



UW Credit Union Announces Fourth Quarter 2025 Financial Performance

Madison, WI, January 2026 - UW Credit Union ended 2025 with strong financial results and continued membership growth, reflecting our commitment to providing long-term value and financial stability for our members.

Total assets reached \$6.3 billion at the end of 2025. Net income for 2025 was \$57.1 million, an increase of 80% over 2024. Annual net interest income for 2025 was \$219.7 million, up 13% from the previous year.

At year end, member deposit balances reached nearly \$5.5 billion, a 13% yearly increase, supported by healthy member engagement and new primary account relationships. Membership growth remained strong, with 20,715 new members added in 2025, including 2,500 in the fourth quarter, bringing total membership to 387,000.

In March, UW Credit Union introduced a new simplified Rewards Checking product with no monthly fee and no minimum balance. The credit union also introduced free Early Payday which helps members manage cash flow by posting direct deposit payroll into checking accounts up to 2 days early. In the second half of the year, these enhancements contributed to the addition of 9,400 new checking accounts, a 20% increase in checking account growth compared to the same period in the previous year. Members with checking accounts can earn up to 2% cash back on all credit card purchases. In 2025 cash-back credit card rewards totaled \$17.5 million.

As of December 31, 2025, liquidity remained strong. The credit union held \$391.6 million in cash and Federal Reserve deposits, and maintained \$849.7 million in marketable investment securities, with 41% scheduled to mature within 12 months. The credit union also maintained \$1.9 billion in borrowing capacity from the Federal Home Loan Bank and Federal Reserve. Approximately 92% of the credit union's member deposit balances are within the limits of federal deposit insurance. The credit union's deposit funding on December 31, 2025, was entirely from its members, with no brokered deposits.

Loan balances ended the year at \$4.5 billion, an annual growth rate of 9.8%. Loans granted in 2025 surpassed \$2.7 billion, an increase of 17.3% from the previous year. Loan quality remained strong, with delinquent loans at 0.62%, below the 0.95% non-current bank loan average reported by the FDIC.

"We're financially strong, and well positioned for the current economic environment, which enables us to be a steady partner," said Chief Financial Officer Brad McClain. "Now in our 94th year, UW Credit Union has the financial strength to continue serving our members through economic uncertainty. Our strong earnings have built capital reserves of \$581 million, which is 31.9% above the regulatory threshold required for the highest 'well-capitalized' designation."