

Message to our Members

“None of this would have been possible without the dedication and perseverance of our employees and the trust and support of our members.”



As we continue to navigate an ever-changing environment, our focus remains constant: meeting the needs of our members, supporting the communities we serve, and sustaining our financial strength.

2025 was a successful year for All One Credit Union, marked by achieving our strategic goals and introducing new tools and services that enhance efficiency and elevate the member experience. These accomplishments reflect our ongoing commitment to our mission and vision while expanding our reach and building meaningful new relationships and partnerships. None of this would have been possible without the dedication and perseverance of our employees and the trust and support of our members.

All One Credit Union's financial performance in 2025 was strong, meeting or exceeding key benchmarks and advancing the strategic initiatives outlined in our plan. We launched an improved Consumer Loan Origination System, introduced a new Credit Card Agent program, and rolled out an enhanced Online Account Opening platform, all designed to improve convenience and streamline service delivery for members. Additionally, we introduced Gentreo, an estate planning tool that helps members prepare essential legal documents such as wills, health care proxies, and powers of attorney.

Financial wellness continues to be a cornerstone of our community outreach, and 2025 brought meaningful progress in this area. In August, we opened our fourth high school branch at Worcester Technical High School, offering students valuable hands-on learning experiences in financial education and business operations. The engagement level has been remarkable, exceeding expectations, and the collaboration with the school community has been outstanding. This branch is open to the public and represents an investment in our future membership, financial education, and brand presence.

Our Financial Education department also delivered 58 educational events in 2025, supported by 145 volunteers and reaching more than 2,200 participants, representing a 93% increase over the prior year. These efforts foster trust, loyalty, and deeper engagement, creating long-term value for members and the Credit Union alike. In addition, we donated more than \$200,000 to local charities, nonprofits, and community organizations, helping those facing today's challenging economic climate.

We extend our sincere appreciation to our staff, management team, associate directors, and board of directors for their steadfast commitment and service. Their dedication ensures that we never lose sight of our founding principle: *People Helping People*.

As we look ahead to 2026 and beyond, we thank our members for their continued loyalty and trust. We have approached the year ahead with optimism, ready to embrace new opportunities, improve efficiencies, and strengthen the value we deliver to those we serve.

By challenging the status quo, remaining fiscally responsible, and adapting to economic and regulatory changes, we will continue to pursue our strategic goals and build a stronger future together.

As always, we remain committed to supporting your financial well-being through exceptional service, innovative technology, and a deep sense of community.

Sincerely,

A handwritten signature in black ink, appearing to read "Barbara A. Mahoney".

Barbara A. Mahoney
President and CEO

A handwritten signature in black ink, appearing to read "Michael J. Sauvageau".

Michael J. Sauvageau
Chairman of the Board



All One Credit Union Statements of Condition*

December 31, 2025 & 2024

	December 31, 2025 <i>(unaudited)</i>	December 31, 2024 <i>(unaudited)</i>
Assets		
Total Cash and Investments	\$203,020,737	\$220,980,713
Loans:		
Installment	195,000,769	223,096,726
Real Estate	249,694,879	251,353,703
Home Equity Lines of Credit	123,905,517	111,135,309
Member Business & Other	60,892,314	61,614,210
Gross Loans	629,493,479	647,199,948
Allowance for Loan Losses	(5,429,400)	(5,891,811)
Net Loans	624,064,079	641,308,137
Premises & Equipment, net	12,135,222	12,742,413
Other Assets	30,050,081	28,175,830
Total Assets	<u>\$869,270,119</u>	<u>\$903,207,093</u>
Liabilities & Surplus		
Deposits:		
Share Savings	\$406,684,608	\$395,853,105
Share Certificates	284,912,734	282,250,311
Total Deposits	691,597,342	678,103,416
Borrowings	111,335,000	167,000,000
Other Liabilities	1,980,333	2,641,098
Total Liabilities	804,912,675	847,744,514
Total Surplus	64,357,444	55,462,579
Total Liabilities and Surplus	<u>\$869,270,119</u>	<u>\$903,207,093</u>

* The Statements of Financial Condition at December 31, 2025 and 2024 are unaudited. The Credit Union's financial statements were audited as of September 30, 2025 and 2024. Audited financial statements will be made available to members upon request.

Our Team

Board of Directors

Michael J. Sauvageau, *Board Chair*
Joyce G. Leger, *Vice Chair*
Robert J. DelleChiaie, *Treasurer*
Giulio G. Greco, *Assistant Treasurer*
Joseph V. Quintal, *Clerk*
Marc S. Dohan
Adilson Lima
John W. Reedy
Richard A. Sheppard

Associate Directors

Lisa S. Adams
Woodrow Adams, Jr.
Mary E. Bollivar
Maribel Cruz
Amanda Curtis
Christopher R. Kyne
Leonard F. Leader
Thomas M. McNamara
Caio A. Roberto
Glen C. Shepherd

Honorary Directors

Bruce J. Bollivar
Andrew D. Cousins
Anthony A. Gasbarro
Nancy L. Graves
Henry C. Kulik
Joyce A. LaFleur
Henry P. Lisciotti, Jr.
Edward O. Mazzaferro
Joseph J. Tata

Officers

Barbara A. Mahoney
President & CEO
Joseph J. Normant
SVP CFO
Ellenmarie Coughlin
SVP Human Resources & Development
Craig S. Madonia
SVP Lending
Katie N. Najjar
SVP Chief Member Experience Officer
Mychelle M. Phillips
SVP Operations & Technology
Kelli J. Rooney,
SVP Community Engagement & Marketing
Matthew J. Dufault
VP Mortgage Lending
Randy J. Harris
VP Treasury
Nichole E. Howarth
VP Operations
Kathleen M. Hurley
VP Human Resources
Joanne D. Lattanzi
VP Marketing
Andrew P. Leblanc
VP Information Technology
Nicole M. Legere
VP Compliance Officer

Timothy W. MacLeod
VP Facilities and Security
Philip E. Purcell
VP Commercial Lending
Justin A. Silva
VP Retail
Suzanne M. St. Cyr
VP Consumer Lending
Tyler-Anne Aguilar
AVP Controller
Maila L. Berry
AVP Account Operations
Kimberly A. Cary
AVP Member Relationship Manager
Daisy Casiano
AVP Member Relationship Manager
Danielle R. Duval
AVP Collections
Denise Gonthier
AVP Indirect Lending
Brittany S. Haley
AVP Financial Education
Ana P. Hoyler
AVP Commercial Lending
Joshua L. Laprade
AVP Information Technology
Maria L. Litalien
AVP Loan Servicing
Melissa A. McDonald
AVP Information Security Officer

Tina M. Minor
AVP Area Manager
Holly E. Ogden
AVP Mortgage Lending
Benjamin M. Shipp
AVP Member Relationship Manager
Melanie A. Steier
AVP Project Manager
Mary-Kate Vaughan
AVP Member Relationship Manager
Jason C. England
Retail Operations Manager
Dawn M. Garrigan
Payment Operations Manager
Ashley Grossi
BSA Fraud Manager
Amy M. Lacouture
Consumer Lending Manager
Jordan E. Logan
Member Relationship Manager
Jordyn A. Matthews
Member Service Center Manager
Jaime Tomer
Learning & Development Manager
Luis R. Torres
Member Relationship Manager
Meghan E. Zamarro
Digital Operations Manager

Employees

Jelitza Agosto Desiderio
Kye Andrews
Brian Arsenaault
Gillmarie Batista
Kevin Bedard
Morgan Bergeron-Adams
Angela Blanco
Laura Bourget
Dominic Brewer
Sharon Burgues
Elizabeth Bushnell
Kaleb Cedroni
Susan Coleman
Thomas Collaro
Karina Colosimo
Deliris Cortes Concepcion
Shyenney Day
Maritza Delgado
Danielle Desmarais
Ashlyn Divas-Aguilar
Aleksandr Domnitser
Norma Donahue
Michelle Dorais
Roberta Duke
Catherine Durling
Elizabeth Duval

James Ellis
Pamela Pena Estrella
Cookie Fife
Jessica Fischer
Lisa Fitzgerald
Nicole Florio
Pamela Flory
Matthew Flory
Erica Freel
Renee Friant
Melissa Gentile
Nerevis Gerena
Ineliz Gonzalez Rodriguez
Katherine Greene
Chantelle Greenwood
Robert Hicks
Alicia Howard
Nicholas Huntington
Jillian Jenkins
Cole Johnson
Steven Keene
Aidan King
Pablo King
Megan Kirk
Marjory Kozak
Jamal Laracuent

Jacob Lippman
David Lynde
Deborah Marcoulier
Kristen Marcum
Shannon McCabe
Robin Merchant
Ashleigh Miller
Nikki Moar
Cynthia Morlock
Derrick Muise
Kirsten Murphy
Jessica Murray
Eddie Ortiz
Rebecca Pace
Yamila Pastorino De Leon
Yvonee Pedraza
Marco Pires
Holly Pitman
Diane Pitney
Yolanda Ponce
Mailly Rivera
Jose Rodriguez
Nicolas Rodriguez
Naomi Rodriguez-Aponte
Julie Rosado
Tyler Sarasin

Maegan Sierra
Jessenia Sirois
Tracy Springer
Patrick Stanganelli
Linda Taratuta
Sofia Tavares
Melissa Teken
Meghan Thomas
Maria Torres
Jessica Tucci
Alvin Ulerio
Christian Villafane
Nicholas Villante
Aysia Wanner
Sarah Warner
Elaine Wentzell
Virginia White
Jason Wiinikka
Deena Wood
Mao Yang

The President's Award

The President's Award is presented annually to two employees, one from the Retail Division and one from a back-office support department, who demonstrate exemplary job performance, superior member service, and adhere to All One Credit Union's mission, vision, and values. The 2025 recipients are: **Nichole Howarth, VP Operations and Brittany Haley, AVP Financial Education.**

Nichole's drive is truly inspiring. Since joining AOCU, she has consistently moved mountains and turned ideas into action. She possesses an exceptional ability to multitask and a lightning-quick mind that allows her to navigate complex challenges with confidence and efficiency. Beyond her operational strengths Nichole is an outstanding leader. She oversees a team that genuinely enjoys working with her and respects her leadership. Her peers frequently seek her out for her honest, thoughtful, and reliable perspective. Over the past year in her role as VP of Operations, Nichole has not only excelled but has consistently embodied our organization's core values of trust, community, and partnership. Nichole sets a standard of excellence that fosters a collaborative, supportive, and trustworthy environment. Nichole also actively cultivates a strong sense of community within our workplace. Her dedication to building trust, strengthening community, and forming meaningful partnerships is truly admirable.



Nichole Howarth



Brittany Haley

Brittany Haley consistently goes above and beyond what is required of her role. She doesn't just do the job in front of her, she looks for ways to expand it, improve it, and make it more impactful. She takes real ownership of her work and approaches everything she does with intention, creativity, and follow-through. What truly sets Brittany apart is not only the results she delivers, but how she delivers them. She brings a fun, creative and outgoing personality that draws people in and makes her programs feel approachable and engaging. Whether she's working with students, educators, community partners, or internal teams, Brittany has a natural ability to connect with people and create energy around the work. Brittany also steps into initiatives that require cross-departmental coordination, long-term planning, and problem-solving well beyond her day-to-day responsibilities. She sets a standard that reflects what it truly means to go above and beyond for our members, our communities, and our Credit Union. She works closely with all of our area high schools, and educators to co-create meaningful financial education programs aligned with student needs. Brittany's initiatives create lasting community impact by equipping the next generation with the knowledge and confidence to succeed financially.

Rising Star Award

The Rising Star Award is presented annually to an employee who shows superior potential for growth and further development within the Credit Union. The employee must demonstrate a high level of job performance, superior member service and adhere to AOCU's mission, vision, and values. The 2025 recipient is **Maegan Sierra, Branch Operations Team Lead.**



Maegan Sierra

Throughout 2025, **Maegan** consistently exceeded expectations and demonstrated exceptional leadership well beyond her role. She focused on her team's development and operational excellence. She successfully cross-trained staff, she served as the branch Sync 1 champion and completed a 75-hour leadership course, all while building and fostering a positive, progressive and supportive work environment. Through consistent kindness, patience, and steady leadership, she provided stability and direction during a time of constant change. Her ability to rise quickly, lead effectively, and inspire confidence in both her team and our members exemplifies the qualities of a true Rising Star. Maegan has consistently built positive, collaborative relationships across the organization and demonstrates a genuine openness to learning from her peers. Her willingness to partner with others, apply new insights, and share that knowledge with her team has driven meaningful growth across the entire group. Maegan's dedication to community is evident in the thoughtful and genuine approach she takes with every member. She genuinely cares for each member and consistently goes above and beyond to support their needs. Through her efforts, she has built strong connections with Sterling community members.

We offer congratulations and appreciation to Nichole, Brittany and Maegan.



2025 AOCU HIGHLIGHTS



- Opened a new branch at **Worcester Tech High School** that is open to the public.
- AOCU employees participated in an **Acts of Kindness** initiative, giving back to local business.
- Participated in five (5) **Financial Reality Fairs** in local high schools.
- Held several virtual and in-person **mortgage info sessions**.
- Launched a new **Consumer Loan Origination System**.
- Welcomed seven (7) **interns**.
- Introduced a new **Online Account Opening** platform.
- Announced a new **Credit Card Program**.
- Partnered with **Gentreo**, a digital estate planning tool for our members.
- **Donated \$200,000** to local non-profits and organizations and employees participated in over 70 events within our communities.
- Dedicated our Executive Board Room to **Giulio Greco**, longtime AOCU Board Member.



*Front Row (from left): Dean Mazzarella, Leominster Mayor; Joyce G. Leger, Adilson Lima, Joseph V. Quintal, Nancy Graves, Michael J. Sauvageau, Board Chairman; Irene Greco, Barbara A. Mahoney, All One CU President & CEO
Back Row: John W. Reedy, Richard Sheppard, Giulio G. Greco*

All one

CREDIT UNION

(800) 649-4646 | all-onecu.com

Leominster | Clinton | Holden | North Leominster | Sterling | Worcester



Federally Insured by NCUA NMLS# 517287