

2025 Annual REPORT



PRESIDENT'S REPORT

Rally Credit Union ended 2025 in a strong financial position, with total assets growing to \$4.7 billion. The credit union now serves more than 238,000 members who trust Rally to meet their financial needs and goals.

In 2025, Rally continued improving lives and driving possibilities. We funded \$1.3 billion in loans, helping thousands of members buy homes, secure transportation, and grow their businesses. We launched innovative products to meet their needs, including FHA loans and new loan insurance options to protect our borrowers in challenging times. We also introduced a member referral program to reward those who share the opportunity to join Rally with their friends and family.

Rally is dedicated to delivering safe, easy, and convenient financial services. For members who chose to visit our branches in 2025, we completed more than 1.4 million teller transactions. An additional 1.9 million transactions were conducted at Interactive Teller Machines. The opening of a new branch in Alamo and renovations at many legacy branches demonstrated our continued commitment to providing in-person services to members across South Texas.

For members who prefer to bank by phone or online, Rally continued investing in technology projects to deliver modern digital banking services, secure and flexible funds transfer services, and greater choice in member communication via phone, text, chat, and video options. Rally members completed more than 59 million debit card purchases, over 5 million online banking transactions, and over 575,000 inbound phone calls in 2025.

Nearly 800 employees at Rally Credit Union are united each day to serve our members and improve the financial wellness of our communities. In 2025, these employees donated 5,200 hours of their personal time as volunteers helping fellow South Texans. Rally continued to invest in our communities by donating to more than 300 local organizations.

Preventing fraud remains a top priority at Rally Credit Union. The threats are evolving, and fraud prevention requires ongoing vigilance. In 2025, we continued to invest heavily in technology and training to protect member data and prevent fraud. One of our most effective tools in the fight against fraudsters is member education, so we routinely communicated the importance of safeguarding accounts and provided Rally members with security tips and advice.

As members of Rally Credit Union, you can take pride in your ownership interest in the 5th largest credit union in Texas. In 2025, Rally was once again honored as one of America's Best Banks and Credit Unions by Newsweek. Rally continued to put members first and make a difference in the lives of our neighbors across South Texas. Rally's financial condition remains strong, and the credit union is well-positioned for continued success and growth in 2026.

➤ **Dana Sisk, President/CEO**

Bylaw Amendment

In 2024, Rally Credit Union updated its bylaws to expand who can join our community. As part of this amendment, members of the Texas Consumer Council who live, work, worship, or attend school anywhere in the State of Texas are now eligible for Rally membership.



CHAIRMAN'S REPORT

Rally Credit Union enjoyed another successful year in 2025. We proudly opened a new branch in Alamo, further expanding our footprint in the Rio Grande Valley. Today, Rally Credit Union serves members through 23 branches across South Texas, including our Real Estate Center.

Looking ahead to 2026, we will continue this momentum by opening a new branch in Brownsville and adding a drive-through service at our Rockport branch—ensuring greater access and convenience for our growing membership.

Our most significant member-facing initiative of 2025 was the complete redesign of our website. As our #1 marketing tool and the gateway to our #1 branch—online banking—the website was reimagined to be more efficient, intuitive, and information-rich. The refreshed design features clearer navigation and expanded content, all while preserving the Rally spirit our members know and trust.

We continued to offer and open the Liberty Plus Bundle, which pairs our FREE high-yield checking with a high-yield savings account—a combination designed to maximize member earnings while simplifying everyday banking.

In September, we launched Invitation Checking, our member referral program, and it has been wildly successful. Members love sharing Rally membership with friends and family, with rewards for both the referring member and the new member—a true win-win.

Behind the scenes, we continue to invest in core system enhancements, digital solutions, and staff development, ensuring every interaction delivers a professional, exceptional member experience.

Finally, it is an honor and privilege to serve on your Board of Directors. We sincerely thank you for your continued trust in Rally Credit Union. Please know that we remain fully committed to supporting the financial goals and needs of you—our valued member-owners.

Thank you,

➤ **John Chapman, Chairman**



TREASURER'S REPORT

Rally Credit Union completed another successful year. Our assets now total over \$4.7 billion which is an annual increase of 5%. Our return on assets was 0.5%. Our net worth is 13.63% of total assets which indicates a strong financial position. Our annual audit was completed in accordance with generally accepted auditing standards. Upon completion of the audit, Rally was issued an "unqualified opinion" which means that the financial reports are presented fairly with no material exceptions and meet the standards of generally accepted accounting principles.

The Board of Directors continues to work to maintain a sound financial position for the credit union by approving and monitoring the long-range strategic plan. Our goal is to provide a proper balance of loans, assets and deposits with compliance and safety.

Through our stellar Leadership Team, the Board also works to provide products and services that help meet the financial needs of our members.

I want to take this opportunity to thank my fellow Board members, management, staff, and of course, you, our members for your collaboration in making Rally Credit Union a continuing success in South Texas.

➤ **Kendra Kinnison, Board Treasurer**

Board of *DIRECTORS*

THE BOARD OF DIRECTORS serve in a capacity to set policy, plan the course, make sure the credit union maintains sound financial condition, keep communication open to educate members on services and review management's progress in achieving goals and objectives.

Specific duties include, but are not limited to, the following:

- Work with the President to develop objectives and goals.
- Adhere to pertinent laws, regulations and sound business practices.
- Maintain a sound financial condition, and protect assets against unauthorized or illegal acts.
- Designate depositories, authorize borrowing and investing, and provide for bonding and other security factors, including internal control procedures.
- Approve interest rates, dividends and refunds.
- Approve loan limits and savings minimums.
- Establish policies and approve them for all programs and activities, i.e., investments, loans, savings, personnel, collections.
- Approve the budget.
- Hire the President, define the scope of the job and review management's progress in attaining goals and objectives.
- Strive to keep educationally up to date with current business practices and education.
- Do all the things necessary to carry out the purpose and powers of the credit union, subject to the regulations issued by the Texas Credit Union Department and the National Credit Union Administration.
- Director Fees paid in 2025 were \$119,850 and \$123,450 is scheduled (budgeted) for 2026.

The present Board of Directors and nominated members represent a group of dedicated individuals with the necessary background to ensure the credit union's direction and continued existence.

Board of *DIRECTORS*

John Chapman	Chair (elected 2/2023-2/2026)
Gerald G. Villarreal	Vice Chair (elected 2/2024-2/2027)
Kendra Kinnison	Treasurer (elected 2/2025-2/2028)
Theresa "Tess" Gonzales	Secretary (elected 2/2023-2/2026)
Thelma Garza Mandel	(elected 2/2023-2/2026)
Sylvia Y. Martinez	(elected 2/2025-2/2028)
Maria Isabel "Mary" Salinas	(appointed 7/2025-2/2026)
R. Bryan Stone	(elected 2/2024-2/2027)
Robert "Bob" Westrup	(elected 2/2023-2/2026)

Advisory *DIRECTORS*

Matt Garcia	(appointed 2/2025-2/2026)
Drue Jones	(appointed 2/2025-2/2026)
Pete Rivera, Jr.	(appointed 7/2025 - 2/2026)



Senior *MANAGEMENT*

- Dana Sisk – President/CEO
- Cyndy Ramos – EVP/COO
- Carrie Tschirhart – CFO
- Shannon Srp – CTO
- Ashley Smith – CMO
- Virginia Whitham – CHRO
- Dan Dibble – CLO
- Roman Escobar – CLO
- Anita Cadena – CRO

There were no changes to management in 2025.

2026 Board CANDIDATES

Nomination and election of members to serve on the Rally Credit Union Board of Directors is governed by the credit union's Bylaws and Policies & Procedures.

The Board of Directors selects a Nominating Committee which then proposes individuals for upcoming Board nominations. Members are allowed to petition for nomination prior to the Annual Meeting to have their name placed on the ballot at the Annual Meeting.

The petition must be signed by a minimum of 500 members who are in good standing, designated as the "Primary Owner" on the account, and at least 18 years old.

On October 1, 2025, petition packets were made available to be picked up, signed by members and returned to Rally by 5 pm (CST) on November 3, 2025.

As of November 3, 2025 (5 pm), there were no packets submitted for nomination to the board. Therefore, the candidates that will be voted on are those selected by the Nominating Committee.

The Nominating Committee consisted of the following members: Kendra Kinnison, Bryan Stone and Gerald G. Villarreal. Board members serve 3 year terms. Maria Isabel "Mary" Salinas is nominated to complete the remaining 2 years of Pete Rivera's term.

The Nominating Committee has placed the following individuals up for nomination:



JOHN CHAPMAN

Chairman of the Board | Elected 2/2023 to 2/2026

Mr. Chapman holds an M.S. from the University of Louisiana at Lafayette. He also holds General Securities and General Agent licenses. He is a retired CEO/President of the J Chapman Financial Group, LLC. In the past, Chapman served as a volunteer basketball and baseball coach and Boy Scout Leader. Chapman currently is on the Board of Directors of Junior Achievement of the Coastal Bend and is a Special Olympics Volunteer. Chapman is married to Brenda Chapman and has two children—Steven and Marie—along with four granddaughters. He has been a Rally Credit Union member for over 30 years and has served on the board for nine years.



MARIA ISABEL "MARY" SALINAS

Director | Elected 7/2025 to 2/2026

Maria Isabel "Mary" Salinas is originally from Laredo and holds both a Bachelor of Arts in Psychology and a Master of Arts in Multidisciplinary Studies from the University of the Incarnate Word. She served the State of Texas for 22 years in a variety of roles, including program management for juvenile justice initiatives, compliance monitoring for the Texas Department of Agriculture, contract management for Child Protective Services, and facility oversight for Health and Human Services agencies. She also supported research and grant development efforts at the University of Texas Pan American. Mary is active in her community through the St. Vincent de Paul Food Pantry, Special Olympics Texas, and the Rally Credit Union Advisory Board. She has also served on school councils for both the Diocese of Brownsville and St. Joseph Catholic School. She is married to Ben Salinas and has two adult children, Benny and Sophia.



THERESA "TESS" GONZALES

Secretary | Elected 2/2023 to 2/2026

Ms. Gonzales is a Corpus Christi native and attended Del Mar College and Corpus Christi State University. She is the owner of Premier Flooring & Designs. She is a current member and former Board Member of the Associated General Contractors Association (AGC)–South Texas Chapter. Beyond her work-related obligations, she is involved heavily with her church, serving as a Eucharistic Minister at St. Thomas More Catholic Church for more than 20 years. She has been an active member of the Junior League of Corpus Christi for nine years and served twice on the Board of Directors as Member-At-Large and nominating Chairman. Her other volunteer work includes assisting with the annual American Heart Association gala, Buc Days Rodeo Corpus Christi, and the American Cancer Society Cattle Baron's Ball. She has been a NavyArmy, now Rally, member for over 33 years. Gonzales has served on the board for nine years.



THELMA GARZA MANDEL

Director | Elected 2/2023 to 2/2026

Mrs. Mandel was born and raised in Corpus Christi. She attended Del Mar College and graduated from Corpus Christi State University with a Bachelor of Business Administration. Currently, Mandel is the CFO for Asset Protection & Security Services LP. She has been involved with business and management decision-making for over 20 years. She began her business career with CPL and then moved to the Washington, D.C. area to work for a Department of Defense contractor. Upon returning to Corpus Christi, she worked in the business community and then changed careers to be a teacher while her children were in school. She worked for CCISD for 15 years. She volunteers and has served as a board member for the Grant and Carroll PTAs, Carroll Volleyball, and Soccer Booster Clubs. She is married to Scott Mandel and has three children: Brian, Kevin, and Meghan. Mandel has served on the board for nine years.



ROBERT "BOB" WESTRUP

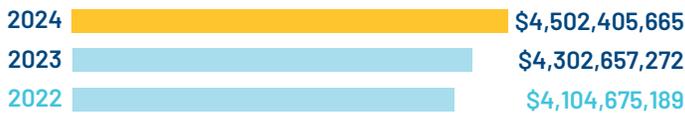
Director | Elected 2/2023 to 2/2026

Mr. Westrup graduated from The University of Texas at Austin with a BBA in Accounting in 1972. He is licensed as a Certified Public Accountant (retired) and All-Lines Insurance Agent. He previously worked for Peat, Marwick and Mitchell (now known as KPMG) as an auditor. He has worked with the interests of Charlie Thomas, B. J. (Red) McCombs, and Jack Sulephen, serving as an internal auditor, controller, and CFO. In 2003, he retired as General Manager and President of Padre Ford Mazda, a role he held from 1998 to 2003. Mr. Westrup also owned and operated 2 small businesses and is currently retired. Westrup has served on the board for nine years.

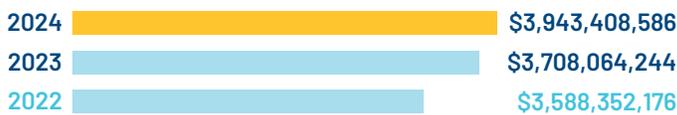
Financial STATEMENT

Annual GROWTH 2025 YEAR-END REVIEW

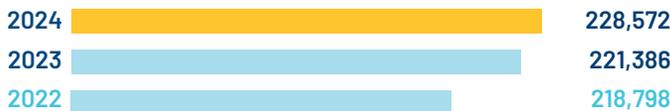
ASSETS \$4,713,372,265



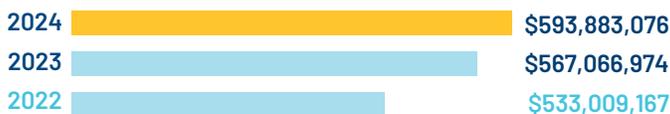
LOANS \$4,139,581,175



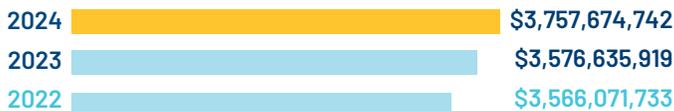
MEMBERS 238,742



NET WORTH \$642,429,000



DEPOSITS \$3,937,080,739



Income STATEMENT

INCOME STATEMENT	12/31/2025	12/31/2024
Interest on Loans	\$274,351,717	\$245,931,235
Investment Income	17,238,166	21,482,913
Total Interest Income	\$291,589,883	\$267,414,148
Dividends on Member Deposits	110,364,245	110,964,180
Interest on Borrowed Money	5,886,472	7,719,596
Total Dividend and Interest Expense	116,250,717	118,683,776
Net Interest Income	\$175,339,166	\$148,730,372
Provision for Loan Loss	55,990,910	58,397,001
Non-Interest Income	\$70,967,345	\$64,934,838
Non-Interest Expense	141,769,676	128,452,109
Net Income	\$48,545,925	\$26,816,100

Assets (12.31.2025)

Loans to Members	\$4,139,581,175
Less Allowance for Loan Losses	(\$79,487,176)
Net Loans Outstanding	\$4,060,093,999
Cash on Hand and in Bank	\$458,537,598
Net Investments	\$7,570,600
Other Assets	\$187,170,068
TOTAL ASSETS	\$4,713,372,265

Liabilities & Capital

Accounts Payables/Other Liabilities	\$22,260,866
Dividends Payable	\$145,290
Borrowed Money	\$105,000,000
Shares	\$3,937,080,739
Regular Reserves	\$0
Undivided Earnings	\$642,429,000
Unrealized Gain (Loss) on Available for Sales Securities	\$0
Other Comprehensive Inc-Pension Plan	\$6,456,370
TOTAL LIABILITIES & CAPITAL	\$4,713,372,265