



Thomas L. Owens
President & CEO

Things are adding up at ACCESS!

Dear Valued Member,

We are pleased to announce that we had another hugely successful year in 2025 at ACCESS Federal Credit Union and are sharing that success with you!

For the second year in a row, we're paying a special reward dividend to our members.

Coming off a record year in 2024, we paid a special reward dividend to our membership community. It was our way of saying thank you for your loyalty and support – a reminder that at ACCESS, we are dedicated to providing the highest level of service to our members.

Our continued success in 2025 reflects the strength of our membership, and we are thrilled to share these results with you. It is a testament to the power of our community, and we couldn't have done it without you!

We care about your financial well-being and aim to provide products and services that meet your needs year after year. Whether you're saving or borrowing, your membership in ACCESS Federal Credit Union contributes to a cycle of mutual growth.

We remain committed to providing exceptional service and support in the coming year.

Warm regards,

A handwritten signature in black ink, appearing to read "T. L. Owens".