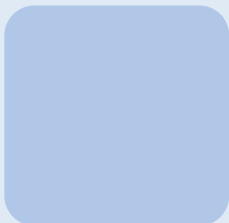


ANNUAL REPORT

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Building Success Through Membership








Federally Insured by NCUA

MISSION STATEMENT



We make your passions our priority.

CORE VALUES

-  We are community-minded.
-  We provide personalized service.
-  We are forward-thinking.
-  We provide customized solutions.
-  We strive to exceed expectations.

Contents

-  Page 3 - President's Report
-  Page 5 - Financial Information
-  Page 7 - Board of Directors
-  Page 8 - Senior Leadership and Committee Members
-  Page 9 - Branch Locations

President's Report



For the past 91 years, America's Credit Union has been here for its members. And in 2024, we've continued that commitment. We've made great strides in not just meeting but exceeding our goals, improving the lives of our members and supporting our communities as we work toward an even brighter future.

We're proud to have reached a key milestone this year, surpassing our 2023 goals and boosting our net worth ratio to 13.9%. In simple terms, this means we are strong, stable, and well-positioned to reinvest in your financial future through new technologies and services.

Our values guide every decision we make. Whether in our back office or working directly with you, our team is here to serve. To that end, we've made several updates and improvements in 2024 to ensure we remain competitive and relevant, delivering the best experience for our members.

- **Upgraded website with enhanced functionality and security**
- **Improved communication through a new email vendor**
- **More streamlined statements from our updated vendor**
- **New contactless debit and credit cards, compatible with mobile wallets**
- **Introduced SavvyMoney, a free tool for credit insights and financial education**
- **Upgraded phone system for a smoother experience**
- **AVA, our automated assistant, to help reduce wait times**
- **Merger with Texas Telcom Credit Union, adding 2,500 new members to our family (core conversion in July 2025)**

These improvements are designed to make managing your finances easier and more secure.

President's Report - Cont.

Beyond technology, our Business Development team has been focused on building relationships within our communities. Last year, we participated in 181 events, connecting with over 77,000 people. We also forged new partnerships with organizations like Tre Stelle Coffee Co., the Richardson Literacy Center, and Garland LEI to extend our outreach.

To celebrate our 90-year legacy, we held events throughout the year and introduced a Refer-A-Friend program. Our anniversary celebrations culminated with a volunteer event at Good Samaritan in Garland, where we presented a \$900 check to support their work.

These milestones are a testament to the trust you place in us. Your feedback shows that personalized service matters — over 175 five-star reviews on Google in 2024 tell us we're on the right track.

As we look ahead, we are excited about the upcoming integration with Texas Telcom CU and the new digital experience we'll roll out in Fall 2025, including Zelle and easier ways to open accounts and apply for loans. These steps reflect our ongoing commitment to making banking simpler, more accessible, and more personal for you.

As always, our focus remains on you, our members. We're here to provide the service, support, and tools you need to succeed in your financial journey.

Thank you for being part of the America's Credit Union family. We look forward to continuing this journey together into 2025 and beyond.

Warm regards,

Bert Beal

CEO & President

America's Credit Union



Financial Information

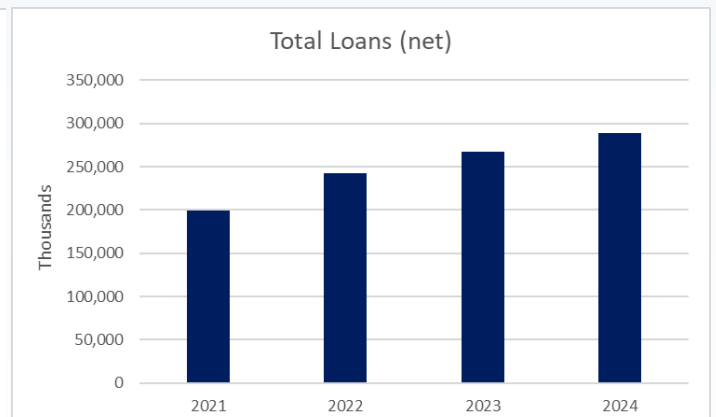
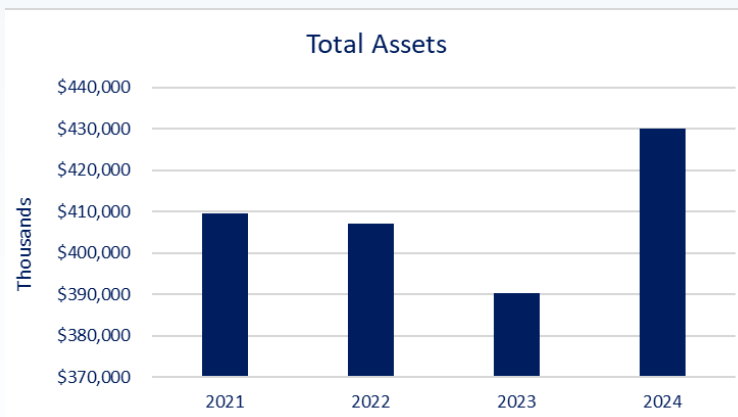
December 31, 2024 Compared to December 31, 2023

Consolidated Statement of Income

	2024	2023
<i>Financial Strength</i>		
Total Assets	\$430,172,747	\$390,407,296
Total Gross Loans	\$290,192,878	\$268,278,971
Total Gross Capital	\$59,813,157	\$52,469,974
Total Members	32,680	31,274
<i>Income and Expenses</i>		
Total Income	\$23,662,918	\$22,224,485
Less Operating Expense	\$19,867,834	\$17,543,106
Less Non-Operating Inc/Exp	\$129,567	\$20,788
Less Cost of Funds	\$2,499,140	\$1,162,419
Transferred to Equity	\$1,425,511	\$3,539,747

Loan Information

Number of New Loans	5,874	5,502
Dollars of New Loans	\$90,252,180	\$107,802,263



Financial Information

December 31, 2024 Compared to December 31, 2023

Consolidated Statement of Financial Condition

2024

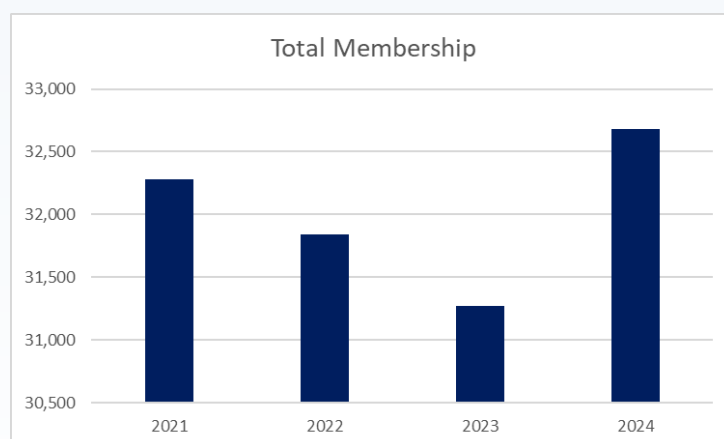
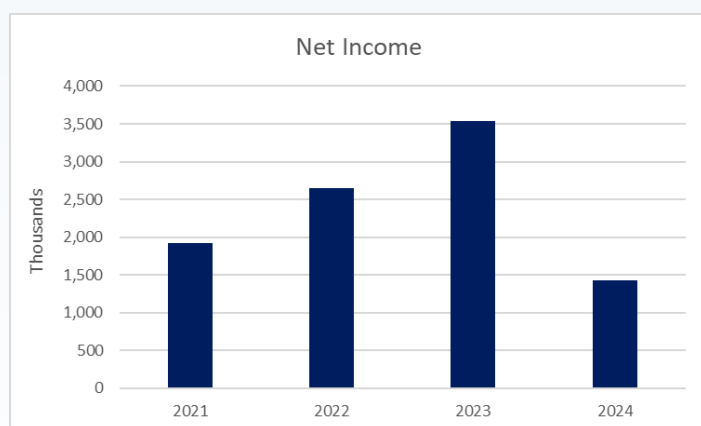
2023

Financial Statement - Assets

Net Loans	\$289,314,617	\$267,285,343
Cash	\$45,895,684	\$40,165,759
Investments	\$69,856,305	\$62,357,030
Fixed Assets	\$12,809,896	\$12,194,609
Other Assets	\$12,296,245	\$8,404,555
TOTAL	\$430,172,747	\$390,407,296

Financial Statement - Liabilities

Liabilities	\$4,258,165	\$3,549,344
Deposits	\$366,101,425	\$334,387,978
Equity or Reserves	\$59,813,157	\$52,469,974
TOTAL	\$430,172,747	\$390,407,296



Board of Directors

Our Board of Directors and Committees consist of volunteers dedicated to making decisions that benefit the entire membership and continue the success of America’s Credit Union.

Chris English

Chairman of the Board, 2027

Raul Mercado

Vice Chairman, 2026

Dena Smith

Secretary/Treasurer, 2026

Renee Bartlett

Board Member, 2025 *

Kevin Crawford

Board Member, 2026

RaFaye Nesmith

Board Member, 2026

Sandy Thornton

Board Member, 2027

Larry Wadsworth

Board Member, 2025*

*The following Board positions are up for a 3-year term on May 28, 2025. All have agreed to seek re-elections.

Senior Leadership

Bert Beal

President & Chief Executive Officer

Shelley Pence

Chief Financial Officer

Jason Steele

Chief Strategy Officer

Tammy De La Cerda

Chief Lending Officer

Scarlett Mihailov

SVP, Retail Operations

Tammy Chambers

VP, People and
Engagement

Alexa Bridges

VP, Acquisition and
Communications

Nominating Committee

Larry Wadsworth
Chairman

Sandy Thornton

Renee Bartlett

Toll-Free

Branch Locations

Garland

2154 Forest Lane
Garland, TX 75042

Royal Lane

10501 N Central Expressway
Suite 100
Dallas, TX 75231

Central

4040 N Central Expressway
Suite 100
Dallas, TX 75204

Mesquite

3001 Motley Drive
Suite A
Mesquite, TX 75150

Lancaster

3200 W. Pleasant Run Road
Suite 100
Lancaster, TX 75146

Springfield - MO

2350 East Bennett
Springfield, MO 65804

COMING SOON

July 1, 2025

White Rock

8818 Garland Road
Dallas, TX 75218

Website

Americascu.org

Email

info@americascu.org

Toll-Free

1-888-742-6551

Dallas-Area Local

214-742-6551



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