Maps Credit Union

Annual Report 2025–2026



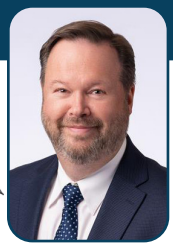
Financial and Operations Report



By Brant Wolf, Chair, Board of Directors, and Mark Zook, Maps President and CEO

Brant Wolf

Mark Zook



Dear Members,

This year, Maps Credit Union made new connections, welcomed Lewis & Clark Bank, and expanded our branch network—all while staying focused on strong relationships and community. And, thanks to the dedication of our members and employees, we achieved continued growth across all key areas:

- Total deposits: $1.64 billion
- Total loans: $1.36 billion
- Total assets: $1.85 billion
- Membership: 86,785

Together, we continue to grow stronger, building on a long tradition of trust, service, and community.

Growing Our Reach with Lewis & Clark
In January of 2026, Maps completed its acquisition of Lewis & Clark Bank and welcomed its Oregon City, Astoria, and Seaside locations into the Maps branch network. The partnership expands our ability to serve members statewide while bringing together two organizations committed to local relationships and community banking.

We're working to make the transition smooth for members and to become active in our new communities.

Expanding Our Branch Network
We're excited to open our new Dallas branch on November 2, 2026, at 210 W Ellendale Ave, bringing a long-requested Maps location to the heart of Polk County. Through community partnerships, financial support, outreach, and employee volunteerism, we look forward to deepening our relationships with the people and organizations that make the Polk County community so strong.

We're also nearing completion of the remodel at our South Salem branch, and work is underway on a new Willamette Town Center branch, expected to open in late 2027. The new location will give members another convenient option in northeast Salem, especially those who currently rely on our busy Chemeketa branch.

Member Rewards is Helping Members Save
Member Rewards has helped members save over $2 million and earn 5% on Rewards Savings Accounts this year. Cashback Mastercard accounts grew 19% to 5,277, with 1% cash back deposited automatically into Rewards Savings Accounts.

Maps in the Community
This year, the Maps Community Foundation is awarding $50,000 in Teacher Grants across Marion, Polk, and several other Oregon communities to support innovative projects that enrich student learning.

We also awarded $92,000 in scholarships to 37 students—including two non-traditional learners—through Maps Scholarships and partnerships with Chemeketa Community College and Western Oregon University.

Community Outreach also reached students and educators in new ways this year. Maps hosted a record six Bite of Reality events at high schools throughout the Willamette Valley, with attendance ranging from about 40 to more than 200 students per event.

Investing in Our Communities
Our commitment to stronger communities extends beyond education. In 2026, the Maps Community Foundation has awarded $150,000 in Maps Community Grants to support nonprofit capital projects that create lasting local impact.

This includes $50,000 to Marion Polk Food Share for a new food bank facility, helping nonprofits create needed spaces and infrastructure.

Looking Ahead
As we grow, innovate, and evolve to serve our members and communities, we're reminded that our success has always been rooted in connection to the places we call home. Together, we've built more than a credit union; we've built a community grounded in trust, compassion, and shared purpose.

Financial Summary

(Dollars shown in thousands)	2026	2025
Income Statement	**For the Fiscal Year Ended June 30, 2026, and 2025**	
Income		
Loan/Investment/Other	$122,472	$103,033
Expenses		
Operating Expenses	$79,068	$65,621
Dividend and Interest Expense	$22,314	$18,602
Provision for Loan Losses	$5,820	$5,303
Non-Operating		
Gain (Loss) on Sale of Assets, net	0	0
Gain (Loss) on Sale of Securities, net	0	0
Non-controlling interest	(662)	(288)
Net Income	**$15,933**	**$13,796**
Financial Summary	**As of June 30, 2026 and 2025**	
Assets		
Loans (Net)	$1,359,542	$1,189,414
Cash and Equivalents	$249,492	$110,333
Investments	$10,349	$12,911
Accrued Income	$5,028	$4,144
Fixed Assets (Net)	$55,149	$46,225
NCUSIF Deposit	$14,939	$11,049
Other Assets	$157,615	$94,577
Total Assets	**$1,852,115**	**$1,468,653**
Liabilities and Equity		
Accrued Expenses and Other Liabilities	$30,543	$27,637
Borrowed Funds	0	0
Members' Shares and Savings Accounts	$1,642,636	$1,277,513
Members' Equity	$178,935	$163,503
Total Liabilities and Equity	**$1,852,115**	**$1,468,6553**

The CPA firm of Doeren Mayhew audited the consolidated financial statements of the credit union as of June 30, 2026, using generally accepted auditing standards. The firm rendered the opinion that the financial statements presented the consolidated financial position of Maps Credit Union for the year ended June 30, 2026 fairly in all respects.

*APY=Annual Percentage Yield. Rate is subject to change. Federally insured by NCUA.

Supervisory Committee Report



By Amy John, Chair, Supervisory Committee

Maps' Supervisory Committee is looking out for you.

This Committee has been appointed by the Board of Directors to make sure the Credit Union complies with laws and regulations and operates in the best interest of all members. We also supervise the work of the Credit Union's internal and external auditors. We work to ensure Maps abides by:

- Oregon Revised Statutes
- Oregon Administrative Rules
- NCUA regulations
- Generally Accepted Accounting Principles

We're also mandated by the State of Oregon to make sure:

- An outside financial audit is performed annually.
- Member accounts are verified.

This year, we hired the CPA firm of Doeren Mayhew to review Maps' financial statements as of June 30, 2026, applying generally accepted auditing standards.

The firm rendered an Unqualified Opinion, meaning the statements fairly represented the financial position of the Credit Union as of the audit date and included the required disclosures of significant accounting policies.

The annual report provided for this meeting features a summary of the financial statements outlining Maps' assets, liabilities, and capital reserves.

Working with management and auditors, we on the Supervisory Committee pledge to continue to do our best to ensure the safety and soundness of the Credit Union. We are honored to do so.

Supervisory Committee
2025–2026

Amy John, Chair
Audit Manager,
Oregon Secretary of State, Audit Division

Scott Turner, Vice Chair
Controller, Dallas Glass

Anna Mahony, Secretary
Business Instructor, Western Oregon University

Derrick Angelus, Member
CPA, Senior Manager, Kuenzi & Company, LLC

Jeff Pommerenck, Member
Deputy, Internal Audit,
US Army Corps of Engineers

Unified Solutions, LLC Board of Directors
2025–2026

Tom Marks, Chair
Retired Broker,
Berkshire Hathaway Home Services

Travis Young, Vice Chair
Director-Corporate Procurement/Portfolio Management,
Batory Foods

Craig Smith, Director
Retired Chief Financial Officer,
Chemeketa Community College

Rich Goward, Director
Chief Financial Officer,
Willamette Valley Vineyards

Christy Perry, Director
Retired Superintendent

Erich Paetsch, Director
Attorney, Saalfeld Griggs

Maps Credit Union Board of Directors
2025–2026

Brant Wolf, Chair
Executive Vice President,
Oregon Telecommunications Association

Travis Young, Vice Chair
Director-Corporate Procurement/Portfolio Management,
Batory Foods

Jeff Antrican, Director
Retired Supra Wireless Executive

Judy Beebe, Director
Owner of Omni, LLC, and
President of Someone Cares in Oregon

Tom Marks, Director
Retired Broker, Berkshire Hathaway Home Services

Kathy Moore, Director
Director of Project Development,
Willamette Workforce Partnership

Rich Goward, Director
Retired CFO of Willamette Valley Vineyards

Jerry Ambris, Director
Executive Director
Habitat for Humanity of the Mid-Willamette Valley

Christy Perry, Director
Retired Superintendent of Salem-Keizer Public Schools

Mark Zook, Credit Manager, Secretary, & Treasurer
President & Chief Executive Officer, Maps CU

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