES & MEMBERS' EQUITY	\$742,221	\$692,824

INCOME STATEMENT

Year ended December 31 (dollars in thousands)

	2025	2024
Net Interest Income	31,769	27,449
Provision for Loan Losses	2,141	1,125
Fee and Other Income	8,987	8,197
Total Operating Expenses	32,369	30,361
NET INCOME	\$6,246	\$4,160

2025 HIGHLIGHTS

1,829

Number of members we helped save money by refinancing their existing auto loans.

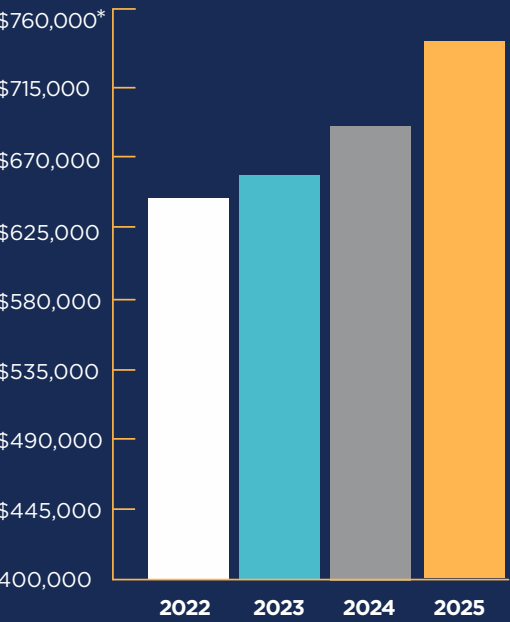
\$10,060,646

Amount we put back in our members' pockets last year by refinancing their auto loans.

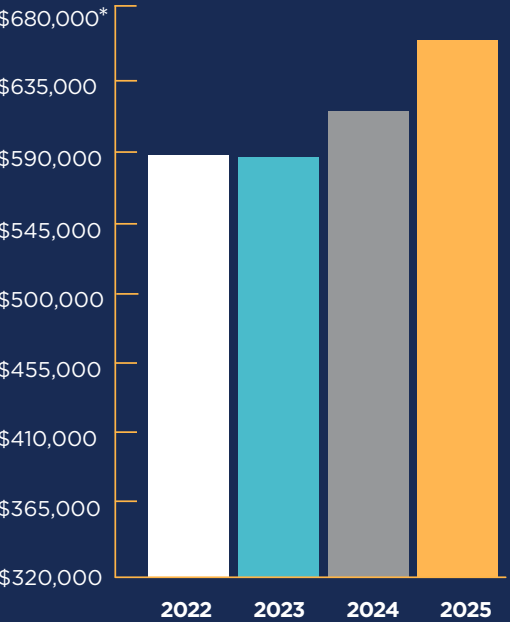
\$5,501

Average amount we saved members whose existing auto loans we refinanced.

TOTAL ASSETS

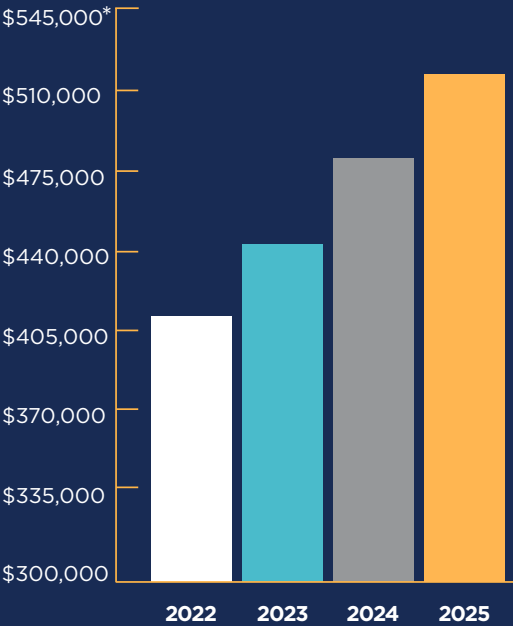


TOTAL DEPOSITS



TOTAL LOANS

(net of allowance for loan losses)



*All dollars in thousands

IN THE COMMUNITY

Members of Team Reliant help unveil SUNY Brockport's new ice arena scoreboard, made possible with support from Reliant.



230

Number of community organizations and events we supported/sponsored in 2025.

1,630

Number of people who attended free financial educational presentations conducted by Reliant staff in 2025.

278

Number of pairs of quality sneakers donated to children in our communities in 2025.



Reliant volunteered to help during United Way's Day of Caring in our communities.



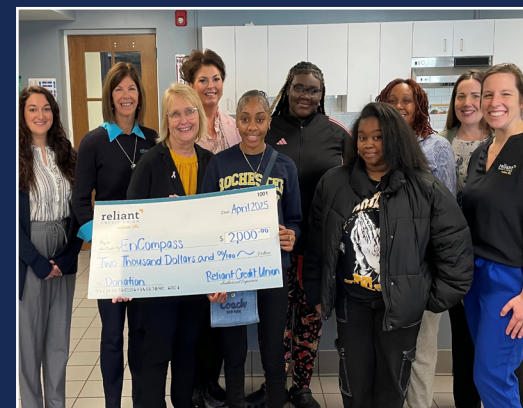
We donated sneakers to schools, community groups, and non-profit organizations.



We supported Greater Rochester Habitat for Humanity with team build days.



We delivered more than 1,200 teacher appreciation gifts to our local schools.



We supported EnCompass's academic, family, and career services.



We supported the AHA Rochester Go Red for Women luncheon.



We supported Friends of Willow Park to build an inclusive playground in in Sodus Point.



We participated in the Rochester Pride parade.

THANK YOU TO OUR MEMBER VOLUNTEERS!

Board of Directors

Jane E. Slack, *Chairperson*
Francis S. Coots, *Vice Chairperson*
Thomas D. Miller, *Secretary/Treasurer*
John F. Boogaard, *Director*
Laurie A. O'Mara, *Director*

Advisory Committee to the Board

W. Frazier Pruitt
Troy Sebring

Supervisory Committee

Debra Vater, *Chairperson*
W. Frazier Pruitt, *Secretary*
John Baker
Francis S. Coots
Debra Hellert

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IRONDEQUOIT | MACEDON | NEWARK | SODUS | WEBSTER

This credit union is federally insured by the National Credit Union Administration. Equal Housing Lender. NMLS #541771.



Democrat & Chronicle

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