

2025 ANNUAL REPORT



Americu *& You.*
CREDIT UNION
LET'S CONNECT.

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PRESIDENT'S MESSAGE

RONALD BELLE
President & Chief
Executive Officer

As we reflect on a year of celebration, growth, and progress, 2025 marked a meaningful milestone for AmeriCU Credit Union – our 75th anniversary. This significant achievement highlights decades of community partnership and our ongoing commitment to the principle of *people helping people*. Throughout the year, we honored the longstanding relationships and trust that have shaped AmeriCU since the beginning.

To celebrate, we rolled out special anniversary offers designed to bring extra value to our members, including ways to boost savings, lower borrowing costs, and manage seasonal expenses more efficiently. The festivities concluded on October 16, when we welcomed all members to join us at our Financial Centers for International Credit Union Day.

A key moment in our 75th year was merging with Mountain Valley Federal Credit Union on December 1. This strategic move brought together two organizations focused on members, growing AmeriCU to over 200,000 members and \$2.9 billion in assets across 25 locations in New York State. With new branches in Peru, Keeseville, Wilmington, and AuSable Forks, we expanded our presence and made our services even more accessible. Members in Clinton and Essex counties now enjoy a wider selection of products, including more mortgage and lending options, competitive savings and rewards checking accounts,

cutting-edge small business solutions, instant debit and credit card issuance, enhanced digital banking tools, and access to a broad ATM and shared branch network. All employees from Mountain Valley joined AmeriCU, ensuring continued personal service.

We also improved our facilities to better serve members. The North Utica Financial Center moved to a larger, more prominent location at 401 Herkimer Road, offering added convenience for members in North Utica, Marcy, Deerfield, and nearby areas. Soon after, we opened a brand-new Fulton Financial Center in Oswego County, expanding member access to full financial services. This modern center was designed to create a better experience with innovative technology, ample space, and a welcoming atmosphere. The grand opening included local leaders, emphasizing the importance of working together in the community.

Throughout 2025, AmeriCU upgraded and secured its banking services. We launched a redesigned mobile banking app with an intuitive interface and robust features. Our Member Referral Program also made it easy for members to share the benefits of AmeriCU and earn rewards. We implemented several enhancements to improve member experiences. Our Mortgage division reduced processing times, expediting homeownership journeys and helping more members achieve homeownership than ever before. Business Services supported a record number of entrepreneurs, facilitating business loans and fostering local economic growth. Home Equity lending provided flexible solutions for financing projects or consolidating debt.

Investments & Insurance experienced heightened engagement, assisting with retirement planning, Medicare, and personal insurance needs.

We also introduced a first-time car buyer program, supporting members with limited credit history in securing affordable financing and building positive credit profiles. As an approved SONYMA lender, AmeriCU advanced access to mortgage solutions for first-time and moderate-income buyers. Our new Land Loans provide opportunities for future home construction.

All these efforts aim to make managing finances simpler for our members. Whether purchasing a home, managing debt, saving for the future, or seeking confidence in their financial decisions, we provide seamless, supportive solutions tailored to individual needs.

Consistent with our vision of being a leading organization in every community we serve, we established the AmeriCU Charitable Foundation on January 1. The Foundation directs resources toward supporting military personnel and veterans, driving economic development, promoting educational literacy, and strengthening social programs and services.

In 2025, AmeriCU and the Foundation contributed \$1,140,350 in charitable support. Our team volunteered over 1,700 hours, participated in 181 community events, and helped more than 100 local organizations. Through giving, sponsorship, education, volunteering, and partnerships, we stayed active and responsive in the community.

These accomplishments are possible due to the dedication and skills of our employees. Our team's collective commitment powered complex projects and maintained high-quality member service during this transformative period. Investing in staff training, focusing on development at all levels, and fostering a collaborative culture were key to our success. The MVP-1 Team culture promotes teamwork and recognition, visible in our staff's adaptability and focus on serving members.

Our emphasis on each teammate's well-being also earned us recognition in 2025. AmeriCU was named among the Best Companies to Work for in New York State for the ninth consecutive year. Additionally, American Banker recognized AmeriCU Credit Union as one of the Best Credit Unions to Work For nationally for the third successive year.

As we look forward, we remain grateful for the individuals who propelled AmeriCU through a year of transformation. Leadership focused on stability, transparent communication, and supporting staff while advancing key initiatives. With a devoted team, shared values, and strong trust, AmeriCU is poised for the future – committed to prioritizing people both within our organization and in the communities we serve.

Thank you for your membership.

Ronald Belle
President & Chief
Executive Officer

Nick Fabrizio
Chairman of the Board

WHAT MEMBERS ARE SAYING

Every day, our members remind us why we do what we do. Their stories highlight the impact of meaningful service and reinforce our commitment to helping individuals and businesses navigate their financial journeys with confidence.

"My experience with AmeriCU was excellent! From the very start, Emily Bristol made the lending process seamless and easy to navigate. She answered all my (many!) questions with patience and clarity, and she communicated each step of the way. Emily truly personalized the experience to fit my business's unique needs.

Noah Hartung was excellent to work with as well and assisted me in getting my business accounts set up promptly. He was very professional, efficient, and made the process quick and straightforward. The commercial team took the time to learn about my business and tailor their approach to how they could best support me. I could not have asked for a better experience with the AmeriCU commercial team, and I'm truly grateful for such a positive and supportive experience!"

- ANDREA, ROME

"As an AmeriCU member for 47 years, I am more than happy to express my appreciation and confidence I have in Nicole and the AmeriCU team."

- KAREN, VIRTUAL FINANCIAL CENTER

"Ryan was great to work with! He was quick, responsive, and helpful. We love working with AmeriCU!"

- CATHERINE, AUBURN

"I recently joined AmeriCU earlier this week and was very pleased with how exceptionally efficient the entire process was. Samantha assisted me with the personal loan process and made everything seamless from start to finish. As a new member, this experience has made me excited about growing my relationship even further in the future."

- JONATHAN, VIRTUAL FINANCIAL CENTER

"My husband and I recently applied for a HE Loan, and the process took less than 2½ weeks. Hannah was incredibly knowledgeable, efficient, and quick to respond to all our questions by phone or email. Cara and Amber were just as helpful! The process was easy, and we only met briefly at closing. We were very impressed by the professionalism and concern shown throughout."

- LAURIE, CORTLAND

"My realtor suggested I try Cathy Feltz at AmeriCU and that was the best decision I made! From our first contact, I felt like Cathy was on my side and did everything she could to assist me. The entire process was facilitated by Cathy and Breann where I supplied the financial documentation needed and they took care of the rest. I had a wonderful experience with AmeriCU, and the closing with their attorney couldn't have been easier. I am now happily settling into the house of my dreams and feel like I am finally home thanks to AmeriCU!"

- LINDA, WATERTOWN

"I recently applied for a loan, and Michelle made this process so smooth and simple on my behalf. She was prompt in answering all of my questions and was in contact quickly, making this process easy for me to do from Alaska via email. If every customer experience was like the one I had with Michelle, the world would be a lot easier place to navigate!"

- MARIAH, ROME



'25 INITIATIVES & MILESTONES

Reflecting on 2025, we celebrate a year of transformation and achievement, where every milestone – from merger and technology upgrades to community outreach and new lending solutions – underscored our dedication to better serving our members.

★ **INITIATIVE: MEMBER REFERRAL PROGRAM**

AmeriCU built and integrated a Member Referral Program into core and digital banking systems, rewarding members for bringing family and friends to AmeriCU.

WHAT IT MEANS FOR MEMBERS:

AmeriCU created this program to make it easy for members to share the benefits of membership with family and friends, helping them save more and earn more with AmeriCU! By referring, members can earn cash rewards while helping others access AmeriCU's products, services, and personalized support. This initiative reflects our commitment to rewarding loyalty.

★ **INITIATIVE: JOINT MEMBER PROJECT**

AmeriCU completed one of the most transformative initiatives, the Joint Membership Project, streamlining account opening and granting joint members full membership status.

WHAT IT MEANS FOR MEMBERS:

This change simplifies shared banking for couples and families and strengthens engagement. This change streamlined the joint account opening process and ensured that joint members are fully recognized as members – with equal ownership, voting rights, and the ability to manage accounts alongside the primary member.

★ **INITIATIVE: NEW FULTON FINANCIAL CENTER**

AmeriCU opened a new Financial Center in Fulton, New York, marking our 21st brick-and-mortar location and expanding our presence in Oswego County.

WHAT IT MEANS FOR MEMBERS:

Already having a number of members in the Fulton area, this brand-new Fulton Financial Center offers existing members, and new members, convenient, local access to AmeriCU's full range of products and personalized support. AmeriCU is making it easier for individuals, families, and businesses to achieve financial success close to home.

★ **INITIATIVE: SONYMA MORTGAGES**

AmeriCU introduced SONYMA Mortgages to help make the dream of homeownership more attainable.

WHAT IT MEANS FOR MEMBERS:

Through SONYMA, AmeriCU helps first-time homebuyers overcome common barriers to homeownership by offering affordable loan options and meaningful down payment assistance. Eligible members can benefit from low-interest, fixed-rate mortgages and flexible credit requirements.

★ **INITIATIVE: DEBIT & CREDIT CARD CONVERSION**

AmeriCU completed its largest operational project to date: the Debit & Credit Card Conversion. By July 31, we successfully transitioned debit and credit card processing to a new vendor, integrated ITM/ATM systems, and began moving credit card servicing in-house.

WHAT IT MEANS FOR MEMBERS:

Members now enjoy a more seamless process. Credit card details appear directly in Online & Mobile Banking alongside all other products, card control features are accessible within the app, and near real-time payments provide faster access to available credit. These enhancements improve convenience, strengthen security, and help members manage their finances with confidence.

★ **INITIATIVE: MERGER WITH MOUNTAIN VALLEY FEDERAL CREDIT UNION**

AmeriCU completed a merger with Mountain Valley Federal Credit Union, adding four new locations and expanding AmeriCU's reach into the Adirondack Coast communities.

WHAT IT MEANS FOR MEMBERS:

This partnership united two member-focused organizations to create a stronger credit union with more resources, enhanced services, and greater convenience. Members in Clinton and Essex counties now benefit from expanded mortgage and lending options, high-rate savings and rewards checking, advanced digital tools, and nationwide access to 30,000 surcharge-free ATMs and 5,000 shared branches.

★ **INITIATIVE: NORTH UTICA FINANCIAL CENTER RELOCATION**

AmeriCU relocated its North Utica Financial Center to a more central location to better serve members in North Utica, Marcy, and Deerfield.

WHAT IT MEANS FOR MEMBERS:

The new space offers improved accessibility, additional room for staff, and enhanced technology designed to make everyday banking more efficient and convenient.



COMMUNITY ENGAGEMENT

AmeriCU is committed to building strong connections that enrich the communities we serve. Our goal is to create a lasting, positive impact by supporting individuals and families in meaningful ways. Throughout 2025, we partnered with local organizations and launched initiatives that foster growth. Here are some examples of how we made a difference:

AmeriCU Credit Union established the AmeriCU Charitable Foundation. The Foundation focuses on four key areas – supporting Active-Duty Military and Veterans, advancing Economic Development, promoting Educational Literacy, and enhancing Social Programs and Services. Through this initiative, AmeriCU aims to create lasting positive change by providing resources and opportunities that uplift the communities across its service areas.

AmeriCU teammates went above and beyond to strengthen the communities we call home. Through more than 1,700 volunteer hours, participation in 181 events, and support for over 100 organizations, our team

demonstrated what it means to truly live our mission. Combined, AmeriCU and the AmeriCU Foundation contributed an impactful \$1,140,350 in community giving.

AmeriCU Credit Union partnered with GreenUtica to restore the Central New York War Monument, a tribute to service members of World War I, World War II, and the Korean War. As Presenting Sponsor, AmeriCU contributed \$5,000 toward the estimated \$15,000 repair cost. This initiative reflects AmeriCU's deep military roots and commitment to preserving community history while honoring those who served.

In 2025, AmeriCU's commitment to community touched every region we serve – from the Children's Museum in the North Country and supporting caregivers through David's Refuge in Syracuse, to sponsoring the beloved Christmas in the Forks celebration in Mountain Valley and Sleep in Heavenly Peace in the Mohawk Valley. These efforts reflect our mission to strengthen communities and create lasting positive change where it matters most.



FINANCIAL WELLNESS & EDUCATION

Financial Wellness

Our Membership Development Team continued to prioritize financial wellness among our business partners. In 2025, they shared their expertise with 193 organizations and business partners, delivering 495 financial wellness seminars to 2,231 attendees.

Additionally, AmeriCU extended its outreach to students on topics such as building credit, preventing fraud, investing in the future, and managing money. These efforts reached 527 students across 12 schools, helping to equip the next generation with essential financial knowledge.

Online Education Accessible to All

AmeriCU offers interactive courses on a variety of important topics like buying a home, loans and payments, money basics, planning for retirement, and paying for college. Members access the sessions through AmeriCU's partnership with EVERFI, an online platform that offers self-paced financial lessons. These free programs equip members with the critical knowledge and skills needed to make positive financial decisions. Throughout the year, 2,578 members accessed financial wellness sessions made available through our website at www.AmeriCU.org/financial-wellness

Certified Credit Union Financial Counselors

AmeriCU has over 20 Certified Financial Counselors on staff. They are available at many of our Financial Center locations to provide members with personalized financial wellness guidance and counseling. AmeriCU's counselors can assist members with reviewing credit reports, budgeting, navigating financial hardships, setting long-term goals, and more.

Members have the option to schedule their appointment online and pick their meeting preference, whether they want to meet via phone call, virtually, or in person. Our team provides no-cost financial guidance and solutions tailored to our members' unique needs and circumstances.



AMERICU & MOUNTAIN VALLEY

A Merger That Strengthens Our Future

The completion of AmeriCU Credit Union’s merger with Mountain Valley Federal Credit Union marks a defining moment in our history – a strategic alignment that strengthens our ability to serve more members, expand our offerings, and deliver lasting value to communities across New York State. This merger reflects not only growth but our ongoing philosophy of ‘people helping people.’

AmeriCU was founded in 1950 at Griffiss Air Force Base with the goal to provide accessible financial solutions and a sense of community. Over the decades, AmeriCU has grown into one of New York’s leading credit unions, serving more than 200,000 members with innovative products and personalized care. Similarly, Mountain Valley Federal Credit Union has built decades of trust serving families in Clinton and Essex counties, guided by the same philosophy of member-first service and community engagement.

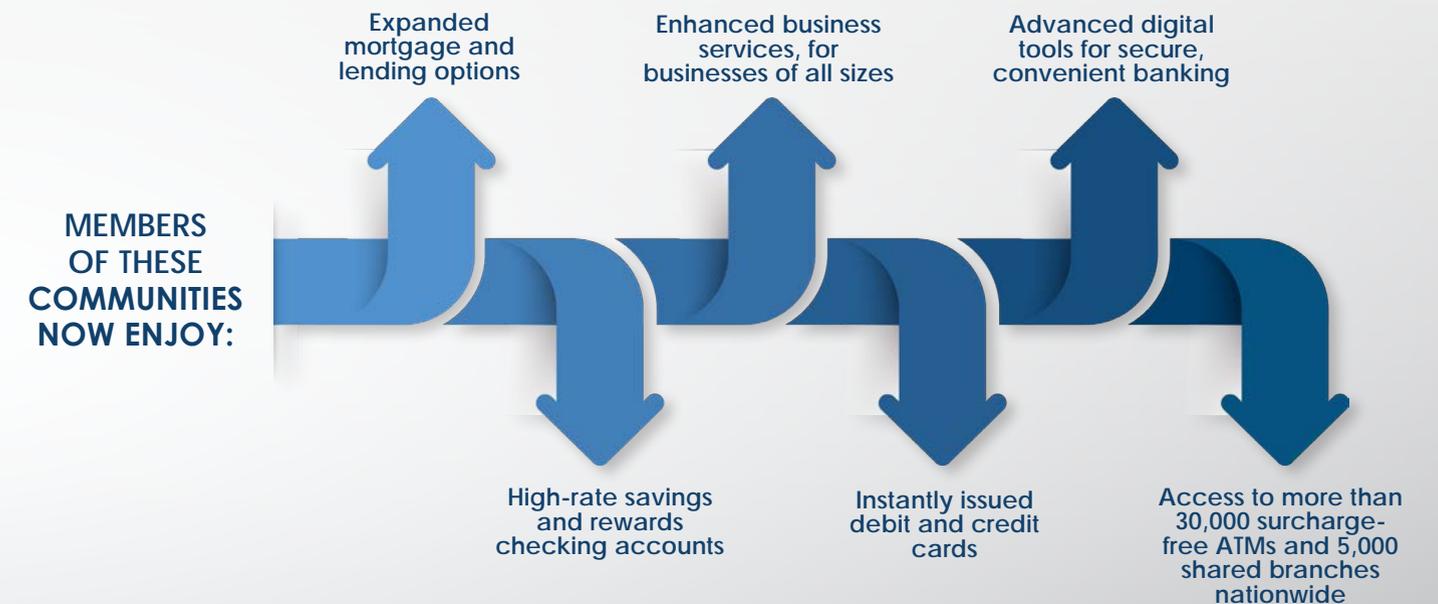
Both institutions share a deep commitment to personalized service, innovative solutions, and local impact – values that form the foundation of this partnership. This merger is not just about combining

resources; it’s about amplifying our shared mission and creating new opportunities for members to thrive. The path to this milestone began in February 2025, when AmeriCU announced its proposal to merge with Mountain Valley. From the start, our focus was on transparency and member engagement. We submitted our merger intent to the National Credit Union Administration (NCUA), which provided the approval needed for the merger process and member vote to proceed. Mountain Valley members voted in September 2025 in favor of the merger, and the New York State Department of Financial Services granted final approval on October 30, 2025, completing the required regulatory steps.

Throughout the process, AmeriCU leadership worked closely with Mountain Valley’s team to ensure a smooth transition. We hosted member Meet & Greets, attended Mountain Valley’s annual meeting, and provided resources like FAQs to answer questions and build confidence. These efforts were met with enthusiasm and support, reinforcing the shared belief that this merger would bring significant benefits to members and communities.

On December 1, 2025, the merger was officially completed, uniting two strong, member-focused organizations into one.

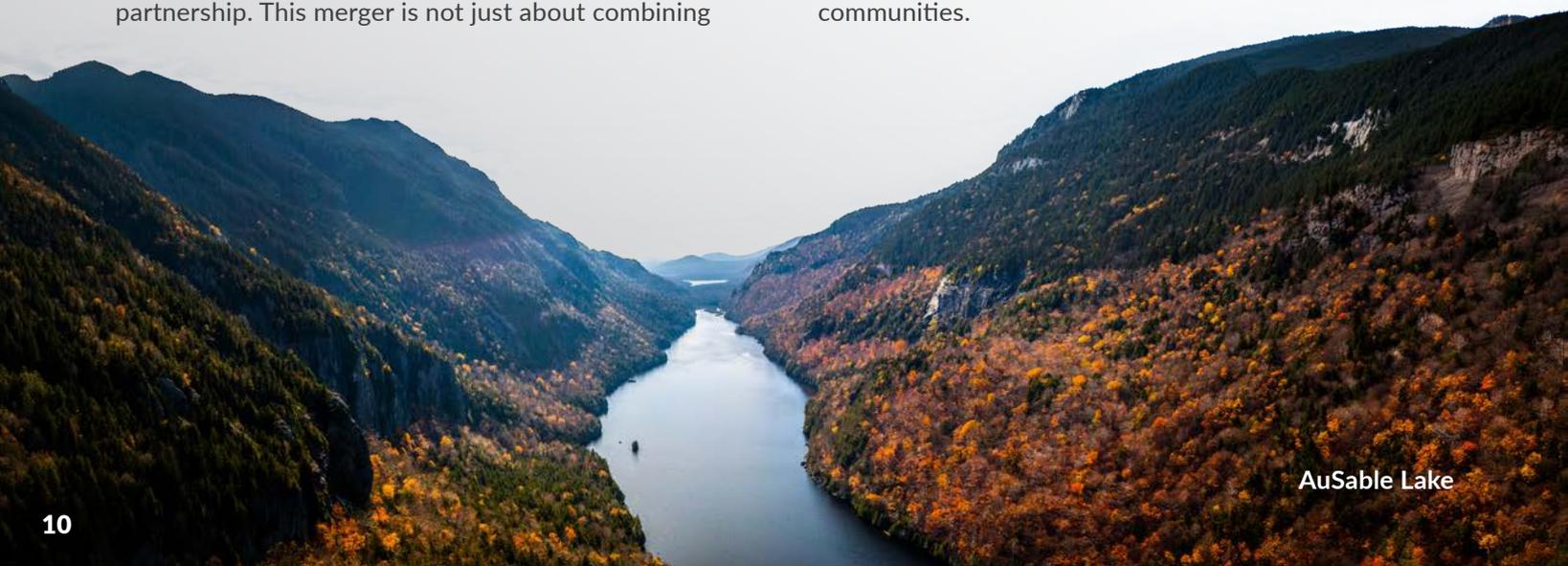
Together, AmeriCU and Mountain Valley now serve more than 200,000 members, manage \$2.9 billion in assets, and operate 25 financial centers across New York State. Mountain Valley’s branches in Peru, Keeseville, Wilmington, and AuSable Forks now proudly form AmeriCU’s Mountain Valley Region, joining our other regions in a united effort to support members and local businesses.



These enhancements mean members in Clinton and Essex counties can now access a broader range of financial solutions without sacrificing the personalized care they’ve always known.

One of the most important aspects of this merger is continuity. All Mountain Valley employees have joined the AmeriCU team, ensuring members continue to see familiar faces while gaining the resources and expertise of a larger credit union. This seamless transition preserves the personalized service members expect, while adding the strength and innovation of AmeriCU.

(continued on next page)



AuSable Lake

Behind the scenes, AmeriCU developed a comprehensive integration plan to align systems, train staff, and ensure minimal disruption to daily activities. From account transitions to technology upgrades, every step was designed to make members feel at home from day one.

This merger represents a forward-looking strategy to ensure long-term sustainability and growth. By combining our strengths, we are positioned to innovate faster, enhance service, and provide expanded financial solutions – all while staying true to our mission of helping members live life, dream big, and achieve financial success.

For members, this means more than convenience – it means opportunity. Expanded access to homeownership programs, first-time car buyer guidance, and small business services demonstrates the direct impact this merger has on the communities we serve. For local businesses, it means stronger partnerships and more resources to support growth. For families, it means financial tools that make everyday life easier and more secure.

“Our shared commitment to members and communities guided every step of this merger,” said Ron Belle, President and CEO of AmeriCU Credit Union. “By joining forces with Mountain Valley, we are combining our resources, experience, and dedication to serve more members, innovate faster, and grow stronger together.”

AMERICU & MOUNTAIN VALLEY

Maggie Pope, former CEO of Mountain Valley and now AVP for Business & Member Relationship Development, added: “Seeing this merger come to life is incredibly rewarding. Our members can now access a wider range of financial services without losing the personalized care they’ve always known. Together, we can deepen our impact in Clinton and Essex counties, investing in the people, families, and businesses that make our communities thrive.”

This merger is more than a milestone – it’s a promise. A promise to continue building strong relationships, delivering innovative solutions, and creating opportunities for members to achieve financial success. Together, AmeriCU and Mountain Valley are stronger, more connected, and ready to shape the future of credit union service across New York State.

As we move forward, our focus remains clear: to provide exceptional service, embrace innovation, and strengthen the communities we call home. Whether it’s through advanced digital tools, expanded lending programs, or personalized financial guidance, AmeriCU is committed to helping every member live life, dream big, and achieve financial success.



PERU



KEESEVILLE



WILMINGTON



AUSABLE FORKS

CONNECTING COMMUNITIES ACROSS NEW YORK STATE



AmeriCU Financial Centers

MILITARY APPRECIATION

As a credit union with deep military roots dating back more than 75 years, AmeriCU understands the unique challenges service members face. That understanding continues to guide how we show up for the military community. In 2025, AmeriCU reinforced that commitment through the establishment of The AmeriCU Charitable Foundation, which supports four key focus areas aligned with the credit union’s mission and values, including Active Duty Military and Veterans.

Through the Foundation, AmeriCU works with organizations that honor service members, promote wellness, and improve their quality of life. The following examples highlight several of those efforts:

- ★ Clear Path for Veterans – Providing services that help veterans strengthen emotional well being and access resources ranging from peer support to service dog programs.
- ★ Honor Flight Syracuse, Inc. – Flying veterans to Washington, D.C., to visit memorials dedicated to their service and sacrifice.
- ★ Wounded Warrior Outdoor Adventures – Supporting veterans’ physical and mental wellness through outdoor adventure programs.
- ★ 22 Until There’s None – Offering programs to prevent veteran suicide, including hospital transport and public awareness initiatives.
- ★ CNY Veterans Parade – Supporting veterans and military organizations across Central New York through a community-driven parade.



Honor Flight Syracuse, Inc.



AmeriCU’s commitment extends beyond charitable giving. In 2025, the Salute to the Troops Tribute Concert marked its thirteenth year as part of Fort Drum’s Family, Morale, Welfare and Recreation’s (FMWR) Mountainfest. The concert featured country music star Chase Rice with special guest Priscilla Block.

We’re honored to continue this tradition and show our support for the brave men and women of the 10th Mountain Division. This concert is an opportunity for the community to come together and say ‘thank you’ to service members and their families. This year’s event brought thousands of people together to enjoy a day filled with fun activities, food, and a live concert. The event, which was free and open to the public, was held on June 26.

Through year-round support, meaningful partnerships, and moments like the Salute to the Troops Tribute Concert at Mountainfest, we are proud to stand alongside service members and their families. We remain grateful for the sacrifices they make every day and honored to continue supporting them in the years ahead.



2024-2025 FINANCIALS

UNAUDITED CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION

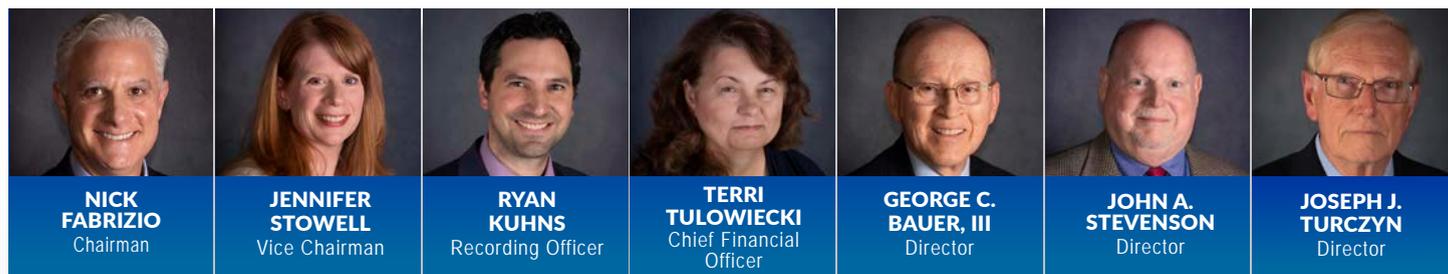
ASSETS	12/31/2025	12/31/2024
Cash and cash equivalents	\$144,935,916	\$80,388,458
Deposits at corporate credit union	14,785,211	4,177,540
Investments - available for sale (\$219,869,673 and \$252,801,183 amortized cost basis, respectively)	199,806,571	220,185,541
Loans	2,524,762,693	2,360,235,235
Allowance for loan credit losses	(32,471,541)	(34,053,110)
Loans, net	2,492,291,152	2,326,182,125
Loans held for sale	12,991,687	8,634,292
Accrued interest receivable	10,313,853	8,158,380
Property and equipment, net	30,009,471	27,124,129
NCUSIF deposit	22,523,633	21,164,743
Other assets	56,664,712	60,595,981
TOTAL ASSETS	\$2,984,322,206	\$2,756,611,189
LIABILITIES AND MEMBERS' EQUITY		
LIABILITIES		
Members' share and nonmembers' deposit accounts	\$2,542,151,606	\$2,348,648,578
Borrowed funds	165,935,583	156,404,440
Accounts payable and accrued liabilities	17,212,024	20,606,404
TOTAL LIABILITIES	2,725,299,213	2,525,659,422
MEMBERS' EQUITY	259,022,993	230,951,767
TOTAL LIABILITIES AND MEMBERS' EQUITY	\$2,984,322,206	\$2,756,611,189

UNAUDITED CONSOLIDATED STATEMENTS OF INCOME

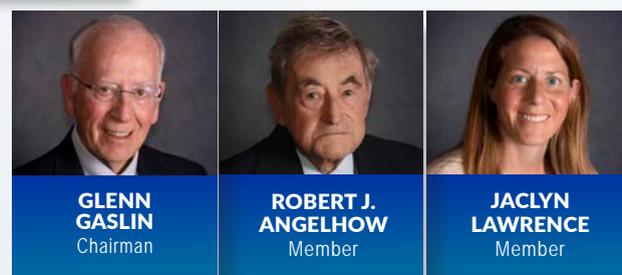
	YEAR ENDED 12/31/2025	YEAR ENDED 12/31/2024
INCOME		
Interest on loans	\$149,874,639	\$130,054,375
Investment income	7,580,293	9,765,479
	157,454,932	139,819,854
INTEREST EXPENSE		
Dividends	50,782,256	49,213,107
Borrowed funds	7,014,761	8,613,485
	57,797,017	57,826,592
	99,657,915	81,993,262
NET INTEREST INCOME		
Provision for loan credit losses	33,549,262	27,334,668
	66,108,653	54,658,594
NET INTEREST INCOME AFTER PROVISION FOR LOAN CREDIT LOSSES		
	36,965,150	35,145,580
NON-INTEREST INCOME		
	87,555,116	78,950,223
NON-INTEREST EXPENSE		
	\$15,518,687	\$10,853,951

Audited financial statements will be available at www.AmeriCU.org/about/annual-reports upon completion.

BOARD OF DIRECTORS



SUPERVISORY COMMITTEE



CHIEF LEADERSHIP TEAM



REBECCA GEISLER
Executive Assistant to the President/CEO

MANAGEMENT TEAM

AMBER COOLEEN
SVP, Marketing

TIFFANY ABELE
VP, Talent

JOHN ARNOLD
VP, Business Services

JEFF CANARELLI
VP, Real Estate and Facilities Management

LUKE DEARMOND
VP, Mortgage

ANTHONY DUPREE
VP, Information Security

CARLTON HILL
VP, Payments

CASSANDRA DAVID
AVP, Center of Excellence

STEPHANIE FISHER
AVP, Card Services & ATM

AMY GONYO
Regional Director/AVP, Mountain Valley

SERENA GRANT
AVP, Credit Solutions

JENNIFER HAGADORN
AVP, Banking Applications

DANIELLE HATASHITA
Regional Director/AVP, CNY West

DANIEL KUNZE
Regional Director/AVP, Mohawk Valley

JAYLA LANE
Regional Director/AVP, Virtual Services

ERICA LEBERT
AVP, Strategic Growth

MARY LEUTHAUSER
AVP, Mortgage Loan Operations

KEVIN MARTIGNETTI
AVP, Business Credit Administration

CHRISTOPHER METOT
AVP, Lending Sales

KEVIN PORTER
SVP, Digital Innovation

NICOLE MESSORE
VP, Consumer Lending

CONNIE SCHOFF
VP, Operations

JAY SINGH
VP, Business Services Operations CUSO

ETHAN SPELMAN
VP, Member Experience

CARA WHITE
VP, Insurance & Wealth Services

TIM WITTER
VP, Finance

DIANA MORAT
AVP, Specialty Banking & Fraud Prevention

KRISTY NOLE
AVP, Strategic Marketing

DAVID OCASIO ROSS
AVP, Mortgage Sales

JACKIE ORVIS
AVP, Salesforce Innovation

KEVIN PETERSON
AVP, Technology Support

MAGGIE POPE
AVP, Business & Member Relationship Development

GAIL RIZZO-SPILKA
AVP, Membership Development

SEAN SZUDZIK
Regional Director/AVP, CNY East

VANESSA SZWEJBKA
AVP, Community Relations/Executive Director AmeriCU Charitable Foundation

TINA THORNTON
Regional Director/AVP, North Country

HEATHER WOOD
AVP, Innovation Delivery

BOARD AND MANAGEMENT



AMERICU CONTRIBUTED \$1,140,350 TO SUPPORT LOCAL ORGANIZATIONS IN 2025

TEAMMATES CONTRIBUTED 1,700+ volunteer hours, 100+ organizations, 181 events

Personal Day of Meaning

Our Employer of Choice strategy builds a culture of engagement and growth, prioritizing team well-being to deliver exceptional support and solutions that help our members and teammates live fully, dream big, and achieve financial success.

AmeriCU is committed to making a meaningful difference in the communities we proudly serve. With more than 400 dedicated teammates who truly embrace our culture - and the generous support of our loyal members, we continue to stay true to our shared mission of people helping people.

Each teammate receives a Personal Day of Meaning, providing eight paid hours to volunteer with a charity that resonates personally with them. By supporting a wide range of local organizations and communities, we are helping more members and teammates live life, dream big, and achieve financial success.

Because giving back is personal, we're excited to expand our support even further. In 2026, teammates will receive an additional eight hours of volunteer time, bringing their total to 16 paid hours dedicated to community service. Alongside coordinated team volunteer events, this added time reflects our deep commitment to being a force for good.

Our team's enthusiasm for volunteering sets us apart. It demonstrates not only our passion for service, but also our dedication to living our mission, vision, and core values every day. United as one team, we strive to create meaningful connections and uplift the people and places we proudly call home.



Ways we connected...



M.V.P. ONE TEAM



AmericU *& You.*
CREDIT UNION
LET'S CONNECT.