



2025  
Annual Report

 **Diamond**  
Credit Union  
THAT'S *You* NITY

As we look ahead to 2026 and beyond, I want to take a moment to reflect on the progress we've made and the deliberate steps we're taking to ensure our Credit Union not only stands strong, but stands apart. In a financial world where too many institutions settle for the status quo, we believe now is the time to be bold as we plan for the future.

# Chairperson's Report

We aim to prove that when you align strong values with real value, members thrive. That's why we are investing in culture, in experience, and in responsible growth, not growth for growth's sake. We believe that growth resulting from our strategic initiatives is the best way to keep serving you at the highest level for the long haul.

This year marks an important milestone in our long-range planning. For nearly two years, we've been carefully researching a charter change from a state-chartered, community-based model, to a federally-chartered, Multiple Common Bond structure.

This is not new territory. It will be the fourth charter change in Diamond's history. Each time, it has led to greater opportunity and stronger service for our members.

One significant aspect of this change is that it will not affect current members. If you're a member today, you'll remain a member. But going forward, more people will have access to Diamond Credit Union, and that broader reach gives us room to grow responsibly, while continuing to invest in the people, tools, and locations that define your experience.

***"For nearly two years, we've been carefully researching a charter change from a state-chartered...to a federally-chartered, Multiple Common Bond structure."***

Growth is not optional. From the end of 2020 to Q3 of 2025, the number of U.S. credit unions declined 15%—from 5,099 to just 4,331. In 2000, there were more than 10,000 credit unions and we are proud to be growing while our industry is shrinking. As we say often: grow, or go.

We want to remain right here serving you for many years to come. In today's market the only way to protect our mission is to grow. When the time arrives to shift our charter, you will have a say. We will humbly ask for your vote.

Our Board remains focused on expansion that matters. This means identifying future branch locations, continuing to enhance the in-person experience, and ensuring that every new investment furthers our mission. The stunning design and functionality of our branches earned national recognition this year with the America's Credit Unions Diamond Award for our service areas. That is a testament to how serious we are about physical space served by people, even in a digital-first era.

As echoed in Rick's message, our staff has created something truly special. Being named the 8th Best Place to Work in Pennsylvania, the #1 Credit Union in the state by Forbes, and recognized for community service by the United Way and others, it's clear that the commitment to culture is making a difference.

That difference is visible in the way our team serves you and in how they show up across our region, volunteering time, leading causes, and giving back.

We're exploring ways to do more for more people. That includes evaluating new mortgage solutions to make homeownership more accessible in today's competitive market. And of course, it includes embracing digital transformation, not as a trend, but as a member-centric imperative.

As always, I encourage you to read Treasurer Gary Yost's report, which highlights not just financial growth but high-quality growth. Growth with purpose. Growth with values.

On behalf of our Board of Directors, thank you for your trust and partnership. We are proud to be different and prouder still to serve you. 



Board Chairperson, Patrick M. Austin and President/CEO, Rick Patel at Diamond's John M. Faust Charity Golf Invitational, which through The Diamond Charitable Foundation has raised over \$1 Million for the American Cancer Society, Relay For Life.



10<sup>th</sup> Top Business / Business Excellence  
Greater Reading Chamber Alliance  
16<sup>th</sup> year as a top business



Best Point-of-Sale Display and Retail Merchandising / Cumru Branch  
America's Credit Unions Diamond Award



People's Choice Berks County  
Berks County Living Magazine  
18 Consecutive Years



2025 Impact Award  
Rick Patel  
Vistage Worldwide Inc.



Best Places to Work / Ranked #8 / Best Companies Group  
10 Consecutive Years  
-Only Credit Union Represented-



#1 Credit Union in PA  
Forbes /  
Statista Research Firm



#1 Credit Union in PA  
Forbes /  
Statista Research Firm

# President/CEO's Report

At a time when run-of-the-mill saturates the financial landscape, our Credit Union is choosing a different path—one rooted in purpose, guided by values, and driven by the belief that our members deserve more than ordinary. In 2025, we committed ourselves to being bold, thoughtful, and member-centric in everything we do.

Diamond has long believed in the power of pairing value—real utility and financial worth—with values—the deep beliefs, principles, and integrity that define who we are. This year, that intersection fueled every decision, innovation, and investment. We enhanced our services, elevated member experience, and reaffirmed our place as your financial partner.

Culture remains our competitive edge. In 2025, we were honored to be named #8 in Best Places to Work in PA, marking our tenth consecutive year on the list. We are the only credit union represented. Our staff love their jobs and their service shows it.

Our service and performance were also recognized. We were named one of Forbes' Best Credit Unions in America and #1 in Pennsylvania. We were again included on the Greater Reading Chamber Alliance Top 50 Businesses list. Berks County Living's People's Choice Award has resided right here 18 years and counting.

Our locations and technology earned recognition as well. The Catalyst honorable mention for our Digital Service First Desk, America's Credit Unions Diamond Award for our stunning service areas in branches, and Fortra's Excellence in Networking Security, show how our staff leads with both heart and innovation.

Our staff tirelessly give back to our community. Many of the organizations we have helped are in this report. The United Way named Diamond one of their Top 100 Organizations for Outstanding Support.

2025 was an excellent year for removing friction and simplifying access. Our digital banking conversion was a major success, delivering a faster, more intuitive interface, better integrations, and expanded support options. We also launched a brand-new Digital Account Opening solution with smarter fraud protections, a smoother workflow, and seamless tie-ins to other services.

***"Diamond has long believed in the power of pairing value—real utility and financial worth—with values—the deep beliefs, principles, and integrity that define who we are."***

Our upgraded Digital Service First Desk now offers better queue management, co-browsing, automated callbacks, chat and call switching, and smarter reporting for continued improvements. All of this means members spend less time waiting and more time achieving their goals.

We also launched the Breakthrough Teen Account, an exciting first step for young members toward living a confident financial life.

This year, we laid critical groundwork for our future. We refreshed our Yunity brand after a deep study confirmed how powerfully it still resonates with members and staff. With a fresh look and renewed purpose, we rolled out new commercials, billboards, digital ads, member communications, staff attire, and a new website. All which fuel growth.

We also reimagined how we support local businesses. We launched a standalone Business Services website, grew our team, and enhanced our solutions to support more complex needs—entitlements, corporate card management, dual personal/business login experiences, and more. Looking ahead to 2026, we're building toward new capabilities in ACH, wire processing, remote deposit capture, and business account opening.

Our Diamond Financial Planning team continues to sharpen their investment guidance by becoming true students of the financial landscape. I encourage you to get to know them.

We continue to expand access. Our ITMs (interactive teller machines) now serve members at Cumru, Tower Health West Reading, and Pottstown, blending the best of digital convenience with human support. Look for more in 2026.

Thank you for making 2025 such a defining year. When you chose us, you didn't just choose a financial institution. You chose a partner that values bold thinking, real relationships, and your long-term success. 

**Board of Directors**  
Patrick M. Austin, Chairperson  
Eugene F. Carter Jr., Vice Chairperson  
Gary W. Yost, Treasurer  
Marcia J. Levengood, Secretary  
Robert Tomascik

**Associate Board Members**  
Sandi M. Chieffo  
Mark V. Wallace  
Cameron R. Martin  
Dr. Charles F. Barbera

**79th Annual Membership Meeting**  
Starting at 5 PM on  
Tuesday, March 3, 2026  
at 1600 Medical Drive

2025 Impact Award  
Rick Patel  
Vistage Worldwide Inc.

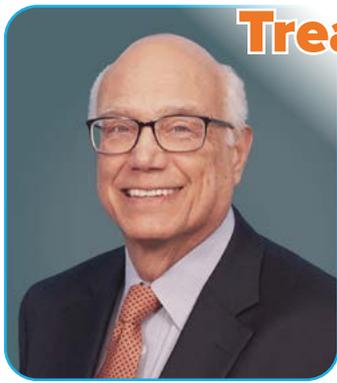
Best Places to Work / Ranked #8 / Best Companies Group  
10 Consecutive Years  
-Only Credit Union Represented-

#1 Credit Union in PA  
Forbes /  
Statista Research Firm

Featured on Cover: Yvonne R. / Birdsboro & Katiria M. of Cavas Expressions / Reading

## 2025 Financial Statements Audit

The Board of Directors engaged the Certified Public Accounting (CPA) firm of RKL LLP to perform an independent audit of the credit union's financial statements as of June 30, 2025. RKL LLP issued an unmodified opinion, meaning that the financial statements of Diamond Credit Union present fairly, in all material respects, the financial position and the results of its operations and its cash flow in accordance with accounting principles generally accepted in the United States of America.



# Treasurer's Report

*GW Yost*  
Gary W. Yost

Financial growth is only part of Diamond's 2025 story—the quality of that growth is the true standout. Our success is driven by our team's dedication to providing exemplary support, expanding and enhancing products and services, and strengthening our internal structure to better serve new and existing members and businesses. This focus resulted in a strong performance across the board with deposits increasing 11.06%, loans 7.09%, membership 2.92%, and assets 11.78%, while maintaining a solid capital position of 10.08%. With a strong foundation in place, we look forward to the opportunities ahead to share the message of *Younity*, continue growing your credit union, and improve the financial lives of our membership.

## INCOME STATEMENT (unaudited)

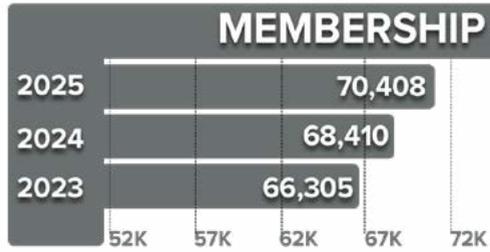
Year Ended 12/31/25

Interest Income on Loans & Investments	\$ 54,245,573
Dividends on Member Deposits & Interest Expense	\$ (19,049,803)
<b>NET INTEREST INCOME</b>	<b>\$ 35,195,770</b>
Credit Loss Expense	\$ (2,950,957)
<b>NET INTEREST INCOME AFTER CREDIT LOSS EXPENSE</b>	<b>\$ 32,244,813</b>
<b>Non-Interest Income</b>	<b>\$ 26,395,978</b>
<b>Non-Interest Expense</b>	<b>\$ (46,190,803)</b>
<b>NET INCOME</b>	<b>\$ 12,449,988</b>

## BALANCE SHEET (unaudited)

Year Ended 12/31/25

<b>Assets</b>	
Loans to Members	\$ 677,790,680
Allowance for Credit Losses on Loans	\$ (5,561,805)
Net Loans	\$ 672,228,875
Cash & Cash Equivalents	\$ 111,707,487
Investments, Net	\$ 315,514,235
Property and Equipment, Net	\$ 25,816,837
Other Assets	\$ 57,547,953
<b>TOTAL ASSETS</b>	<b>\$ 1,182,815,387</b>
<b>Liabilities &amp; Members' Equity</b>	
Member Deposits	\$ 1,045,714,160
Borrowings	\$ —
Other Liabilities	\$ 17,900,826
<b>Members' Equity</b>	<b>\$ 119,200,401</b>
<b>TOTAL LIABILITIES &amp; MEMBERS' EQUITY</b>	<b>\$ 1,182,815,387</b>



## WHERE WORKING HARD MEETS HAVING FUN

Diamond staff proudly participated in over 50 community events including collection and food drives and volunteer initiatives.

