

SUPERVISORY Committee

The Supervisory Committee is responsible for monitoring and evaluating the financial and operational activities of the credit union.

Under the direction of the Committee, Forvis, LLP completed its annual audit of First Community Credit Union for the year ending December 31, 2025.

The Supervisory Committee is pleased to report that there were no major areas of concern noted as a result of the audit.

Your credit union is in excellent financial condition and well prepared for continued, steady growth in 2026.

Ron Shebik
Chairman, Supervisory Committee

BOARD OF DIRECTORS & Committee Members

BOARD OF DIRECTORS

Chairperson: Sharon Hudson
Vice-Chairman: David Treat
Secretary: Karen Emert
Treasurer: Ernest Trakas
Board Members: Fred Zinn
Steve Morgenthaler
Glenn Barks

SUPERVISORY COMMITTEE

Chairman: Ron Shebik
Eddie Davis
Steve Schueppert

★ Missouri Branches ★

Arnold
1722 Missouri State Rd

Arnold Walmart
2201 Michigan Ave

Bridgeton
11944 St. Charles Rock Rd

Chesterfield
17151 Chesterfield Airport Rd

Cottleville
4570 Mid Rivers Mall Dr

Crestwood
9550 Watson Road

Creve Coeur
10950 Olive Blvd

Ellisville
15715 Manchester Rd

Eureka Walmart
131 Eureka Towne Center Dr

Fenton
102 Kate G Ln

Festus Walmart
650 South Truman Blvd

Florissant Walmart
3390 North Hwy 67

Galleria
1070 South Brentwood Blvd

High Ridge Walmart
2700 Ridge Point Dr

Howdershell
495 Howdershell Road

Jungermann Walmart
1661 Jungermann Rd

Kirkwood
10357 Manchester Rd

Lake St. Louis Walmart
6100 Ronald Reagan D

Manchester Walmart
201 Highlands Blvd Rd

Maplewood Walmart
1900 Maplewood Commons Dr

North County
8417 North Lindbergh Blvd

Oakville
4527 Telegraph Rd

O'Fallon
3440 Highway K

O'Fallon Walmart
1307 Highway K

South County
4566 Lemay Ferry Rd

St. Charles
2651 Old Muegge Rd

St. Louis Hills
4249 Watson Rd

Sunset Hills
3887 South Lindbergh Blvd

Tesson Ferry
12855 Tesson Ferry Rd

Warrenton Walmart
500 Warren County Ctr

Washington Walmart
1701 A Roy Dr

Wentzville
1000 Parkway Ridge Blvd

Wentzville Walmart
1971 Wentzville Pkwy

WingHaven
771 Caledonia Parkway

Zumbuhl Walmart
2897 Veterans Memorial Pkwy

★ Illinois Branches ★

Belleville Walmart
2601 Green Mount Commons

Collinsville Walmart
1040 Collinsville Crossing

Fairview Heights
801 Lincoln Hwy

Glen Carbon
2120 South State Rte 157

Glen Carbon Walmart
400 Junction Dr

Granite City Walmart
379 West Pontoon Rd

Waterloo
971 North Rte 3

2025 ANNUAL REPORT



**First
Community**
For all your Savings and all your Loans.

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CHAIRPERSON'S Message



I am honored to have served as Board Chairperson during another successful year for First Community. Once again, we delivered on our commitment to the finest financial products and services for our members.

Despite uncertainty in our nation's economy and higher rates, 2025 was a very successful year. We continued to grow our assets and membership to record levels. Our credit union has reached over 4.8 billion in assets and our membership is over 410,000.

In 2025, First Community was once again honored as a Top Workplace. We donated nearly \$140,000 to local organizations through employee donations and corporate contributions.

We thank our members for their continued trust in the safety and soundness provided by First Community. We will continue to earn their trust and deliver services that meet their growing needs.

Sharon Hudson
Chairperson, Board of Directors

FINANCIAL Statements

STATEMENT OF FINANCIAL CONDITION AS OF 12/31/2025

ASSETS

Loans to Members	\$3,247,210,141
Investment Securities	\$894,969,194
Other Investments	\$464,051,588
Buildings and Equipment (cost of buildings and equipment, less accumulated depreciation)	\$98,933,975
Other Assets (cash, accounts receivable and prepaid expenses)	\$131,616,013
TOTAL ASSETS	\$4,836,780,911

LIABILITIES AND EQUITY

Savings Accounts (certificates, checking, club accounts)	\$4,302,058,381
Other Liabilities (interest, accounts payable, notes payable and accrued expenses)	\$169,823,534
Equity	\$364,898,996
TOTAL LIABILITIES AND EQUITY	\$4,836,780,911

STATEMENT OF INCOME

INTEREST INCOME

Interest and Fees on Loans	\$185,858,438
Interest on Investments	\$48,693,242

INTEREST EXPENSE

Savings Accounts	\$97,945,967
Borrowed Funds	\$11,118,091
Net Interest Income	\$125,487,622

Provision for Loan Losses	\$19,497,951
Other Income	\$52,569,019
Operating Expenses	\$120,280,164

NET INCOME	\$38,278,526
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STATEMENT OF EQUITY

Regular Reserve	\$29,860,974
Contingency Reserve	\$381,912,624