



A Message from Our President & CEO Dean Pielemeier

As we reflect on the past year, I want to thank you for placing your trust in Abbey Credit Union. Because we are member-owned, every decision we make is guided by a simple purpose: to help you build financial well-being and to strengthen the communities we serve. I'm proud of what we accomplished together in 2025, and I'm grateful for the opportunity to share highlights from the year.

This year brought both challenges and opportunities across the financial services landscape. Throughout it all, our team remained focused on the fundamentals that matter most—listening to members, operating with discipline, and delivering convenient, secure services you can rely on. We continued to invest in technology and operational resilience, while maintaining the personal, relationship-based service that defines Abbey Credit Union.

Our performance in 2025 reflects that focus. We grew and protected the cooperative's long-term strength through prudent balance sheet management, strong capital stewardship, and thoughtful lending and deposit strategies—always with an eye toward sustainability and risk management. These results position us to keep meeting your needs today while remaining prepared for what comes next.

Beyond the numbers, I'm especially proud of the ways we supported members and our communities. Whether it was helping a first-time homebuyer take the next step, providing solutions for everyday banking, supporting local organizations, or offering guidance during uncertain moments, our employees showed what it means to put people first. Their commitment, paired with your continued engagement, makes our credit union stronger.

Looking ahead, our priorities are clear: to deepen relationships with existing members, welcome new members, and continue improving the experience across every channel. We will keep investing in digital capabilities, protecting member information with robust security practices, and expanding access to financial education and guidance. Most importantly, we will remain committed to the cooperative principles that have served our members for generations: transparency, fairness, and service.

On behalf of our Board of Directors and the entire Abbey Credit Union team, thank you for your membership and for the confidence you place in us. We're honored to serve you, and we look forward to helping you reach what's next.

Sincerely,

A handwritten signature in black ink that reads 'Dean Pielemeier'.

Dean Pielemeier
Chief Executive Officer
Abbey Credit Union