



PLANTING  
SEEDS  
for a  
**STRONGER  
TOMORROW**



## MISSION STATEMENT

Our Mission is to assist members and employees to achieve financial success through service that is superior, convenient, and easy to use.

## CORE VALUES



## SERVICE STANDARDS



Create a welcoming environment



Accept personal responsibility




Strive to leave a positive impression



Express appreciation

## 2025 LEADERSHIP REPORT



Planting seeds for a stronger tomorrow has been at the heart of CASE Credit Union since we first opened our doors to Lansing-area educators in 1936. Today, as a Community Development Financial Institution (CDFI) serving Greater Lansing, we remain grounded in that same purpose: expanding access to fair, affordable financial services that help our community grow. In 2025, we continued our investment in the people and communities who count on us.

These efforts included a strengthened partnership with the Federal Home Loan Bank of Indianapolis (FHLBI). By participating in programs such as REVIVE, LAUNCH, and ELEVATE, CASE directly supported first-time homebuyers, local residents seeking home repairs, and small businesses. Collectively, these initiatives awarded nearly \$200,000 in grant funding to participants, empowering them to renovate, achieve homeownership, and grow their businesses.

Across the organization, CASE employees collaborated to make a positive impact on the lives of our members and our community: our Business Services group reduced loan processing time by more than 10% while originating over \$54.5 million in business loans; our Contact Center and Member Relations teams booked \$11.9 million in loans; and our Operations staff supported more than 670,000 transactions and over 4,400 appointments. Meanwhile, our Compliance and Internal Audit teams helped protect members and the credit union by stopping more than \$600,000 in attempted fraud.

Our community development strategy extended beyond products and programs. In 2025, CASE Credit Union awarded \$20,000 in scholarships to local high school seniors pursuing trade school or higher education, and an additional \$8,000 to Lansing Community College students advancing their education. We also strengthened our community by supporting 30 local organizations with nearly \$100,000 in funds. Demonstrating our ongoing commitment to

diversity and inclusion, CASE became a major sponsor for the Changemakers Center, a historic exhibit that amplifies the voices and contributions of African Americans who have been essential to Lansing's success and growth. These

strong partnerships reinforce the work of nonprofits and community groups addressing critical needs in the Capitol Region.

We also continue to plant seeds for a stronger tomorrow by creating a workplace where every employee thrives. Over the past year, we launched the Employee Experience team to strengthen engagement, morale, and inclusion across the credit union. When our employees feel supported and empowered, they are better able to provide the superior service members expect from CASE.

As we look ahead, our commitment to our community is clear; we will continue to combine education, innovation, and community development to help our members achieve financial success. Together, we are planting seeds that will grow into a stronger tomorrow for everyone we serve. Thank you for your trust in CASE Credit Union.

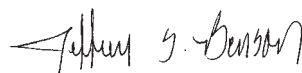
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TOGETHER, WE ARE PLANTING  
SEEDS THAT WILL GROW INTO  
A STRONGER TOMORROW  
FOR EVERYONE WE SERVE.

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**William Brewer, II**  
Board Chairperson



**Jeffrey S. Benson, CPA, MBA**  
President/CEO



# 2025 Impact at a Glance

In 2025, CASE Credit Union delivered measurable results across community impact, member service, fraud prevention, and business lending.

## COMMUNITY IMPACT

Investing in financial education, scholarships, and local partnerships.



**85** Financial Education Sessions reached **2,161** participants

**\$28,000** in scholarships supported local high school seniors and Lansing Community College students

**30** organizations were supported through **\$97,775** in sponsorships



## BUSINESS GROWTH

Accelerating lending performance and supporting business success.

**10%**  
faster business loan processing

**\$54.5**  
million in business loans originated



## SECURITY & TECHNOLOGY

Protecting members and strengthening digital operations.

**\$600,000+**  
in attempted fraud prevented

**269,103**  
spam emails blocked

## OPERATIONAL EXCELLENCE

Delivering superior service, stronger lending outcomes, and expanded community development resources.



**\$87.99 million**  
in loan dollars booked

**4,402**  
appointments completed

**670,801**  
transactions processed

**\$199,732**  
in Federal Home Loan Bank of Indianapolis direct-dollar grant funding secured



## 2025 LEADERSHIP TEAM

### BOARD OF DIRECTORS



**William Brewer, II**  
Board Chairperson



**Craig Godfrey, CPA**  
Vice Chairperson



**Charmaine Shellman**  
Secretary



**Karen Spotts**  
Treasurer



**Glory LeDu**  
Director



**Samuel Duncan, IV**  
Director



**Bo Garcia**  
Director



**April Clark**  
Director



**Reniero Aroz**  
Director

### AUDIT COMMITTEE

**Ian Richardson**  
Audit Committee Chairperson

**Larry Steed**  
Audit Committee Member

**Brenda Adams**  
Audit Committee Member

**Reniero Aroz**  
Board Liaison

### SERVICE TEAM

**Jeffrey S. Benson, CPA, MBA**  
President/CEO

**Rachael E. Singleton, MBA**  
Executive Vice President,  
Chief Operations Officer

**Chad Rolston**  
Executive Vice President,  
Chief Information Officer

**Bryanna Benoit, MBA**  
Chief Financial Officer

**Kevin Badge**  
Chief Human Resources Officer

**Corrie A. Jameson, CPA, MBA**  
Chief Risk Management Officer



## CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION

— As of December 31, 2025 —

### ASSETS

Cash and cash equivalents	\$	21,657,955
Debt securities, available-for-sale		46,270,327
Federal Home Loan Bank stock, at cost		1,615,900
Loans, net of allowance for credit losses of \$4,871,596 and \$4,934,111		296,761,330
Accrued interest receivable		1,250,892
Premises and equipment, net		10,093,117
NCUSIF deposit		3,169,069
Alloya member capital		600,000
Credit Union owned life insurance		1,120,172
Other assets		<u>12,257,371</u>
<b>Total assets</b>	<b>\$</b>	<b><u>394,796,133</u></b>

### LIABILITIES AND MEMBERS' EQUITY

Members' shares and savings accounts		331,025,124
Borrowings		19,000,000
Accrued expenses and other liabilities		<u>5,056,859</u>
<b>Total liabilities</b>	<b>\$</b>	<b><u>355,081,983</u></b>

#### Members' equity

Required reserve		3,509,935
Undivided earnings		39,783,554
Accumulated other comprehensive loss		(3,579,339)
<b>Total members' equity</b>		<u>39,714,150</u>
<b>Total liabilities and members' equity</b>	<b>\$</b>	<b><u>394,796,133</u></b>

### CONSOLIDATED STATEMENTS OF INCOME

#### Interest income

Loans (including fees)		19,492,786
Investments and other		2,398,823
<b>Total interest income</b>	<b>\$</b>	<b><u>21,891,609</u></b>

#### Interest expense

Members' shares and savings accounts		4,197,442
Borrowed funds		888,432
<b>Total interest expense</b>	<b>\$</b>	<b><u>5,085,874</u></b>

#### Net interest income

		<b><u>16,805,735</u></b>
Credit loss expense		1,881,095
Net interest income after credit loss expense		14,924,640

#### Noninterest income

Fees and charges		2,500,838
ATM and debit card interchange income		2,275,908
Net gain on sale of loans		38,598
Other		<u>1,079,882</u>
<b>Total noninterest income</b>	<b>\$</b>	<b><u>5,895,226</u></b>

#### Noninterest expenses

Compensation and benefits		7,291,404
Data processing		2,681,699
Occupancy and equipment		1,921,823
Professional services		518,691
Office operations		97,206
Marketing		661,813
Loan servicing		872,144
Net loss on repossessed assets		173,078
Other		3,439,942
<b>Total noninterest expenses</b>		<u>17,657,800</u>

<b>Net income</b>	<b>\$</b>	<b><u>3,162,066</u></b>
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## PRODUCTS AND SERVICES

CASE is committed to helping you achieve your financial goals with a full suite of products and services tailored to your needs. Manage your finances online, through our mobile app, or by visiting any branch location, and enjoy secure, convenient access to your accounts anytime. Whether you're checking balances, transferring funds, or taking advantage of our latest digital banking features, CASE makes it easy to stay in control of your money, wherever you are.

### Personal Banking Services

- Savings Accounts
- Checking Accounts
- Youth Accounts
- Investment Services
- Auto, RV, and Boat Loans
- Personal Loans
- Mortgages
- Home Equity Loans
- VISA® Debit Cards
- VISA® Credit Cards
- Life Insurance Products
- Fraud Protection
- Direct Deposit
- Video Teller Machines (VTMs)

### Business Banking Services

- Savings Accounts
- Checking Accounts
- Commercial Real Estate
- Commercial Vehicles
- Working Capital Lines of Credit
- Small Business Administration Loans
- Vehicle + Equipment Loans
- Lines of Credit
- VISA® Debit Cards
- VISA® Credit Cards
- Investment Services

### Electronic Services

- Online Banking
- Mobile Banking
- Online Bill Pay
- Zelle®
- eStatements
- Apple Pay, Samsung Pay, Android Pay
- Remote Check Deposit
- 24/7 ATMs
- Secure Chat



## BRANCH LOCATIONS

**Pennsylvania Branch**  
4316 S. Pennsylvania Ave.  
Lansing, MI 48910

**West Saginaw Branch**  
5611 West Saginaw Hwy.  
Lansing, MI 48917

**LCC Branch**  
422 N. Washington Sq.  
Lansing, MI 48901

**Lake Lansing Branch**  
2400 West Rd.  
East Lansing, MI 48823

**Meridian Branch**  
1701 Hamilton Rd.  
Okemos, MI 48864

**Contact Center**  
517.393.7710  
1.888.393.7716

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