

Cooperative strength that serves *you*.

Being there for every moment takes lasting strength.

As members move through life, their financial needs change. SECU's financial strength helps ensure we can be there through it all—delivering value, focusing on better ways to serve, and helping members navigate the moments that matter most. Careful stewardship keeps your Credit Union strong, so members can count on SECU today, tomorrow, and for generations to come.

Nearly \$60B
IN TOTAL ASSETS

Up more than 6.7% from last year

\$437M
IN NET INCOME

Up from \$283 million last year

< 1% Increase
IN OPERATING EXPENSES

Lowest expense increase in 20 years

Putting a strong year to work for members.

As a not-for-profit financial cooperative, SECU was built on affordability, accessibility, and exceptional member service. For more than 89 years, those values have guided how we serve our member-owners. In FY26, those values continued to show up in meaningful ways.



A NEW DIGITAL BANKING EXPERIENCE

Giving members greater flexibility and convenience

The new and improved Member Access launched in FY26, with 1.5+ million members logging in and exploring the new features like Member-to-Member transfers and financial wellness tools.



LOWEST ANNUAL FEE INCOME PER MEMBER

Among large North Carolina credit unions

SECU's commitment to providing more value at less cost remained a priority in FY26 to help members keep more money in their pockets, where it belongs.



A BRANCH IN EVERY NORTH CAROLINA COUNTY

Only financial institution with a branch presence in all 100 counties

In FY26, SECU further enhanced the in-person member experience delivered through our 275 branches and more than 1,000 ATMs with branch renovations and upgrades to CashPoints® ATMs all across the state.



Explore more online.

Scan for more FY26 highlights, including messages from SECU's President & CEO and Board Chair and the year's consolidated financial statements. Or visit ncsecu.org/newsroom/annual-report.



Federally Insured by NCUA | NMLS#430055



More for every *moment*.

A year of delivering more value for members.

Loans grew over \$2 billion and deposits increased by more than \$3.2 billion in FY26, reflecting the confidence members place in SECU to be there for their everyday needs and long-term goals. More members found their way home in FY26, as SECU increased new mortgage originations by 11.6%, providing affordable options with no private mortgage insurance (PMI) to help put homeownership within reach. SECU reached 121,553 students through 1,074 youth financial education events in FY26, earning first place from the Credit Union Financial Education Network for number of students reached and number of student presentations.



#1 in the U.S.

FOR LOANS AND CHECKING ACCOUNTS

TIME's America's Best Financial
Services of 2026

#1 in the State

FOR MORTGAGE LENDING

North Carolina
Housing Finance Agency

#1 Nationally

FOR FINANCIAL EDUCATION

Among credit unions with
over \$10 billion in assets



A year of showing up for our North Carolina communities.

Three million members means millions of stories and moments that we are honored to support. As our Credit Union grows, staying connected matters. In FY26, nearly 3,000 local Advisory Board volunteers helped keep us close to the members and communities we serve, while employees and volunteers showed up locally at 1,749 community events across the state. It's the SECU Difference in action.



There is a Difference.

Scan for more stories and impacts.
Or visit ncsecu.org/newsroom/annual-report.

A powerful extension of the People Helping People® spirit is the member-funded SECU Foundation. In FY26, SECU Foundation provided \$24 million in community support, including \$8 million in scholarships and internships for more than 3,700 North Carolina students. Since 2004, the Foundation has made a collective commitment of over \$352 million to benefit the people of our state.

SECU Foundation is a 501(c)(3) charitable organization funded by the contributions of SECU members to help identify and address community issues and promote local and community development in North Carolina primarily through high impact projects in the areas of education, housing, healthcare and human services.

