



GRASSLANDS
FEDERAL CREDIT UNION

Invested in Our Way of Life

2025 ANNUAL REPORT



January
2026



www.grasslandscu.com
support@grasslandscu.com

OUR FINANCIAL COOPERATIVE



Mission

As a financial cooperative, GFCU is dedicated to providing products, services and financial learning resources that contribute to the overall health, growth and security of our community and the Eastern Montana Prairie way of life. Our valued members support and contribute to our member-led organization by asking us how to get the most out of their credit union and sharing their ideas and feedback...which we see as the essence of being a cooperative.

The Cooperative Principles

VOLUNTARY
AND OPEN
MEMBERSHIP

COOPERATION
AMONG
COOPERATIVES

CONCERN
FOR
COMMUNITY

DEMOCRATIC
MEMBER
CONTROL

EDUCATION, TRAINING
& INFORMATION

MEMBER ECONOMIC
PARTICIPATION

AUTONOMY &
INDEPENDENCE

LEARN MORE AT MCUN.COOP/COMMUNITY



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FINANCIAL HIGHLIGHTS

ANNUAL REPORT 2025

2025 was another year of solid growth and positive trends for Grasslands Federal Credit Union. With member share growth of over 12% and net income of \$1,018,209, our financial cooperative reached an asset size of over \$130,126,902, a true testament to the need and desire for strong financial products in eastern Montana.



GRASSLANDS FEDERAL CREDIT UNION FINANCIAL STATEMENT OF ASSETS/LIABILITIES

Assets

Cash and Investments:	\$47,521,565
Loans:	\$76,278,600
Allowance for Credit Loss:	(\$569,765)
Non-Interest Bearing Assets:	\$6,896,502
TOTAL ASSETS:	\$130,126,902

Liabilities & Equity

Borrowings:	\$0
Other Liabilities:	\$936,734
Member Shares:	\$110,900,279
Equity, Regular Reserves:	\$983,949
Equity, Undivided Earnings:	\$16,287,731
Equity, Net Income:	\$1,018,209
Total Liabilities & Equity:	\$130,126,902

(As of December 31, 2025)

WWW.GRASSLANDSCU.COM

IMPORTANT NOTICE



Election Update

Cole Hinnaland and **David Pawlowski** have been elected by acclamation to serve another term on the Grasslands Federal Credit Union Board of Directors. A ballot election will not be held and no nominations from the floor at the annual meeting will be taken since the number of nominees to the Board of Directors was equal to the number of positions filled.

NOTICE OF THE 2026 ANNUAL MEETING OF THE MEMBERSHIP OF GRASSLANDS FEDERAL CREDIT UNION

Wednesday, March 18, 2026
Circle Country Market
Circle, Montana
Light lunch at noon
Annual Meeting at 12:30 p.m.