Brightview
CREDIT UNION

2026 ANNUAL
MEMBERSHIP MEETING
INFORMATIONAL PACKET

SAY "HEY" TO SUNNY RAE!

Our Mission is Simple.

We Provide Our Members With Quality, Value-Added Financial Services So They Can Enjoy More.

PRIOR YEAR MINUTES

Minutes - 2025 Annual Meeting – July 22, 2025

Credit Union President & CEO, Sheila Bridges, as required by the NCUA regulations for the Credit Union, to conduct an annual meeting.

The Minutes of the 2025 Annual Meeting, Statements of Income, President's Report, Treasurer's Report, and Supervisory Committee Report were contained in the Annual Report distributed to the members in the meeting.

The President & CEO's report and Treasurer's Report reflect that Brightview Credit Union has total assets excess of $36,882,003.08. We achieved a profit of $341,685.63. Our net worth ratio now stands at 15.77%. This is well above the 7% number that regulators state is an adequate number for a credit union in solid financial condition. Our return on assets has been at year end was a solid YTD average of 1.01%. Our net loans at year end totaled $20,596,847.57. This amount equaled 56.18% of assets. We had $14,056,610.45 in investments. Brightview Credit Union would like to have a greater percentage of its assets in loans to members. Brightview Credit Union made 1176 new loans in 2024. We strive to do more in 2025.
The Credit Union will continue striving to provide additional services and increase membership to strengthen our financial position, as outlined in the President's Report included in the 2025 Annual Report.

Sheila Bridges announced that 2 members of the board are up for re-election. Mohammed Jalaluddin & Mary Powers

Members were awarded door prizes as follows:

Giveaway		Amount	Ridgeland	Jackson	Tupelo
10:00 AM	$	25.00	Vickie Roberts	Teresa Purvis	Carolyn Oakes
11:00 AM	$	75.00	Laronda Thompson	Earnesto Green	Gregory Listenbee
12:00 PM	$	100.00	Zatovia Graham	Brenda Wiliams	Angela Pitts
1:00 PM	$	150.00	David Jackson, Jr.	Connie Holliday	Trijuana Bass
2:00 PM	$	200.00	Sharon Mason	Tonya Ball	Mary Patton
3:00 PM	$	250.00	Amos Davis, Jr	Czechvokia Graham	Daniel Dillard
4:00 PM	$	300.00	Chase Joyner	Pamela Epps	Chiquita Allen
Guessing Game	$	100.00	David Jackson Jr.	Katherine Graham	Carolyn Oakes
Wheel	$	100.00	Teylor Bowles		

Sheila Bridges thanked everyone for supporting the credit union and joining the annual meeting.

There being no further business to come before the Board and Members of the Annual Meeting, the meeting was adjourned.

2025 FINANCIALS

	Dec-2025
Loans	20,439,201.75
ASSETS	
Visa	746,018.59
Business Participation Loan	0.00
Collateral in Process	27,518.26
Allowance for Loan Loss	(143,104.98)
NET LOANS	21,069,633.62
Cash	1,101,143.75
INVESTMENTS	
Investments	5,375,000.00
Available for Sale	147,648.37
Corporate Accounts	6,015,384.36
Corporate Capital Shares	703,892.31
Raymond James/Multi Bank	0.00
Mutual Funds	46,004.78
National Cooperative Bank	249,000.00
NCUSIF	306,471.64
Trellance	7,420.21
TOTAL INVESTMENTS	12,850,821.67
ACCRUED INCOME & PREPAID EXPENSES	
Accrued Income	87,557.21
Prepaid & Deferred Expenses	33,816.59
FIXED ASSETS	
Land & Building Ridgeland	1,297,742.03
Land & Building Tupelo	1,051,577.04
Accumulated Depreciation Ridgeland	0.00
Accumulated Depreciation Tupelo	(280,793.95)
Land Columbus	199,776.88
FF & E Main Office	174,821.96
FF & E Jackson	109,248.42
FF & E Tupelo	169,599.16
Accumulated Depreciation FF & E	(453,409.54)
OTHER ASSETS	
Core Deposit Intangible-CommFirst	91,003.06
All Other Assets	14,555.87
Forclosed and Repossessed Assets	43,927.24
MBS/SBA Principal Paydown	7,905.28
TOTAL ASSETS	37,568,926.29

CHAIRMAN OF THE BOARD'S REPORT

It'It's time for another Brightview annual members' meeting! Thank you for taking time out of your day to come by, visit, enjoy refreshments and register for door prizes. We are extremely grateful to our members and hope that you are pleased with the services you receive as part of the Brightview family!

The Brightview Board of Directors is composed of myself, Jimmy Giles, Belinda Thomas, Angela Hahn, Mohammed Jalaluddin, Jessie Evans and Sheila Bridges.Brightview staff and Board of Directors continually strive to implement new services and technology, and I strongly encourage all our members to utilize on-line banking, our new virtual assistant Sunny Rae, electronic statements, bill pay and loan application opportunities. If you need assistance to set up on-line banking or for questions regarding any of our services, staff will be glad to assist you.

Brightview's staff are well-qualified, dedicated and enthusiastic about their jobs and take advantage of learning opportunities to help them grow personally and professionally. On behalf of all the Board members I want to thank Sheila Bridges, CEO, Shawna Long, Chief Operating Officer, and the entire staff for the job they do every day! You are very much appreciated and I can assure you that your efforts do not go unnoticed. They are a prime example of "team work"!

I'm happy to let you know that our new building located at 436 Highland Colony Parkway in Ridgeland is almost complete. We anticipate opening for business there on July 27. This project has been a long time in the making and we are very excited that it is finally coming to fruition. The new location is easily accessible and visible and will have a drive-through which we've needed for a very long time. A Grand Opening event is being planned for soon after we open so be sure to watch for information regarding that.

Brightview is currently in excellent financial condition and we continue to earn a high rating by the National Credit Union Administration (NCUA) examiners.The Board of Directors recognize that quality customer service and the offering of in-demand financial products is of utmost importance and we are heavily involved in ensuring that is what members receive.

The Credit Union has and will continue to respond to members' lending needs with competitive loan and credit card rates, a generous lending policy, and streamlined loan approval procedures. Brightview is investing more aggressively in marketing efforts as well. If you are on Facebook, like our page to receive regular updates and information. Also, please make sure the credit union has a current email and home address associated with your account.

The Board of Directors wants to hear your concerns, comments or suggestions. Please do not hesitate to contact any of the Board members at any time. We may not be able to solve your every issue, but we'll sure do the best we can to address them. Brightview belongs to you, the members, and is here to help you with your financial needs.

Mary Powers
Chairman of the Board of Directors

SECRETARY & TREASURY REPORT

Greetings, and welcome to the annual meeting of Brightview Credit Union. It has been a privilege to work alongside our President/CEO, Sheila Bridges, our Board of Directors, and our dedicated staff as we continue to strengthen the financial position of our credit union.

Our team has worked collaboratively throughout the year to achieve the strong results I am pleased to report today. Brightview Credit Union remains in sound financial condition, with total assets of $37,568,926.29 and a profit of $255,816.29 for the year ending December 31, 2025. Our year-to-date average net worth ratio is 16.14%, which is substantially above the 7% benchmark regulators consider adequate for a credit union in solid financial standing.

As interest rates have increased, we have achieved an improved return on assets, ending 2025 with a return on assets of 0.92%. Net loans at year-end totaled $21,069,633.62, representing 56.5% of total assets and reflecting an increase over the prior year. This growth demonstrates that our members continue to rely on Brightview Credit Union for their financial needs. In 2025, Brightview Credit Union originated 1,095 new loans, and we look forward to continuing this momentum in 2026.

After reviewing the overall financial information, I do not see any items that raise significant concern. While we continue to operate in challenging economic conditions, delinquency rates are down slightly, which is encouraging given the ongoing impact of higher interest rates and inflation. We recognize that some members may be experiencing financial strain, and we encourage them to contact our staff if assistance is needed. Your Board remains committed to making informed decisions that support the continued strength and success of Brightview Credit Union. Together, we look forward to a bright future. It is an honor to serve the members of Brightview Credit Union.

Thank you for your continued trust and support.

Sincerely,

Angela Hahn
Secretary/Treasurer

SUPERVISORY COMMITTEE REPORT

Three board-appointed volunteers make up the Brightview Credit Union Supervisory Committee, bridging the gap between the Board, Leadership Team, and you, the members. Our primary duty is to provide oversight, confirming that the Board's policies and the Leadership Team's execution successfully protect your financial interests.

The committee performs its duties by conducting independent supervisory audits, verifying member accounts, and performing targeted financial reviews.

For 2025, we had quarterly audits performed by FSG (Financial Standards Group) and are happy to report no significant issues were found. The results confirm that Brightview Credit Union continues to operate safely, soundly, and in accordance with established internal controls.

We would like to extend our most sincere Thank you, to you the members, for your continued support of Brightview Credit Union. We also want to thank our volunteer Board members for their strong leadership, dedication, and steadfast support of our committee's work.

Your Supervisory Committee is always working in the best interest of you, Brightview members. If you have a question relating to the financial soundness or management of this organization, please do not hesitate to contact us:

·By Mail: Brightview Credit Union, Supervisory Committee
PO Box 4642
Jackson, MS 39296-4642

- By Secure Email: dawn.gurley@bmhcc.org

As always, we appreciate your membership and thank you for trusting Brightview Credit Union with your financial future.

Dawn Gurley
Supervisory Committee Chair

PRESIDENT & CEO REPORT

As we reflect on the past year and look ahead to the future, we are proud to share key accomplishments from 2025 and outline our strategic goals for 2026. Our ongoing commitment to innovation, security, and member service continues to guide our progress and growth.

2025 Accomplishments

This year has been marked by significant advancements and new initiatives that enhance both the security and convenience of our member experience:

- Remote Deposit Capture: We implemented Remote Deposit Capture, allowing members to deposit checks conveniently using their mobile devices.
- Expanded Lending Products: We rolled out Land Loans, offering more options to support our members' financial goals.
- New Branch Construction: Construction began on our new branch, strategically located on Highland Colony Parkway, to better serve our growing community.
- Exterior improvements at the Tupelo Branch.

2026 Goals

Looking ahead, we are excited to build on this momentum with a number of strategic initiatives designed to meet evolving member needs:

- Loan and Deposit Growth: We will continue our focus on increasing loan volume and growing deposits to ensure the long-term financial strength of the credit union.
- Addition of 2 new ATM's: One located at our Tupelo Branch on Harmony Lane, the other at our Ridgeland Branch on Highland Colony Parkway. Both ATM's will be a part of the Share Branch ATM network.
- New Branch Opening: The Highland Colony Parkway Branch is scheduled to open July 27, 2026
- Swap and Drop Campaign: Offering to refinance auto loans from other institutions to lower members interest rate or lower their payment.
- Home Equity Loans: Explore the addition of Home Equity Loans to the credit unions lending products.

Thank you for being part of our journey. Together, we are building a stronger, more innovative, and member-focused future.

Sheila A Bridges, President/CEO

Thank you for giving us the opportunity to serve you, your family, and your loved ones. For over 70 years, we have had the pleasure of helping all our members live their best financial life and continue to #EnjoyMore!

www.brightviewcu.com