



**PRR SOUTH FORK FEDERAL CREDIT UNION
OFFICIAL MEETING NOTICE
90th Annual Meeting**

**We are pleased to announce that our 90th Annual Meeting will be held at
Windber Country Club at 6:00 P.M.
Thursday, April 16, 2026**

ELECTION AND MEETING:

Having met the bylaw provisions that at least one nomination has been made for each vacant position. At this time, no petition nominations having been received.

**The following Incumbents are running for 4 positions on the Board of Directors:
They will serve a 2-year term.**

Donald Deyarmin is currently our Vice President and has been serving on our Board for 4 years. In years past, Don previously served on our Supervisory Committee for 7 years.

Pamela Hysong has served as one of our Directors for 6 years. Pam has also been serving as our Supervisory Chairperson for the past 16 years.

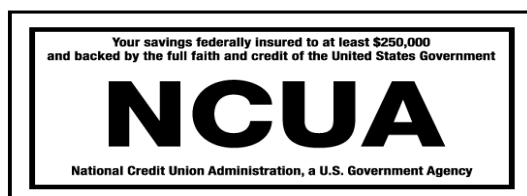
Christopher Smith from C & C Smith Lumber has served on our Board for 11 years.

Thomas Springer is retired from Norfolk Southern Railroad and has served on our Board of Directors for 24 years. Tom has also served as past President and past Vice-President.

We Thank them for their time and Appreciate their dedication in serving our members.

For Reservations to attend the Annual Meeting

***** Please call one of our offices to register by Thursday, April 9, 2026 ***
(814) 495-5150 or (814) 255-1876**



PRR South Fork Federal Credit Union

Financial Report 12/31/2025

ASSETS

| | |
|------------------------------|-------------------------|
| Loans Outstanding | \$ 20,575,720.21 |
| Less Allowance for Loan Loss | (91,167.05) |
| Cash on Hand & Checking | 3,028,191.47 |
| Investments | 22,614,868.77 |
| Prepaid Expenses | 27,219.00 |
| Fixed Assets | 510,591.00 |
| Accrued Income | 41,137.09 |
| Other Assets | <u>498,777.05</u> |
| Total Assets | \$ 47,204,837.54 |

LIABILITIES

| | |
|----------------------------|-------------------------|
| Shares | \$ 29,963,123.06 |
| IRA Accounts | 2,792,777.72 |
| Share Drafts | 3,917,866.12 |
| Club Accounts | 375,192.52 |
| Accounts Payable | 237,395.89 |
| Reserves & Undiv. Earnings | <u>9,918,482.23</u> |
| Total Liabilities | \$ 47,204,837.54 |

INCOME

| | |
|-----------------------------|------------------------|
| Interest collected on Loans | \$ 956,319.56 |
| Income from Investments | 938,902.43 |
| Miscellaneous Income | <u>112,062.45</u> |
| Total Income | \$ 2,007,284.44 |

EXPENSES

| | |
|---------------------------|-----------------------|
| Salaries | \$ 318,666.14 |
| Employee Benefits | 44,129.11 |
| Travel & Conference | 2,529.92 |
| Association Dues | 17,955.03 |
| Office Occupancy | 74,744.00 |
| Office Operations | 149,837.63 |
| Educational & Promo | 2,986.32 |
| Loan Servicing | 31,429.29 |
| Professional Services | 72,619.41 |
| Provision for Loan Loss | 20,283.88 |
| Exam & Supervision Fees | 15,301.71 |
| Annual Meeting Expense | 3,822.00 |
| Miscellaneous Expense | 11,058.54 |
| Cash Over/Short | (89.00) |
| Dividends Paid to Members | <u>652,670.71</u> |
| Total Expenses | \$1,417,944.71 |

DISTRIBUTION OF INCOME

| | |
|---------------------------|------------------------|
| Operating Expense | \$ 765,274.00 |
| Dividends Paid to Members | 652,670.71 |
| Reserves/Undiv. Earnings | <u>589,339.73</u> |
| Total Distribution | \$ 2,007,284.44 |

Payoff your High Credit Card Balances with our PRR Visa Credit Card

Spring Promo February 1, 2026 thru May 1, 2026 at 1.99% APR for 12 months

(Balance Transfers for new and existing cardholders)

Please call our Main Office for more information (814) 495-5150



**SPRING CLEAN
YOUR CARD DEBT**

Start sweeping away those high interest card balances with our low transfer rate.

All cardholders will receive

1.99% APR FOR 12 MONTHS

on balance transfers for all cardholders between 2/01/2026 and 5/01/2026.

Ask us about this special rate offer today!

Balance Transfers made from 2/01/2026 through 5/01/2026 will receive 1.99% APR* for 12 months from date of transfer. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact customer service for complete details. *APR=Annual Percentage Rate

PLEASE NOTE : Our Supervisory Committee will be performing

The Verification of Member Accounts as of 3/31/2026

OFFICIAL NOTICE WILL BE INCLUDED IN THE MARCH NEWSLETTER.