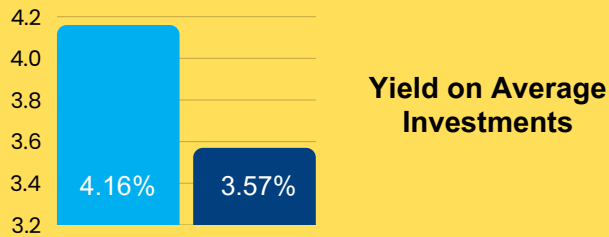


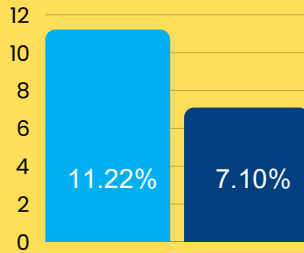
KEY STATISTICS

● SUN Credit Union ● Peer Credit Union

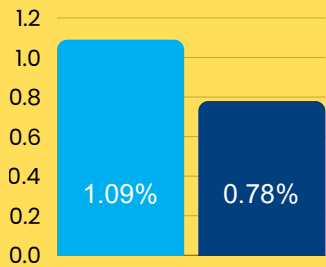


Yield on Average Investments

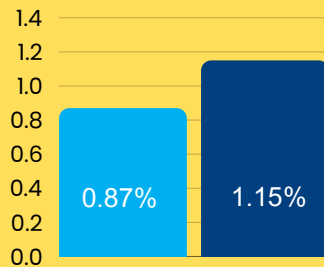
Net Worth Growth



Return on Assets



Fee & Other Operating Income (note our lower fees)



2025 ANNUAL REPORT



CHAIR AND PRESIDENT'S REPORT

"Sol omnibus lucet." "The sun shines on everyone." Gaius Petronius, 1st century AD

Yes, SUN is our name, however we do more than shine. We inform, we illumine, we lighten and we brighten. Although we are looking forward to our 80th anniversary celebration in December of 2026, it is time to revisit 2025. Let's take a look at each of our attributes:

Inform

We have conducted a wide variety of money talks, which we term SUN Sessions and other financial education both at our main office and at remote venues. We also offer on-line GreenPath webinars.

Illumine

SUN has been shining a light on these new products:

- Sail Checking, Surf Checking and Shore Savings
- Real Time Payments Network – a 24/7, instant-settlement infrastructure facilitating immediate B2B, P2P, and consumer-to-business payments, offering superior speed over traditional ACH
- Secure Chat, Text with DocuSign eSign Integration, Remote Video Banking and CoBrowse (AI Agents-Voice has come on-line this year – 2026)
- Redesigned website

Lighten

We alleviate the stress of those members that have had concerns about their finances with such products as debt consolidation loans and refinancing of vehicles. We also assist those with, for one reason or another, less than top-tier credit through programs such as second chance checking and secured credit cards.

Brighten

We want to put a smile on every member's face with service and products that will serve them whether they are in our offices or thousands of miles away. Close to home we were engaged with members and the community through experiences including:

- International Credit Union Day
- Miami Realtors Association Rock the Market and Broward City Spotlight
- Chamber events, such as the Hollywood Mayor's State of the City Address and Teacher of the Year celebration
- City of Hollywood programs, including financial wellness sessions for new City employees and the City's annual Marshmallow Drop
- Dania Beach Back to School Beach Cleanup and Octoberfest
- Broward Humane Society's Walk for the Animals

Looking Ahead

Since 1946, YOUR credit union has been a trusted financial partner. This next year will see major member-facing changes including a new Home/Mobile Banking site which, among other things, supports Zelle.

We thank our Board of Directors, Supervisory Committee, and staff for their dedication. Most importantly, we thank YOU, our members, for your trust and support. Together, we move forward—brighter than ever.

Horace G. McLarty
Board Chair

Patrick J. Mason
President/CEO

FINANCIAL STATEMENT

Line Item	Dec-23	Dec-24	Dec-25
ASSETS:	Amount	Amount	Amount
Cash & Equivalents	41,654,401	42,976,883	34,957,769
TOTAL INVESTMENTS	20,669,385	15,084,842	22,307,418
TOTAL LOANS	44,186,518	54,132,132	62,767,300
(Allowance for Loan & Lease Losses)	-477,891	-680,979	-860,054
Land and Building	2,471,199	2,552,380	2,555,655
Other Fixed Assets	86,223	78,485	44,977
NCUSIF Deposit	1,015,378	1,011,385	1,014,756
All Other Assets	3,610,227	4,250,916	4,420,030
TOTAL ASSETS	113,215,440	119,406,044	127,207,851
LIABILITIES SHARES & EQUITY:			
Dividends Payable	91	38	71
Accounts Payable & Other Liabilities	1,194,920	1,102,046	691,770
TOTAL SHARE & DEPOSITS	101,788,876	106,832,688	113,277,619
TOTAL LIABILITIES	102,983,887	107,934,772	113,969,460
Regular Reserve	1,951,469		
Other Reserves	-856,513	-557,900	-140,791
Undivided Earnings	9,136,597	12,029,172	13,379,182
TOTAL EQUITY	10,231,553	11,471,272	13,238,391
TOTAL LIABILITIES, SHARES, & EQUITY	113,215,440	119,406,044	127,207,851
INCOME & EXPENSE:			
Loan Income	2,044,255	2,994,013	3,851,117
Investment Income	1,861,354	2,271,235	2,359,773
Other Income	1,119,093	1,151,787	1,072,029
Operating Expenses	-3,343,315	-3,766,096	-4,146,166
Provision for Loan/Lease Losses	-196,675	-390,311	-438,441
Cost of Funds	-606,251	-1,319,521	-1,348,303
NET INCOME (Loss):	878,461	941,107	1,350,009