



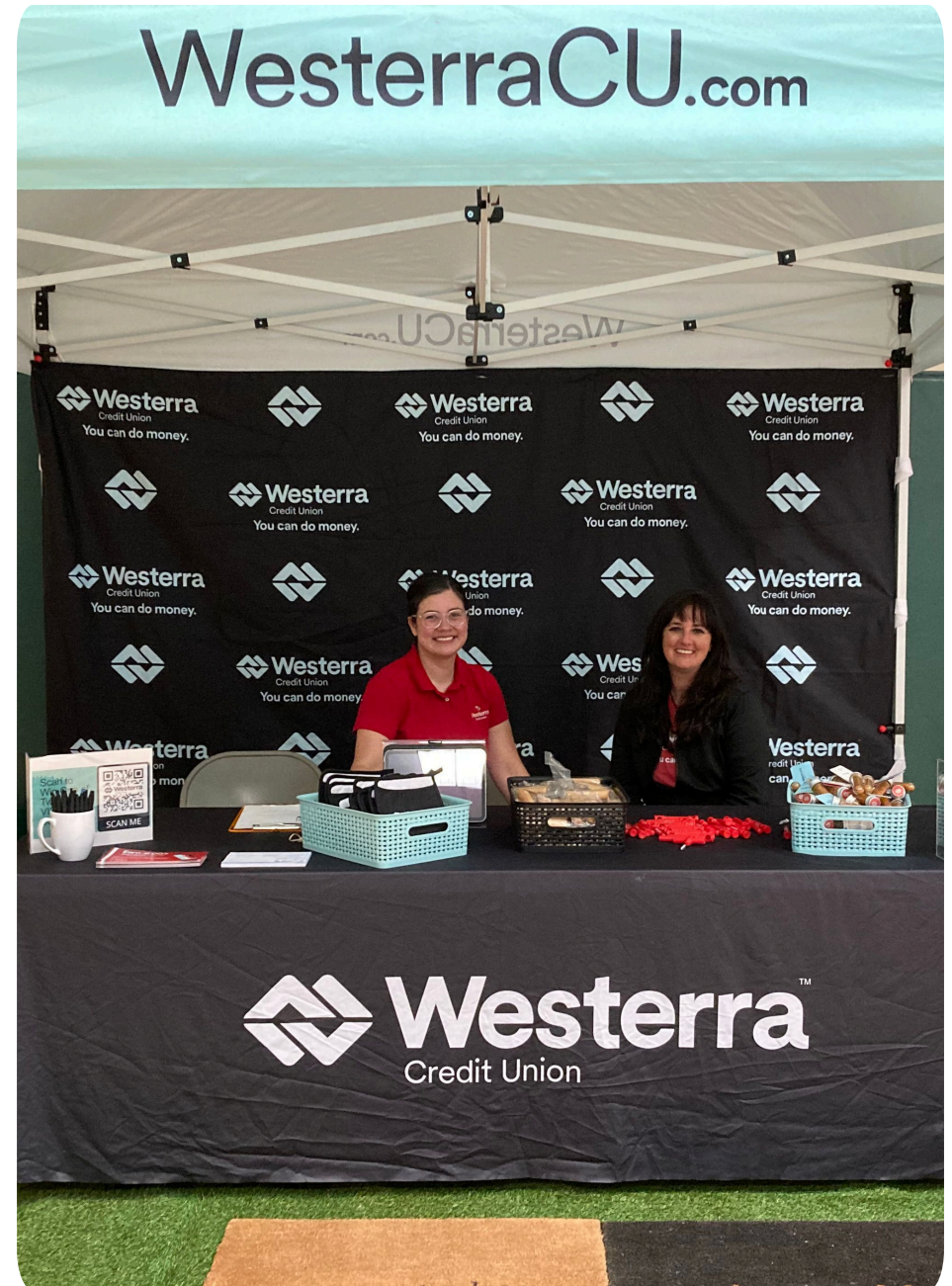
Westerra Annual Report 2025

 **Westerra**[™]
Credit Union
You can do money.

2025 Westerra Community Impact Summary Report

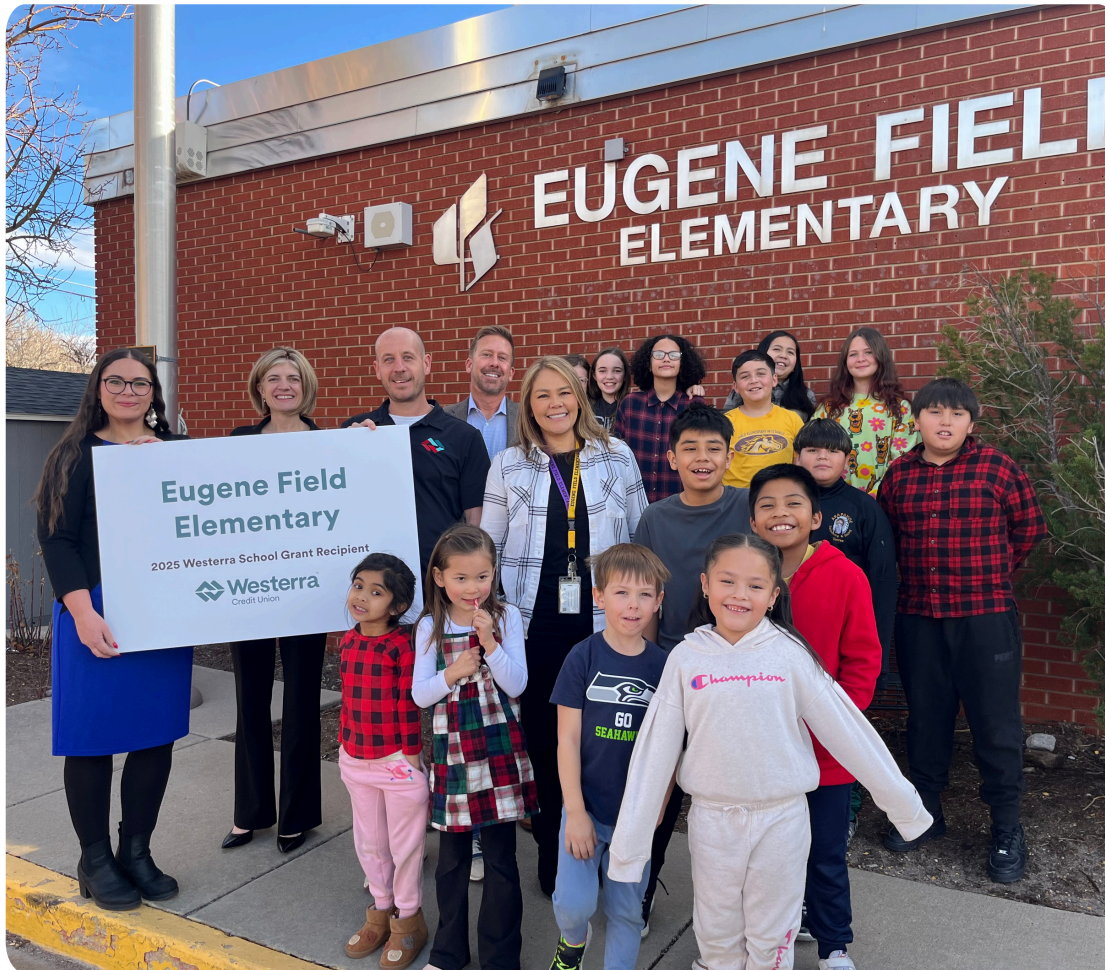
Westerra Cares is the community impact program of Westerra Credit Union, which proudly serves over 100,000 members and growing, including more than 75,400 in the Denver Metro area.

In 2025, the program continued its mission to turn purpose into action by focusing on education, financial literacy, and essential community needs like food, housing, and mental health.





2025 Impact at a Glance



Total Community Giving

Westerra strategically donated more than \$650,000 to benefit the Front Range community.



Employee Volunteerism

187 employees contributed 1,628 community outreach hours to support local schools, nonprofits, and community programs.



Empowering Education & Student Success



School Grants Program

In 2025, Westerra awarded \$50,000 in grants to 61 schools across 13 Colorado school districts. These funds supported crucial classroom needs, including STEM learning kits, special education equipment, social-emotional resources, and hands-on Braille literacy materials for visually impaired students.



Higher Education Scholarships

Westerra awarded \$22,500 in scholarships to seven students, including two Title I scholars, to support their academic and career-focused pathways.



Advancing Financial Wellness



Accessible Financial Education

In 2025, Westerra launched a free, downloadable financial literacy curriculum for educators, expanding access to practical money education beyond live programming.



Engaging Students and Young Adults

Westerra continued to offer financial literacy programs to classrooms across the Denver area, and expanded digital learning to nearly 1,500 participants – primarily 18- to 24-year-olds – by providing access to Zogo, a gamified financial learning app.



Member Protection & Stability



Fraud Busters Initiative

Launched in 2025, this program trains frontline staff to recognize and respond to fraud and elder financial abuse. In its first year, employees stopped 19 fraud attempts, successfully preventing \$750,000 in losses.



Government Relief Loans

In response to the 2025 U.S. government shutdown, Westerra proactively provided \$336,536 in rapid-response relief loans. This funding supported nearly 60 families, helping them cover essential expenses like food and bills during the hardship.



Strategic Community Partnerships



Westerra invested more than \$270,000 in 2025 to support organizations advancing housing stability, food security, and education & workforce development. Key partners included Habitat for Humanity, United Way, school district foundations and the Public Education & Business Coalition (PEBC).



Local Neighborhood Investment

The credit union invested \$75,000 locally through nonprofit sponsorships and community events to strengthen connections across the Front Range.



Industry & Business Advocacy

Westerra continued its broader economic support by investing \$42,000 with local Chambers of Commerce and \$95,617 with the GoWest Credit Union Association



Industry Recognition & Credentials



BauerFinancial

Westerra earned BauerFinancial's top five-star rating in 2025, ranking us among the country's best financial institutions based on capital strength, profitability, asset quality, and regulatory compliance. Westerra has a long history of earning at least a four-star rating since 1983.



Newsweek

Newsweek named us one of "America's Best Regional Banks and Credit Unions" in 2025 for the second consecutive year.



City of Lakewood

The City of Lakewood recognized Westerra with the Mayor's Inspiration Award in 2025, acknowledging our extensive support of education in the community. This included STEM funding for Lakewood High School and classroom supplies for several local elementary schools.



ColoradoBiz

ColoradoBiz, the state's premier business publication, named Westerra a "Top Company in Financial Services" in 2025, highlighting our ongoing commitment to members, community investments, and financial education.

Financial Performance 2025



Financial Highlights

Consolidated Balance Sheets

ASSETS	2025	2024
Loans to Members (net of allowance for loan losses)	\$1,429,932,000	\$1,465,040,000
Investments	\$448,383,000	\$496,152,000
Cash and Cash Equivalents	\$90,823,000	\$72,752,000
Property and Equipment, net	\$19,836,000	\$21,164,000
National Credit Union Share Insurance Fund Deposit	\$15,231,000	\$15,573,000
Other Assets	\$64,705,000	\$59,207,000
TOTAL ASSETS	\$2,068,910,000	\$2,129,889,000

LIABILITIES AND MEMBERS' EQUITY	2025	2024
Members' Deposits	\$1,708,269,000	\$1,668,544,000
Borrowed Funds	\$140,000,000	\$260,000,000
Accounts Payable and Other Liabilities	\$27,387,000	\$26,107,000
Members' Equity	\$193,254,000	\$175,238,000
TOTAL LIABILITIES AND MEMBERS' EQUITY	\$2,068,910,000	\$2,129,889,000

Unaudited. Audited financial statements are available upon request.

Financial Highlights

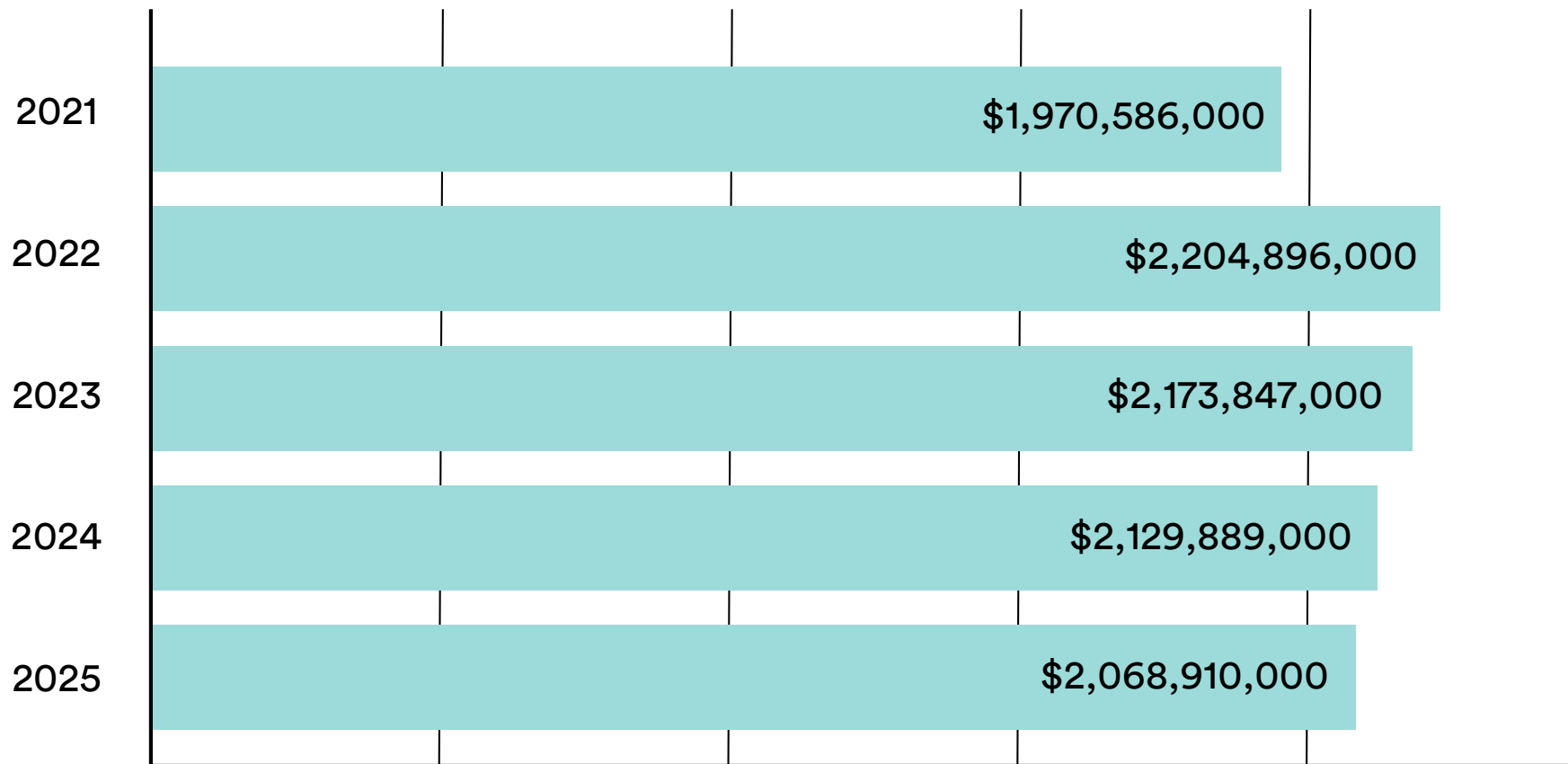
Consolidated Income Statements

INCOME	2025	2024
Interest Income	\$120,021,000	\$122,171,000
Dividend and Interest Expense	(\$53,280,000)	(\$59,703,000)
Provision for Loan Losses	(\$13,565,000)	(\$6,901,000)
Non-Interest Income	\$18,005,000	\$14,975,000
Non-Interest Expenses	(\$69,117,000)	(\$65,013,000)
NET INCOME	\$2,065,000	\$5,530,000

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Financial Highlights

Total Assets



Financial Highlights

Member Deposits

