



**Corporate Office**

2645 S Mojave Rd,  
Las Vegas, NV 89121

800-388-3000  
OneNevada.org

*Insured by NCUA.  
Equal Housing Lender.*

**VOLUNTEER BOARD OF DIRECTORS**



Bradley Beal  
Chairman



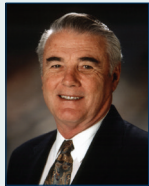
Vincent Eckelkamp  
Vice Chairman



Jill Taylor  
Secretary/Treasurer



Paul Parrish  
Board Member



Bill Flaxa  
Board Member



Mark Ferrario  
Board Member

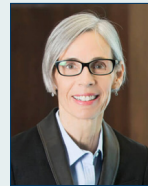


Michael Lantz  
Board Member

**VOLUNTEER SUPERVISORY COMMITTEE**



Mark Olson  
Chairman



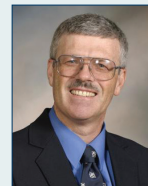
Connie Akridge



Greg Ihde



Ralph Schneider



Peter Scully

# Annual Report 2025

Reshaping Your  
Financial Landscape





Bradley Beal  
Chairman



Steve O'Donnell  
President and CEO



Mark Olson  
Supervisory  
Committee Chairman

## CHAIRMAN'S AND PRESIDENT'S REPORT

Last year, as we celebrated the credit union's 75th anniversary, our focus remained on helping you – and all our Members – move forward financially. One Nevada continued its solid history of meeting your lending needs and providing a safe and sound home for your savings in 2025. Our strong financial position and steadfast commitment to supporting your financial well-being remain key focus areas as we plan for 2026 and beyond.

In 2025, we helped nearly 250 One Nevada families achieve homeownership and assisted thousands more in financing or refinancing vehicles while saving time, money, and stress along the way. With a net income during the past year of just over \$22 million, the credit union's reserves grew to \$241 million or above 16% of total assets. As a result, One Nevada continues to be one of the nation's strongest and highest-performing financial institutions.

Throughout 2025, we made everyday banking easier by expanding digital services, speeding up loan decisions, and using smarter automation to improve transaction efficiency. One Nevada also expanded our fraud center to keep you informed and empowered. As we look ahead, we will continue our commitment to making it simpler, safer, and more convenient to manage your finances.

We thank our volunteer Board of Directors and Supervisory Committee for another year of outstanding leadership and wise direction. We continue to be grateful for all our dedicated One Nevada team members who remain committed to serving your daily financial needs. Most importantly, we thank our fellow Members for their ongoing participation in and support of their credit union.

## SUPERVISORY COMMITTEE REPORT

The Supervisory Committee has retained the accounting firm of Clifton Larson Allen, Certified Public Accountants, to audit the credit union's records. The audited financial statements are based on information obtained by auditors under the Committee's supervision, and to the best of our knowledge and belief the statements are complete and accurate.

## STATEMENT OF FINANCIAL CONDITION

For Period Ending December 31, 2025

### ASSETS

Net Loans Outstanding	\$ 606,998,957
Cash & Investments in Agency Securities	\$ 849,181,033
Facilities & Equipment	\$ 5,992,071
Other Assets	\$ 26,693,657
<b>Total Assets</b>	<b><u>\$ 1,488,865,718</u></b>

### LIABILITIES AND EQUITY

Current Liabilities	\$ 17,633,004
Long Term Liabilities	\$ 0
Member Shares	\$ 1,237,737,214
Retained Earnings	\$ 233,495,500
<b>Total Liabilities and Equity</b>	<b><u>\$ 1,488,865,718</u></b>

### CAPITAL RATIO

16.2%

## STATEMENT OF OPERATIONS

For Period Ending December 31, 2025

### INCOME AND EXPENSES

Interest Income	\$ 70,726,901
Dividends Paid	\$ -12,573,762
Net Interest Income	\$ 58,153,139
Other Operating Income	\$ 24,190,995
Operating Expenses	\$ -52,120,255
<b>Net from Operations</b>	<b><u>\$ 30,223,879</u></b>
Loan Loss Provision	\$ -7,777,282
Federal Deposit Insurance Premium	\$ 0
<b>Net to Retained Earnings</b>	<b><u>\$ 22,446,597</u></b>

