

85TH ANNUAL REPORT



2025



**Oklahoma
Central**
CREDIT UNION

PRESIDENT & CHAIRMAN'S REPORT

Dear Members,

As we close another remarkable year, we are honored to share the progress, opportunities, and successes that defined 2025 for Oklahoma Central Credit Union. This past year was one of exceptional performance, meaningful growth, and continued commitment to serving our valued members.

At the heart of everything we do is a simple mission: to empower our members through trusted financial guidance, affordable services, and meaningful community impact. In 2025, that mission not only guided our decisions—it elevated our outcomes.

FINANCIAL STRENGTH AND MOMENTUM

We are proud to report that Oklahoma Central remains financially strong and well-positioned for the future. In 2025, we experienced solid 6% asset growth, strong loan production, and continued membership expansion, reflecting both the trust of our members and the dedication of our team.

Our disciplined approach to capital, risk management, and operational efficiency allowed us to deliver value back to our members through competitive rates, low fees, and enhanced services while maintaining the strength and stability you expect.

MEMBER-FOCUSED INNOVATION

In 2025, we continued to invest in innovation to make banking easier, faster, and more accessible. From enhancements in digital banking to expanded service capabilities, we are meeting members where they are, in our branches, online, and on the go.

We also deepened our commitment to financial wellness by expanding programs that support budgeting, debt management, and long-term financial success. When our members thrive, so does our credit union—and 2025 was a testament to that shared success.

INVESTING IN OUR COMMUNITIES

Community impact remains a cornerstone of who we are. In 2025, our team showed up in meaningful ways through 2,805 volunteer hours, local partnerships, and financial support of organizations making a difference.

We are especially proud of the way our employees embraced community involvement, reinforcing that financial empowerment goes beyond numbers—it's about people, relationships, and lifting up those around us

PRESIDENT & CHAIRMAN'S REPORT

LOOKING AHEAD

As we move into 2026, our focus remains clear: build on our momentum while preparing for the future. This includes continued investment in technology, strengthening our data and operational capabilities, and enhancing the member experience at every touchpoint.

We are entering an important phase of our long-term strategy, one that ensures Oklahoma Central remains strong, relevant, and positioned to serve generations to come.

We thank you for your continued trust, loyalty, and engagement. Whether you've been with us for years or just joined the Oklahoma Central family, please know that your voice matters and your membership makes a difference.

Together, we are building something truly special, a credit union that puts people first, always.

With gratitude,



Gina Wilson
President and Chief
Executive Officer



Joel Dollar
Chairman, Board of
Directors

TREASURER'S REPORT

In 2025, Oklahoma Central remained financially strong. Total assets finished the year at \$728 million. Deposits grew to \$631 million. Additionally, members trusted Oklahoma Central to finance over 3,600 loans.

Economic conditions in the Tulsa area remain strong. For example, the unemployment rate remained relatively low at 3.7%. This was lower than the national rate of 4.4%.

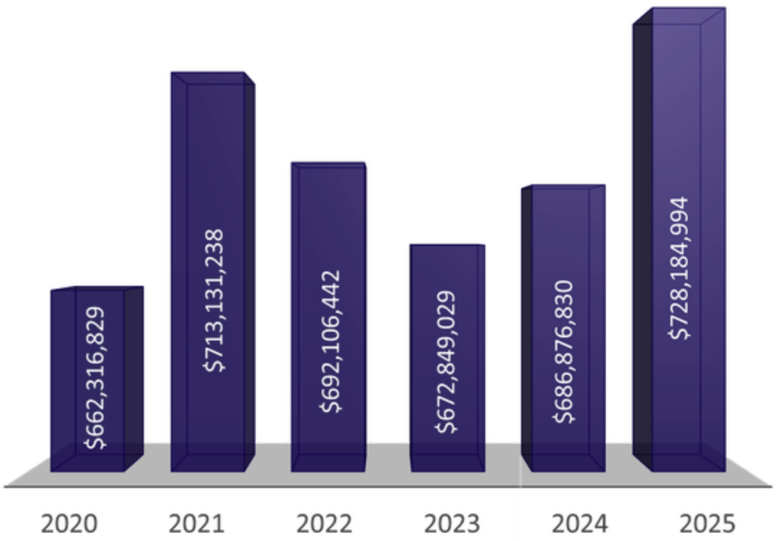
The credit union continues to maintain a strong net worth ratio, a key indicator of financial strength. The net worth ratio for Oklahoma Central at the end of 2025 was 14.27% compared to the national average of 4,287 federally insured credit unions at 11.26%.

By the end of 2025, inflation was still impacting our country, state, and local community, as well as Oklahoma Central. Although the Federal Reserve had a total of three rate reductions in 2025, members were still feeling the pinch of higher costs. With the shift towards a lower-rate environment, the loan portfolio grew by nearly \$10 million. Share balances increased 4.7% in 2025, as Oklahoma Central continued to remain competitive in the communities we serve. As always, your Board of Directors and Executive Team are committed to helping our members financially navigate any future challenge.

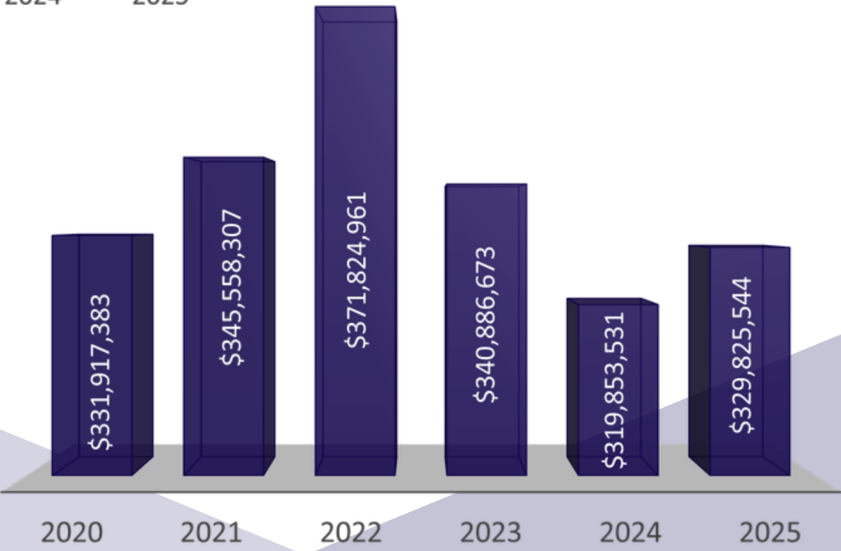


Andy Murphree
Secretary/Treasurer

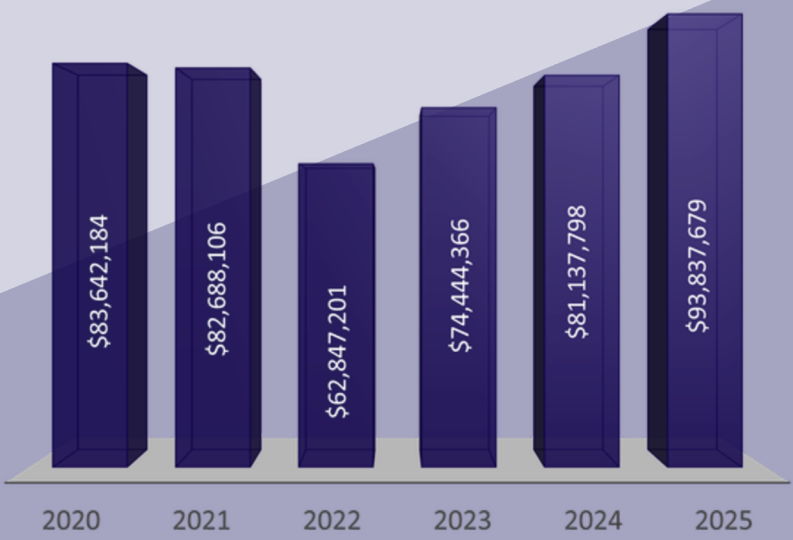
FINANCIALS



Assets



Loans



Equity

CREDIT MANAGER'S REPORT

2025 was a strong and disciplined year for lending at Oklahoma Central Credit Union. In a higher interest rate environment, we remained focused on delivering value, convenience, and trusted financial solutions—resulting in solid, balanced loan growth across our portfolio.

Consumer lending continued to lead the way, driven by strong demand and competitive offerings. Auto lending remained a key contributor, helping members secure dependable transportation through both direct and indirect channels. Signature loans saw steady usage for debt consolidation and everyday financial needs. To better serve our members, we enhanced our lending approach with more advanced, data-driven decision-making, allowing for faster, more consistent approvals while maintaining strong credit quality.

Higher interest rates continued to impact first mortgage demand in 2025. However, we saw meaningful growth in home equity lending, as members tapped into their home value for renovations, debt consolidation, and major expenses.

Supporting our local business community remains a priority. In 2025, we experienced healthy growth in small business lending, partnering with business owners to expand operations and manage cash flow.

As we move into 2026, we remain optimistic and focused on sustainable growth. We expect continued strength in consumer lending and ongoing opportunity in home equity lending, with gradual improvement in first mortgage activity.



Our commitment remains the same—to help our members save money, access capital, and achieve their financial goals with confidence. On behalf of our entire team, thank you to our members for your continued trust and membership. It is truly our privilege to serve you.

And to our incredible OCCU team, thank you. Your focus on efficiency, your commitment to excellence, and the care you bring to every member interaction are what set us apart. You are the reason we continue to deliver top-notch service and make a meaningful difference in the lives of those we serve.

Shelli Schroeder
Credit Manager
Executive Vice President, Chief Operations Officer

SUPERVISORY COMMITTEE REPORT

The Supervisory Committee, with the approval of the Board of Directors, engaged the certified public accounting firm of Doeren Mayhew CPAs to perform the annual Supervisory Committee Audit of Oklahoma Central Credit Union for the year-end December 31, 2025. The audit included the expression of an opinion on our financial statements and related disclosures required by generally accepted accounting principles. The audit has been completed and a clean opinion expressed. You may obtain a copy of the audited financial report by calling Oklahoma Central Shareholder Communications at (918) 664-6000, ext. 287.

The Supervisory Committee has been appointed by Oklahoma Central's Board of Directors. The primary duty of the committee, as prescribed by Oklahoma Central Bylaws and Oklahoma statutes, is to ensure that an annual examination is made of the credit union's financial records. Additionally, the committee serves as an alternative means for members to communicate their needs.



Shannon Townsend
Director/Supervisory Committee

BOARD OFFICERS

Joel Dollar

Chairman
Fortinet

Anne Dorman

Vice Chair
Total Valve Systems

Andy Murphree

Secretary/Treasurer
AEP, Retired

BOARD OF DIRECTORS

Tom Hille

Director
CP Solutions, Inc., and RR Donnelley Co.,
Retired

Susan Phelps

Director
Phelps Market

Shannon Townsend, CPA

Director
Shannon Townsend CPA PLLC

Renee Hammond

Director
Lumen Technologies

Ty Matheny

Associate Director
Badger Meter, Inc.

Chad Lewis

Associate Director
Chimney Hills Animal Hospital

SUPERVISORY COMMITTEE

Shannon Townsend, CPA

Chairman
Shannon Townsend CPA PLLC

Veda Hester

Member
Certified Public Accountant

Bob Poplin

Member
Silicone Specialties, Inc., Retired

PARLIAMENTARIAN

Robert Skeith

Legal Counsel

EXECUTIVE TEAM

Gina Wilson

President & Chief Executive Officer

Shelli Schroeder

Executive Vice President & Chief Operations Officer

Bill Jolin

Chief Financial Officer

Allen Coffey

Chief Strategy Officer

MISSION STATEMENT

The mission of Oklahoma Central Credit Union is to make a difference in the lives of our employees, our members and the communities we serve.

ABOUT YOUR CREDIT UNION

For the last 85 years, Oklahoma Central has helped members throughout Northeast Oklahoma and beyond, meet their financial goals. Since its inception in 1941, the credit union membership has grown to nearly 43,000 members, served by nine Tulsa metro locations. Solution-oriented products and services, combined with sound business practices and exemplary member service, are what keep generations of members loyal and attract new ones.

Our deposit and lending services – from consumer loans to checking accounts, investment products and more – offer members the benefits of a full-service banking institution, with a commitment to service excellence that is second to none. Digital channels such as banking online or by mobile app, along with 5,000+ Shared Branch locations nationwide offer 24/7 access anytime, from nearly anywhere.

Community involvement is of the highest priority. The Oklahoma Central Foundation, a 501c3 nonprofit organization which was established in 2014, provides scholarships to deserving students who are pursuing post-high school education and students who are continuing their college education within the state of Oklahoma.

A “members first” philosophy guides the financial and policy decisions of the Board of Directors and executive leadership team. This member-focused approach to doing business enables Oklahoma Central to meet or exceed all requirements for safety and soundness, to continue to make loans when credit is scarce and to produce substantive earnings on member investments.

BRANCH LOCATIONS

Broken Arrow South
2211 S. Aspen Ave.

Brookside
4956 S. Peoria Ave.

Centennial Park
515 S. Peoria Ave.

Garnett
11335 E. 41st St.

Jenks Landing
11408 S Union Ave

Owasso
12901 E. 116th St. N.

Sheridan South
6728 E. 81st St. S.

Tulsa Hills
8075 S. Olympia Ave. W.

Broken Arrow North
1105 E Albany St.

Main Phone Number
918-664-6000

Website
OklahomaCentral.CreditUnion

24/7 Bank-by-Phone
918-663-8377