

BOARD OF DIRECTORS

Annie Jo Dawson	Chair
Danny Hassig Jr.	Vice Chair
Judy Franklin	Secretary
Diane Long	Treasurer
Justin Ford	Director
Denny George	Director
Cheryl Rogers	Director

SUPERVISORY COMMITTEE

Diane Long	Chair
Elaine Barber	Member
Judy Franklin.....	Member

MEMBERSHIP GROWTH



2025 ▪ 9,841
2024 ▪ 9,893
2023 ▪ 7,087
2022 ▪ 6,000

ASSET GROWTH

2025\$172,276,218
2024\$160,014,197
2023\$123,137,444
2022\$108,488,761



Calhoun Liberty on the Go!

Scan the QR code
to download our
secure mobile
banking app —
check your
balance, transfer
money, pay bills,
deposit checks
and more!



Convenient Locations!

- **Blountstown**
17394 NW Charlie Johns Street*
16076 SR 71 South (Drive-Thru)*
- **Bristol**
10873 NW SR 20*
- **Altha**
25683 North Main Street
- **Clarksville**
6924 SW Demont Road
- **Hosford**
22155 NE SR 20
- **Calhoun County Courthouse**
20859 Central Avenue East (1st Floor)
- **Liberty County Courthouse**
10818 NW Highway 20 (1st Floor)

*Branch Locations

CALHOUN LIBERTY
CREDIT UNION



CalhounLibertyCU.com
850.674.4527



CALHOUN LIBERTY
CREDIT UNION



2025 Annual Report

**69th Annual
Membership Meeting**
February 5, 2026

MINUTES • 2025 MEETING

Our virtual 68th Annual Membership Meeting was called to order by Board Treasurer Diane Long. Board Secretary Judy Franklin and CEO Thomas Flowers were also present. Board Chair Annie Jo Dawson, Board Directors Danny Hassig and Justin Ford, and other Members attended via call-in.

Secretary Franklin determined a quorum was present. Treasurer Long welcomed the membership, offered a prayer over the meeting, and gave a special welcome to Florida Rural Electric Credit Union, which merged with us in 2024.

Treasurer Long noted the reading of previous minutes had been waived. As available for review on our website, Secretary Franklin motioned to accept the minutes from our February 2024 Annual Meeting. Director Ford offered a second, and upon vote the motion carried.

The Nominating Committee reported no vacant Board seats, and recommended current Directors continue their service.

Treasurer Long reviewed financials from our 2024 Annual Report brochure. Total assets increased \$37 million to end the year at \$160 million. We also paid more than \$3 million in member dividends as our highest amount ever distributed. Treasurer Long also reported The League of Southeastern Credit Unions recognized us as “Credit Union of the Year” in the \$100 Million to \$500 Million asset category, presented for outstanding achievement in operations, financials and community outreach. We were also the first to receive this distinguished award in both the under \$100 million assets category, as well as the \$100 million to \$500 million category.

Treasurer Long shared several items of interest regarding our work in the community, as another year for us to give back and support those we serve. These included hosting our annual Reality Fair for high school juniors in Calhoun and Liberty counties, allowing us to help educate 300 students on financial literacy, budgets and good financial habits. For graduating seniors, we awarded 47 scholarships totaling \$35,250 to aid in pursuing a post-secondary education, and over the past 7 years we’ve provided 200 students with \$133,000 to help further their education. Honoring the cooperative spirit, we again partnered with Gulf Coast Electric Co-Op to pack and distribute 1,000 food backpacks to students in Calhoun, Liberty and Gulf counties. We also provided refreshments for linemen of electric cooperatives working in hurricane-damaged areas including Central Florida, Clay County, Suwannee Valley, Tri-County and West Florida, and again partnered financially with Innovations Charities to provide food and supplies to neighbors in need.

Treasurer Long closed her remarks by reminding Members that the 2024 Annual Report brochure is available on our website. She also invited all to follow us on social media so as to not miss our activities, and expressed her appreciation for the continued support of our communities and Members. With a final thanks to those who attended, and no further business to come before the membership, Treasurer Long adjourned the meeting.

ANNUAL MEETING AGENDA

Call to Order: Welcome
Minutes of the Last Meeting
Nominating Committee Report
Income Statement
Balance Sheet
Community Involvement
Adjournment

FINANCIAL SUMMARY

INCOME STATEMENT	2025	2024	2023
Loan Income	\$8,800,446	\$7,818,182	\$5,248,498
Investment Income	\$1,380,550	\$1,360,750	\$739,286
Other Income	\$1,735,179	\$1,816,637	\$1,522,235
Total Income	\$11,916,175	\$10,995,569	\$7,510,019
Expenses			
Operating	\$7,434,847	\$6,765,709	\$4,455,886
Interest/Dividends	\$2,827,904	\$3,019,456	\$1,645,388
Total Expenses	\$10,262,751	\$9,784,892	\$6,101,274
Net Gain	\$1,653,424	\$1,210,677	\$1,408,745
BALANCE SHEET	2025	2024	2023
Assets			
Cash	\$12,985,096	\$8,329,055	\$8,374,770
Investment	\$27,296,154	\$28,718,407	\$22,338,273
Loans	\$126,111,760	\$115,956,804	\$88,058,504
Allowance for Loan Loss	(\$1,409,000)	(\$1,133,451)	(\$775,747)
Other Assets	\$7,292,208	\$8,143,383	\$5,168,644
Total Assets	\$172,276,218	\$160,014,197	\$123,137,444
Liabilities/Member Equity			
Liabilities & Payables	\$564,329	\$344,701	\$642,591
Deferred Grant Revenue	\$2,683,290	\$3,664,984	\$3,609,484
Other Funding	\$5,940,000		
Shares & Deposits	\$144,690,817	\$139,440,122	\$109,575,644
Capital Reserves	\$18,397,782	\$16,564,390	\$9,309,726
Total Liabilities	\$172,276,218	\$160,014,197	\$123,137,444

2025 COMMUNITY INVOLVEMENT

... in Education

Calhoun Liberty Credit Union believes education is a cornerstone of long-term success. In 2025, we proudly awarded 29 scholarships to graduating seniors from Blountstown High School, Liberty County High School and Altha High School. We also hosted three Reality Fairs for students at these schools — interactive financial literacy events that give young people hands-on experience managing real-world finances. Beyond the classroom, we supported the Calhoun County “Back to School Bash” in Blountstown, providing free school supplies, meals, health and wellness information, and access to community resources. Our commitment extended to extracurricular activities as well, helping student-athletes reach regional competitions — from the Altha Public Schools Girls Basketball team and the Blountstown Tigers to the Liberty County Lady Bulldogs Volleyball team and covering the cost of tickets for Blountstown County High School students attending their regional championship.



... in Health

The health and well-being of our communities are equally important. In 2025, Calhoun Liberty helped fund the “On Call Room” at Calhoun Liberty Hospital, creating a welcoming, restful space for physicians who remain overnight, complete with comfortable bedding, snacks, puzzles and streaming entertainment. Each year, we also stock local boat ramps in Calhoun and Liberty counties with more than 75 adult and child-sized life jackets to help prevent drowning deaths. In partnership with the Florida Department of Health, we offered free blood pressure, hemoglobin and A1C screenings, and we supported the Liberty County Sheriff’s Office in providing new winter coats for students at Hosford School. On a lighter — yet still meaningful — note, we contributed prizes for the “Play for Pink Breast Cancer Awareness Bingo” at Calhoun Liberty Hospital.



... in Caring

Serving and supporting our neighbors is central to who we are. In 2025, the Calhoun County Chamber of

Commerce recognized Calhoun Liberty Credit Union with the Economic Impact Award, honoring our role in strengthening the community through growth, job creation and service. This recognition reflects our many caring initiatives, including partnerships with the Florida Highway Patrol and Innovative Charities of Northwest Florida for the “Stuff the Charger” food drive. We also supported Holiday Helpers, Lake Area Ministries Food Pantry, and other local food pantries during their food drives and participated in the “Death by Chocolate” fundraiser benefiting the Calhoun County Senior Citizens Association. In Liberty County, we proudly contributed to the Sheriff’s Office “Deputy Day Camp,” serving students in grades K–8. And during “I Love My Credit Union Day,” we shared the celebration with our members by offering cool treats at our locations.

