

In February 2025, we proudly announced a bold new mission to empower our members to improve their financial lives. Since then, we have aligned operations with that promise— investing in employee training, supporting our community, developing innovative products and services, enhancing processes, and continuing fraud protection and education to preserve members' peace of mind.

Certified Financial Counselors: Our goal is for every Member Advocate to be a certified financial counselor by the end of 2026. These counselors

nurture growth and confidence through seminars, personalized coaching, and practical resources. Our certified counselors deliver guidance rooted in empathy, empowering members to achieve meaningful financial milestones. Already, 17 employees are certified; they've helped chart a financial path for 3,000+ members and saved members more than \$1.5M in loan interest through financial check-ups.

Empowerment through Education: We provided free financial education tools through the Banzai program to 50 schools in our community, reaching 26,000 students. We conducted 120 partner events and Managing Money seminars - granting free financial education to more than 600 people.

Products and Services: The Visa debit card conversion successfully issued 32,000 cards, paving the way for an anticipated \$12M in net savings over the next five years; money that can be invested in our membership. We also replaced ATMs to improve reliability and user features.

Improved Processes: By introducing online balance transfers, branch card activations, proactive authorization monitoring, real-time loan payoffs, and streamlined online account opening, we gave members greater convenience and strengthened confidence in every interaction.

Keeping our Members Safe: Our Risk Management department, working with branch and support teams, helped safeguard an estimated \$1.2 million for members and the organization, reinforcing our commitment to protecting what matters most. We partnered with credit unions across the state of Kansas to launch Fight the Fraud, a campaign to boost fraud prevention and awareness.

Member satisfaction: Member satisfaction is at the core of what we do, and I'm proud to say we achieved an outstanding Net Promoter Score of 78.62 (2,000+ surveys), an impressive 10 points above the industry average. Additionally, Mainstreet Credit Union was named to Forbes' list of the Best-In-State Credit Unions in 2025 for Kansas!

These efforts in 2025 have fostered trust and helped members make real progress. Going forward, we will continue investing in our members, ensuring our mission remains the foundation of every decision and member interaction.

Sincerely,

Bob Mayes President/CEO
Paul Alvarado Chairperson

Paul Alvarado, Chairperson
Bill Roush, Vice-Chairperson
Bill Frick, Secretary
Jimmy Gaona, Treasurer
Diane McNary, Director
Kevin Spritzer, Director
Gerald Baird, Director

Supervisory Committee
Dennis McCloud, Chairperson
Wanda Vaughn
Bill Roush

Annual Report 2025




mainstreet
credit union™
mainstreetcu.org
Federally Insured by NCUA

Real People.
Real Progress.

Assets

	2024	2025
Loans to members	\$382,971,570	\$401,818,197
Allowance for loan losses	(2,729,625)	(3,484,414)
Cash and equivalents	59,412,211	55,070,453
Investments	233,627,162	198,987,390
Fixed assets	9,232,571	8,874,119
Other assets	9,478,973	13,162,117
Total Assets	\$691,992,862	\$674,427,862

Liabilities and Members' Equity

	2024	2025
Other liabilities	\$61,665,977	\$10,745,674
Shares of members	597,457,062	616,137,736
Reserves	4,858,625	4,858,625
Undivided earnings	54,430,562	58,752,822
Unrealized loss	(26,419,364)	(16,066,995)
Total Liabilities & Member's Equity	\$691,992,862	\$674,427,862

Income

	2024	2025
Income on member loans	\$22,089,621	\$24,368,096
Income from investments	5,628,537	5,485,270
Fees & charges	3,672,557	3,638,353
Card interchange income	3,974,567	3,853,308
Other income	1,610,591	3,724,148
Total Gross Income	\$36,975,873	\$41,069,175

Operating Expenses

	2024	2025
Compensation and benefits	\$12,216,909	\$12,997,869
Travel and conference expenses	120,518	147,960
Association dues	63,333	64,126
Office occupancy	1,304,151	1,436,818
Office operations	6,864,261	7,684,343
Marketing and contributions	974,625	1,390,046
Loan services expense	1,236,390	1,447,058
Professional and outside services	1,148,457	2,362,192
Provision for loan losses	2,484,864	2,605,000
Miscellaneous expenses	417,205	595,679
Total Operating Expenses	\$26,830,713	\$30,731,091
Non-operating gain/loss	(1,715,467)	(253,669)
Dividends	(5,221,081)	(5,762,156)
Net Income	\$3,208,612	\$4,322,259

A primary responsibility of the Supervisory Committee is to ensure Mainstreet's financial statements are fair and accurate. In 2025, the Committee engaged the CPA firm Tenbrink and Associates to audit the financial statements, as well as internal procedures and policies, on our behalf.

Our duties include attending Board meetings to stay apprised of matters of governance and to meet with management as needed. The Committee receives and answers member complaint letters sent to our federal regulator, The National Credit Union Administration (NCUA) to ensure issues are addressed fairly.

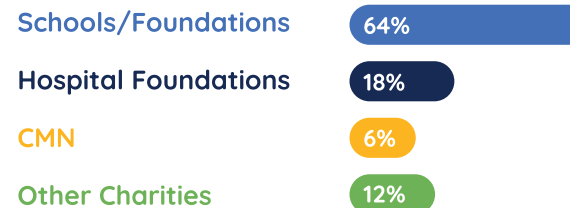
On behalf of the Supervisory Committee, I am pleased to report to the members that all audits confirm the safety and soundness of the Credit Union's financial position. Any member issues directed to us by the NCUA have been resolved in a timely and fair manner.

Sincerely,
Dennis McCloud – Chairperson

Thank you to our current Committee members: Bill Roush, Wanda Vaughn, Dennis McCloud.

Empowering Our Communities

Charitable Givings



Member Impact

We successfully completed **3,128** Financial Check-ups this year, helping to uncover valuable savings opportunities. Through initiatives such as auto refinancing and debt consolidation, our members have collectively saved an impressive **\$1,514,060** in loan interest in 2025.

Look for inspiring member success stories in our newsletters coming in 2026.