



## 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
<b>Total Assets</b>	<b>\$307,137,886</b>	<b>\$328,713,372</b>

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
<b>Total Liabilities</b>	<b>\$307,137,886</b>	<b>\$328,713,372</b>

### 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
<b>Gross Income</b>	<b>\$19,358,740</b>	<b>\$22,353,388</b>

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
<b>Total Expenses</b>	<b>\$16,769,730</b>	<b>\$20,276,257</b>

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.



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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](http://UnitedOne.org)

**Manitowoc (920) 684-0361**  
1117 S. 10th St.  
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.