



CORPORATE ONE 2025 YEAR-IN-REVIEW

Membership

265

MEMBERS
WITH ASSETS
BELOW \$75M

190

MEMBERS
WITH ASSETS BETWEEN
\$75M AND \$250M

242

MEMBERS
WITH ASSETS
ABOVE \$250M

33,397,499

NATURAL-PERSON MEMBERS
SERVED TOGETHER WITH OUR
MEMBER CREDIT UNIONS

742

MEMBERS LOCATED IN 46
STATES, INCLUDING PUERTO
RICO AND WASHINGTON, D.C.

We are delighted to provide the highlights of our shared successes from 2025. We are deeply grateful for our members' trust and partnership, and we remain dedicated to our core principle of "people helping people," along with our mission of elevating and empowering credit unions to drive their members' financial success.



Finances at a Glance (as of Dec. 31, 2025)

\$51.0M

IN NET INCOME

\$614.8M

IN TOTAL REGULATORY CAPITAL

\$7.55B

IN AVERAGE ASSETS

\$10.84B

IN ASSETS UNDER
MANAGEMENT

As a proud member of an industry committed to service and community citizenship, we wholeheartedly support opportunities to step up and give back.

In 2025, Corporate One contributed approximately \$316,000 in support of the credit union industry and related philanthropic initiatives at the national, state and grassroots levels.

Highlights

\$11.8 MILLION

IN PERPETUAL CONTRIBUTED CAPITAL (PCC)
DIVIDENDS PAID TO OUR PARTNER MEMBERS

\$1.8 MILLION

IN WAIVED PROCESSING FEES DUE TO A SPECIAL
FEE REBATE OFFERED TO OUR MEMBERS USING
TWO OR MORE OF OUR PAYMENT SOLUTIONS
FOR THE THIRD YEAR IN A ROW

126 MILLION

TOTAL PAYMENTS PROCESSED FOR MEMBERS

37 NEW MEMBERS

WELCOMED TO THE CORPORATE ONE FAMILY

MORE THAN 100

MEMBERS OF VARYING ASSET SIZES
CONNECTED TO THE TWO IMMEDIATE
PAYMENT RAILS:



4.84 OUT OF 5 STARS

THE AVERAGE SCORE REFLECTED IN POST-
CALL SURVEY RATINGS ABOUT OUR EXCELLENT
MEMBER EXPERIENCE TEAM

Our CUSOs

2025 Successes



ACCOLADE ADVISORY

*Making ALM easy and providing unbiased
investment advice*

Accolade elevated its Loan Profitability and Pricing solutions with major upgrades fueled by the recent acquisition of a powerful credit risk modeling platform. The team also welcomed a new analyst, adding fresh expertise to drive deeper insights and deliver even more strategic value to its credit union partners.

www.accoladeadvisory.com



LUCRO COMMERCIAL SOLUTIONS

*Digitizing member business lending for
portfolio growth*

Lucro continued to strengthen its network, adding six new credit union partners and further accelerating the growth of the Loan Split platform. The platform now includes 125 active credit unions buying and selling commercial loans.

www.lucro.org

MORE THAN \$1.5 BILLION

IN LOANS FUNDED, PLUS NEARLY \$300 MILLION
IN SIMPLICD ISSUANCE

Our annual report can be found at
www.corporateone.coop.