

2025



Welcome to our 2025 Annual Report



8,403

members

10+

events attended

You are here. And this is your impact.

12,095

loans issued

73

year legacy

500+

cans donated

1

credit union

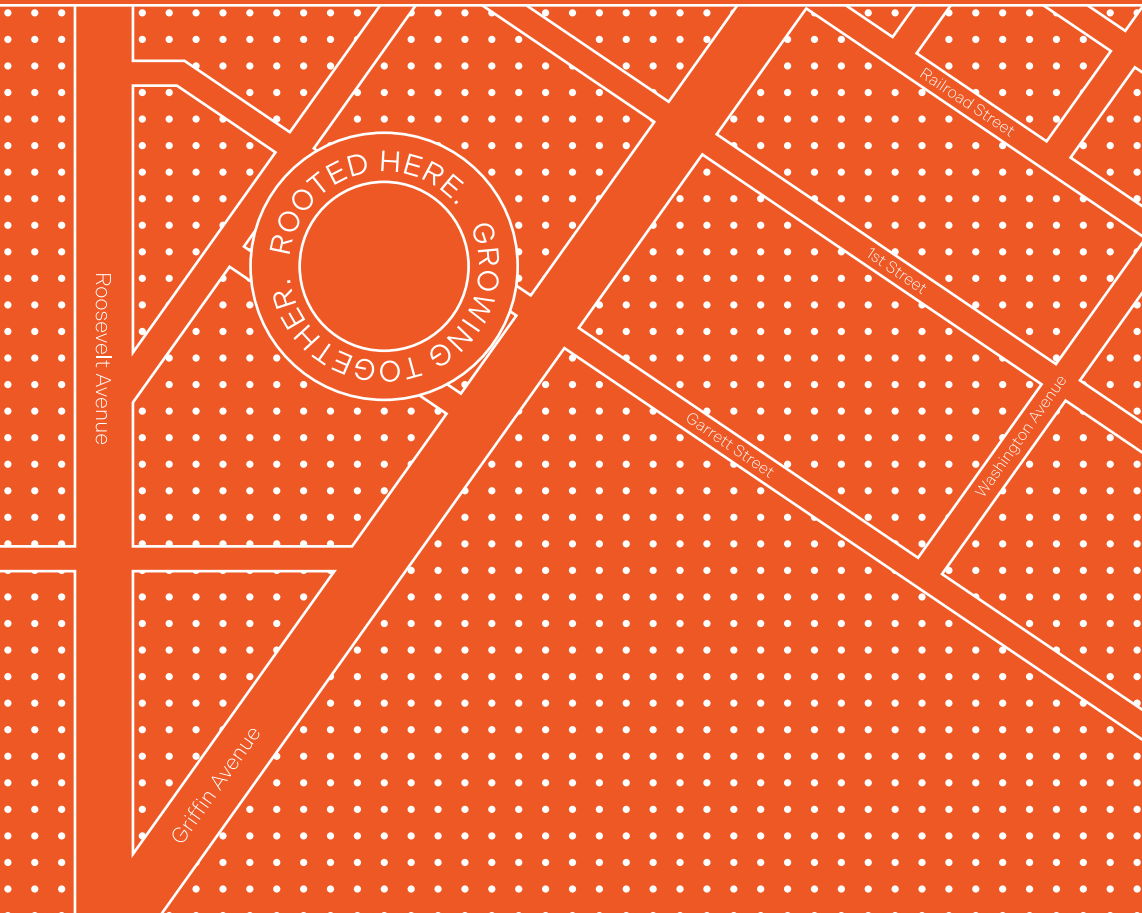
Here's a look back at the year we've had, the milestones we've reached, and the community we've continued to serve with heart. Inside, you'll hear from our Board and Supervisory Committee and see the numbers that reflect a strong, steady year. We're proud to keep growing with you, offering all the tools you need and the local, friendly service you love. Thanks for making WRCU more than a credit union; we're a community.

Supervisory Committee Report

The Supervisory Committee of White River Credit Union is responsible for ensuring that independent audit procedures are conducted annually and that member account balances are properly verified. The Committee also oversees the credit union's internal controls, confirming that adequate policies and procedures are in place and consistently followed to safeguard credit union resources and ensure the accuracy of the financial statements.

The Committee is composed of three volunteer members who evaluate the strength, soundness, and overall integrity of WRCU's operations. Throughout 2025, the Supervisory Committee held regular meetings and worked closely with auditors, examiners, the Board of Directors, the President/CEO, and WRCU staff to ensure compliance with applicable regulations and industry standards. To fulfill our annual external audit requirements, the Committee retained Baker Tilly (formerly Moss Adams, LLP), a certified public accounting firm, to perform the agreed-upon procedures established by the National Credit Union Administration (NCUA).

The Supervisory Committee extends its appreciation to the Board of Directors, management, and staff for their continued cooperation and commitment to maintaining strong internal controls and transparent financial practices.



Through independent oversight and collaboration with auditors and leadership, we help ensure the strength and integrity of WRCU's operations.



Jessia Norris
Supervisory Committee Chair

Board of Directors Report

A Rich Legacy

2025 marked the 73rd year that White River Credit Union (WRCU) has proudly served its membership as a member-owned financial cooperative. What began with those first deposits and loans at a humble desk in the Weyerhaeuser Lumber Mill has grown into a resilient, community-rooted institution. The cooperative spirit that formed WRCU in 1952 continues to guide us, and we remain deeply grateful to the founders and early members whose vision made today's successes possible.

Commitment to Our Members

Your Board of Directors and Supervisory Committee remain dedicated stewards of the legacy entrusted to them. Throughout 2025, in partnership with WRCU's management and every employee, we made decisions designed to strengthen, protect, and grow our credit union. Our mission remains unchanged: to prioritize the well-being and financial success of our member-owners. We proudly encourage passionate members who believe in cooperative values to consider serving on the board.

How We're Adapting

In an era where financial needs and technologies evolve rapidly, WRCU continues to expand and refine the products, services, and delivery channels that help members manage their money with ease. Our disciplined approach to expenses and continued development of new revenue opportunities have kept WRCU on strong financial footing, maintaining a net worth ratio of 16%. This strength allows us to continue innovating while ensuring stability for our members.

Supporting Financial Wellness

Building on our successful 2024 launch, our finances simplified program continued to grow in 2025. Members benefited from personalized financial guidance, budgeting support, and educational resources designed to empower smarter financial decisions. We remain committed to helping every member achieve greater financial confidence and long-term security.

Giving Back to Our Communities

Supporting our local communities remained a cornerstone of our mission throughout 2025. WRCU continued to invest in meaningful programs—from scholarships for local students, to meals provided through the Neighbors Feeding Neighbors Backpack Program, to our ongoing school supply and food drives. We also proudly participated in community events throughout the year, reinforcing our belief that strong communities and strong credit unions go hand in hand.

Extending our Gratitude

On behalf of the Board of Directors, Supervisory Committee, Management Team, and Member Service Employees, thank you for being part of the WRCU family. We are honored to continue this remarkable 73-year legacy and look forward to many more years of serving as trusted stewards of your financial well-being. Thank you for being a member of White River Credit Union.



Our mission remains unchanged: to prioritize the well-being and financial success of our member-owners.

Todd Huizenga

Chair, White River Credit Union Board of Directors

A look at the numbers



	2025	2024	2023
Assets			
Loans	60,280,002.78	62,768,433.50	67,855,646.51
Cash	795,238.35	778,136.72	552,686.14
Investments / Other	53,178,445.81	49,479,452.36	49,110,201.76
Building / Land / Fixtures	2,105,622.02	2,234,761.94	2,189,970.07
Total Assets	116,359,308.96	115,260,784.52	119,708,504.48
Liabilities			
All Shares	97,001,470.73	97,471,848.39	103,323,954.58
Accounts Payable	174,309.82	26,816.37	31,690.10
Regular Reserves	739,298.96	739,298.96	739,298.96
Undivided Earnings	18,444,229.30	17,022,820.80	15,613,560.84
Total Liabilities	116,359,308.81	115,260,784.52	119,708,504.48
Gross Income	8,050,988.30	7,416,491.37	6,651,174.29
Total Expense	6,358,908.76	5,754,555.51	4,919,761.25
Net Income Distributions	1,692,079.54	1,661,935.86	1,731,413.04
Dividends	270,671.04	252,675.90	235,874.31
To Reserves and Undivided Earnings	1,421,408.50	1,409,259.96	1,495,538.73
Number of Members	8,403	8,464	7,786
Number of Loans	12,095	13,051	13,354





Official Family

Management

President / CEO	Brandy Fielding
VP of Operations	Maria Hansen
VP of Lending	Christine Dorn
VP of Member Relations	Yvette St.Luise
VP of Compliance / HR	Sadie Capps

Board of Directors

Chairperson	Todd Huizenga
Vice Chair	Venessa Koehn
Member	Linda Barnes
Member	Lee Blechschmidt
Member	Dennis Devlin
Member	Eric Hyatt
Member	Mary Knutson
Member	Gary McGillivray
Member	Tony Ryan

Supervisory Committee

Chairperson	Jessica Norris
Member	Suzie Johnson
Member	Sandy Williams

Financial Operations

Financial Operations Supervisor	Heather Arsanto
Financial Operations Advisor	Fontelle Osborn
Financial Operations Advisor	Amaya Udager

Accounts Control

Accounts Control	Jenay Beason
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Compliance / HR

Compliance Specialist	Emily Summers
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Loan Department

Loan Advisor Supervisor	Shawna Caraway
Loan Advisor	Amber Olson
Loan Clerk	Jaime Cowan
Loan Clerk	Julia Shepherd

Member Services

Member Advisor Supervisor	Nick Faulkner
Member Advisor Supervisor	Polly Kranz
Member Advisor	Matthew Crowley
Member Advisor	Jessie Escobedo
Member Advisor	Mel Lewis
Member Advisor	Sean Moore
Member Advisor	Michele Swanson

Account Services

New Accounts Representative	Angelina Comollo
New Accounts Representative	Danika Korpe



Happy to CU

Contact Us

Office	(360) 825-4833
Toll-free	1-800-704-7931
Loan Department	ext. 4
Member Services	ext. 5
Visa Department	ext. 6
Online Banking	ext. 7
Fax	(360) 825-8050

Online

Email	email@WhiteRiverCU.com
24/7 Account Access	www.WhiteRiverCU.com

Debit/Credit Card

Lost/Stolen 24/7	(360) 825-4833 option 6
Card Activation	(360) 825-4833 option 6
Card Payments	P.O. Box 997 Enumclaw, WA 98022

Account Concerns

Supervisory Committee	P.O. Box 516 Enumclaw, WA 98022
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Lobby Hours

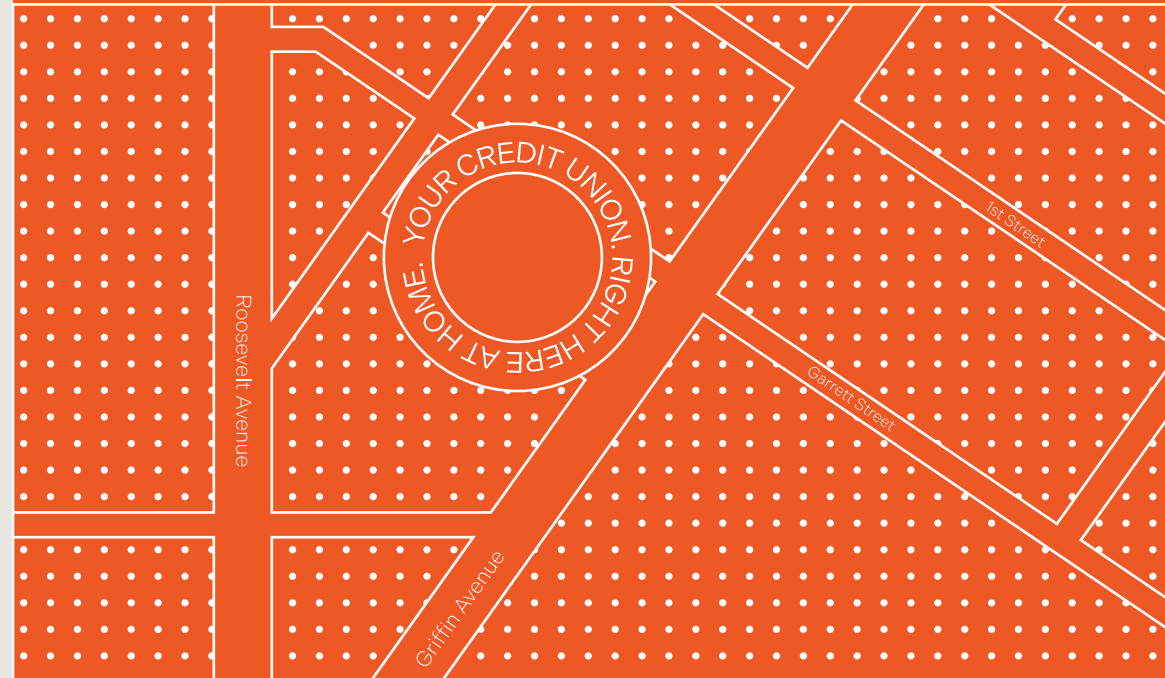
Monday – Thursday	9:00 am – 5:00 pm
Friday	9:00 am – 6:00 pm
Saturday	9:00 am – 1:00 pm

Drive-Up Hours

Monday – Friday	9:00 am – 6:00pm
Saturday	9:00 am – 1:00 pm
Drive-Up ATM	Open 24/7

Find Us

1499 Garrett St, P.O. Box 35
Enumclaw, WA 98022



More community



More connection



More interesting

