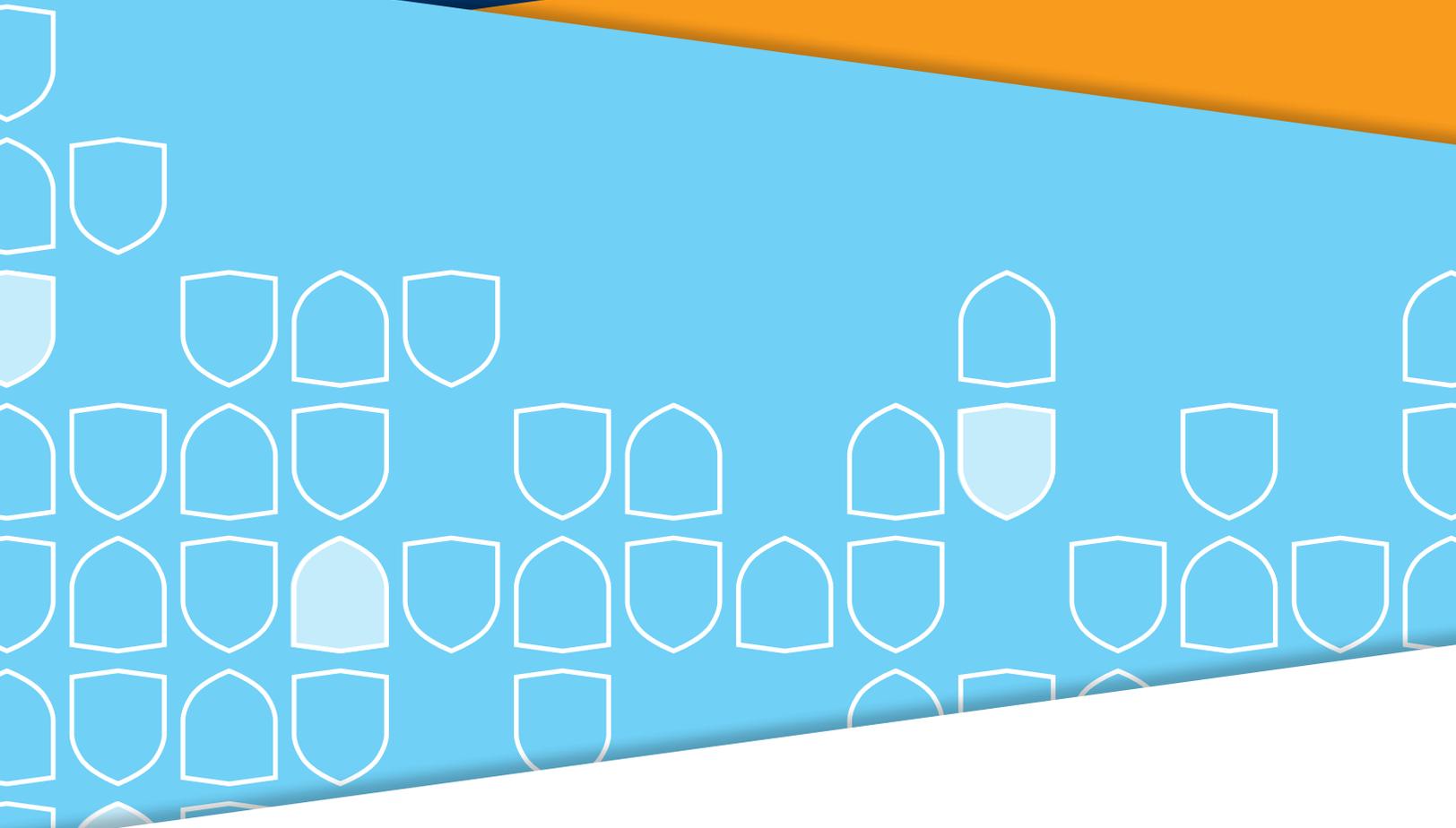


2025

Member & Community

Impact Report



REDSTONE
FEDERAL CREDIT UNION®

Dear Members,

At Redstone Federal Credit Union, our commitment to our members and communities shapes every decision we make. We focus on investments that strengthen financial well-being and support long-term community vitality.

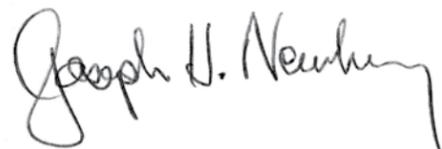
In 2025, Redstone financed affordable housing for low-income seniors and supported the expansion of the Alabama School of Cyber Technology and Engineering. This investment added a new research facility and dormitory, helping advance the state's only public residential school dedicated to engineering and cyber technology.

We also marked a major milestone in our affinity debit card program. Since launching in 2017, Redstone has returned \$1 million to schools and education-based nonprofit organizations across our footprint. The program has provided schools, colleges, and educational nonprofits with branded debit cards that generate ongoing support each time a member uses one – an easy, meaningful way for members to give back.

We invite you to explore the 2025 Member and Community Impact Report. It highlights how our mission extends beyond traditional financial services and demonstrates the added value of Redstone membership. You will also meet a few of our members as they share ways Redstone has made a difference in their lives.

As we celebrate our 75th anniversary this year, we reflect on a legacy defined by service. For decades, we have stood beside our members and invested in the communities we call home. That commitment continues to guide us as we work toward a brighter future together.

Sincerely,



Joe Newberry, President/CEO



Mission

Improving the financial well-being of our members and communities by offering trusted advice, choices, opportunities, and solutions.

Vision

Helping members, their families, and our communities achieve their financial dreams.

Guiding Principles

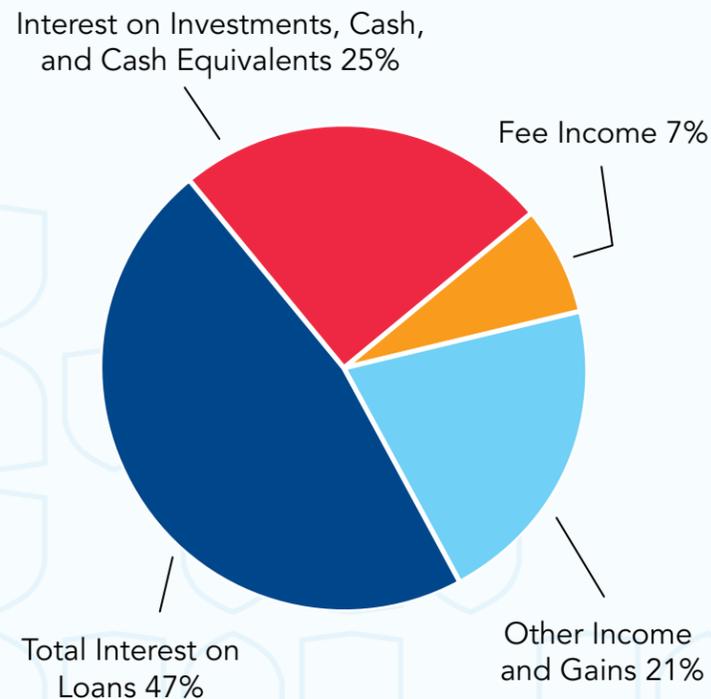
1. Grow accessibility to our cooperative and its financial solutions.
2. Be the go-to provider for high-quality financial products and services.
3. Create unparalleled value for our members.
4. Be the catalyst for positive change in our communities.

How We Distributed Money

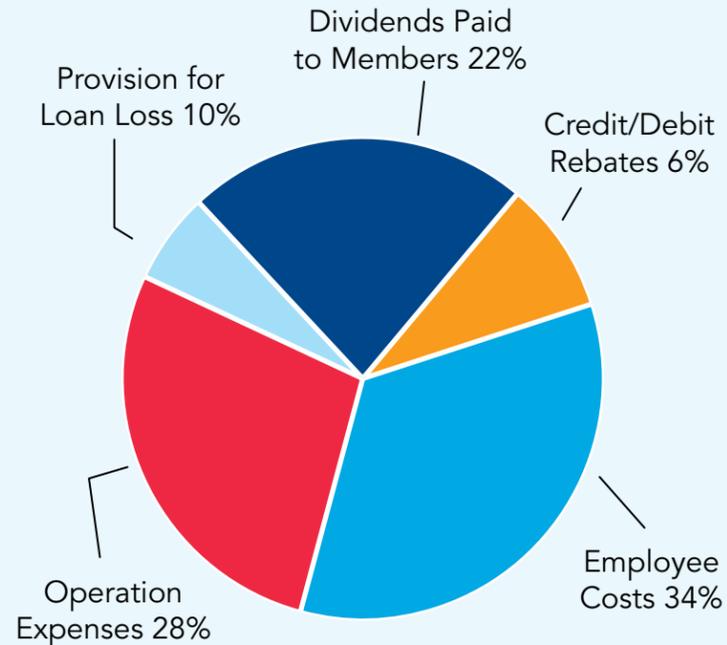
for years ending 12/31

\$ in thousands	2021	2022	2023	2024	2025
Net Worth	\$754,409	\$829,299	\$930,357	\$1,026,458	\$1,131,836
Members' Equity	\$721,735	\$452,685	\$605,803	\$725,666	\$943,248
Net Worth Ratio	10.18%	10.91%	12.33%	13.01%	13.45%
Assets	\$7,408,287	\$7,599,949	\$7,547,868	\$7,890,187	\$8,412,240
Deposits	\$6,648,703	\$6,960,313	\$6,714,638	\$7,091,968	\$7,391,166
Gross Loans	\$3,159,361	\$3,511,496	\$3,971,331	\$3,797,293	\$3,737,070

Earned



Spent



How We Earned/Spent Money

Condensed Consolidated Statements of Financial Condition and Income

December 31, 2025

\$ in thousands

Assets

Loans to Members	3,737,070
Allowance for Credit Losses	(44,986)
Cash & Cash Equivalents	438,770
Investments	3,849,344
Other Assets	432,042
Total Assets	8,412,240

Liabilities and Equity

Member Share & Certificates	7,391,166
Other Liabilities	77,826
Equity	943,248
Total Liabilities and Equity	8,412,240

Income

Total Interest on Loans	254,199
Interest on Investments, Cash, & Cash Equivalents	138,645
Fee Income	36,145
Other Income & Gains	114,057
Total Income	543,046

Expense

Dividends Paid to Members	96,607
Interest on Borrowed Funds	302
Provision for Loan Loss	44,058
Employee Costs	148,634
Operation Expenses	122,403
Credit/Debit Rebates	25,665
Total Expense	437,669

Net Income

105,377

Redstone Federal Credit Union - Public
This Credit Union is federally insured by the National Credit Union Administration.
This information is unaudited.



Impactful Membership

Redstone was built on creating value and opportunities for people of modest means. So, when the government shut down on October 1, Redstone launched special loans to help its members pay their bills. Making owning a home more affordable and helping students pay for college remained two top priorities at Redstone in 2025. Higher rates on short-term CDs led to a boost in savings for some members.

- 544,893 total members
- 1,166 government shutdown loan applications
- \$93,000 in scholarship awards
- 3 new branches open to better serve members

WE HEAR YOU

Whether you give us a call, message us online, or visit a branch, we are always here to listen. Your feedback is important to us because it helps us improve our products and services.



769,324
Phone Calls



32,226
Emails



96,682
Chat & Video
Sessions



22,471
Surveys



427,746
ITM Sessions



2.4M
Teller
Transactions



138M
Online + Mobile
Banking Logins

Impacting Members' Lives

198,765

members who
increased their
credit scores

6,128

members utilizing
second chance
accounts

16,279

loans originating from
members with lower
credit scores

20,156

youth accounts
(ages 1-17)

Loan Saver Program

Debt from payday loans kept Renzie Price awake at night.

After becoming ill and unable to work, his bills started to fall behind and payday lenders seemed to be his only option.

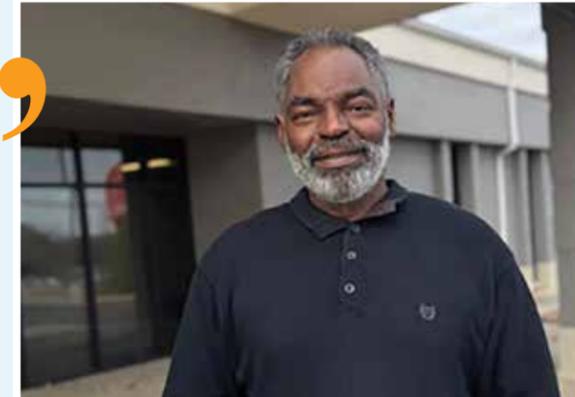
Price found that getting into debt was much easier than getting out of it. Payday or title loans can play a large part in draining a household's available cash.

Price needed help and turned to The Society of St. Vincent de Paul, an international Catholic organization committed to helping those in need. The SVDP Huntsville Council partners with Redstone for an innovative effort, called the Loan Saver Program. The program gave Price a way to pay off his payday loans while also saving money. Applicants are referred by St. Vincent de Paul or another Community Partner Loan organization and must be a Redstone member. The loans are backed by those organizations.

"I've been a Redstone member since I was 16 when I got my first summer job. But this was my first loan ever from Redstone," Price says.

“Redstone and St. Vincent de Paul were there when I needed them most.”

As a result of the small-dollar loan program, Price says his credit score has improved and he repaid the loan early. "I paid it off early because of gratitude. I was thankful for the help." Since then, he says he has stayed away from payday lenders.



Community Partner Loans Completed in 2025: 21

Amount Loaned: \$56,725 with an average loan amount of less than \$2,700

Organizations Represented: Community Action Partnership and St. Vincent de Paul

Redstone is intentional about choosing projects that are smart investments for our members while also strengthening our communities. In addition to supporting hundreds of community requests, Redstone, in 2025 also approved \$14.47 million in financing to build new apartments for low-income seniors. The new complex, Meridian Commons Apartments, will consist of 114 bedrooms.

We are also funding the \$9 million expansion of the Alabama School of Cyber Technology and Engineering. This next phase will consist of a research facility and dormitory. Huntsville is fortunate to be home to ASCTE – Alabama’s only public residential high school for students studying advanced engineering and cyber technology.

Both of these projects support our guiding principle of being a catalyst for positive change in our communities.

Member Impact Grant

Three high-impact nonprofit organizations received **\$230,000** in grants as part of Redstone’s inaugural Community Impact Grant program. The initiative supports organizations that drive measurable changes and address critical needs in the communities Redstone serves.

The selected non-profits are:

- Creative Cities Fund – Raise Your Hand Initiative
- Aum Foundation, USA, Inc. – Aum Campus Housing Initiative
- Hustle Recovery, Inc. – Expanding Recovery and Workforce Development Initiatives in Middle Tennessee

“Redstone’s support will expand our workforce development and financial education initiatives, empowering people in recovery with the tools to achieve stability, self-sufficiency, and sustainable success.”

– Troy Sandifer, founder and CEO of Hustle Recovery



2025 Veterans Day Parade



Community Impact Award recipients: Troy Sandifer of Hustle Recovery, Alka Bhargava of Aum Foundation, and John Allen of Creative Cities Fund.



Student tellers Bailey Hixon and Braxten McAllister represent Redstone at the Scottsboro High School Homecoming Parade as Mr. & Ms. Redstone Federal Credit Union.



Playmaker: Redstone volunteers enjoy Madison Street Festival. Redstone annually supports the festival that provides educational grants.

By the Numbers

\$1.1M

Community Sponsorships

\$327,541

Advertising purchased from schools and non-profits

\$122,454

Cash paid out to schools, colleges, and non-profit educational organizations through Redstone’s Affinity Debit Card program

\$5.2M

Awarded in contracts to women-owned and minority owned small businesses

\$102M

Closed in business and commercial loans

809

Supported individual requests from organizations

\$21M

First-time Home-buyer Loans

IMPACTING THE COMMUNITY

Financial Well-Being

One way that Redstone fulfills its mission of improving the financial well-being of our members and communities is by helping members manage their money and build a strong financial foundation.

Our team teaches financial basics to thousands of school children, adults, and through its Reality Fairs, seminars and workshops.

To add value to each membership, Redstone searches out member discounts and perks, such as free AUSA membership, industry-leading Visa credit card rewards program, and high-yield Brighter Day savings accounts.

A Redstone Family Tradition

Hyatt Sandifer is proudly carrying the family torch at Redstone's Decatur High School's student branch – whether he meant to or not. He's the fourth Sandifer to step behind the counter, following big brothers Draven, Satchel, and Caster, who've practically made the branch their home since it opened in 2018.

Hyatt admits it's a little intimidating to trail three tough acts. They set the bar high, after all. But he says the experience has been exciting – real-world job skills, hands-on money management, and plenty of stories to bring home to the dinner table.

Just like his brothers, Hyatt was nominated by his teachers and then interviewed before landing the role. And according to Nathan Lombard, senior AVP over the Schools Program, the Sandifers – and the entire roster of student tellers – have made quite an impression.

"We rely on the schools for student selections, and they've given us exemplary individuals. Since the second year of our program, we've been honored to have one of the Sandifers working at our branch. We're happy to also have Hyatt," Lombard said.

Every single one of my brothers has been a student teller. They learned so much and always had summer jobs. The Redstone staff is patient while they teach you how to serve members.



Personal Financial Impact

17,628 youth and adults taught financial education

50 schools adopted by Redstone branches and departments

\$22,646 deposited into savings by elementary school students during special deposit days at their schools

\$4.5 Million in incentives paid to 11,506 new members

\$93,000 in scholarships awarded to 24 students

102 appointments with our Certified Credit Counselors

8,828 short-term, small dollar loans

Educating Youth About Finances

Redstone's financial education team led an immersive Reality Fair where students practiced real-life budgeting by managing income, paying bills, and responding to unexpected expenses in a fun and interactive environment.

The event, RealityEX, attended by more than 1,500 ninth graders throughout Decatur City, Hartselle City, and Morgan County schools, was held over three days at Ingalls Harbor Pavilion.

RealityEX was a collaborative effort between Redstone, the Decatur-Morgan County Chamber of Commerce, and Reach and Teach's ImaginEX. ImaginEX introduced students to the wide range of careers within the entertainment industry.

The partnership gave students across Morgan County real-world learning opportunities that prepared them for both their financial futures and the workforce ahead.



RealityEX Students



RealityEX Group Photo

SERVING the COMMUNITY

2025 Community Champions Awards



Your 2025 Community Champions

Matthew Dormus
The Story Room

Brent and Anna Morgan
Bridge Family Ministries

Janet Geist
North Alabama Search and Rescue Dog Association

Christie Harmon
Isaiah 41:10 Foundation

Kate O'Neal
The Caring Link



Your 2025 Community Champions



Greetings from Joe Newberry at the opening of the Community Champions Award Event

Recognizing Our First Responders

Redstone served more than **1,200** lunches to first responders during its annual celebration.

The First Responders' Appreciation Luncheon marked 10 years serving in Alabama and Tennessee communities, offering meals on-site and packed to go. In Huntsville, 885 meals were served, with another 375 meals served in Murfreesboro and Fayetteville in Tennessee.

Redstone's initiative aligns with Congress's designation of October 28th as National First Responders Day in 2017.



Serving the Community

\$346,843

Contributed by Redstone employees through United Way

\$7,135

Donated to local charities by Redstone employees outside of United Way

Protecting Your Money

\$7.7M

Recovered for members after detecting card fraud

\$7.6M

Saved through preventative detections



Jonathan Kirby

Leaving a Legacy

After answering thousands of calls, emails, and requests concerning member and branch security, Jonathan Kirby, Vice President of Security & Investigations, is leaving the building!

Kirby is retiring in March from Redstone Federal Credit Union after 37 years. It's a role far removed from what he expected when he joined Redstone right out of college. At the time, he thought the job would simply be a placeholder until he found something else. Instead, it became a lifelong career marked by leadership, integrity, and a deep commitment to serving members.

His team handles issues that affect members' accounts and their physical safety. From a team of four in 1999, to his current staff of 62, Security & Investigations ensures that Redstone remains in compliance with regulations, investigates thousands of incidents each year, and thwarts daily unauthorized attempts on member accounts. Kirby also oversees Redstone's affiliated businesses: RISE Security and RISE Armored Services, that adds another 91 to his team.

Kirby's connection to Redstone began long before his first day on the job. His father worked at the credit union for 16 years and opened Redstone's first branch in Stuttgart, Germany. Together, their combined tenure spans 53 years – more than half the time Redstone has existed.

"I like to say that my team is in the lemonade business," Kirby says. "We take sour situations and look for the tools in our toolbox that can help turn them into something sweeter. No one calls Security & Investigations when everything is wonderful. They call because they've had a problem with their account or are facing another issue. Our team does a good job of showing empathy and concern."

Kirby is especially proud of the people he's worked alongside.

"Seeing people develop over the years is one of the best parts of my job. Watching them grow in numbers and in knowledge and the difference they are making with our members, fellow employees and community makes me proud. This is my work family."

What Comes After Retirement?

Visit all 50 states (he's about halfway there), spend more time with the kids and grandkids, and make sure he shows his wife how special she is to him!

AWARD-WINNING IMPACT

And Future Growth

2025 Awards

People's Choice Award
Jackson County Sentinel

Best of the Best Credit Unions
Decatur Daily

American Business Awards

American Advertising Federation – North AL

Diamond Award
America's Credit Unions

Luminaries Award Finalist
CU Times

America's Best-in-State Credit Unions
Forbes

Joe Newberry, Professional of the Year
League of Credit Unions and Affiliates

Best Regional Banks and Credit Unions
Newsweek

Best Bank
Huntsville Event Magazine

National Award of Merit
Affordable Auto Loan Program

Designated Best Place for Working Parents

2025 Growth

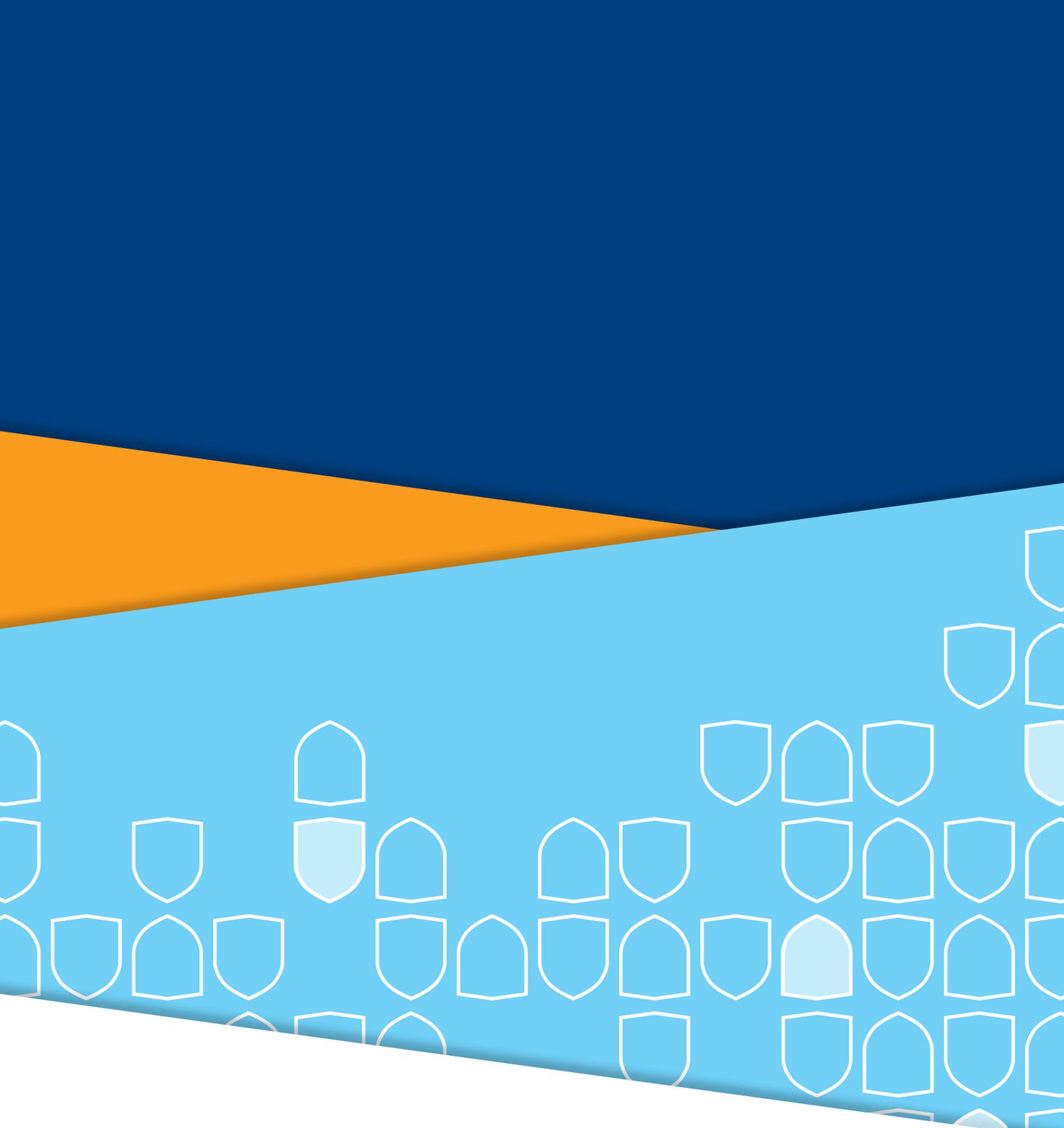
- 📍 Hazel Green, AL, branch opened in January
- 📍 Smyrna, TN, branch opened in May
- 📍 Jemison High School branch opened in August (the first in Huntsville City Schools)

Coming in 2026

- 📍 Cullman, AL, branch, January
- 📍 Zierdt Road branch in Huntsville, AL, February
- 📍 Memorial Boulevard branch in Murfreesboro, TN, mid-year

Cost Savings

🤝 \$23 million in cost savings through competitive bids, vendor relationships, and alternative sourcing options.



REDSTONE
FEDERAL CREDIT UNION®

RFCU is Federally Insured by NCUA.