



ANNUAL

RE PO RT

2025

Mission Statement

To help our members achieve financial success by providing exceptional products and service.

Service Promises

- I promise to be mindful of your time with fast, efficient, courteous and friendly service.
- I promise to demonstrate integrity in all of my interactions.
- I promise to always treat you with dignity and respect.
- I promise to work with fellow employees throughout the credit union to ensure you receive the best possible products, service and solutions.
- I promise to safeguard the security and confidential nature of your financial information.
- I promise to greet you with a smile and thank you for your business when your transaction is completed.
- I promise to deliver on our mission to help you achieve financial success by providing exceptional products and service.

Chairman's **RE PO RT**

As we consider 2025, I am honored to share this update with you during one of the most meaningful years in our credit union's history. Celebrating 100 years of service is more than a milestone — it is a testament to the vision, commitment, and collective effort of generations of members, employees, and leaders who believed in the power of people helping people.

Our story began over a century ago with members of the postal community who recognized a simple but powerful need: neighbors looking out for one another and creating a trusted financial institution built on cooperation, service, and shared purpose. The values established by our founding members continue to guide us today, shaping every decision we make and every community we serve.

Throughout our centennial year, we honored those roots by deepening our longstanding commitment to the postal community — attending and participating in 38 postal conventions, reinforcing our presence and support where it matters most. We assembled and distributed over 108 welcome kits to Post Office Training Academies, ensuring new postal employees felt supported from the very start of their careers. In addition, we shipped 7,500 wall calendars to postal training facilities across 116 locations in 34 states, a small but meaningful reminder of our continued connection to the community that helped build this great union.

Giving back is central to who we are, and 2025 was no exception. We awarded \$20,000 in scholarships to deserving high school seniors and continuing education students from our postal and community membership. 233 team members volunteered nearly 784 hours, supporting local organizations and causes. We

hosted our annual Backpack and Holiday Giveback drives to help families and children in critical times of need. And through the APCU Foundation, we sponsored Aiming for Miracles and the Miracle League's 10th Anniversary, continuing our commitment to inclusive recreation and community support. In total, the credit union donated more than \$50,000 to local charities, including the Venison Project, Miracle League, Habitat for Humanity, the Postal Employees Relief Fund, Tunnels to Towers, and the Willing Helpers Food Pantry.

At the heart of all these efforts is our responsibility to support our members through life's unexpected moments. We paid over \$100,000 in Debt Protection claims, more than \$325,000 in disability, life, and unemployment claims, and over \$1 million in GAP claims — reflecting the real value of membership and our commitment to our members.

I am proud of the strength, resilience, and integrity demonstrated throughout this centennial year. We celebrated our past and laid the groundwork for a strong and sustainable future—one firmly rooted in our founding principles while continuing to evolve to meet the needs of our members.

I would like to thank my fellow board members, our executive team and our staff for their dedication to this great organization. And on behalf of the Board of Directors, thank you for your trust, loyalty, and continued support.

It is a privilege to serve this credit union and to help steward our mission into the next 100 years.



Charles David Disharoon

CHAIRMAN OF THE BOARD

REPORT

Credit Committee

In the face of a challenging economic climate, the Credit Committee consistently convened weekly throughout 2025. We remained steadfast in our commitment to uphold APCU/Center Parc's Board-approved lending policies. Our rigorous review and auditing of member loan applications ensured our lending departments were well-equipped to make informed and prudent lending decisions.

The economic landscape of 2025 presented significant challenges, notably a decrease in loan demand due to persistently high interest rates. Despite the change in market environment, the resilience of our Credit Union was evident. We continued to support our members in achieving their personal and financial aspirations, whether through home purchases, debt consolidation, or financing personal milestones. Our commitment to maintaining competitive rates and minimal fees remained steadfast, ensuring we continue to deliver exceptional value to our members. The performance in key loan categories was as follows: Mortgage Loans: 176, Home Equity Lines of Credit: 260, Consumer Loans: 7,573 and Business Loans: 56.



Tim Payne

CREDIT COMMITTEE CHAIRMAN

Looking forward to 2026, we are optimistic about the prospects for economic recovery and a potential increase in borrowing demand. The anticipated easing of interest rates promises to revitalize our lending activities and enable more members to achieve their financial goals.

It is an honor to serve as Chairman of the Credit Committee. I sincerely thank APCU/Center Parc's lending management team and staff, whose tireless efforts continue to profoundly impact the lives of our members.

Our thanks also go out to our dedicated volunteers— Philip 'Phil' Upchurch (Vice Chairman), Phil Glover, James Thomas 'J.T.' Middlebrooks, Roy Rainwater, and Betty Ranson—for their unwavering support and commitment. I would also like to extend a special thanks to J.T. and Roy for their many years of dedicated service on the Credit Committee. Their commitment, expertise, and thoughtful stewardship have played an important role in supporting our members and strengthening our organization. We are deeply thankful for their time, leadership, and lasting contributions.

Together, we look forward to a fruitful year of service and success in 2026, confident in our collective ability to adapt and excel in the evolving financial landscape.

Audit Committee

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APCU/Center Parc's Audit Committee is a volunteer group comprised of Board-appointed credit union members.

The Committee assists the Board of Directors by validating the integrity of the credit union's financial statements, internal controls, internal and external auditors, and compliance with legal and regulatory requirements.

The Audit Committee works diligently to ensure members' assets are secure through the implementation of sound financial policies, procedures, and controls. To that end, the Committee regularly collaborates with APCU/Center Parc's management team and external auditors – including The Georgia Department of Banking and Finance, the NCUA, and Mauldin & Jenkins, Certified Public Accountants and Consultants, to examine every aspect of the credit union's operation.

As Chairman, I feel fortunate to have served with this highly qualified team on the Audit Committee in 2025. Thank you to Vanessa Meek (Vice Chairman), Janet Spruell, Jimmy Peck, and Rebecca Deese for their outstanding performances this year. I would also like to thank APCU/Center Parc's AVP of Internal Audit, Kimberly Higgins, and staff, whose contribution was essential to the positive reports

received by the Committee. It is the opinion of the Audit Committee that APCU/Center Parc continues to be financially secure and operates in a manner that is consistent with the Credit Union's long history of prudent financial management. Your Board of Directors continues to establish strong policies and formulate business decisions to preserve members' assets.

As in past years, CEO Blake Graham and the entire APCU/ Center Parc staff performed their duties diligently and professionally while keeping safety and soundness in the forefront.

The Committee members are proud to be part of the APCU/Center Parc organization, and we look forward to working with the Board, volunteers, management, staff, and – of course – our members in the coming years.

David 'Jabo' Patterson

AUDIT COMMITTEE CHAIRMAN





Rachael Martin
CHIEF FINANCIAL OFFICER

Financial **RE** **PO** **RT**

Statement of Financial Condition

as of December 31, 2025

Assets

Loans	\$1,918,639,907
Loan Reserves	(18,341,654)
Loans Held for Sale	0
Cash	4,836,236
Investments	408,725,244
Land and Buildings	65,606,069
Other Fixed Assets	6,671,221
Other Assets	136,600,316
Total Assets	\$2,522,737,339

Liabilities & Equity

Borrowings	\$50,000,000
Accrued Dividends Payable	1,376,418
Accounts Payable	21,739,921
Shares and Deposits	2,144,559,238
Reserves & Undivided Earnings	305,061,762
Total Liabilities & Equity	\$2,522,737,339

Statement of Income

as of December 31, 2025

Income

Interest on Loans	\$103,872,898
Income from Investments	9,699,355
Other Income	21,888,318
Total Gross Income	\$135,460,571

Distribution of Income

Dividends on Shares	\$7,429,762
Interest on Deposits	40,066,215
Interest on Borrowed Money	1,358,956
Provision for Loan Losses	25,121,563
Transfer to Undivided Earnings	-2,098,676
Expenses	63,582,751
Total Income Distribution	\$135,460,571

President and CEO

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As we look back on 2025, it's hard not to feel an overwhelming sense of pride and gratitude. This past year marked a historic milestone for our credit union — 100 years of serving our members and our communities — and we celebrated it the best way we know how: by putting our members first.

For a century, our members have been at the heart of everything we do, and our centennial celebration was designed to say a simple but meaningful "thank you." Throughout the year, we hosted member appreciation events across our branches, shared a day of community giveback by surprising shoppers at local grocery stores, restaurants, coffee shops, and retailers with gift cards, and gave back in ways both big and small. Over the course of the year, we awarded more than \$100,000 in cash and prizes — from groceries for a week, a month, and even a year, to an auto loan sweepstakes, a "Fund Your Dreams" campaign, and a holiday giveaway. We were also proud to donate teddy bears to local first responders, helping bring comfort to children during moments of crisis.

In the midst of celebrating our history, we also reached an exciting milestone for our future, surpassing 120,000 members in 2025. That growth is a powerful reflection of the trust our members place in us and the commitment of our employees to deliver exceptional service every day.

Innovation continued to be a major focus this year. We introduced an improved text-to-chat experience along with a new AI-powered chatbot, making it easier than ever for members to get quick answers and support. We also launched Card360, giving members smarter debit card controls, real-time alerts, and spending insights — all conveniently available within the mobile app. And to make sharing the APCU/Center Parc experience even easier, we rolled out a new, fully digital member referral program designed to be simple, streamlined, and accessible anytime, anywhere.

While 2025 was a year to celebrate our past and present, 2026 represents an exciting new chapter.

In the coming year, we will officially transition from APCU/Center Parc Credit Union to Center Parc Credit Union, guided by the promise: New Name.

New Era. Same Heart. This updated name reflects the future we're building as one credit union, one team, and one shared mission to help our members thrive. Even as we modernize, we remain grounded in the values that defined us from the very beginning. Founded more than 100 years ago by postal workers who believed in community, service, and looking out for one another, our heritage continues to guide every decision we make.

It's important for our members to know that while our name is changing, everything that truly matters stays the same. Your membership, your accounts, and the service you receive will not change — only the name.

In addition, we'll be rolling out Member Centric, a major enhancement to our digital banking experience. This new platform will give members a simpler, more secure way to manage their entire relationship with us, including one login for everything, personalized access for joint owners with individual credentials, enhanced security features, and future-ready services that allow us to continue adding personalized tools over time.

And that's just the beginning. Plenty of exciting initiatives are on the horizon as we move forward together.

Thank you for your continued trust, loyalty, and support. I am incredibly proud of what we accomplished in 2025 and even more excited about what lies ahead. Together, we will continue to grow, innovate, and serve our members and communities just as we have for the last 100 years.

Here's to an exciting and meaningful 2026.



Blake Graham

PRESIDENT AND CHIEF EXECUTIVE OFFICER

Branch Locations

MAIN OFFICE

3900 Crown Road
Atlanta, GA 30380-0001

DECATUR

520 W. Ponce de Leon Ave.
Decatur, GA 30031

NORTH METRO

1605 Boggs Road
Duluth, GA 30096-4600

NDC

1800 James Jackson Pkwy NW
Atlanta, GA 30369-9751

BIBB COUNTY

4040 Vineville Ave
Macon, GA 31210

SOUTH DEKALB

2801 Candler Road, Suite 81
Decatur, GA 30034

FLOYD COUNTY

3040 Martha Berry Hwy NE
Rome, GA 30165

MUSCOGEE COUNTY

6270 Bradley Park Drive
Columbus, GA 31904

SAVANNAH FLAGSHIP

5698-A Ogeechee Rd,
Savannah, GA 31405

EAST METRO FLAGSHIP

9130 US 278
Covington, GA 30014

HQ BRANCH

400 Porsche Avenue
Hapeville, GA 30354

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Board of Directors

Charles David Disharoon
Chairman of the Board

David 'Jabo' Patterson
Vice Chairman of the Board

Timothy Payne
Board Secretary

Blake Graham
President and CEO

Sarah Vanessa Meek
Director

James Thomas 'J.T.' Middlebrooks
Director

Betty Ranson
Director

Philip 'Phil' Upchurch
Director

Phil Glover
Director

Gary Kyle
Director

Katherine Smith Brown
Director Emeritus

Don DeCinque
Director Emeritus

Charles M. Head
Director Emeritus

Royce Jackson
Director Emeritus

Moses M. Spence
Director Emeritus

Audit Committee

David 'Jabo' Patterson
Chairman

Vanessa Meek
Vice Chairman

Rebecca Deese

Jimmy Peck

Janet Spruell

Credit Committee

Tim Payne
Chairman

Philip 'Phil' Upchurch
Vice Chairman

Phil Glover

James Thomas 'J.T.' Middlebrooks

Roy G. Rainwater

Betty Ranson