

ANNUAL MEETING FOR MEMBERS



March 27, 2026
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Dial-in Information

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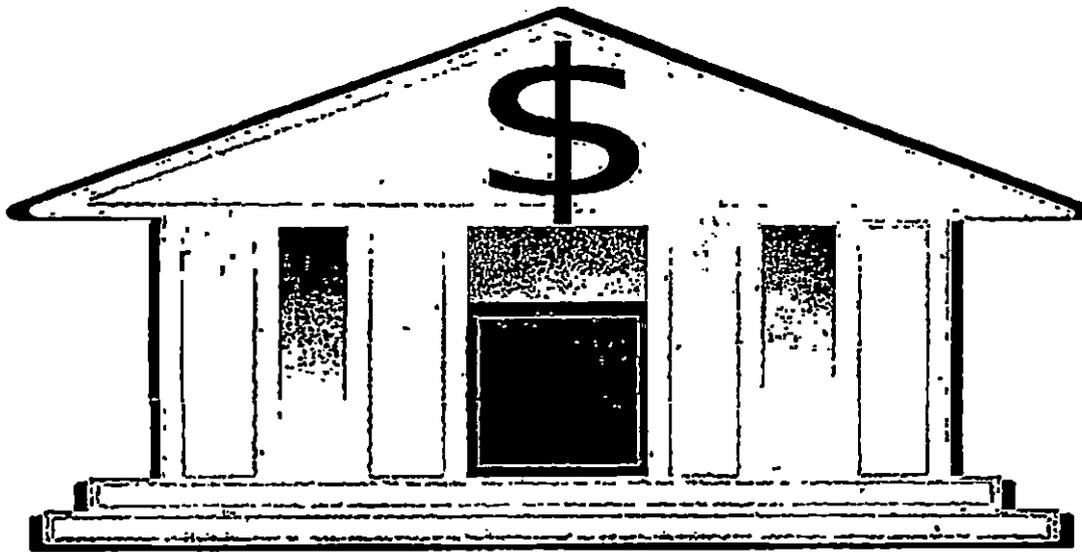
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ONE COMMUNITY FEDERAL CREDIT UNION

68th Annual Meeting

Friday, March 27, 2026



*One Community Federal Credit Union
531 - 5th Street
Parkersburg, WV*

New Vienna Location

*500-13th Avenue
Vienna, WV*

ONE COMMUNITY FEDERAL CREDIT UNION

OUR MISSION:

One Community Federal Credit Union is a member owned and operated, cooperative financial organization. Our goal is to become the members' primary financial institution by providing a wide range of services while maintaining the Credit Union's long-term stability.

**Providing effective financial services to those who
live, work, worship, volunteer or attend school
in Wood County, WV or Washington County, OH.**

One Community Federal Credit Union has been a strong financial institution since 1958, providing 8,224 members with the financial services and expertise they need. Personal, friendly and professional service is the foundation of our way of doing business. Our members benefit from many services offered at low-cost or no charge, generally earning higher dividends on savings and paying lower interest rates on loans.

We encourage you to use all of our financial products and services ... the strength of our Credit Union depends on you. We appreciate the opportunity to serve you and thank you for your continued support.

Annual Meeting Agenda

Friday, March 27, 2026

One Community Federal Credit Union
531 - 5th Street
Parkersburg, West Virginia

ORDER OF BUSINESS

Call to Order

Introductions and Announcements.....Tim Bibbee

Determination of Quorum Present..... Tim Bibbee

Minutes from 2023 Annual Meeting Joe Thorpe

President's Report..... Tim Bibbee

Supervisory Committee Report Randall Brooks

Unfinished Business

New Business

*There are three (3) Board of Director vacancies;
We received three (3) applications to for the vacant
Board positions.
Nominations will not be accepted from the floor.*

Annual Meeting Adjournment

One Community Federal Credit Union

YOUR CREDIT UNION BOARD OF DIRECTORS

Timothy A. Bibbee	<i>Chairperson</i>
Timothy A. Marshall	<i>Vice Chairperson</i>
D. Keith Rake	<i>Treasurer</i>
Joseph C. Thorpe	<i>Secretary</i>
Patricia A. Martin	
D. Michael Linder	
William Rogers	
Stephen G. Knopp	
Richard S. Fullmer, Jr.	

YOUR CREDIT UNION SUPERVISORY COMMITTEE

Randall Brooks	Chairperson
Patricia A. Michael	
Joe DePergola	

YOUR CREDIT UNION MANAGEMENT TEAM

Steven Napier	CEO
Denise Rhodes	CFO
Annette Cox	VP - Operations
Michelle Hardman	VP - Lending and Member Service

Chairman's Address to Members

Dear Members,

I am delighted to welcome you to the 68th annual meeting of One Community Federal Credit Union. Since we received our charter from the National Credit Union Administration (NCUA) on January 2, 1958, our membership has significantly expanded and now consists of 8,224 members.

Year in Review

We are nearing the first anniversary of our Vienna branch at 500 13th Ave. If you haven't visited yet, we invite you to do so. This new branch brings added convenience for current members and opportunities to welcome new ones. Referrals from existing members remain the best way to grow our community. Your participation is vital to our expansion and member satisfaction.

Commitment to Member Service

The Board of Directors and Credit Union Management are committed to making financial decisions that best serve our members. We greatly value your feedback and continuously strive to implement services that improve your overall experience with One Community FCU.

Technology and Security

One Community is dedicated to meeting or surpassing federal technology guidelines to protect our members' financial information. While we recognize the need for convenient and innovative financial services, we prioritize safety and security when introducing new products.

Financial Overview for 2025

In 2025, One Community extended 1,091 loans totaling \$23,386,227 and opened 596 new credit union accounts. Our savings deposits reached \$91,538,437 with a capital to assets ratio of 10.34% at year-end. As of December 31, 2025, our assets were \$102,682,439.

Recognizing Our Volunteers and Staff

Thank you to our unpaid Board and Supervisory Committee volunteers for dedicating their personal time to serving our members. Also, appreciation to our staff for consistently delivering accurate financial services.

Community Support and Sponsorships

One Community is committed to supporting our local area. In 2025, we contributed to Relay for Life, Veteran's Food Pantry, Actors Guild, House to Home, and Consumer Credit Counseling. We also hosted a Veterans' Day Appreciation cookout. Supporting the community remains a top priority.

Appreciation for Our Members

Above all, thank you—our members—for making our financial cooperative successful.

Sincerely,



Timothy A. Bibbee, Chairman of the Board

ONE COMMUNITY FEDERAL CREDIT UNION

2026 SUPERVISORY COMMITTEE REPORT

Patricia Michael
Joe DePergola
Randall Brooks

The Supervisory Committee is responsible for ensuring that the Board of Directors and management of One Community Federal Credit Union meet required financial reporting objectives and establish practices and procedures sufficient to safeguard members' assets. The complexities of a financial institution holding over \$100 million in assets necessitates bringing in a CPA firm with the expertise to help us navigate through the maze of modern regulations.

We have contracted with Schmidt & Associates of Columbus, Ohio, to perform an Independent auditor's report of the Credit Union. Schmidt & Associates, established in 1993, is focused on serving the credit union industry, and has staff that devotes 100% of their education and training to issues affecting credit union accounting and auditing. Schmidt and Associates conducted an Audit of the Financial Statements, Agreed Upon Procedures Review, ACH Compliance Review, Bank Secrecy Act Compliance Review and Safe Act Compliance Review for One Community Federal Credit Union.

We have made significant investments in technology to more effectively adhere to federal reporting and auditing requirements. All government regulators are continuing to require financial Institutions to expand IT security to protect private information. Portico from Fiserv, Inc, is our core platform processing system. Fiserv has over 10,000 financial clients. We are confident Fiserv offers all the tools necessary to safeguard our members' financial information into the future.

Our regulator (NCUA) has performed an in-person annual examination. The quarterly financial information for our Credit Union is posted on the NCUA website (www.ncua.gov) under our charter number, 12143. The Credit Union continues to hold sufficient capital and is considered 'well capitalized' by the regulator at 10.34% of total assets.

The Supervisory Committee will work with Credit Union Management to make sure the enhanced safeguards are in place. We will always entertain any suggestions that will help our mutually owned financial Institution to promote thrift and to improve the financial well being of our members.

Randall Brooks, Chairperson

ONE COMMUNITY FEDERAL CREDIT UNION

December 2025

STATEMENT OF FINANCIAL CONDITION

<u>ASSETS</u>	<u>LIABILITIES</u>
<u>LOANS</u>	<u>ACCOUNTS PAYABLE</u>
CONSUMER LOANS \$57,642,713.39	MISC. ACCOUNTS PAYABLE \$1,288.00
MORTGAGE LOANS \$15,772,591.17	MORTGAGE ESCROW PAYMENTS \$158,676.63
TOTAL LOANS \$73,415,304.56	ACCRUED EMPLOYEE BENEFITS \$56,421.54
<u>ALLOWANCE FOR LOAN LOSSES</u> (\$1,636,475.16)	DIVIDENDS PAYABLE \$0.00
<u>CASH ON HAND</u> \$1,130,551.58	TAXES PAYABLE \$5,637.48
<u>INVESTMENTS</u>	INTEREST PAYABLE ON ADVANCES \$0.00
OFFICIAL CHECKS AND CUNA SETTLEMENT (\$32,217.62)	TOTAL ACCOUNTS PAYABLE \$222,023.65
FHLB OF PITTSBURGH - DDA ACCOUNT \$124,252.60	<u>OTHER LIABILITIES</u>
VOLUNTEER CORPORATE \$266,765.26	CHECKS IN PROCESS \$146,441.37
CERTIFICATES WITH BANKS / CU's \$13,084,515.57	ACCRUED EXPENSES \$133,039.99
STOCK IN FHLB OF PITTSBURGH \$11,700.00	NCUSIF / CORPORATE LIABILITY \$0.00
FEDERAL RESERVE BANK OF RICHMOND \$7,766,704.24	MISC. OTHER LIABILITIES \$3,356.06
TOTAL INVESTMENTS \$21,221,720.05	TOTAL CLEARING ACCOUNTS \$26,298.02
<u>PREPAID AND DEFERRED EXP</u> \$341,144.43	TOTAL OTHER LIABILITIES \$309,135.44
<u>FIXED ASSETS</u>	<u>BORROWED FUNDS</u>
BUILDING \$3,185,920.63	FHLB OF PITTSBURGH \$0.00
LAND \$1,506,295.05	TOTAL BORROWED FUNDS \$0.00
SITWORK \$49,084.12	TOTAL LIABILITIES \$531,159.09
SUMMARY FURNITURE AND EQUIPMENT \$416,831.10	<u>SHARES</u>
CONSTRUCTION IN PROGRESS \$0.00	REGULAR SHARES \$60,255,198.02
TOTAL FIXED ASSETS \$5,158,130.90	CLUB ACCOUNTS \$120,693.21
<u>ACCRUED INCOME</u>	SHARE DRAFT \$18,381,290.44
ACCRUED INCOME FROM LOANS \$235,570.79	IRA SHARES AND CERTIFICATES \$3,359,723.12
ACCRUED INCOME FROM INVESTMENTS \$32,238.89	SHARE CERTIFICATES \$9,421,532.60
TOTAL ACCRUED INCOME \$267,809.68	TOTAL SHARES \$91,538,437.39
<u>OTHER ASSETS</u>	<u>CAPITAL</u>
NCUA SHARE INSURANCE FUND \$1,000,246.50	REGULAR RESERVE \$1,074,011.89
CASH ADVANCES \$2,259.62	UNDIVIDED EARNINGS \$9,538,831.17
STEARNS FINANCIAL \$1,547,601.47	TOTAL EQUITY \$10,612,843.06
BOND CLAIMS RECEIVABLE \$0.00	
OTHER ACCOUNTS RECEIVABLE \$0.00	
EFT SETTLEMENT DEPOSIT \$176,000.00	
PREPAID ESCROW PAYMENTS \$485.22	
ASSETS IN LIQUIDATION \$57,660.69	
TOTAL OTHER ASSETS \$2,784,253.50	
TOTAL ASSETS \$102,682,439.54	TOTAL LIABILITIES AND EQUITY \$102,682,439.54

INCOME STATEMENT

	YTD	
<u>INCOME</u>		<u>EXPENSES</u>
INTEREST ON LOANS \$4,768,886.51		SALARIES AND BENEFITS \$1,708,596.37
INVESTMENT INCOME \$1,140,428.14		TRAVEL AND CONFERENCE \$17,601.99
INCOME FROM FEES \$678,079.53		ASSOCIATION DUES \$23,211.00
MISCELLANEOUS OPERATING INCOME \$55,344.47		OFFICE OCCUPANCY EXPENSES \$293,419.95
TOTAL YEAR TO DATE INCOME \$6,632,738.65		OFFICE OPERATION EXPENSES \$1,188,269.24
		MARKETING EXPENSES \$174,618.51
		LOAN SERVICING EXPENSES \$501,365.62
		PROFESSIONAL AND OUTSIDE SERVICES \$309,583.28
		PROVISION FOR LOAN LOSSES \$1,980,407.00
		LOSS ON SALE OF CU ASSETS and INVESTMENTS \$0.00
		MISCELLANEOUS EXPENSES \$28,946.11
		INTEREST ON BORROWED MONEY \$4.08
		TOTAL YEAR TO DATE OPERATING EXPENSES \$7,463,708.55
		TOTAL NON-OPERATING INCOME (EXPENSE) \$38,473.45

DELINQUENT LOANS

<u>December 31, 2025</u>			
PAST DUE 30 to 59 DAYS	65	\$	1,148,448.38
PAST DUE 60 to 89 DAYS	38	\$	604,651.78
PAST DUE 90 to 179 DAYS	20	\$	258,191.39
PAST DUE 180 to 359 DAYS	0	\$	-
PAST DUE 360 DAYS AND OVER	0	\$	-
TOTAL	123	\$	2,011,291.55

58 \$ 862,843.17

The 67th Annual Meeting Minutes

One Community Federal Credit Union

Board President Tim Bibbee called the 67th Annual Meeting to order at 5:00 p.m. on Friday, March 28, 2025, at the Vienna location. The meeting was held by conference call.

President Bibbee welcomed those attending on line to the Annual Meeting. Joe Thorpe, Board Secretary, reported a quorum was present in order to conduct business. Mr. Bibbee recognized the Board of Directors, Keith Rake, Stephen Knopp, Tim Marshall, Joe Thorpe, Pat Martin, Rick Marshall, Mike Linder, and Richard S. Fullmer, Jr. He also recognized the Supervisory Committee Randall Brooks, Patricia A. Michael and Will Rogers. He also thanked Emily Allman for serving this past year.

Annette Cox made a motion seconded by Denise Rhodes to dispense with reading the Financial Report and minutes from last years meeting. The motion was approved.

President Bibbee thanked Steve and his team for all the work that was done preparing for the new building located in Vienna to open in a timely manner.

President Bibbee asked those attending if there was any old business or new business to discuss. Under new business three Board members were up for election. By acclamation Tim Bibbee, Tim Marshall, and Pat Martin were relected for 3 years.

President Bibbee then adjourned the meeting.

Joe Thorpe
Secretary