



2025 Annual Report

AMERICAN BANKER

2025 Best Credit Unions to Work For



Since 1938, Building Financial Strength for Your Everyday Life ... Together.

Assets	2024	2025
Cash	\$ 7,178,650	\$ 6,247,972
Net Loans	253,751,850	273,604,142
Investments	31,918,816	42,177,371
Furniture & Fixtures	1,793,099	2,569,087
Land & Buildings	2,298,098	2,097,455
Other Assets	10,197,373	2,017,345
Total Assets	\$307,137,886	\$328,713,372

Liabilities	2024	2025
Savings	\$ 267,877,666	\$ 273,970,712
Reserves	34,617,636	37,712,367
Accrued Interest	219,029	199,720
Notes Payable	0	12,364,000
Other Liabilities	4,423,555	4,466,573
Total Liabilities	\$307,137,886	\$328,713,372

Distribution of 2025 Income

Gross Income		\$22,353,388
Dividends	\$4,057,665	
Operating Expenses	\$16,218,592	
Reserves	\$2,077,131	
		\$22,353,388

Income	2024	2025
Interest on Loans	\$ 12,802,192	\$ 14,551,722
Income on Investments	1,358,401	2,524,493
Other Income	5,198,147	5,277,173
Gross Income	\$19,358,740	\$22,353,388

Expenses	2024	2025
Employee Comp. & Benefits	\$ 8,023,991	\$ 9,053,064
Office Occupancy & Operations	3,708,100	4,001,069
Travel & Conference	201,416	248,760
Advertising & Education	392,025	419,592
Loan Servicing	617,171	643,371
Professional & Outside Services	1,137,072	1,128,643
Operating Fees	37,259	20,041
Provision for Loan Loss	(156,250)	664,555
Other Expenses	47,994	39,497
Dividends	2,760,952	4,057,665
Total Expenses	\$16,769,730	\$20,276,257

Net Income \$ 2,589,010 \$ 2,077,131

UnitedOne Credit Union is open to everyone living or working in Manitowoc, Sheboygan, Kewaunee and Door Counties.



Scan for UOCU History & Mission

UnitedOne Board of Directors

Sherry Rezba, Chair
Larry Bahr, Vice Chair
John Schultz, Secretary
Jill Pickett, Treasurer
Mary Jo Capodice
Joseph Schuh
Beth Snyder
Jake Wenzel
Mercy Yang



UnitedOne.org

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Walmart SuperCenter

Sheboygan (920) 451-8222
3509 Washington Ave.
2122 Superior Ave.
The Encore, 733 N. 8th St.

This credit union is federally insured by the National Credit Union Administration. NMLS # 439833.