ANNUAL REPORT 2025

Self-Help®

Ownership & Economic Opportunity for All

Just one of many 2025 successes: a group celebrates the opening of Hardee Street Apartments, an affordable housing community in Durham, North Carolina that Self-Help developed.

Self-Help is a family of mission-driven nonprofits working to strengthen communities across the country. Since our founding in 1980, we have grown into one of the nation's largest community development financial institutions. Together with our members, partners and supporters, we provide fair and affordable financial services to individuals and businesses, develop real estate, partner on affordable housing and clean energy initiatives, and promote equitable financial practices nationwide.

OUR 2025 IMPACT

85	Locations across 10 states
461	Affordable home loans for families
3,735	Childcare or public charter school spots created or preserved
688	Jobs created or maintained
756	Affordable housing units preserved or created

23%	Of loans went to borrowers in rural areas
50%	Of loans went to borrowers in underserved areas
1,924	Members received Financial Coaching and/or FICO® Credit Score Review services
$622M	In total financing provided
245K	Credit union members served

A Message From Our CEO

Dear members, supporters and partners,

I write this reflecting back on 2025 as a year of both adversity and persistence. Working families across the country felt the impact of price increases, job insecurity, and political turmoil. It's a troubling moment, and there is much to do. So, as we do every day, we roll up our sleeves.

Some highlights from an impactful 2025:

- Our home lending provided more than $114 million in financing across our 10-state network. Our Equity Boost program made these mortgage loans more accessible to those who otherwise might not have qualified.
- Our work in the affordable housing sector created or preserved 756 affordable housing units.
- We made over $219 million in loans to impactful businesses and nonprofits.
- We expanded our reach through partnerships with trusted local organizations to fill gaps with responsible financial services that benefit families and individuals at all income levels.
- We launched Business Train, a grant-funded pilot program in Chicago and North Carolina, connecting small business owners with coaching in accounting, marketing, and growth strategy.
- Our research and policy arm, the Center for Responsible Lending, continued its fight for fair lending policies across the U.S.
- 50% of our loans went to borrowers in underserved areas, reflecting in real numbers our priorities to serve our communities with sound financial products and opportunities for wealth-building.
- In 2025 we welcomed new branches through four mergers: two credit unions in Connecticut, one in North Carolina and a fourth in Florida.

The fight for economic justice has always required persistence. We are grateful to the members, stakeholders and partners willing to work alongside us in our fight for an inclusive financial landscape. I have never been more confident in this organization, our partners, and the communities we serve than I am now.

With gratitude,

Martin D. Eakes

Martin Eakes

CEO, Self-Help

Delivering Responsible Financial Services

Rex came to one of our South Carolina branches carrying an auto loan at 33.98% interest. This is the kind of rate that keeps borrowers trapped in a debt cycle, as they struggle to make high monthly payments before even making a dent in the principal. Rex's Self-Help loan officer worked with him to refinance the loan at 10%, reducing the monthly payment from $668 to $482 – an annual savings of $2232.

Rex saved thousands of dollars per year by refinancing his auto loan.

Connecting Through One-On-One Financial Coaching

In 2025, over 1,924 members received credit or financial coaching services from branch staff through our FICO® Credit Score Review and Financial Coaching programs. These services help members overcome financial obstacles and work towards self-defined goals. Participants work to build credit and savings, pay down debt and access wealth-building financial products.

A few highlights of 2025 successes:

- Rufus came to Self-Help with no credit score, but after opening a share-secured credit card and learning to manage utilization, his credit score climbed to 719 within six months.
- Maria was good at saving money but needed guidance to grow it. Her coach encouraged her to move her funds from a standard savings account to a money market account, allowing her to grow her savings much faster and putting homeownership within reach.
- Katashia came to Self-Help wishing to raise her credit score, which was lower than expected due to a disputed collection account from a utility company. Her coach worked with her to resolve the dispute, and her credit score jumped nearly 50 points as a result.

Widening the Path to Homeownership

Andrea was 20, single and scrolling real estate listings after shifts at Trader Joe's, half-convinced homeownership was something reserved for others, like those with two-income households to support the purchase. One day she submitted an online inquiry and got connected to a Self-Help loan officer. The loan officer guided Andrea through the process: Andrea qualified for Equity Boost with 1% down and a $17,500 forgivable grant. She closed on her home in June.

Supporting Small Businesses

Self-Help's Business Train is a business coaching program that connects small business owners in North Carolina and the Chicago area with guidance and grant-funded third-party services in accounting, marketing, and growth strategy, and supports their path to access capital. In its first year, the program supported 30 businesses.

Andrea (right) and her Self-Help mortgage loan officer, Lourdes, at Andrea's new home.

Self-Help Business Train participants gather at a meet-and-greet in Chicago where business owners shared their stories.

Bridging the Gap with Fair Credit

Self-Help teamed up with United Way of Greater Atlanta and the Community Restoration Project, to develop a microloan program that can serve as a lifeline for those managing unexpected expenses, such as vehicle repairs, utility bills, and other household emergencies. The beauty of the program is that it is designed to benefit the borrower twice. First, by supporting financial needs. Second, these loans help the borrowers build their credit. This program is one example of how Self-Help partners with community organizations across our network to extend our reach and deepen our impact. Since launching in July 2025, the program has supported 42 Atlanta-area families and individuals.

The microloan program allowed Jaslyn (pictured, with her family) to pay off a predatory loan and increase her credit score by 87 points. "I'm so grateful for this program," she said.

Providing Tools for Self-Sufficiency

Kasey had already done the hard work of turning her life around when she connected with Front Porch Housing in Greenville, South Carolina. Front Porch, a long-standing Self-Help partner, offers stable housing and wraparound support to people building toward self-sufficiency. Through that connection, Kasey found her way to Self-Help's credit-building tools and took full advantage of them. She built her credit from scratch, accumulated $7,000 in savings, and bought a three-bedroom home using down payment assistance her Self-Help loan officer helped her access.

Kasey (left) celebrating closing on her home with Sharon, her care coordinator from Front Porch Housing.

Multiplying Impact Through Partnership

A $14 million New Markets Tax Credit allocation from Self-Help is helping to nearly double the capacity of the Ronald McDonald House of South Florida. The new seven-story facility, part of a $35 million project, will be adjacent to Jackson Memorial and Holtz Children's hospitals, which together serve a largely uninsured and underinsured patient population. The House provides lodging, meals, transportation and support to families at no required cost during a child's extended medical care, allowing parents to remain close to their child during treatment. The expanded facility is expected to open in 2027.

Architectural rendering of the new Ronald McDonald House facility financed in part by Self-Help.

Building and Preserving Affordable Housing

Self-Help develops and operates a broad spectrum of community-based real estate: preserving naturally occurring affordable housing, building new affordable rental and for-sale homes, and developing a wide variety of commercial real estate through new construction and renovations. A recent example demonstrates the housing preservation side of this work.

When the owner of a 12-unit apartment building in Los Angeles offered tenants “cash for keys” to leave their homes, the residents said no. Instead, they organized and connected with LA Más, a local nonprofit focused on supporting neighborhood stability and economic resilience. LA Más and Self-Help moved quickly, sourcing $1.8 million in financing in under 60 days and acquiring the property in November 2025. Now more than 40 residents, many of them long-term tenants, are able to stay in their apartments at affordable rents. Among them is Ana, who has called the property home for 30 years and shares the building with four generations of her family across multiple apartments.

Ana (pictured with her family): “I’m so relieved to be able to continue to call this place home.”

Investing in Education

Golden Charter Academy, in Fresno, California, is the school that founder and former NFL player Robert Golden wished he had been able to attend. The school, which serves a student population that is 87% low-income, offers an innovative curriculum through its partnership with the Fresno Chaffee Zoo. Students visit the zoo each week with hands-on projects that enrich their studies in science, math and language arts. Self-Help provided $8.5 million in financing, part of a $25 million New Markets Tax Credit project, to fund a permanent campus and expand enrollment.

Students at Golden Charter Academy enjoying one of their regular visits to the Fresno Chaffee Zoo.

Financing Businesses & Nonprofits

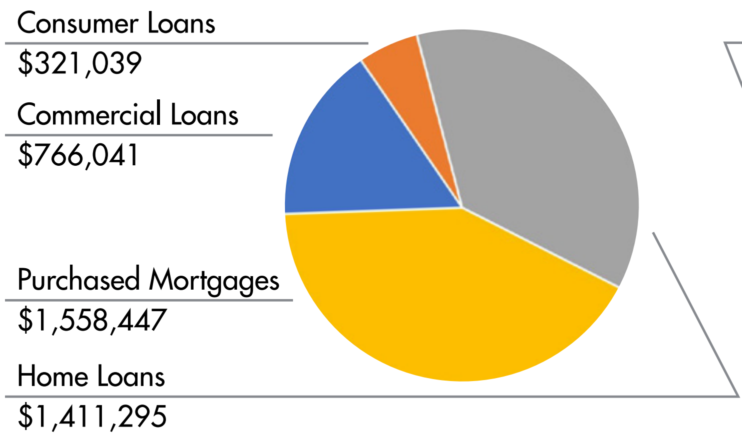
When Jorge and Alma Chacón founded CAFÉ in 2005, Latino and immigrant families in Washington’s Wenatchee Valley lacked a dedicated place to turn for bilingual services and support. From a converted house, CAFÉ, which stands for Community for the Advancement of Family Education, provided ESL classes, youth mentoring, small business support and more. A $625,000 loan from Self-Help financed the purchase of a larger facility just up the street, creating space for a behavioral health partner to move in, and multiplying the organization’s impact. “This building doesn’t belong to us,” Jorge Chacón said. “It belongs to the community.”

Local residents, stakeholders and allies join the Chacón family in celebrating their ribbon cutting.

2025 Financial Results

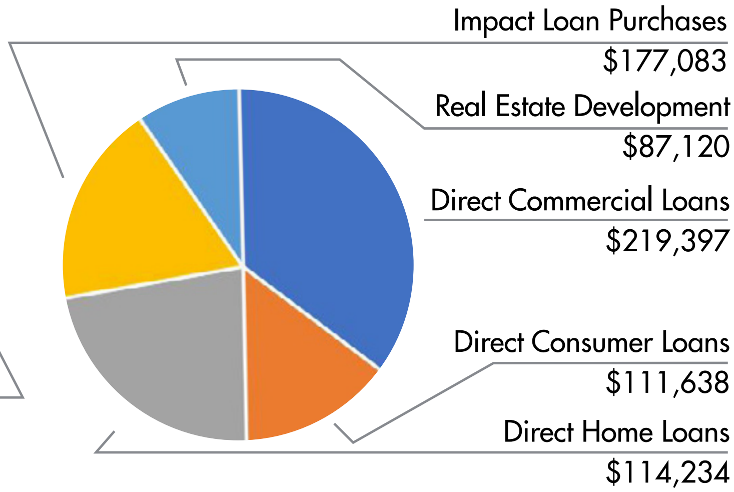
(dollars in thousands - unaudited)

Loan Portfolio as of 12/31/2025



2025 Community Investments

Loan Originations and Real Estate Development



Balance Sheet as of 12/31/25*

(dollars in thousands - unaudited)

Assets	
Cash & Investments	725,261
Loans & Current Assets, Net of Reserves	3,945,765
Net Real Estate Assets	466,270
Other Assets	124,524
Total Assets	5,261,820
Liabilities	
Reserves for Guaranteed Loans	7,320
Credit Union Deposits	2,863,498
Notes Payable & Program-Related Investments	501,201
Secondary Capital - ECIP	493,000
Other Liabilities	97,285
Total Liabilities	3,962,304
Net Assets	
Non-Controlling Interest in Subsidiaries	16,652
Core Net Assets & Other Comprehensive Income	1,282,864
Total Net Assets	1,299,516
Total Liabilities, Non-Controlling Interest & Core Net Assets	5,261,820
Off Balance Sheet Guaranteed Community Development Loans & Investments	$297,063

2025 Income Statement*

(dollars in thousands - unaudited)

Revenue	
Investment Income	34,171
Loan & MBS Income	221,282
Rental Income	32,946
Fees & Other Income	25,126
Grants & Non-Operating Gains	55,328
Total Revenue	368,853
Expenses	
Interest & Dividends	94,282
Compensation & Other Benefits	94,695
Other Operating Expenses	88,809
Provision for Credit Losses	11,174
Depreciation	18,236
Total Expenses	307,196
Net Income	61,657

*Excludes National Clean Investment Fund

Creating Systemic Change

The Center for Responsible Lending (CRL) is Self-Help's research and policy affiliate. CRL works to combat predatory lending, close the racial wealth gap, and fight for a financial marketplace that works for everyone. Thanks in large part to these efforts, in 2025, Rhode Island became the 21st state to cap payday loan interest rates at 36% APR, down from 261%.

Housed within CRL, the Julian Bond Institute for Financial Equity Research (JBI) is gathering the data that will inform the next 25 years of inclusive financial policy through its 2050 Survey, *Ambition Without Access*. Follow @JulianBondInstitute on YouTube to watch their podcast, "The Viewpoint," and stay informed about this exciting work.

Pamela Horowitz, civil rights attorney and widow of Julian Bond, is flanked by CRL President Mike Calhoun, left, and CRL Board Vice Chair Wade Henderson at the unveiling of a portrait of the renowned civil rights leader.

For a deeper dive into our 2025 impact, visit **Self-Help.org/annual-report**

Our mission is creating and protecting ownership and opportunity for all, especially people of color, women, rural residents and low-wealth families and communities.

We can't do this work alone. Our depositors, investors and partners make our impact possible. Join us. Together, we can expand economic opportunity for all.

www.self-help.org | www.self-helpfcu.org | www.responsiblelending.org

Self-Help®
Ownership & Economic Opportunity for All

Federally insured by NCUA.

EQUAL HOUSING OPPORTUNITY

AERIS RATED ★★★★ AAA POLICY PLUS

The Self-Help family includes two credit unions; a nonprofit loan fund; and a nonpartisan research, analysis and policy group.
Self-Help Federal Credit Union · Self-Help Credit Union · Self-Help Ventures Fund · Center for Responsible Lending
Locations in California, Connecticut, Florida, Georgia, Illinois, North Carolina, South Carolina, Virginia, Washington, Wisconsin and Washington, D.C.