

Chairman's Report **David Ruhling**

It is my privilege to present the Chairman's Report for this year's Annual Meeting of Collegedale Credit Union. This time allows us to reflect on the past year with gratitude and look forward with confidence as we continue serving our members with commitment and care.

Gratitude to Our Members

I want to begin by expressing my heartfelt appreciation to each of you. Your trust, participation, and loyalty are the foundation of Collegedale Credit Union. As a member-owned cooperative, our strength and purpose come directly from your engagement and belief in our mission.

Even in a time of economic uncertainty and shifting financial conditions, your continued support has allowed us to remain strong, stable, and focused on serving our community. We do not take this trust lightly.

A Year of Steady Progress and Member-Focused Decisions

Throughout the past year, we have remained committed to placing our members at the forefront of every decision we make. While the financial landscape has presented its share of challenges, our credit union has continued to operate with consistency, prudence, and reliability.

This year, our emphasis has simply been on:

- Staying true to our mission and values
- Maintaining a sound financial footing
- Supporting our staff in delivering dependable service
- Ensuring that our decisions keep members' needs central

These guiding principles have served us well and are reflected in the solid performance you will see in the accompanying reports. Our conservative, steady approach continues to protect the long-term security of the credit union and its members.

Looking Forward: Building for the Future

As we look ahead, we recognize that the financial needs of our members continue to evolve. The board is committed to anticipating those needs and strengthening the credit union's long-term health.

In the coming year we will continue focusing on:

- Making decisions with members' needs and interests at the core
- Looking for thoughtful, gradual improvements that enhance our operations
- Maintaining financial strength and stability
- Remaining attentive to the evolving economic environment

We are not pursuing change for the sake of change but rather seeking opportunities that align with our mission and ensure that Collegedale Credit Union remains a trustworthy financial home for our members.

Closing Thoughts

Thank you once again for your continued support and dedication. Your involvement and confidence strengthen us as a cooperative and inspire us to remain diligent and forward-looking. On behalf of the board, management, and staff, it is an honor to serve you.

We look forward to the coming year with optimism, gratitude, and a continued commitment to responsible stewardship and member-focused service.