



2025

ANNUAL REPORT

Coosa Valley
CREDIT UNION

Experienced. Always Nearby. Anyone Can Join.

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Our Purpose

Helping *people* in our hometown
live better financial lives.

Our Values

We treat you like *family*. We *care*.

We *listen*. We win when you *win*. We are *proud*
of who we are.

REPORT TO OUR MEMBERSHIP

As we reflect on 2025, I am proud to share another year of meaningful growth, continued progress, and unwavering service to our members and communities. At Coosa Valley Credit Union, our purpose remains clear: to help the people in our communities live better financial lives. We are committed to providing trusted financial solutions delivered with kindness, care, and a personal touch. Even as economic conditions continued to evolve throughout the year, we stayed focused on what matters most—helping our members move forward with confidence.

Thanks to your trust and loyalty, 2025 marked several important milestones. Our membership continued to grow, and we expanded our products, services, and delivery channels to better meet the needs of individuals and families across our region. Investments in digital banking enhancements, competitive loan offerings, and value-driven checking accounts made it easier than ever for members to manage their finances on their terms. At the same time, we maintained a strong financial position, ensuring long-term stability and the ability to reinvest in the member experience.

Our commitment to excellence extends beyond our products. In 2025, we once again prioritized our people and culture, recognizing that exceptional service begins with engaged employees. This focus enables us to deliver the consistent, high-quality experience our members expect and deserve at every touchpoint.

As we look ahead to 2026, we remain guided by our member-owned philosophy. You are more than a customer—you are an owner—and your feedback, engagement, and trust continue to shape our direction. We are excited to build on our momentum through continued innovation, thoughtful growth, and a steadfast commitment to integrity and service.

Thank you for being part of the Coosa Valley Credit Union family. We look forward to the year ahead and to continuing our partnership as we work together toward a strong, secure financial future.



A handwritten signature in black ink that reads "Andy F. Harris". The signature is fluid and cursive, written in a professional style.

Andy F. Harris
President/CEO

FINANCIAL STATEMENT

Assests

Cash & Due From Other FI	23,243,682
Overnight	25,662,083
Investments (Net)	55,641,600
Net Loans	537,352,553
Total Other Assets	38,639,569
Fixed Assets (net)	36,131,230

Total Assets **716,670,717**

Liabilities

Shares of Members	644,097,398
Total Other Liabilities	15,202,170

Total Liabilities **659,299,568**

Equity

Reserves	2,022,264
Undivided Earnings	43,375,816
Equity Acquired in Merger	8,968,303
Unreal G/(L) on Sec - AFS	(2,101,181)
YTD Net Income	5,105,947

Total Equity **57,371,149**

Total Liabilities & Equity **716,670,717**

MINUTES OF THE 71ST ANNUAL MEETING

The 71st Annual Meeting of Coosa Valley Credit Union was held on Tuesday February 25, 2025 outside the CVCU Main Office in Rome, Georgia. Approximately 50 credit union members attended the in person meeting.

Robert Smyth opened the meeting by welcoming attendees to the 71st Annual Meeting and explained the afternoon's events.

Reverend Barry Snapp gave the invocation.

Robert Smyth introduced Mr. Cleve Hartley.

Cleve Hartley, Board Chairman, welcomed everyone. He officially declared that a quorum was present and called the meeting to order. He then spoke about the history of the credit union, and then about our accomplishments for 2024. He then moved into the business meeting. The printed annual report provided containing the minutes of the 70th Annual Meeting, as well as reports from the Supervisory Committee, the financial statements, and Highlights for 2024. All were approved as presented. Chairman Hartley then went to the next order of business- the destruction of ballots for 2024. As the 2024 election was uncontested, there were no ballots to destroy. The Nominating Committee nominated the following names for election to a 3-year term: Richard DiPrima, Chris Brock and Kelly Barnes for the three open seats on the Board of Directors. These individuals were elected by acclamation. Chairman Hartley offered his congratulations and then introduced and recognized the remaining Board of Directors as well as all committee members.

Chairman Hartley then introduced President / CEO Andy F. Harris.

President/ CEO Andy F. Harris shared his excitement with being able to celebrate the credit union's 71st Annual Meeting and his accomplishment of being CVCU's CEO for 10 years. Mr. Harris, again, recognized the Board of Directors and thanked them for their hard work. He highlighted some of the amazing things we have accomplished to continue to improve. He also spoke about new things that will be happening this year such as the launch of our E-Branch and continuing our branch remodels with Rockmart being next on the list. He spoke about expanding our ATM

reach and looking for new branch locations across NorthWest Georgia including Hiram. He then thanked the Board of Directors and the staff for supporting all the new things and changes that are helping make us a better credit union. He shared his excitement about the direction of the credit union and how close we are to achieving our \$1Billion goal.

He then turned the program back over to Robert Smyth.

Robert thanked everyone for coming and adjourned the meeting.

The Credit Union had The Varsity Catered for this event with a plate for all attendees. The Credit Union also provided hats for members. The Credit Union gave away cash prizes to members.

The meeting was adjourned.

Respectfully submitted,

Kelly O’Halpin
Executive Assistant, Coosa Valley Credit Union

CREDIT COMMITTEE REPORT

The function of the Credit Committee is to approve and review certain loans that the credit union grants. The Credit Union uses third party and internal auditors to monitor and evaluate the lending policies established by the board of directors. For 2025, all loans were approved per credit union policy.

Dr. Lucian Harris
Chairman, Credit Committee

SUPERVISORY COMMITTEE REPORT

The Supervisory/Audit Committee consists of a volunteer committee of members of Coosa Valley Credit Union appointed by our Board of Directors. They have the responsibility to ensure that internal controls are implemented and maintained to protect members' interests. The Supervisory/Audit Committee oversees an annual audit of financial records of the credit union, verifies members' accounts, and reports the results to the Board of Directors. The Supervisory/Audit Committee, the Board of Directors, and the credit union management carefully consider all conclusions and recommendations presented by our auditors. Our credit union remains in good shape both financially and structurally. The Supervisory/Audit Committee is confident that Coosa Valley Credit Union is continuing to move in the right direction and is prepared to handle opportunities and challenges ahead.

Pam Givens,
Chairman, Supervisory/Audit Committee

NOMINATING COMMITTEE REPORT

For 2026, the Coosa Valley Credit Union Board of Directors has five seats for renewal. The Nominating Committee of Coosa Valley Credit Union submits the following names for consideration for position of Director, to serve a three year term.

Cleve Hartley
Matt Crane
Pam Givens
Jenny Shealy
Dr. Lucian Harris

Since the number of vacant seats is equal to the number of candidates nominated, these nominees will be elected by acclamation during the Annual Meeting.

BOARD OF DIRECTORS



Cleve Hartley
Board Chairman
Volunteer since 1989



Kenneth Duskey
Board Treasurer
Volunteer since 1967



Richard DiPrima
Board Secretary
Volunteer since 2007



Kelly Barnes
Volunteer since 2016



Chris Brock
Volunteer since 2013



Matthew Crane
Volunteer since 2005



Pam Givens
Volunteer since 2008



Dr. Lucian Harris
Volunteer since 2016



Randy Quick
Volunteer since 2004



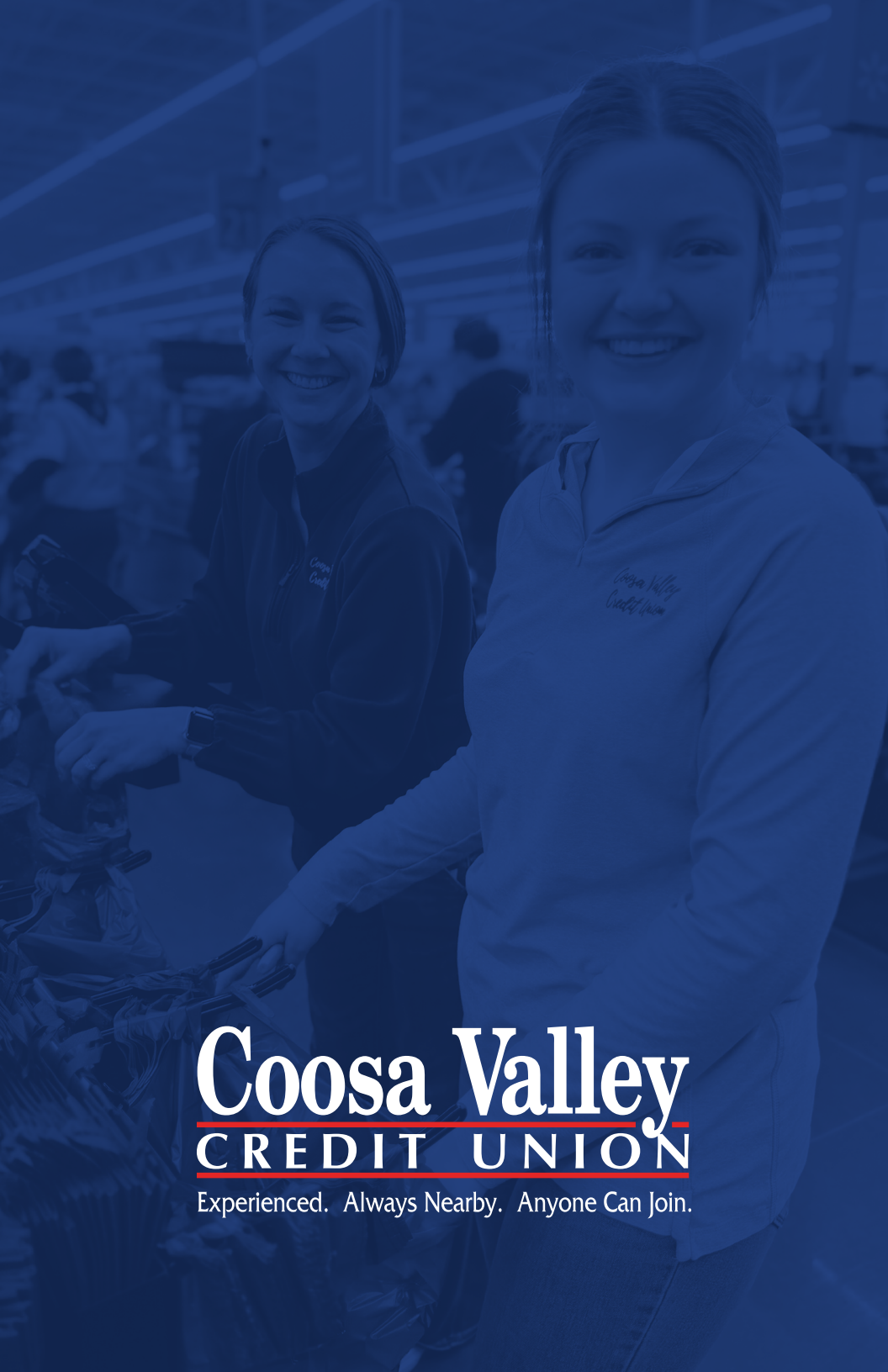
Jenny Shealy
Volunteer since 2016



Brad Wilson
Volunteer since 2016



Chad Woods
Volunteer since 2015



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