

Dear Members,

As the calendar turns, we reflect on the successes of the previous year while planning and forecasting for continued operational and financial excellence. This process highlights the ever-changing landscape we operate in. New technology, evolving regulations, competitive pressure, talent management, and changing consumer expectations are among the many forces shaping our industry.

The one constant, however, is our commitment to you, the member-owners. At FFCCU, a culture has been built among your Board of Directors, management team, and teammates at every level where the member comes first in every decision we make.

As financial services become increasingly commoditized, we remain committed to our mission of providing opportunities for members to improve their economic and social conditions. Compared to local and online competitors, I am confident our products and services match up favorably. There may be times when another provider offers a slightly better rate or brings a product to market faster. What you will not find, however, is another organization more committed to putting your best interests first. That commitment is what defines your credit union.

We appreciate your trust, are proud to serve your financial needs, and will continue working hard to provide the best value and experience possible.

-Ben Laurendeau, CEO

OUR MISSION

"To encourage thrift among our members, create a source of credit at a fair and reasonable rate of interest, provide an opportunity for our members to improve their economic and social conditions and exercise the powers designated for credit unions under applicable law."

Share your love for FFCCU at:

[FFCOMMUNITY.COM/KUDOS](https://ffcommunity.com/kudos)



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2025

ANNUAL REPORT

Dear Valued Members,

As we enter 2026, I am honored to share a look back at our successes and our vision for the year ahead. Your trust in us as your financial partner remains the foundation of our strength.

Thanks to your continued loyalty, 2025 was another strong year. We maintained robust capital levels to ensure safety and stability in a changing economic landscape. Looking forward, our primary commitment is to you, our member-owners, by offering competitive rates, low fees, and personalized service.

In 2026, we are focused on:

- **Enhanced Security:** Protecting your assets and data against fraud remains our top priority.
- **Financial Wellness:** Offering tools and guidance to help you navigate your financial goals.
- **Member Convenience:** Expanding our digital, mobile, and branch services to make banking easier, including access to over 5,000 shared branches nationwide.

We are proud of our community involvement in 2025, including our support of the Cleveland Heroes Run with West Park Cleveland Police & Firefighters Memorial, the Annual Engine House Championship Golf Outing for Cleveland Fire Fighters IAFF Local 93, Littlest Heroes, Cleveland Angels, and Bike MS.

Thank you for being part of our credit union family. We look forward to serving you in the new year.

-Richard J. Bowman, Board Chairman

FINANCIAL HIGHLIGHTS 2025

BALANCE SHEET

ASSETS

Cash	\$2,644,646
Investments	\$85,959,097
Loans	\$246,295,118
Property & Equipment	\$8,223,945
Other Assets	\$9,718,939
TOTAL ASSETS	\$352,841,745

LIABILITIES & EQUITY

Members' Shares	\$317,790,317
Accounts Payable & Other Liabilities	\$1,621,240
Reserves	\$11,200,857
Undivided Earnings	\$22,229,331
TOTAL LIABILITIES AND EQUITY	\$352,841,745

STATEMENT OF INCOME

INCOME & EXPENSES

Interest Income from Loans	\$13,943,823
Interest Income from Investments	\$3,185,705
TOTAL INTEREST INCOME	\$17,129,528
Less Dividend/Interest Expense	\$4,713,713
NET INTEREST INCOME	\$12,415,815
Less Provisions for Loan Loss	\$916,780
NET INTEREST INCOME AFTER PROVISIONS	\$11,499,035
Less Operating Expense	\$13,890,687
Plus Other Operating Income	\$4,432,439
NET INCOME	\$2,040,787

These highlights have been taken from Firefighters Community Credit Union's audited financial statements as of December 31, 2025. Members are encouraged to review the complete set of financial statements and can receive a copy by writing:

Firefighters Community Credit Union
4664 East 71st Street,
Cuyahoga Heights, OH 44125

Accounts are insured up to \$250,000.00 by American Share Insurance. This institution is not federally insured by member choice.
MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

