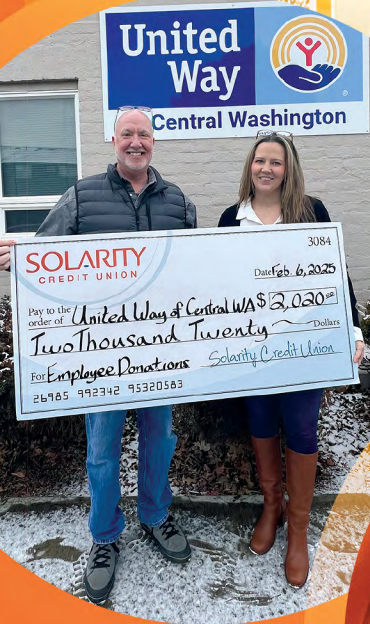




SOLARITY

CREDIT UNION

THAT'S BRIGHTER BANKING. THAT'S SOLARITY.

Report to the Membership



Mina Worthington
President and CEO



Merrilou Harrison
Board Chair

Dear Members,

As we reflect on the past year, we are happy to share the progress we made in expanding Solarity's footprint beyond our local Yakima Valley roots. We opened a new branch in Moses Lake and celebrated the one-year anniversary of our Wenatchee branch. By the end of Q1 2026, we will open a long-awaited branch in Union Gap. These investments reflect our commitment to reaching new markets while continuing to serve our legacy communities of Yakima, Selah and the Lower Valley.

We continue to enhance our suite of products and services. Our mission is to focus on product and service solutions that deliver the best possible value for the most engaged members. One example is Bonus Savings, a high-yield account that rewards members with a great rate for actively using their debit card. We enhanced our home equity line of credit and offered some of the most competitive vehicle loan rates in the market. In March, we launched our Community Business Banking division, dedicated to building deep, value-based relationships with local businesses, offering tailored financial solutions and personalized support.

Recognizing the importance of user-friendly technologies, convenience and security, we upgraded and made improvements to online

and mobile banking. The updated platform offers a more intuitive experience, expanded features and robust security, empowering you to manage your finances anytime, anywhere. In addition, we made improvements to online account opening with the implementation of Plaid® for account funding. Plaid also gives you an easier way to connect your accounts, move money between financial institutions and manage more of your finances in one place.

While our digital capabilities have grown, we remain committed to personal service. Our branches are staffed with knowledgeable, well-trained professionals who are ready to provide consultative support for all your financial needs. That commitment extends beyond the branch, including educational efforts like the fraud prevention seminar we hosted in partnership with the local FBI office to help members recognize and avoid today's most common scams. You can count on Solarity for guidance and expertise in meeting your financial goals.

We want to extend our sincere appreciation to our Board of Directors and Audit Committee members. Their dedication, leadership and oversight have been instrumental in ensuring our unwavering commitment to our engaged members' best interests. Thank you for your trust, loyalty and engagement.

BRIGHTER BANKING IN ACTION

In 2025, we combined innovative technology with the personal touch our members value. The highlights below showcase just a few of the ways we made banking easier, more accessible and more supportive for our members – online, on the go and in the branch.



Financing what matters most

We funded more than \$70 million in loans, helping members achieve their financial goals, from purchasing homes and vehicles to financing business growth.



A better digital experience

Our upgraded mobile app introduced a cleaner interface, stronger security and better performance, making it simpler and safer to manage your money on the go.



Branching out with purpose

We expanded our branch footprint, opening a new branch in Moses Lake, celebrating the one-year anniversary of our Wenatchee branch and breaking ground in Union Gap.

Introducing COMMUNITY BUSINESS BANKING

In 2025, we launched our Community Business Banking division to support local businesses with dedicated expertise, smarter tools and the personalized service they need to thrive.

CEO Mina Worthington and Chief Credit Officer Steve Brown sat down to discuss the reason for this expansion and how it benefits businesses in our community.



WATCH NOW!



Board of Directors



Merrilou Harrison
Chair



Doug Nicholson
Vice Chair



Angela Gonzalez
Secretary



Jim Hurley
Board Director



Victoria Larios
Board Director



Michael Meyer
Board Director



Terry Morgan
Board Director



Ryan Smith
Board Director



Angela Von Essen
Board Director

Audit Committee Report

Elected by our members, the Audit Committee collaborates throughout the year with Solarity's Executive leadership, Risk Management team and external auditors to maintain the credit union's financial health and operational reliability. Ongoing review of internal controls, quality standards and regulatory compliance helps guard against fraud and ensures the continued protection of our members' collective assets.

It is the responsibility of the Audit Committee to engage independent auditors to conduct the annual audit of Solarity's financial statements. In 2025, our independent auditors, Eide Bailly LLP, audited the financial statements of Solarity for the 12 months ending March 2025 and completed the verification of member accounts. They formally rendered their opinion indicating that our financial statements accurately reflect the financial condition of Solarity Credit Union.

We appreciate the support of the Board of Directors and the employees of the credit union for their cooperation in allowing us to carry out our duties and responsibilities that ensure an effective audit program.

Ryan Smith
Audit Committee Chair

Audit Committee



Ryan Smith
Committee Chair



Jim Hurley
Committee Member



Victoria Larios
Committee Member



Angela Von Essen
Committee Member



Tina Torres
VP of Risk Management & Staff Liaison

A BRIGHT NEW CHAPTER begins in Moses Lake

October 2025 marked a significant milestone for Solarity with the opening of our new full-service Moses Lake branch. The community joined us for a Grand Opening celebration featuring special offers, giveaways and the memorable moment when a lucky resident won an Alaskan cruise.

Within the first 90 days, the glow of Brighter Banking was already taking hold. More than 70 new members joined the Moses Lake branch, and over \$369,000 in loans were funded to help Grant county families purchase vehicles, pursue new opportunities and strengthen their financial footing. Each loan represents a spark of progress, supporting local growth and contributing to the continued vitality of the Moses Lake area. We're grateful for the warm welcome and look forward to helping this community shine even brighter.



"We're excited to bring the promise of Brighter Banking to the Moses Lake community. When families and businesses have reliable financial support, the whole community benefits. We're proud to help fuel that momentum."

- Mina Worthington
President and CEO

MAKING OUR COMMUNITIES BRIGHTER

From long-standing traditions to new partnerships, we are honored to support worthy causes and events across our region. Here's a glimpse of how we invested in our communities in 2025!

Yakima Habitat for Humanity • Build days and store cleanup



Memorial Foundation • \$46,000 donation and a medically equipped wagon



Selah Naches Food Bank • Stocking shelves for neighbors in need



YWCA Yakima • School supplies, gift drives and holiday adopt-a-family



Wenatchee Valley Farmers Market • Title Sponsor



Moses Lake Downtown Association • Tree Lighting



Read our full
Community
Impact Report



Financial Statement

Statement of Income

Income	2025	2024
Interest on Loans	33,346,428	31,664,577
Investment Income	3,703,434	4,935,887
Fee & Other Operating Income	9,267,505	9,302,202
Total Income	46,317,367	45,902,666
Expenses	2025	2024
Compensation	14,647,150	15,422,994
Travel & Conference	458,461	500,473
Office Occupancy	1,348,636	1,220,821
Office Operations	5,474,092	5,405,884
Marketing	1,192,784	1,188,665
Loan Servicing	745,627	941,476
Professional & Outside	4,037,954	3,784,033
Provision for Loan Losses	1,811,000	1,201,000
Cost of Borrowed Money	1,726,994	2,193,904
Misc Operating Expenses	949,374	988,958
Total Operating Expenses	32,392,072	32,848,208
Non-Operational (Income) or Expense	189,012	0
Dividends	9,073,174	9,299,757
Total Expenses	41,654,258	42,147,965
Net Income	4,663,109	3,754,701

Unaudited financial statement as of Dec 31, 2025. Certain prior year amounts have been reclassified for consistency with the current year's report. These reclassifications had no effect on the reported results of operations.

Statement of Financial Condition

Assets	2025	2024
Loans	662,094,993	680,304,479
Allowance for Loan Loss	(2,497,652)	(2,339,490)
Loans Held for Sale	0	0
Cash & Deposits	86,994,497	38,942,830
Investments	50,891,144	56,674,574
Land-Building (Net of Depreciation)	8,626,074	9,260,510
Furniture & Fixtures (Net of Depreciation)	3,641,225	3,156,950
Other Assets	21,797,677	25,319,478
Accounts Receivable	2,597,947	2,447,593
Total Assets	834,145,905	813,766,924
Assets Serviced for Others	414,963,865	452,532,013
Total Assets Under Management	1,249,109,770	1,266,298,937
Liabilities	2025	2024
Accrued Liabilities	2,671,927	1,881,789
Accounts Payable	11,023,651	12,840,507
Borrowings	45,000,000	45,000,000
Total Liabilities	58,695,578	59,722,296
Shares	2025	2024
Membership Shares	185,148,086	196,369,518
Share Checking	143,578,733	139,460,778
Certificates	117,787,469	74,108,313
IRAs	8,106,641	5,834,902
Money Market Accounts	164,237,707	189,262,717
Non-Member Deposits	22,580,581	21,083,778
Total Shares	641,439,217	626,120,006
Equity	2025	2024
Equity Acquired in Merger	20,445,000	20,445,000
Regular Reserve	115,719,911	111,056,801
Unrealized Gain or Losses on AFS Securities	(2,153,801)	(3,577,179)
Total Reserve Equity	134,011,110	127,924,622
Total Liabilities, Shares & Equity	834,145,905	813,766,924

DISCOVER BRIGHTER BANKING NEAR YOU!

Yakima

Selah

Wenatchee

Moses Lake

Union Gap



SOLARITY
CREDIT UNION

solaritycu.org



Federally insured by NCUA.
Equal Housing Opportunity.