

81st Annual Report



BOARD OF DIRECTORS

Marcel GagneChair
Elizabeth Keene Vice-Chair
Kate AdamsClerk/Treasurer
Austin AlbertDirector
Maynard Chapman.....Director
Virginia KeelDirector
Jean Rutonesha.....Director

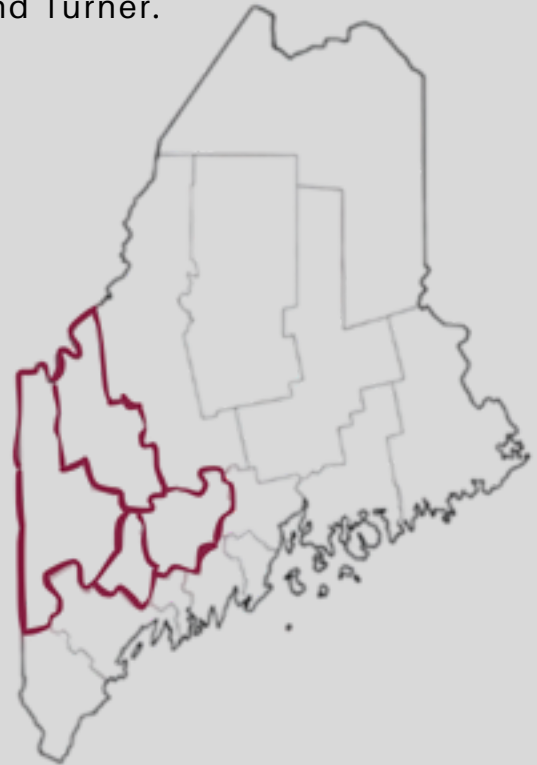
AUDIT COMMITTEE

Maynard Chapman..... Committee Chair
Austin Albert Committee Member
Jean Rutonesha Committee Member
Beth EarleCommittee Member
Marjorie MillettCommittee Member

SENIOR LEADERSHIP

Jennifer Hogan President/CEO
Liz Campbell-Brown Chief Financial Officer
Andrew Lunn Chief Operations Officer
Betsy Sibley Chief Marketing Officer

Community Credit Union is a member-owned, full service financial institution that has been serving its members since 1945. The Credit Union serves those that live, work, worship or go to school in Androscoggin, Franklin, Kennebec and Oxford counties or have a family member that qualifies. The Credit Union has a low-income designation from NCUA as well as certified as a Community Development Financial Institution (CDFI). Community Credit Union has branches located in Auburn, Lewiston and Turner.



**STATEMENT OF
FINANCIAL CONDITION
DECEMBER 31, 2025**

ASSETS

Loans	\$92,984,217.11
Allowance for Loan Losses	(1,522,680.19)
Cash Account	\$3,169,876.17
Investments	\$18,561,131.82
Land and Building	\$1,623,779.79
Other Assets	\$1,992,496.47
TOTAL ASSETS	<u>\$116,808,821.17</u>

LIABILITIES

Shares	\$36,041,21.23
Certificates	\$31,284,664.12
Clubs	\$1,086,279.07
IRAs	\$6,840,625.54
Money Markets	\$8,172,272.31
Share Drafts	\$20,078,159.48
HSA's	\$167,554.12
Accounts Payable	\$723,642.20
Reserves/Undivided Earnings	\$12,414,406.10
TOTAL LIABILITIES & EQUITY	<u>\$116,808,821.17</u>

**STATEMENT OF
INCOME & EXPENSE
DECEMBER 31, 2025**

INCOME

Interest on Loans	\$7,052,398.53
Income from Investments	\$730,315.81
Other Operating Income	\$2,298,861.22
Gain (Loss) on Asset	(129,921.48)
TOTAL INCOME	<u>\$9,951,654.08</u>

EXPENSES

Compensation	\$2,463,957.47
Benefits	\$450,787.95
Travel and Conferences	\$96,280.86
Office Occupancy	\$523,085.64
Office Operations	\$753,545.57
Education & Marketing	\$92,104.96
Loan Servicing	\$239,055.67
Provisions for Loan Losses	\$1,373,025.83
Professional/Outside Services	\$683,876.71
Operating Fees	\$62,880.00
Miscellaneous Operating	\$442,511.46
TOTAL OPERATING EXPENSES	<u>\$7,181,112.12</u>

INCOME

	\$2,770,541.96
Less Dividends to Members	\$1,642,222.61
NET INCOME	<u>\$1,128,319.35</u>



***Community
Credit Union***