

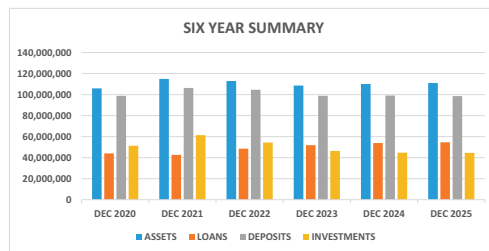
STATEMENTS OF FINANCIAL CONDITION

BALANCE SHEET 2025

Loans	54,599,514.00
Allowance for Loan Losses	(310,000.00)
Cash on Hand	1,222,984.29
Investments	44,493,730.36
Fixed Assets	826,834.82
Other Assets	10,171,304.50
TOTAL ASSETS	111,004,367.97
Dividends Payable	85,285.13
Accounts Payable	175,890.66
Other Liabilities	344,401.24
Total Liabilities	605,577.03
Member Shares and Deposits	98,514,263.94
Regular Reserve	1,285,528.19
Undivided Earnings	10,434,312.33
Accumulated Other Comprehensive Loss	164,686.48
Total Equity	11,884,527.00
TOTAL LIABILITIES AND EQUITY	111,004,367.97

Unaudited Management Statement*

*Doeren Mayhew audited the financial statements
as of September 30, 2025*



2025 ANNUAL REPORT

*The condensed financial statements included in this report are the responsibility of the Credit Union's management. The complete set is available in the Credit Union office. Doeren Mayhew is expected to perform the audit of the financial statements for the period of October 1, 2025 through December 31, 2026 in connection with the 2027 Supervisory Committee annual review.

The Credit Union Supervisory Committee performed comprehensive audits as required by law. It is our pleasure to report to you that your Credit Union continues to be financially sound and is operating in the best interests of its membership. In addition, a financial examination was performed by the National Credit Union Administration's federal examiners through March 31, 2025.



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CHAIRMAN'S REPORT

May 2, 2026

TO OUR MEMBERS:

Last year marked a significant milestone as we commemorated our 90th anniversary. Throughout the year, we recognized this achievement through a series of loan promotions and by hosting a community Shred Event. In a time of continued uncertainty, it was particularly meaningful to give back to our members, whose ongoing support and loyalty made this milestone possible.

Today, we are proud to serve a growing community that includes more than 145 Select Employer Groups and two branch locations.

In 2025, we remained focused on what matters most: serving you and safeguarding your financial well-being. We are pleased to report strong financial performance, ending the year with a net income of \$1,222,736 and a net worth ratio of 10.56%.

Loans: During 2025, we issued 690 new consumer loans totaling \$18,694,343.78, helping members achieve their personal and financial goals.

Membership: We currently serve 7,799 members and remain well-positioned for continued growth.

Assets and Savings: At year-end, total assets reached \$111,004,368. We are grateful for the trust you place in us and remain committed to ensuring the safety and security of your funds.

Our commitment to community involvement continues to be a cornerstone of who we are. With your support, our membership contributed gifts and non-perishable items to the Meals on Wheels Holiday Gift Project and participated in the New Jersey Credit Unions Food Cooperative, with donations benefiting the Second Baptist Church of Pedricktown.

Our staff also proudly purchased three complete Thanksgiving dinners for families through the Tri County Community Food Pantry. In addition, we partnered with fellow South Jersey credit unions to host Reality Fairs for high school students, helping to promote financial education and awareness.

On behalf of our dedicated volunteers and hardworking staff, I extend my sincere gratitude for your continued trust and loyalty. Your membership is the foundation of our success.

As we move forward, our mission remains unchanged: **Serving Members...Building Relationships**. In a world of constant change, we are committed to providing stability, reliability, and exceptional service. We are honored to serve you and to continue growing together.

Thank you for being an essential part of our credit union community. We look forward to strengthening our relationship and serving you even better in the year ahead.

Respectfully submitted,
Chas Minix
Chairman, Board of Directors



SUPERVISORY COMMITTEE

DIANE MURPHY - *Chairman*

EMMA JEAN SHOCKLEY - *Committee Member*

STATEMENT OF INCOME

INCOME STATEMENT	2025
Loan Interest Income	3,327,704.56
Investment Income	1,027,921.30
Total Interest Income	4,355,625.86
Dividend and Interest Expense	315,568.30
Net Interest Income	4,040,057.56
Provision for Loan Losses	254,309.24
Non-Interest Income	1,119,030.79
Employee Compensation and Benefits	1,111,796.94
Office Operations	1,614,514.56
Office Occupancy	235,677.43
Education and Promotion	96,485.52
Loan Servicing	311,357.43
Professional and Outside Services	290,316.54
Miscellaneous Expenses	12,462.43
Total Operating Expenses	3,672,610.85
Other Non-Operating Gains/(Losses)	(5,432.60)
NET INCOME	1,226,735.66

Unaudited Management Statement*

*Doeren Mayhew audited the financial statements
as of September 30, 2025*

BOARD OF DIRECTORS

CHAS MINIX - Chairman
BILL CLARK - Vice Chairman
KEVIN IGO - Treasurer
LAUREN HOGAN - Secretary

FAYE JONES - Director
HELEN ORBANUS - Director
ROBERT SAUER - Director
DAVID MURPHY - Board Emeritus

STAFF

LAUREN HOGAN, President/CEO
NOELLE HILL, Vice President/CFO
SHERRI WEISS, IT Specialist
JENNIFER LONG, Fraud Analyst
ARLENE GILBERT, Loan Officer
CATRENA CLAIR, Accounting Clerk
JAMEE SAYERS, Accountant
ANDREA HUTCHINSON, Member Service Rep II

MYA HILL, Member Service Rep II
TIFFANY FISHER, Member Service Rep II
DONNA BUNTING, Vault Teller
CATHRYN MARANZANO, Member Service Rep
RIELEY MORRISSEY, Member Service Rep
CADENCE HALEY, Member Service Rep
MADISON VANNAMEE, Member Service Rep
MYELLE GREEN, Member Service Rep
NORA AUSLAND, Member Service Rep