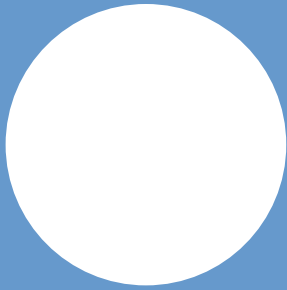




2025 ANNUAL REPORT

For 68 years, Family Trust has helped members and communities move forward through trusted financial service, local investment, and a commitment to doing what is right.



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Ryan Harvey

PRESIDENT & CEO
FAMILY TRUST
FEDERAL CREDIT UNION

MESSAGE FROM OUR CEO

A LETTER TO OUR MEMBERS

Dear Members,

2025 was another great year for Family Trust Federal Credit Union, marked by growth, strong financial performance, and continued commitment to the people and communities we serve.

This year included our first full year serving members beyond York County through our new presence in Greenville. As we continue to grow in the region, our focus remains on meaningful community engagement and outstanding member service. We also spent much of 2025 preparing to launch Family Trust Business, an important step in supporting local businesses, entrepreneurs, and the communities they help strengthen.

Family Trust remains strong and well-positioned for the future. In 2025, we served 58,863 members, provided more than 8,427 new loans totaling \$621.2 million, and paid more than \$13 million in dividends to our membership. We ended the year with \$774.8 million in assets, with an additional \$18 million in asset growth through June of this year.

We were proud to earn a 5-Star Rating from Bauer Financial for the 26th consecutive quarter, be recognized by Newsweek as one of the Best Regional Banks and Credit Unions, and once again earn a spot on Forbes' list of the Best Credit Unions in South Carolina. These honors reflect the excellence of our team and their dedication to serving our members every day.

Our commitment to the credit union mission of "People Helping People" continues to guide us daily. In 2025, we awarded \$11,000 in scholarships to students across our communities and gave \$371,000 in community giving.

To our members, thank you for your continued trust. To our employees, thank you for your hard work, dedication, and commitment. Together, we will continue to serve our communities, strengthen our financial foundation, and embrace the opportunities ahead.



TRUST
Credit Union





MISSION & YEAR IN REVIEW

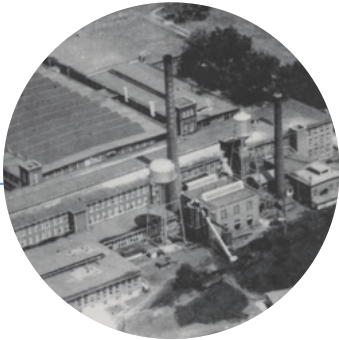
A YEAR OF STRENGTH, GROWTH, AND SERVICE

In 2025, Family Trust continued to build on a legacy of service, growth, and community commitment. From expanding our presence in the Upstate to preparing new services for business members, the year reflected our ongoing focus on meeting members where they are and planning for where they are going.

As we look back on 2025, we celebrate the milestones, partnerships, and progress that helped strengthen Family Trust and the communities we serve.

TIMELINE

68 YEARS OF SERVING MEMBERS AND STRENGTHENING COMMUNITIES



1957

Founded as Rock Hill Printing and Finishing Federal Credit Union, built to serve employees and their families.



1988

Became Family Trust Federal Credit Union and expanded membership to those living, working, worshipping, or attending school in York County.



2020

Established Family Trust Foundation to strengthen support for local education, nonprofits, and community initiatives.



2022

Received NCUA approval to expand membership eligibility to 17 counties.



2024

Secured a Greenville location for Family Trust's first branch outside of York County.



2025

Found and purchased property in Mauldin, marking the next step in Family Trust's continued growth in the Upstate.

STRATEGIC HIGHLIGHTS

UPSTATE GROWTH

In 2025, Family Trust completed an extensive search and purchased property in Mauldin. This important step supports our long-term goal of expanding access to Family Trust products, services, and member-focused support in the Greenville area and throughout the Upstate.

BUSINESS SERVICES PREPARATION

Family Trust also completed important behind-the-scenes work to prepare for the launch of Family Trust Business Services. This included building the foundation for expanded products and services designed to support business memberships.

ENHANCING MEMBER EXPERIENCE

In 2025, Family Trust invested in digital enhancements to make banking more convenient, personalized, and seamless for members. Looking ahead, Family Trust will continue focusing resources on innovative digital solutions that simplify banking, strengthen member relationships, and deliver the exceptional service members expect.

IN THE COMMUNITY

Family Trust's commitment to community goes beyond financial services. In 2025, employees gave their time, energy, and support to organizations and events that help strengthen the places our members call home.

141

VOLUNTEER HOURS

Family Trust employees volunteered their time in support of local organizations, events, and community efforts throughout 2025.

20+

ORGANIZATIONS AND COMMUNITY
EFFORTS SUPPORTED

Volunteer support reached organizations and events across the communities we serve.

Every dollar reflects our belief that a credit union should *be a good neighbor first.*

ORGANIZATIONS WE SUPPORTED

In 2025, our giving and volunteer time reached partners doing meaningful work across the Carolinas.

Pilgrims' Inn

RideAbility Therapeutic Center

CYM Development Corporation

Nurse-Family Partnership

Jonathan Meeks Football C.A.M.P.

YouthBase

Bright Side Youth Ranch

Safe Harbor

Rolling in Rock Hill

Rock Hill Schools Education
Foundation / Back the Pack

High School Carnival for
Exceptional Students

Operation Christmas
Child Shoebox Collection

Miracle Hill Ministries

A Place for Hope

Clover Area Assistance Center

The Life House

Back to School Block Party

Toys for Tots Collection

Bethel Shelters

Boys & Girls Club of York County

United Way of York County



INVESTING IN LOCAL ORGANIZATIONS

In 2025, Family Trust contributed \$371,000 to local community initiatives. Of that total, the Family Trust Foundation awarded approximately \$93,000 in grants to 22 organizations whose programs make a meaningful difference in the lives of individuals and families throughout our communities.

\$371,000

IN COMMUNITY GIVING

Awarded through Family Trust in 2025.

575

FINANCIAL
COUNSELING SESSIONS

Family Trust continued advancing financial education through member resources, community outreach, and individual sessions. Our certified financial counselors held over 575 sessions in 2025.

22

ORGANIZATIONS
SUPPORTED

Local organizations received grant support through Family Trust Foundation.

COMMUNITY IMPACT

SUPPORTING LOCAL STUDENTS

\$11,000

AWARDED IN SCHOLARSHIPS

Family Trust continued its commitment to education by awarding \$11,000 in scholarships in 2025. These scholarships help local students pursue their goals and take the next step in their education.



AWARDS

LOCAL ROOTS. NATIONAL RECOGNITION.

In 2025, Family Trust's commitment to our members and communities earned recognition on a national stage.

- **#1 Best-In-State Credit Union in South Carolina** — Forbes 2025 list
- **Best Mortgage Lender/Broker** — Post and Courier's Best of York County Awards
- **America's Best Regional Banks & Credit Unions** — Newsweek

These honors reflect what our members already know:
that local roots and lasting trust make all the difference.

FAMILY TRUST

Federal Credit Union





YORK COUNTY



GREENVILLE COUNTY

MEMBER IMPACT

SERVING OUR MEMBERS

At the heart of Family Trust is a commitment to serving members with care, clarity, and practical financial support. In 2025, our membership continued to grow, reflecting the trust members place in Family Trust to support their everyday needs, major milestones, and long-term goals.

SOUTH CAROLINA

Abbeville	Oconee
Anderson	Pickens
Cherokee	Spartanburg
Chester	Union
Greenville	York County
Greenwood	
Lancaster	
Laurens	

NORTH CAROLINA

Cleveland
Gaston
Lincoln
Mecklenburg County

58,863

MEMBERS SERVED

Family Trust served 58,863 members in 2025

17

COUNTIES SERVED

Family Trust serves members across 17 counties in South Carolina and North Carolina.

136

EMPLOYEES

Family Trust employees served members and supported operations across the organization.

8

BRANCHES

Family Trust continued serving members through convenient branches, digital banking tools, and support channels designed for easy, accessible banking.

MEMBER STORIES

Behind every number is a member story. Whether helping someone buy a home, finance a vehicle, build savings, or navigate an important financial decision, Family Trust is proud to be part of moments that matter.



“Highly recommend Family Trust for banking and loan needs! The Greenville branch employees are wonderful and very knowledgeable.”

Courtney P.
GREENVILLE, SC

“My husband and I have been members for over 20 years and have been very happy with all accounts and services at Family Trust. The folks there are always friendly and helpful, with issues resolved quickly and to our satisfaction. Looking forward to many more years of great service at Family Trust FCU!”

Kim D.
CLOVER, SC



“I highly recommend Family Trust for its outstanding customer service, reliable banking products, and community focus. 5 stars!”

Kersa B.
YORK, SC



“Great to see customer service is alive and well!”

Teresa R.
ROCK HILL, SC

“I have several accounts and loans with FTFCU and they have been nothing but amazing since day one. From auto loans to personal loans they have taken care of me and several of my family members. Looking forward to continuing to build a relationship.”

Cade E.
ROCK HILL, SC



“I love my local branch! The service is warm, helpful, and professional.”

Toni B.
ROCK HILL, SC

BY THE NUMBERS

FINANCIAL STRENGTH AND STABILITY

Family Trust ended 2025 in a strong financial position, supported by steady member growth, disciplined expense management, and continued lending activity. This strength allows the credit union to invest in better member experiences, expanded services, community support, and future growth.

\$774.8M

TOTAL ASSETS

Family Trust ended 2025 with \$774.8 million in assets, reflecting continued financial strength and stability.

58,863

MEMBERS SERVED

Membership increased by more than 2,300 members during 2025, reflecting the trust members place in Family Trust.

\$621.2M

LOANS TO MEMBERS

Loan balances increased 8.85% during 2025, supporting members' needs for homes, vehicles, businesses, and personal financial goals.

\$656.8M

MEMBER DEPOSITS

Member deposits remained strong and provided the foundation for continued lending and growth.

\$8.1M

NET INCOME

Net income exceeded budget by \$2.6 million, demonstrating strong financial performance and disciplined expense management.

11.78%

NET WORTH RATIO

Family Trust remains well-capitalized and significantly exceeds regulatory requirements, positioning the credit union for future growth and investment.

2025 PERFORMANCE HIGHLIGHTS

✓	Loan Growth	8.85%
✓	Membership Growth	4.12%
✓	Return on Assets (ROA)	1.05%
✓	Net Charge-off Ratio	0.53%
✓	Efficiency Ratio	70.94%
✓	Capital-to-Assets Ratio	12.67%

LOOKING AHEAD

FOCUSED ON THE FUTURE

Family Trust's work in 2025 helped create momentum for what comes next. In 2026, the credit union will continue investing in strategic growth, expanded services, and stronger ways to support members and communities.



MAULDIN EXPANSION

Family Trust plans to move forward with the next steps for the Mauldin property, including preparation for a future branch that will help expand service in the Upstate.

BUSINESS SERVICES LAUNCH

Family Trust Business Services is expected to launch in Fall 2026, expanding the products, services, and support available to business members.

CONTINUED MEMBER AND COMMUNITY SUPPORT

Family Trust will continue focusing on exceptional service, community involvement, financial education, and solutions that help members move forward with confidence.



LOOKING AHEAD

BUILDING A STRONGER FUTURE

For 68 years, Family Trust has been proud to serve members, support local communities, and grow with purpose. As we look ahead, we remain committed to strengthening relationships, expanding access, and helping more members and communities move forward with confidence.

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For 68 years, Family Trust has been proud to serve members, support local communities, and help individuals and families move forward with confidence.

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