



EVERY
MEMBER,
EVERY
MOMENT

OUR PURPOSE

We are in business to help people get more out of their finances throughout their lives. We focus on offering trusted advice and better value on the financial services people use every day.

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LETTER FROM THE CHAIRMAN

I am honored to write this letter following my first full year as Chairman of Delta Community's Board of Directors. Your Credit Union again achieved exceptional financial and operational results in 2025, which we have detailed throughout this report.

In an economic environment marked by ongoing uncertainty and challenges, Delta Community has remained steadfast in its commitment to the credit union philosophy of people helping people. That purpose continues to guide our decisions and define our success.

From our modest beginnings in 1940, when eight Delta Air Lines employees secured a credit union charter with just \$45 in capital, Delta Community has grown into Georgia's largest credit union. We closed 2025 with \$8.9 billion in assets and nearly 530,000 members, and these figures reflect the enduring relevance and value of our cooperative approach.

Last year we opened two new branches in metro Atlanta and expanded our geographic footprint in Georgia by adding four new counties to our Field of Membership, bringing the total to 20. In addition, we continue to partner with local companies and now have formal partnerships with 148 organizations. Each expansion reflects our ongoing commitment to offer accessibility, service, and financial guidance throughout metro Atlanta.

What sets credit unions apart from banks is our structure and purpose. We exist to serve members, rather than investors or shareholders. While competitive rates, fewer fees, and personalized service remain foundational to

our model, our commitment to community investment is equally central to who we are. We believe if our members and our communities flourish, we will flourish too.

In 2025, Delta Community invested approximately \$1.7 million in grants, scholarships, educational programming, and philanthropic initiatives supporting youth and families throughout the communities we serve. Our employee-led Philanthropic Fund awarded \$150,000 to 20 nonprofit organizations focused on health and human services, financial literacy, and STEM/STEAM education.

Our award-winning Financial Education Center also continued to expand its impact, hosting more than 200 free webinars and workshops, reaching over 7,000 participants, and covering 54 financial topics. By empowering individuals with financial knowledge and tools, we strengthen not only households, but the broader communities in which we operate.

As we look ahead, we remain focused on our core purpose: helping members achieve financial well-being by providing the products, services, and guidance they need at every stage of their lives.

On behalf of Delta Community's Board of Directors and 1,400 dedicated employees, I thank you for your continued trust. We are honored to serve as your financial partner and remain committed to supporting your goals in the year ahead.

Linda O'Shea

Linda O'Shea
Chairman



LETTER FROM THE CEO

I am pleased to report that 2025 was another strong and successful year for Delta Community. Across every major performance measure, we delivered excellent financial and operational results while continuing to provide consistent, exceptional service and value to our members.

Although economic volatility continued to affect businesses and consumers nationwide, our conservative balance sheet management and strong capital reserves positioned us to maintain competitive pricing and superior service for our members. Our focus on prudent stewardship and long-term stability once again proved to be a meaningful advantage for our membership.

Our financial results reflect both disciplined management and the trust our members place in Delta Community every day. These are the 2025 highlights:

- Net income for the year totaled \$70.6 million, compared to \$37.9 million in 2024.
- Membership increased by more than 16,200 net new members, a 3.17 percent growth rate, exceeding both credit union national and local peer averages, and bringing total membership to 529,036 at year's end,
- Deposit balances grew by \$130 million to \$7.858 billion, a 1.7 percent increase from 2024.
- Direct loan growth recorded a 10.86 percent increase over 2024, with originations for consumer, residential and commercial loans totaling \$720 million, \$876 million, and \$156 million, respectively.
- Assets increased by 3.2 percent over 2024 to \$8.930 billion at year's end.
- Net worth ratio increased to 12.26 percent at year's end, reflecting a year-over-year increase of 43 basis points and well above the 7.0 percent threshold to be considered "Well Capitalized" from a regulatory standpoint.

As part of our continued commitment to metro Atlanta, and making Delta Community more convenient and accessible

to both current and prospective members, we expanded our branch network and field of membership in 2025 as follows.

- We opened new branches in Locust Grove, our fourth in Henry County, and Conyers, our first in Rockdale County.
- We expanded our field of membership to include Barrow, Jackson, Newton, and Walton counties, increasing our footprint from 16 to 20 metro Atlanta counties.
- We announced a new Roswell branch location in December, our fourth in the North Fulton county area, which is scheduled to open in the summer of 2026.

While financial and operational performance are critically important, I also want to highlight our placement across a couple of significant industry benchmarks.

For the seventh consecutive year, Delta Community earned the highest member satisfaction score among credit unions that participate in a national market research survey conducted by Raddon, a Fiserv company. This distinction reflects the consistent, superior service our members experience and the meaningful relationships our teams build every day.

The Atlanta Business Chronicle identified Delta Community as a "Best Place to Work" for the 11th consecutive year based on feedback from our employees that it gathered through an annual anonymous survey of professionals across many local businesses. High employee engagement and fulfillment drive our exceptional member service.

These two commendations add to the pride and privilege that I have in leading our team of 1,400 professionals. The strength of our relationships with members and each other as peers makes Delta Community special.

On behalf of our employees, our Board of Directors and Audit Committee, I thank you for choosing Delta Community as your financial partner. Your loyalty and continued trust made 2025 another successful year, and we look forward to serving you in the years ahead.

Hank Halter
Chief Executive Officer

AUDIT COMMITTEE REPORT



THE AUDIT COMMITTEE HAS TWO PRIMARY RESPONSIBILITIES:

- 1 To ensure that a comprehensive financial audit of the Credit Union is performed at least annually; and
- 2 To monitor the Credit Union's internal controls to ensure compliance with applicable laws, regulations, and the Credit Union's policies.

The Committee has engaged CliftonLarsonAllen, LLP, an independent public accounting firm, to perform the financial audit for calendar year 2025. The final 2025 report is expected by the end of April 2026. Additionally, examiners from the Georgia Department of Banking and Finance and the National Credit Union Administration (NCUA), a federal regulatory agency, conduct independent annual reviews of the Credit Union to evaluate the financial condition; the safety, and the soundness of the Credit Union; and compliance with applicable laws and regulations.

As part of its responsibility to monitor the Credit Union's internal controls and compliance, the Committee oversees the internal audit function of the Credit Union. Working on the Committee's behalf, the Corporate Audit department performs auditing procedures to obtain reasonable assurance that internal controls are in place and are followed to protect member assets. Corporate

Audit reviews and tests operational controls for adequate security and verifies Delta Community's compliance with state, federal, and NCUA regulations and adherence to Delta Community's written policies and procedures. Management and the Audit Committee periodically review the Credit Union's internal audit plan to assess and, under the guidance of the regulatory agencies, oversee the remediation of potential risks to the Credit Union's network; system and data security; privacy policies; business continuity; risk management; and related matters.

As a result of the internal and external audits, regulatory examinations, and meetings with the Credit Union's management and members of the Corporate Audit department, we conclude that the Credit Union's financial condition and its internal controls and procedures are sound.

I want to thank Committee members and Delta Community employees for their assistance with the Credit Union's auditing and compliance functions.

Esther L. Hammond
Chairperson, Audit Committee

2025 YEAR IN REVIEW

JANUARY

Presented the first four awards from our Philanthropic Fund to metro Atlanta charitable organizations; 20 grants totaling \$150,000 were awarded throughout 2025 in the 12th year of the program

Officially named Delta Community's boardroom the James J. Diffley Boardroom, in honor of the longtime chairman who served on the board for 62 years and as chairman for 38 years

FEBRUARY

Atlanta magazine named Hank Halter, CEO, and Jai Rogers-Thomas, Vice President of Business and Community Development, among the magazine's annual listing of the local "Most Powerful 500 Business Leaders" for the seventh consecutive year

MARCH

Elected Linda O'Shea and Charlie Boyajian as chairman and vice chairman, respectively, of Delta Community's Board of Directors

Celebrated Delta Community's 85th anniversary on March 8

Won 3 Diamond Awards from America's Credit Unions, a national industry trade association, for creative excellence in marketing and business development

APRIL

Opened the Locust Grove branch, Delta Community's 33rd branch, 30th in metro Atlanta and fourth in Henry County

Ranked in the top ten of large credit unions in the country by JD Power, a global leader in consumer insights, advisory services, and data and analytics, in its 2025 U.S. Credit Union Satisfaction Survey

Awarded a total of \$25,000 in general college scholarships to five deserving students through our 19th Annual Scholarship Program

MAY

Earned an industry-leading NetPromoter® score, a common indicator of member satisfaction, for the seventh consecutive year in the national Member Relationship Survey conducted by Raddon, a Fiserv company; the 2025 score also tied the record high score for Delta Community

JUNE

Presented the initial three of five \$5,000 college scholarships to students who attend a historically Black college or university through a separate annual program that complements our general scholarship offering

JULY

Expanded Delta Community's field of membership to include Barrow, Jackson, Newton, and Walton counties allowing member eligibility to anyone living or working in 20 metro Atlanta counties

Onboarded 25 students through annual High School Apprentice program that offers juniors and seniors the opportunity to gain professional work experience in paid part-time teller positions

AUGUST

Named as one of *Atlanta Business Chronicle's* "Best Places to Work" for the eleventh consecutive year in the Extra-Large Company category; the 2025 honor was also the fifth consecutive year that Delta Community ranked among the top three

SEPTEMBER

Opened the Conyers branch, Delta Community's 34th branch, 31st in metro Atlanta and first in Rockdale County

OCTOBER

Georgia Trend magazine featured Hank Halter, CEO, in its annual Georgia 500 edition recognizing Georgia's most influential leaders who drive the state's economy, for the fourth year in a row

NOVEMBER

Received top honor in the Excellence in Marketing category of the LUMINARIES Awards, a program sponsored by *Credit Union Times* that recognizes organizational and operational excellence

DECEMBER

Delta Community's Financial Education Center completed its annual calendar of free personal financial education workshops and webinars, which totaled 220 for the year, spanned 54 topics and attracted more than 7,000 attendees

Announced plans to open a new branch in Roswell, Georgia, during the summer of 2026. It will be Delta Community's 35th branch, 32nd in metro Atlanta and fourth in North Fulton County

TRENDS AT A GLANCE

ASSETS

(\$ in 000s)

2020	\$7,715,600
2021	\$9,023,100
2022	\$9,251,700
2023	\$8,657,200
2024	\$8,652,700
2025	\$8,930,100

LOANS

(\$ in 000s)

2020	\$4,867,300
2021	\$5,067,400
2022	\$5,831,700
2023	\$5,652,000
2024	\$5,706,600
2025	\$6,263,600

DEPOSITS

(\$ in 000s)

2020	\$6,797,500
2021	\$8,070,600
2022	\$7,866,800
2023	\$7,379,800
2024	\$7,728,000
2025	\$7,858,200

MEMBERS

2020	432,400
2021	459,800
2022	480,400
2023	499,300
2024	512,800
2025	529,000

STATEMENT OF FINANCIAL CONDITION

December 31, 2025 and 2024 (\$ in 000s)

UNAUDITED

ASSETS	2025	2024
Cash	\$ 326,291	\$ 240,769
Receivables	46,081	44,155
Loans, net of allowances for possible loan losses and deferred income (expense) relating to mortgage originations	6,207,231	5,644,752
Investments		
Available-for-sale	2,011,527	2,387,529
Other	29,698	27,788
Accrued Interest	30,822	29,543
Prepaid and Other Assets	199,467	199,361
Property, Equipment and Leasehold Improvements, at cost, net of accumulated depreciation and amortization	79,002	78,846
Total Assets	\$ 8,930,119	\$ 8,652,743
LIABILITIES AND EQUITY		
Accounts Payable	\$ 130,781	\$ 134,426
Notes and Related Interest Payable	0	64
Member Deposits	7,858,188	7,727,994
Equity	941,150	790,259
Total Liabilities and Equity	\$ 8,930,119	\$ 8,652,743

STATEMENT OF OPERATIONS

December 31, 2025 and 2024 (\$ in 000s)

UNAUDITED

REVENUES	2025	2024
Interest on Loans	\$ 314,489	\$ 283,229
Interest on Investments	77,160	61,403
Fees	30,488	28,222
Miscellaneous	72,535	71,863
Total Revenues	\$ 494,672	\$ 444,717
EXPENSES		
Total Employee Compensation and Training	\$ 174,313	\$ 157,350
Office Occupancy and Operations	27,401	24,490
Service Contracts	29,962	26,314
Debit Card	17,092	15,902
Loan Servicing	11,046	12,545
Checking Accounts	7,413	8,921
Advertising and Member Education	10,545	8,775
Professional and Outside Services	12,005	8,024
Depreciation and Amortization	7,196	7,306
Other Expenses	3,158	2,825
Provisions for Loan Losses	16,941	20,369
Cost of Funds		
Dividend Expenses	106,983	106,949
Interest on Borrowings	6	7,006
Total Expenses	\$ 424,061	\$ 406,776
Net Income	\$ 70,611	\$ 37,941



ALAN ARNOLD
BOARD DIRECTOR



LINDA O'SHEA
CHAIRMAN



ALLISON AUSBAND
BOARD DIRECTOR



ESTHER HAMMOND
BOARD DIRECTOR



HANK HALTER
BOARD DIRECTOR & CEO

BOARD OF DIRECTORS



ROBIN STRICKLIN
BOARD DIRECTOR



LEMUEL R. WIMBISH
BOARD DIRECTOR &
SECRETARY/TREASURER



CHARLIE BOYAJIAN
BOARD DIRECTOR &
VICE CHAIRMAN



MATT SULLIVAN
BOARD DIRECTOR

EXECUTIVE MANAGEMENT



HANK HALTER
CHIEF EXECUTIVE
OFFICER



JAY GRATWICK
EVP & CHIEF
FINANCIAL OFFICER



MATTHEW SHEPHERD
EVP & CHIEF
OPERATING OFFICER



BOB WALSH
EVP & CHIEF
LENDING OFFICER



PAM DAVIS
SVP, BRANCH DELIVERY
& OPERATIONS



ABDUL HUSSAIN
SVP & CHIEF
RISK OFFICER



BOB MANNING
SVP & CHIEF
LEGAL OFFICER



BILL MESPLAY
SVP, REMOTE
DELIVERY CHANNELS



SUZANNE MITCHELL
SVP & CHIEF HUMAN
RESOURCES OFFICER



TIM MITCHELL
EVP & CHIEF
INFORMATION OFFICER

OUR VISION

We want to be metro Atlanta's preferred place to bank, known for providing our members with honest value, superior service and trusted advice.



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