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 Edward A. Blake, *Chief Financial Officer*
 Rod Boddie, *Chief Administrative Officer & General Counsel*
 Christopher Harrington, *Chief Innovation Officer*
 Brian Holloway, *Chief Brand & Transformation Officer*
 David Hufnagel, *Chief Operations Officer*

CONDENSED STATEMENTS OF Financial Condition (Unaudited)*

Assets

December 31,	2025	2024
Cash and Cash Equivalents	\$ 124,053,860	\$ 214,418,641
Investments	\$ 366,986,479	\$ 258,999,970
Loans to Members, Net	\$ 772,488,172	\$ 727,974,728
Property and Equipment, Net	\$ 9,803,409	\$ 8,796,275
Other Assets	\$ 32,191,960	\$ 33,415,762
National Credit Union Share Insurance Deposit	\$ 9,581,507	\$ 9,337,789
Total Assets	\$ 1,315,105,387	\$ 1,252,943,165

Liabilities and Members' Equity

December 31,	2025	2024
Members' Share & Savings Accounts	\$ 1,169,885,816	\$ 1,120,016,876
Other Liabilities	\$ 11,966,523	\$ 10,586,323
Total Liabilities	\$ 1,181,852,339	\$ 1,130,603,199
Total Members' Equity	\$ 133,253,048	\$ 122,339,966
Total Liabilities and Members' Equity	\$ 1,315,105,387	\$ 1,252,943,165

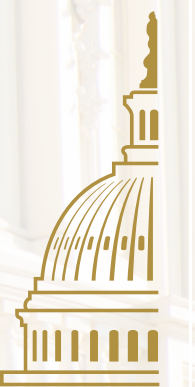
CONDENSED STATEMENTS OF Income (Unaudited)*

December 31,	2025	2024
Interest Income	\$ 58,880,763	\$ 54,053,681
Interest Expense	\$ 16,711,301	\$ 15,650,335
Net Interest Income	\$ 42,169,462	\$ 38,403,346
Provision for Loan Losses	\$ 3,102,260	\$ 1,656,109
Net Interest Income after Provision	\$ 39,157,202	\$ 36,747,237
Non-Interest Income	\$ 6,199,894	\$ 11,217,744
Non-Interest Expense		
Comp and Benefits	\$ 20,610,179	\$ 18,464,604
Office Operation	\$ 9,936,035	\$ 9,103,432
Other	\$ 9,257,665	\$ 9,978,411
Total Non-Interest Expense	\$ 39,803,879	\$ 37,546,447
Net Income	\$ 5,553,217	\$ 10,418,534

*These unaudited condensed financial statements do not constitute a complete presentation. The complete set of audited financial statements, including the statements of cash flows and changes in members' equity, and notes to the consolidated financial statements are available at www.CongressionalFCU.org/annualreports.



2025



ANNUAL REPORT



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REPORT FROM THE Chairman and CEO

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REPORT

2025 was a year defined by progress, presence, and purpose. In moments of uncertainty and opportunity alike, we remained grounded in what matters most. Being there for you with clarity, confidence, and care.

It was a foundational year for Congressional Federal Credit Union. We strengthened the financial foundation that supports our members while continuing to grow in a thoughtful and sustainable way. By year's end, total assets reached \$1.31 billion, a reflection of the continued trust our members place in us every day.

Throughout the year, we took meaningful steps to ensure your credit union remains strong, stable, and prepared for the future. We reinforced the safety of your accounts, improved how we operate, and made investments designed to enhance how we serve you.

At the same time, we began building what comes next. Work is underway to make your experience simpler, faster, and more intuitive. As these improvements continue to take shape, managing your financial life will feel more seamless and reliable, whether you are just getting started or navigating a major milestone.

This year also brought meaningful improvements to how you experience Congressional. We made it easier to open an account, apply for a loan, and manage your money with confidence. Everyday banking became faster and more dependable, giving you greater flexibility and control over how you access and use your finances.

Just as important as the tools we build is how we show up for you. Throughout the year, our team supported members in real and meaningful ways. Whether helping someone navigate an important life moment, protecting their financial well-being, or providing guidance during a challenging time, our goal remained the same. To be present, responsive, and ready when it matters most.

Behind every interaction is a team committed to serving you with care and confidence. We continued to strengthen how our teams work together so that your experience feels more connected, informed, and consistent. When you reach out, you are supported by people who are prepared, engaged, and ready to help.

We also remained committed to the communities we serve. Through expanded financial education efforts,

community partnerships, and ongoing support of local organizations, we continue to invest in the future of those around us. Our annual scholarship program supported graduating students as they take their next step forward, reflecting our belief in the importance of opportunity and growth.

During a period of economic uncertainty, our priority remained clear—to provide stability, guidance, and support when it mattered most. When the government shutdown disrupted thousands of lives, we stepped forward with focus and purpose and stood alongside our members to help them move forward with confidence. Through our Stability Assistance Program, we provided meaningful financial support to members and their families during a critical time. Just as important, our teams came together and showed up with empathy and care—offering reassurance, answering questions, and providing steady support and guidance for our members in moments of real challenge.

As we look ahead, 2026 represents an important step forward. We are continuing to build a more seamless, intuitive, and responsive experience designed around how you live and manage your financial life. As new capabilities are introduced, you will experience faster processes, more connected service, and greater flexibility in how you interact with your credit union.

Thank you for your continued trust in Congressional Federal Credit Union. It is our privilege to serve as your financial partner, and we look forward to continuing to support you in every moment ahead.

James J. Kaelin
Chairman

Tricia C. Szurgot
President & CEO

REPORT FROM THE Treasurer

During 2025, the US economy remained strong despite continued inflation and rising interest rates. Real Gross Domestic Product ("GDP") was 2.2% down from 2.8% in 2024. The unemployment rate rose to 4.4% for 2025 from 4.1% in 2024. Consumer spending, including travel and hospitality, continued to increase, and we experienced a mild reduction in Member savings year-over-year due to the impacts of higher inflation and interest rates. The credit union continued to experience a strong financial performance; moreover, a copy of our unaudited year-over-year condensed financial statements is included in this report.

Net loans to members were \$772 million, funded by an optimized balance sheet. Assets ended at \$1.32 billion, a 5% increase over 2024. Shares ended at \$1.17 billion up 4% year over year. Our \$5.6 million Net Income contributed to Total Members' Equity and a higher Net Worth ratio of 10.4%, providing safety and soundness for continued growth.

Ultimately our continued success is attributed to you, our members, who utilize our products and services, and to our Congressional Federal Credit Union staff. We thank you for your valued support. We will continue to deliver products and services that help ensure we are providing for your current and future financial needs.

John E. Lynn | Treasurer

A copy of our audited financial statements can be located here:
www.CongressionalFCU.org/annualreports

REPORT FROM THE Credit Committee

The Credit Committee oversees the review of member loan applications, appoints loan officers, delegates to them the authority to approve loan requests and recommends credit policy to the Board of Directors.

During 2025 the credit union received 5,891 total consumer loan and Visa® credit card applications. The credit union disbursed 813 new and used auto loans totaling \$23 million. Personal loan applications totaled 1,156, resulting in an increase of \$21 million and 13 share-secured loans were granted in the amount of \$1.1 million. The number of Visa credit cards issued for the year was 846 totaling \$8.2 million in credit limits. The credit union was proud to support our members during the extended government shutdown which resulted in Overdraft Reserve Lines of Credit and Relief Lines of Credit granted to 3,063 members for a total limit of \$30 million.

The continuation of higher interest rates and low housing supply during 2025 continued to impact the credit union's first mortgage real estate lending volume. The market has faced challenges due to high

borrowing costs, low inventory and reduced affordability. Despite these headwinds, our first mortgage loan volume increased to \$58 million. The credit union funded 360 Home Equity loans for a total of \$34 million. The credit union was able to maintain high combined satisfaction ratings of 95% of members saying they would recommend our services to a fellow member for consumer and real estate lending services.

In support of the credit union's mission to provide loan opportunities to all members and potential members, the Committee continues to monitor and enhance the credit union's lending guidelines and policy. The Credit Committee remains dedicated to serving our members by anticipating their lending needs and Congressional Federal Credit Union will continue to seek new opportunities to provide financial freedom to its membership while balancing risk within the portfolio.

Robert Kevin Ryan | Credit Committee Chair

REPORT FROM THE Supervisory Committee

To guarantee the credit union operates in a safe and sound manner in accordance with our bylaws, charter, policies and procedures, as well as regulatory requirements, the Supervisory Committee oversees internal and external audits and ensures credit union compliance with audit recommendations.

The Supervisory Committee retained an external certified public accounting firm to facilitate Congressional Federal Credit Union's comprehensive annual audit. A condensed unaudited financial statement is included within this Annual Report; notwithstanding, a complete set of audited financial statements is available upon written request or at www.congressionalfcu.org/annualreports. The National Credit Union Administration conducts examinations and Internal Audit performs routine monitoring and reviews of the credit union.

Latrice S. Powell | Chairperson

The Supervisory Committee is pleased to report that Congressional Federal Credit Union remained successful during 2025, continues to operate in a safe and sound manner, complies with all applicable rules and regulations, and remains financially strong.