



2025 Annual Report

Pump up the savings highlights our commitment to helping members grow their financial strength by building consistent savings habits.


MariSol
Federal Credit Union
Solutions

72nd Annual Meeting

April 28, 2026

The meeting starts at 9 am

Agenda

1. Roll Call – CEO Robin Romano
2. Introductions – CEO Robin Romano
3. Approval of the 2025 Annual Meeting Minutes – Chair Mary Harden
4. Elections for 2026 – Chair Mary Harden and Nominating Chairperson Ken Stahl
 - i. It is a non-contested election. Bylaws do not permit floor nominations.
 - ii. There are three people running for three open positions with a three-year term. MariSol did not receive any other applications for the board elections. Nominating Committee members were Ken Stahl, Laura Weygandt, and Rusty Hampton. The Nominating Committee selected the following candidates:
 - Mary Harden
 - Ric Lucero
 - Irma Guzman
 - iii. If there are no nominations from a petition, there is a vote of acclamation by the membership present at the meeting, called by the Nominating Chairperson.
5. Reports
 - Chair Report – Chair Mary Harden
 - CEO Report – CEO Romano
 - Treasurer Report – Treasurer Laura Weygandt
 - Supervisory Committee Report – Chair Robert Wheeler
6. New Business – Chair Mary Harden
7. Adjournment



Board Chair and CEO Report

Dear Members,

As we reflect on 2025 and look ahead to opportunities before us, our board has a simple message: thank you. Everything that MariSol does, it does for its members. We understand that every dollar spent or saved is valuable to our hardworking members. Here are a few of the 2025 achievements:



Membership:
MariSol grew our membership **3.3%!**

Total Loans:

MariSol funded **\$8.8 million** in new loans! Our home loans led with **\$2.8 million** in new loans!



Community Outreach:

Your MariSol team went to **39 community events**, taught 29 financial classes, reaching out to 2489 participants!

New Programs:

Products to **help our community** – Credit Builder Loan, Business Credit Builder Credit Card, and a low-cost Auto Repair Loan.



MariSol's focus in 2026 is on helping our members expand their savings and growing wealth for themselves. Creating new programs like the Auto Repair and Energy Efficiency loans at 6.99% for all credit scores. At the end of 2025, MariSol received special funding for a Save and Match program. The program requirements are for a member to save \$400, then MariSol matches with \$400. The program started in February 2026, and our membership loved it; all 135 spots were taken in the first 10 days! MariSol understands that building savings is tough. Programs that help our members reach their goal is what financial empowerment means.

Your board is committed to our mission of empowering our members through financial solutions. Thank you for your continued support and trust!

Mary Harden, Chair
Robin Romano, CEO

Supervisory Committee

The Supervisory Committee is comprised of volunteer members whom the Board of Directors appoints. Our committee members are Kay Bodude, Maria Piña, Crystal Medina, and Laura Weygandt.

The primary purpose of the Supervisory Committee is to ensure that MariSol operations are audited for financial soundness and compliance with the policy. We report on our activities and findings to the Board of Directors. The committee wants to thank Roxana Aleman, MariSol's internal Operations Specialist, who performs regular audit tasks. The Committee reviews her audit work and compliments her detailness.

This past year, the Supervisory Committee completed a variety of audit and review activities, such as:

- Cash counts of teller drawers and the vault;
- A random selection of loans, share accounts, and investments;
- Procedures for new accounts, collections, ATMs, records retention, data processing controls, disaster recovery, and other operational areas;
- Delinquencies, loan losses, and charge-offs; and
- The hiring of an outside CPA firm for the annual financial audit.

Last October, Doreen Mayhew, CPA, performed MariSol's financial audit as of August 31, 2025. This outside audit found the credit union's financial condition sound, with no material findings or adjustments. The CPAs complimented MariSol staff for keeping excellent records! We are proud to report 21 years of no audit findings.

Being a member of the Supervisory Committee is an excellent way to learn how MariSol operates and fulfill a service requirement to run for the Board. If you are interested in serving, please get in touch with the Committee via e-mail at administration@marisolcu.org.

Robert Wheeler, Supervisory Committee Chair



Board of Directors

Chair

Mary Harden

Vice Chair

Lisa Bernhardt

Treasurer

Laura Weygandt

Secretary

Ken Stahl

Director

Angela Booker

Director

Irma Guzman

Director

Richard Lucero

Director

Francisca Montoya

Director

Mariana Torres

Supervisory Committee

Chair

Robert Wheeler

Members

Kay Bodude

Maria Piña

Laura Weygandt

Crystal Medina

Treasurer Report

The year 2025 promised to be a strong year for growth in our energy loan products, but changes made on the federal level required emphasis in other lending products like home equity loans, which grew \$1.1 million. Unfortunately, total loans did decline due to a decline in auto lending for a second year in a row. Members focused on improving their savings in 2025; MariSol did have deposit growth. Higher cost of living and continued higher interest rates led members to make more conservative choices in their budgets.

Our net income improved in 2025 due to strong interest income and other income. Our operating expenses declined due to a small grant from the CDFI Fund to expand to hire a Community Representative.

A sign of financial stability is the credit union's net worth, which measures cumulative earnings over time. Under the National Credit Union Administration, a credit union's net worth must exceed 7% to be classified as "well capitalized." MariSol's net worth ended at 14.12%, up from 13.98% in 2024. MariSol continues to be in strong financial condition.

Members can feel confident that MariSol is a sound financial institution that will continue to meet our members' needs.

Laura Weygandt, Treasurer

Assets	12/31/2024	12/31/2025	Change
Consumer Loans	\$ 15,631,690	\$ 13,864,696	\$ (1,766,994)
Mortgages	\$ 12,199,725	\$ 13,326,271	\$ 1,126,546
SBA PPP	\$ 9,365	\$ 1,191	\$ (8,175)
Business lending	\$ 179,935	\$ 227,149	\$ 47,213
Total Loans	\$ 28,020,716	\$ 27,419,307	\$ (601,410)
Fixed Assets	\$ 3,930,345	\$ 3,869,172	\$ (61,172)
Investments	\$ 14,208,254	\$ 15,356,962	\$ 1,148,708
Other Assets/Investments	\$ 1,841,784	\$ 1,980,464	\$ 138,680
Total Assets	\$ 48,001,098	\$ 48,625,905	\$ 624,806
Liabilities			
Savings Accounts	\$ 22,112,910	\$ 21,187,425	\$ (925,485)
Checking	\$ 7,658,583	\$ 7,986,528	\$ 327,945
Money Market	\$ 3,777,373	\$ 3,723,370	\$ (54,004)
Certificates of Deposit	\$ 5,435,891	\$ 6,595,224	\$ 1,159,333
IRA Deposits	\$ 409,778	\$ 423,675	\$ 13,896
Other Deposits	\$ 1,610,359	\$ 1,414,379	\$ (195,979)
Total Shares	\$ 41,004,893	\$ 41,330,600	\$ 325,707
Net Worth (Capital Reserves)	\$ 6,422,708	\$ 6,660,812	\$ 238,104
Income			
Total Interest Income	\$ 1,799,570	\$ 1,868,595	\$ 69,026
Investment Income	\$ 461,885	\$ 466,154	\$ 4,269
Fee Income	\$ 356,446	\$ 370,496	\$ 14,050
Other Income	\$ 323,683	\$ 312,909	\$ (10,774)
Total Income	\$ 2,941,583	\$ 3,018,153	\$ 76,570
Expenses			
Operating Expenses	\$ (2,466,837)	\$ (2,377,468)	\$ 89,369
Loan Losses	\$ (128,600)	\$ (205,000)	\$ (76,400)
Dividends	\$ (178,583)	\$ (197,581)	\$ (18,997)
Net Income	\$ 167,563	\$ 238,104	\$ 70,542