

PSECU[®]

93rd Annual Meeting

ANNUAL MEETING REPORT

MONDAY, MARCH 30, 2026



2025 IMPACT AT A GLANCE

MEMBERS SERVED:

545,000

ASSETS MANAGED:

\$9 BILLION

EMPLOYEES:

850+

dedicated professionals

DIGITAL ACCESS:

75 MILLION

digital banking logins

MEMBER GIVEBACK:

\$190 MILLION

returned through deposit dividends, rewards, and rebates

[Giveback includes deposit dividends, Founder's Rewards Card and Visa® Signature cash rewards, debit card rewards, ATM rebates, and referral bonuses.]

ECONOMIC IMPACT:

\$883 MILLION

[Source: IMPLAN and CUNA, 2024 (most recent data available).]

COMMUNITY INVESTMENT:

Nearly **\$685 MILLION**

in scholarships, sponsorships, and financial education

PSECU ANNUAL MEETING AGENDA

Monday, March 30, 2026



- 1 Call to Order and Establishment of a Quorum
- 2 [March 31, 2025 Meeting Minutes](#)
- 3 Annual Election
- 4 Report of the Board of Directors
- 5 Report of the Treasurer
- 6 Report of the Public Accounting Firm
- 7 Unfinished Business/New Business
- 8 Adjournment

PSECU BOARD OF DIRECTORS



Shawn W. Weis
Chair



Matthew B. Wagoner
Vice Chair



Timothy D. Grunstra
Treasurer



Leanna L. Whetstone
Secretary/Assistant
Treasurer



Nicholas J. Barbera
Director



Jodi Lynne Blanch
Director



Michael C. Ferster
Director



Joseph Sassano
Director



R. Brian Wilbur
Director

ANNUAL ELECTION

No nominations by petition for open Board positions were received for the 2026 election. Because of this, a paper or electronic vote is not required. The Nominating Committee is pleased to present the following slate of candidates to serve three-year terms on the PSECU Board of Directors, to be elected by acclamation at the Annual Meeting:



Mr. Nicholas J. Barbera



Ms. Jodi Lynne Blanch



Mr. R. Brian Wilbur

2025 REPORT OF THE BOARD OF DIRECTORS



Our Focus This Year

- Delivering lifelong value to our members
- Supporting our communities
- Investing in people & technology that help us serve our members better



Member Experience & Access

- Opened a full-service branch in Lemoyne
- Rolled out Personalized Digital Access
- Launched combined application for membership & loans
- Introduced 2-way SMS loan updates
- Expanded mobile deposit access
- Added more surcharge free ATMs



Products & Financial Wellness

- Launched physician mortgage program
- Added auto lease financing
- Partnered with Legal Karma for online wills and trusts

2025 REPORT OF THE BOARD OF DIRECTORS



2025 Highlights - Recognition & Awards

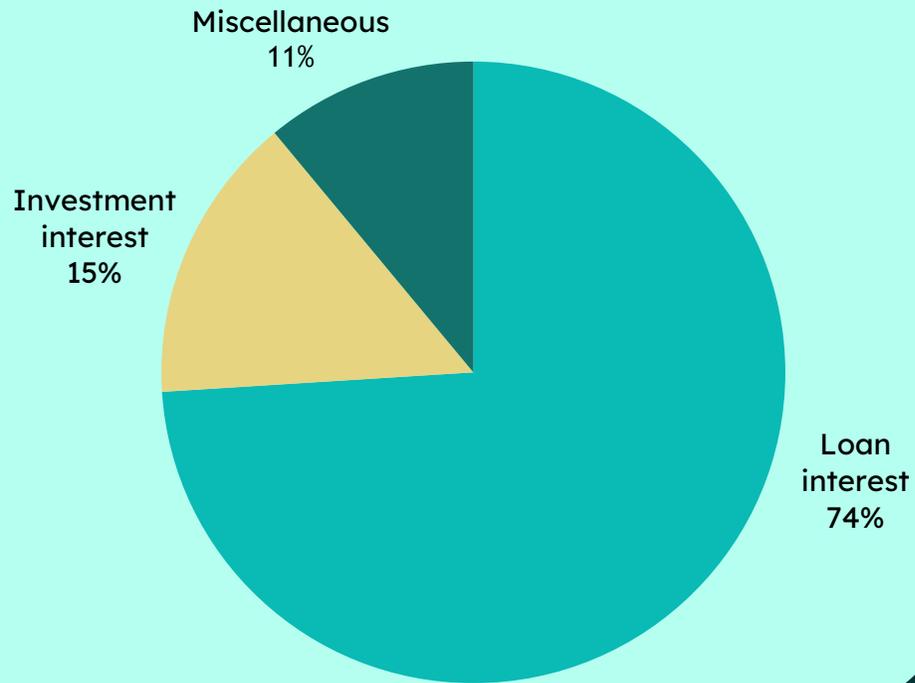
- PA Business Central Top 100 Organizations
- Harrisburg Magazine Readers' Choice: Credit Union + Place to Work
- Money.com: Best Credit Union in PA + Best Overall in the Northeast
- Newsweek: America's Best Regional Banks & Credit Unions
- Forbes Best In State Credit Union
- President & CEO George Rudolph named to PA Business Central's 2025 Top 100 People (5th year)



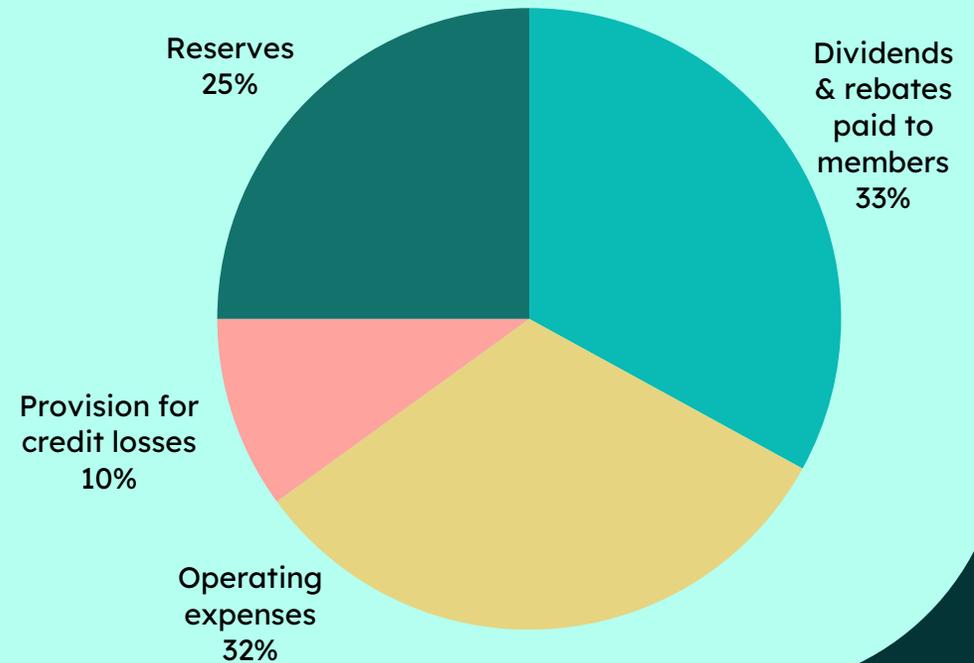
2025 REPORT OF THE TREASURER

Income Statement

Total Consolidated* Income
\$577 million



Income Distribution



*Consolidated includes the wholly owned subsidiary, PSECU Protect, LLC.

2025 REPORT OF THE TREASURER

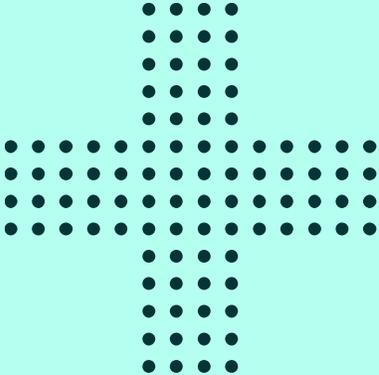
Share & Loan Balances



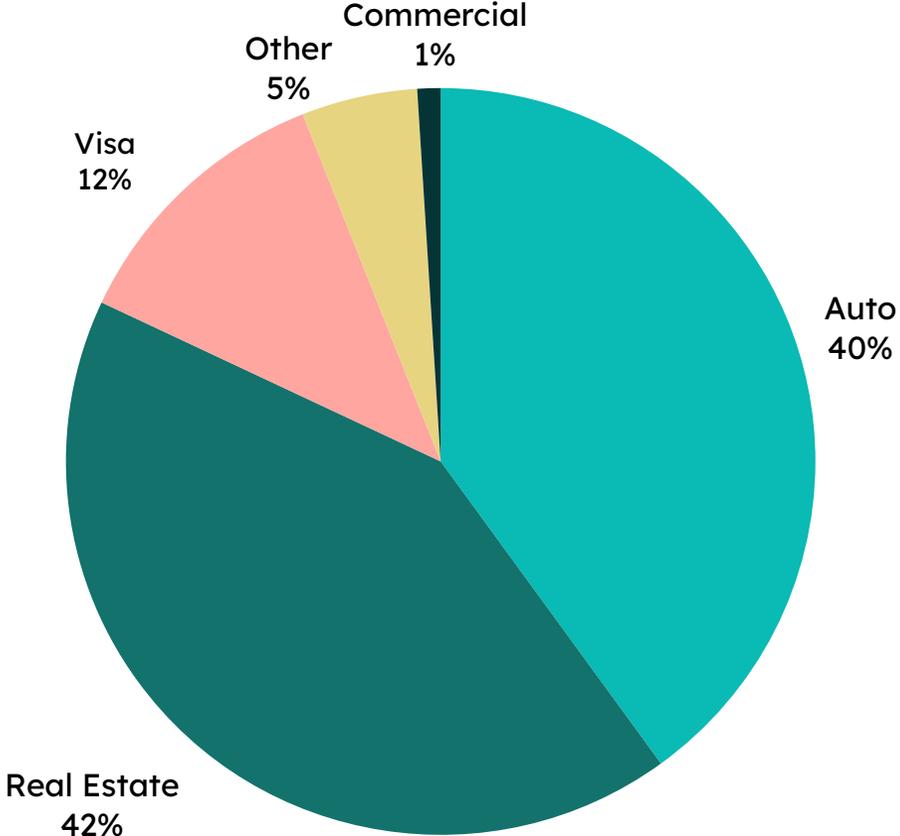
Net Membership



2025 REPORT OF THE TREASURER



Loan Portfolio Distribution



47 YEARS OF MEMBERSHIP

“Fantastic customer service. Change nothing. I have been a member approximately 50 years. On the rare occasions I have had to contact PSECU, your employees have been courteous, patient, and above all, knowledgeable. Those qualities are hard to experience in today’s world. Thank you so very much.”

Lynda





2 YEARS OF MEMBERSHIP

“PSECU offers the most competitive range of products and services of any financial institution for general purposes that I’ve ever used. I am extremely impressed with their staff, their products, and their service. You have a lifelong customer - I am not going anywhere.”

Michael

10 YEARS OF MEMBERSHIP

“I value the lower fees and better rates of PSECU as a credit union, and have been very pleased with my experience with you for the last ten years.”

Abigail





Thank You for Being Part of PSECU!

Your membership makes everything we do possible.

Have additional questions?

Please email annualmeeting@psecu.com or call 800.237.7328 ext. 2433

