SEVENFOLD
FEDERAL CREDIT UNION

2025

Twenty-Twenty-Five

Annual Report

This report shares the story of our past year, how we served our members, supported our community, and continued working toward a stronger financial future for those we serve.

Branch Locations

West Monroe Location
4705 Cypress St
West Monroe, LA 71291

Monroe Location
2899 Sterlington Road Ste. 1
Monroe, LA 71203

Eighty-Ninth
Annual Meeting
March 27, 2026



Our Mission
To know you, understand you, and empower you financially.

Our Vision
To be a valuable resource by enriching personal connections and offering impactful solutions tailored to the everchanging needs within our communities... Sevenfold.

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Serving Morehouse, Caldwell, Jackson, Lincoln, Union, Richland, and Ouachita parishes.

Your Team

Executive Management Team

Crystal White, CEO

Derrick Chambless, COO

Robyn Blaylock, CCO/CLO

Accounting Department

Kim Murphy, Accounting Manager

Angelika Camp, Accounting Clerk

Lending Department

Lindy Watson, Loan Officer

April Lowens, Loan Processor

Marketing Department

Ken Vicknair, Community Dev. Manager

Abigail Gregory, Digital Marketer

Branch Management

Chastity McMurray, Asst. Branch Manager

Frontline Staff

Sydney Hoskins, Teller Supervisor

Ashley Dycus, Teller

Dalton Gonnillini, Teller

Courtney Young, Teller

Cyndi Volentine, Teller

Your Board

Board of Directors

Walter Huffman, Chairman

John Trisler, Vice Chairman

Lydia Baugh, Secretary/Treasurer

Zach Tubb, Membership Chairman

Graylen Allen, Board Member

Lori Austin, Board Member

Madge Smith, Supervisory Committee Chairman

Supervisory Committee

Madge Smith, Supervisory Committee Chairman

Blake Bosely, Supervisory Committee Member

Steve Masters, Supervisory Committee Member







Message from the President

Our Mission. To know you, understand you and **empower you financially**

Here at Sevenfold, 2025 will be remembered as the year we began transforming our mission and vision into tangible impact. For the past eighty-nine years, our credit union has proudly lived the industry motto, “Not for profit, not for charity, but for service.”

In recent years, our volunteers and team members began strategically aligning that philosophy with our new brand, mission, and vision. Through the Sevenfold brand, we strive to offer every credit union and community member service that makes them feel valued, nurtured, and empowered.

Financial empowerment begins with knowledge. Over the past year, Sevenfold expanded financial literacy efforts across our surrounding parishes. Our team hosted financial education seminars in partnership with chambers of commerce, community organizations, and local schools. These sessions focused on practical topics such as credit, budgeting, saving, investing, and understanding credit union services.

Just as importantly, our employees continue to invest in their own knowledge to better serve our membership.

and Chairman

Five members of our team now hold the Certified Financial Counselor designation, allowing us to provide trusted guidance and meaningful financial conversations when our members need them most.

Our Vision. To be a valuable resource by **enriching personal connections**

At Sevenfold, our vision is rooted in relationships. While we continue to invest in technology and convenient services for our members, we believe personal connection is just as important. Our goal is to ensure that every member experiences both the convenience of modern financial services and the trusted guidance of a team that knows them, understands them, and is committed to helping them succeed.

Throughout 2025, our team remained active across our seven-parish area, working closely with chambers of commerce, local government, and community organizations. We participated in resource fairs, career fairs, and community events where we could speak directly with individuals about financial wellness and the role a credit union can play in their lives.

Our employees also volunteered their time to support meaningful causes, including assisting the local food bank,

sponsoring a camper through MedCamps, and helping provide toys for children in need through a regional holiday toy drive.

By staying present in our communities and building relationships one conversation at a time, we continue strengthening the personal connections that define Sevenfold.

Offering impactful solutions tailored to the everchanging needs within our communities...Sevenfold

As promised at our last annual meeting, we are proud to share the following products and services were added to the Sevenfold lineup in 2025:

- Youth Accounts offering dividends structured to encourage saving
- "Mature Audiences Only" checking accounts with free check orders
- Digital Account Opening
- New ATMs featuring cash-deposit capabilities
- A newly designed website
- Contactless Visa debit cards
- Contactless Visa credit cards now managed in-house
- After-hours availability for debit and credit card fraud assistance



Our 2025 rebrand to Sevenfold also positioned our credit union to reach more individuals and families across our contiguous parishes. Through partnerships with community organizations and programs such as Bank On certified checking, along with flexible options like Skip-A-Pay and Rescue Your Rate loan offers, we remain committed to helping members navigate financial challenges while moving confidently toward their financial goals.

Closing Comments

The past year brought meaningful progress for our credit union. Several key financial benchmarks, including return on assets, share growth, and overall asset growth—met or exceeded expectations, reflecting the continued strength and trust of our membership. While we celebrate these achievements, we also recognize opportunities for continued growth, particularly in expanding membership and lending relationships across our service area.

Our commitment remains clear. Sevenfold will continue building meaningful relationships, delivering impactful financial solutions, and empowering the communities we proudly serve.

Thank you for your continued trust, support, and membership. Together, we will continue the legacy of people helping people for many years to come.

With you, For you



Crystal White, CEO



Walter Huffman, Chairman

Report
from the Supervisory Committee

The Sevenfold Supervisory Committee is pleased to present its 2025 Annual Report. The committee operates independently of the Board of Directors, management, and staff in accordance with the Federal Credit Union Act. Our responsibility is to provide an independent review of the credit union's operations to help ensure the safety and soundness of Sevenfold Federal Credit Union and compliance with applicable federal and state regulations.

One of our primary duties is selecting an independent auditor to conduct an annual audit of the credit union's financial records and procedures. During the past year, an independent audit was completed by Griffin and Furman, LLC which included reviews of financial statements, investments, selected loan files, and other accounting records to confirm accuracy and proper reporting.

The committee also oversees internal audit functions and monitors examinations conducted by the National Credit Union Administration, the regulatory agency for federally chartered credit unions.

Based on these audits and examinations, the Supervisory Committee is of the opinion that Sevenfold Federal Credit Union remains a strong, well-managed, and financially sound institution.



Madge Smith, Supervisory Committee Chairman

Report from the Treasurer

As Treasurer, I'm happy to provide a brief overview of Sevenfold' s financial performance this past year. Thanks to the continued trust of our members, our credit union remains financially strong. At year end, total assets were $52.8 million, with member deposits totaling $45.6 million. Our loan portfolio ended the year at $23.1 million, reflecting our vision of meeting the financial needs of our members.

Just as important, we maintained solid financial fundamentals. Our net worth ratio closed the year at 13.15%, well above regulatory, well-capitalized standards. While our delinquency ratio saw an increase, our net charge-offs remained in line with our peers, demonstrating continued careful lending practices and responsible financial management.

Operating income for the year increased to $2.8 million, with operating expenses totaling $2.4 million. This resulted in a net income of $399,610, reflecting a return on average assets of 0.78%.

These results reflect our ongoing commitment to sound stewardship and to fulfilling our mission of serving and empowering our members financially.

Thank you for your continued trust and support.



Lydia Baugh, Secretary/Treasurer

Moments like these remind us why we do what we do, serving our members, supporting our community, and building lasting relationships. Each photo captures a small part of the story we were proud to be part of this year.

2025

Committed to **Empowering Our Community**



Packing Boxes with NELA Food Bank



Richland Back-to-School Event



Super Savers - Columbia Elem.



Clothing Donation at Grace Place



"Ready, Set, Work" - Caldwell



Career Fair - Caldwell





Serving Supper at MedCamps



MedCamps - TeePee Donation





West Monroe Chamber's Mentorship Program

With you, For you

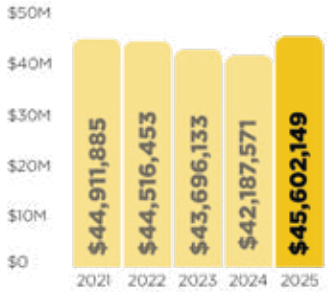
2025 Financials

as of December 31, 2025

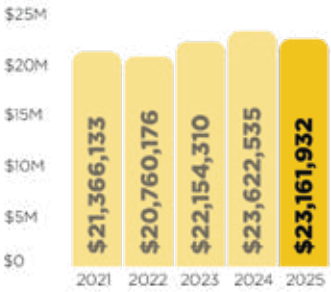
$6,945,600 Total Capital

3,538 Total Members

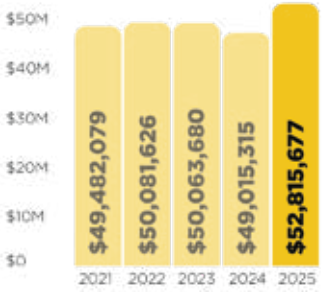
Total Shares



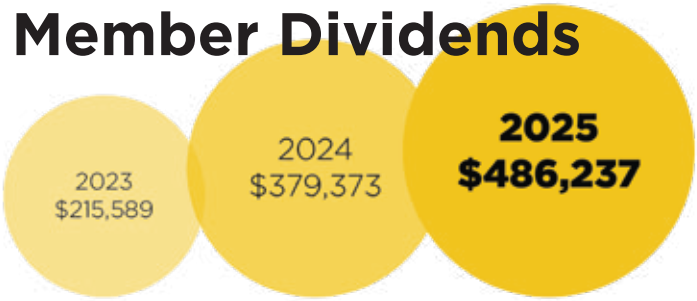
Total Loans



Total Assets



Member Dividends



Statement of Financial Condition

as of December 31, 2025

ASSETS		
Total Loans	$	23,161,932
Less Allowance for Loan Loss	$	(92,847)
Cash	$	4,081,890
Investments	$	23,128,664
Other Assets	$	2,536,039
Total Assets	**$**	**52,815,677**

LIABILITIES SHARES & EQUITY		
Total Liabilities	$	267,928
Member Deposits	$	45,602,149
Regular Reserves	$	755,372
Reserve Market Value Adj.	$	(1,029)
Net Income	$	399,611
Undivided Earnings	$	5,791,645
Total Reserves	$	6,945,600
Total Liabilities Shares & Equity	**$**	**52,815,677**

Statement of Financial Condition

as of December 31, 2025

OPERATING INCOME		
Income from Loans	$	1,561,235
Income from Investments	$	1,107,713
Non-Interest Income	$	806,769
Total Operating Income	**$**	**3,475,717**
Operating Expense	$	2,560,672
Dividend Expense	$	486,237
Non-Operating Expense	$	29,198
Total Operating Expense	**$**	**3,076,106**
Total Net Income	**$**	**399,611**

SEVENFOLD
FEDERAL CREDIT UNION

This credit union is federally insured by
the National Credit Union Administration.

Thank you for being part of the journey.

Member Services

Checking Accounts
VISA® Debit Cards
VISA® Credit Cards
Free Notary Services
Mobile Banking (App)
Financial Counseling
Shared Branching

Savings

Regular Savings
Youth Savings
Club Accounts
Certificate of Deposit
IRA
Special Savings Accounts

Loans

Personal
New & Used Auto
Boat
Real Estate
Motor Home/Travel Trailers
Share Secured
ATV/Jet Ski
Motorcycle
Mobile Homes

2025 Annual Report

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