

The logo for MidSouth Community Federal Credit Union. It features the word "MidSouth" in a bold, sans-serif font, with "Mid" in black and "South" in red. Below it, the word "Community" is written in a red, cursive script. A red swoosh underline is positioned beneath "Community".

MidSouth *Community*

Federal Credit Union

2025
Annual
Report

HARRY TRAWICK OPERATIONS CENTER



Vision

We want to deliver the best financial service experiences our members have ever received, and create the best workplace where our employees have ever worked.



As we reflect on 2025, we are proud to share another year of growth, stability, and meaningful impact for MidSouth Community Federal Credit Union. Guided by our mission to help members afford life, we remain focused on delivering value, expanding access, and strengthening the communities we serve across Middle Georgia.

In 2025, our membership increased to **43,600 members**, reflecting the continued trust placed in our cooperative. We disbursed **\$146 million in loans**, helping individuals and families purchase vehicles, manage debt, and navigate important life moments.

Our strong financial foundation allows us to invest in improved services, enhanced technology, and long-term growth while maintaining the personal service our members expect.

A major milestone this year was the completion of the **Harry Trawick Operations Center**. This new facility supports employee growth, enhances operational efficiency, and provides dedicated space for financial counseling and collaborative services.

Beyond financial performance, our greatest impact is seen in the lives we touch. Many hardworking families in our field of membership,

often referred to as **ALICE households (Asset Limited, Income Constrained, Employed)**, face ongoing financial pressure despite working full-time.

In 2025, we strengthened our commitment to these households by pairing **financial counseling with access to affordable lending solutions**. Through partnerships with United Way of Central Georgia, Bibb County Public Schools, and Central Georgia Technical College, we delivered budgeting workshops, credit education, and practical savings strategies tailored to real-world challenges. Participants in programs such as United Way's GENERATE initiative reported increased confidence, improved budgeting skills, and clearer financial direction.

As we prepare to celebrate 90 years of service, we remain committed to innovation, responsible growth, and deepening relationships with the members and communities we serve.

Thank you for your continued trust and membership. Together, we are building a stronger financial future for Middle Georgia.

Cecil Ethridge, Chairman
Roy Bibb, President

MidSouth Community Federal Credit Union would like to extend its sincere appreciation to James Caldwell for his many years of dedicated service to the credit union. Mr. Caldwell has served on our Board of Directors for 24 years, contributing valuable leadership and commitment. We are truly grateful for his service and ongoing dedication to MidSouth Community.



Supervisory Committee Report

The Supervisory Committee has two primary responsibilities - 1) To ensure that a comprehensive financial audit of the Credit Union is performed at least annually, and 2) To monitor the Credit Union's internal controls to ensure compliance with applicable laws, regulations, and the Credit Union's policies.

The Committee has engaged Doeren Mayhew, an independent certified public accounting firm, to perform the financial audit for calendar year 2025. As part of its responsibility to monitor the Credit Union's internal controls and compliance, the Committee oversees the internal audit function of the Credit Union. Working on the Committee's behalf, the Internal Auditor performs auditing procedures to obtain reasonable assurance that internal controls are in place and are followed to protect member assets. The Internal Auditor reviews and tests operational controls for adequate security and verifies MidSouth Community's compliance with state, federal,

and NCUA regulations and adherence to MidSouth Community's written policies and procedures. Management and the Internal Auditor periodically review the Credit Union's internal audit plan to assess and, under the guidance of the regulatory agencies, oversee the remediation of potential risks to the Credit Union's network, system and data security, privacy policies, business continuity, risk management, and related matters.

As a result of the internal and external audits, regulatory examinations, and meetings with the Credit Union's management and Internal Auditor, we believe the Credit Union's financial condition and its internal controls and procedures are sound. The Supervisory Committee commends the staff and Board of Directors for their dedication and service to your Credit Union.

Bruce Giroux, Chairman

Our Leadership

Board of Directors

Cecil Ethridge, Jr., Chairman
Harry Trawick, Vice Chairman
Brannon Hicks, Sr., Secretary
Lawrence Mink, Treasurer
James Caldwell
Dr. Jerri Hall
Jeanette Lamar
Dr. Dominique Nichols
Harold Tessendorf

Supervisory Committee

Bruce Giroux, Chairman
Dr. Bob Cronin
Margaret Faircloth
Laura Kersey

Executive Team

Roy Bibb, President/CEO
David Bass III, Chief Operations Officer
Eric Bobo, Chief Lending Officer
Bryttani Graddick, Chief Administrative Officer
Wade Williamson, Chief Financial Officer
Brenton Tyner, Vice President of Risk Management

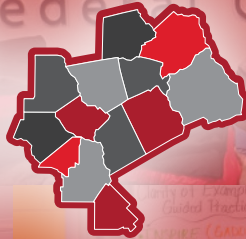
COMMUNITY IMPACT

MidSouth Community Federal Credit Union takes great pride in being an active and responsible member of the communities we serve. Every year we support events and programs that focus on strengthening our school systems, financial literacy and helping our communities.

MidSouth Community Federal Credit Union

COMMUNITY IMPACT IN CENTRAL GEORGIA

13 COUNTIES
SERVED
8 Branch Locations



\$8,000
IN SCHOLARSHIPS



596
VOLUNTEER
HOURS



\$67,917
SCHOOL DONATIONS
& SPONSORSHIPS



\$22,679

COMMUNITY
DONATIONS
& SPONSORSHIPS

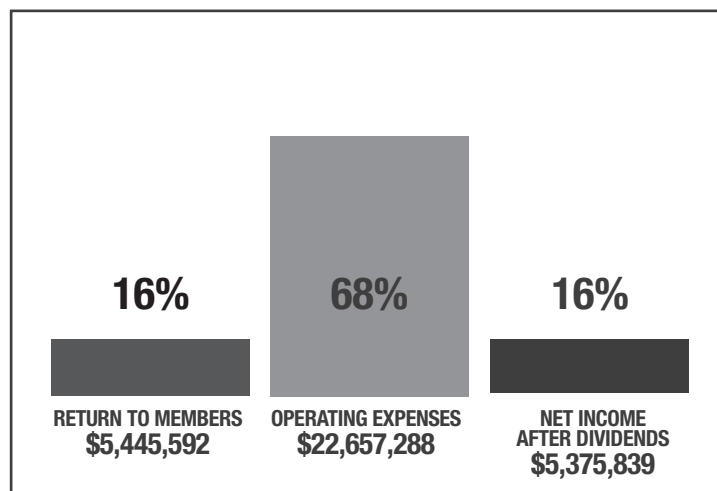


Statement of Financial Condition

The statement of financial condition of MidSouth Community Federal Credit Union covers the period from January 1 to December 31, 2025. An analysis of income, expense and disposition of net income for the year is as follows:

INCOME	\$33,478,719
EXPENSE	\$22,482,562
NET INCOME BEFORE DIVIDENDS	\$10,996,156

Of the net income of \$10,996,156, for the year, \$5,445,592 was paid to members in dividends and the balance went to the undivided earnings.



The undivided earnings of \$67,070,817 at the end of the calendar year 2025 are visible evidence of the existence of a solid and secure financial institution.

ASSETS	2025
Consumer Loans	\$315,211,932
Business Loans	12,561,724
Less Allowance for Loan Losses	(5,583,017)
Net Loans	322,190,639
Cash	\$12,503,317
Deposits in Corporate CU	23,765,489
Other Investments	73,354,863
Land and Building	14,333,904
Furniture and Equipment	1,592,906
All Other Assets	27,866,288
Total Assets	\$475,607,406

LIABILITIES AND EQUITY	2025
Dividends Payable	\$1,001,342
Accounts Payable	5,187,711
All Other Liabilities	2,092,634
Total Liabilities	\$8,281,687
Shares	\$121,777,292
Other Deposits.....	194,860,879
Checking	91,867,617
Total Shares	\$408,505,788
Undivided Earnings	\$67,070,817
Merged Equity	147,452
Unrealized Gain (Loss) on Investments	(8,398,338)
Total Liabilities and Equity	\$475,607,406

Statement of Income

2022 41,741

2023 41,961

2024 42,883

2022 \$412,463,863

2023 \$430,195,664

2024 \$463,973,186

2022 25,985

2023 26,604

2024 27,127

2022 \$154,585,682

2023 \$151,845,433

2024 \$146,570,988

INCOME

2025

Interest on Loans	\$21,930,043
Interest on Investments	2,635,257
Fees and Charges	4,893,580
Other Income	4,019,839
Total Income	\$33,478,719

OPERATING EXPENSES

Compensation	\$7,745,173
Employee Benefits	2,697,264
Travel and Conference	196,861
Association Dues	70,327
Office Occupancy	862,705
Office Operations	5,474,839
Provision for Loan Losses	3,594,895
Education and Promotions	401,762
Loan Servicing	606,318
Professional and Outside Services	740,330
Member Insurance	0
NCUA Operating Fee	83,814
Other Expense	8,275
Total Operating Expenses	\$22,482,563

Net Income From Operations **\$10,996,156**

Dividends Paid to Membership	5,445,592
Gains (Losses) on Asset	(174,725)

Addition to Undivided Earnings **\$5,375,839**

EXPERIENCE *the* **MidSouth** DIFFERENCE



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MidSouth
Community
Federal Credit Union



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midsouthfcu.org