

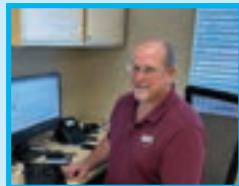
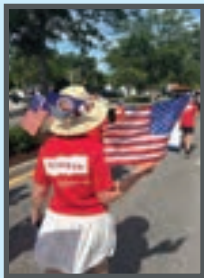
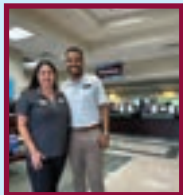
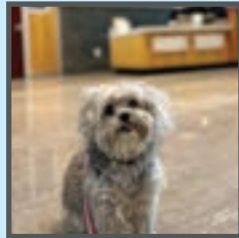
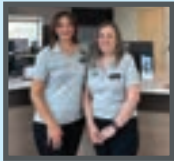


ACHIEVA

BANKING FOR
GOOD™

ANNUAL REPORT

A year of banking for **GOOD**



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CHAIRMAN & CEO **report**

In 2024, Achieva Credit Union experienced meaningful milestones in technology. We reduced operating expenses, improved online account opening, and added more features to mitigate fraud. At the same time, we focused on providing uninterrupted service and security throughout the credit union by transitioning several of our software applications to cloud-based platforms.

These innovations could not have been accomplished without a strong workforce. We value integrity through hard work and pride ourselves on hiring the most skilled individuals for the job. It's no wonder Achieva has earned Tampa Bay Times Top Places to Work since 2012, as well as Top Places to Work USA for the second consecutive year.

Additionally, in 2024, Achieva was honored to break ground in Collier County by opening two new branches. While there is a distinct shift towards digital banking, consumers everywhere still prioritize having a branch nearby. We have used this information to continue building brick-and-mortar locations in an intentional effort to maintain us at the top of consideration among our competition.

Our company performance in 2024 remained strong and we maintained our 5-Star Superior rating from BauerFinancial. The rating signifies that Achieva ranks as one of the strongest financial institutions in the country, holding \$2.9 billion in total assets in 2024 and a capital ratio of 9.78%. The total loans reached for the year were \$2.1 billion, while deposits totaled \$2.6 billion.

Achieva offers what few financial institutions can. We excel by thinking holistically and staying in tune with the full scope of our community. In 2023, we launched the Achieva Insurance Agency and in 2024 Achieva Title Services. The development of these entities was to support the community's need for affordable, reliable, and trusted solutions regarding insurance coverage and real estate services. Given the current state of our geographic footprint's economy, the timing to provide these essentials

could not have been more perfect.

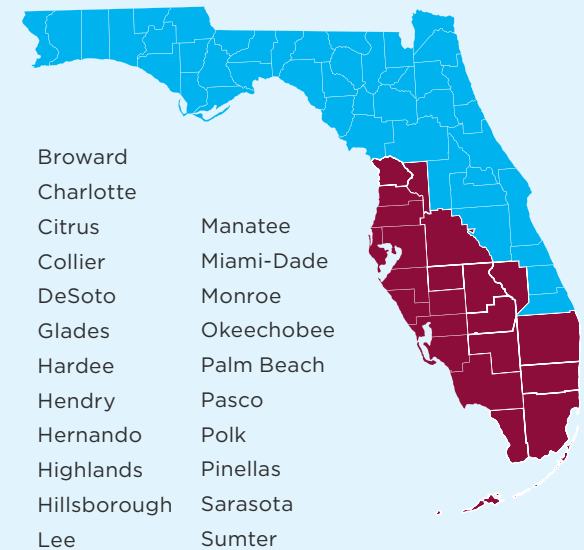
In closing, 2024 paved the way for technical advancements and the support of Achieva's long-standing value to its members. Reflecting on everything that occurred, we stand optimistic and ready for the future. We are, and will always be, Banking for GOOD to the full capacity of a modern, secure, and responsive financial institution serving the best interests of our members and communities.

Sincerely,

Janet Cantees, Chairperson of the Board
Gary Regoli, President and CEO

Proudly serving
our members for
over 87 years

202,882
Members



2024

Board of Directors

Achieva Credit Union Board of Directors are elected from the general membership and volunteer their time. They set strategic policies and establish the general direction for the credit union.



Janet Cantees
Chairperson



Linda Emanuel
Vice Chairperson



Walter Moore
Secretary/Treasurer



Rohland Bryant



T.D. Hawkins III



Jeff Felardo



Victor Lee



Bill Williamson II

Active Directors Emeritus

Mike Silvernail

Retired Director Emeritus

Trellis Poe

STATEMENT OF FINANCIAL CONDITION

	2024	2023
	<i>in thousands</i>	
Assets		
Cash & Investments	\$588,896	\$587,451
Net Member Loans	2,119,163	2,055,667
National Credit Union Share Insurance Fund	24,595	24,695
Fixed Assets	67,703	65,492
Intangible Assets	42,551	41,862
Other Assets	54,179	40,310
TOTAL ASSETS	\$2,897,087	\$2,815,477

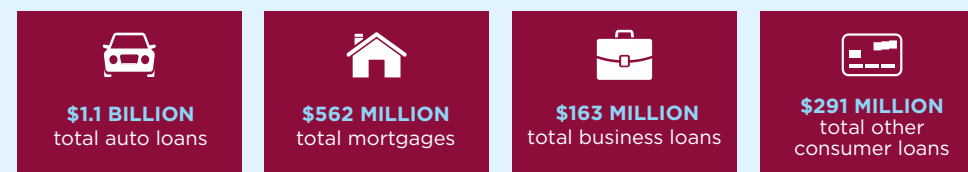
	2024	2023
	<i>in thousands</i>	
Liabilities and Equity		
Member Deposit Accounts	\$2,645,477	\$2,586,619
Other Liabilities	34,941	30,389
Equity (Reserves)	216,669	198,469
TOTAL LIABILITIES AND EQUITY	\$2,897,087	\$2,815,477

STATEMENT OF INCOME

	2024	2023
	<i>in thousands</i>	
Total Interest Income	\$134,897	\$105,397
Interest & Dividend Expense to Members	47,386	30,319
Net Interest Income	87,511	75,078
Other Income	32,844	33,261
Net Income Before Operating Expenses	120,355	108,339
Operating Expenses & Provision for Loan Loss	104,016	85,956
NET INCOME	\$16,339	\$22,383

The condensed financial statements were derived from the audited financial statements as of and for the years ended December 31, 2023 and 2024.

2024 Loan & Deposit Highlights



ACHIEVA FOUNDATION

Total Contributions & Fundraising \$339,778




Total Use of Funds \$261,704

As the charitable affiliate of Achieva Credit Union, Achieva Foundation is funded by the credit union employees, members and corporations and works closely with the credit union. Established to support Achieva Credit Union's community programs, Achieva Foundation is a 501(c)(3) nonprofit organization. The Foundation shares the values and vision of Achieva Credit Union: together, we strive to strengthen the communities where we live, work and play.

The Achieva Foundation believes in providing solutions to improve financial wellbeing, education, and funding to local health and human services nonprofits. We provide resources and leadership in three main areas: granting funds, scholarship assistance for students and event sponsorships.

EVENTS & COMMUNITY

DUNEDIN SHRED EVENT

-  886 vehicles served in total
-  32,903 lbs paper shredded
-  \$2,634 donated to Achieva Foundation

SCHOLARSHIP PROGRAM

Since 2008 Achieva has provided **\$314,000** in scholarships to help over **198 local students** succeed with their continued education.

Sponsored Community Events

In 2024 Achieva sponsored **92 community events** throughout our entire member area totaling **\$113,000**.

CEREAL FOR SUMMER



In partnership with WTSP

To combat food insecurity during the summer months, Achieva branches collected cereal boxes and provided over 1 million meals to local children.

CLEAR THE LIST



We cleared the lists of several deserving teachers for a total of \$2500

YOUTH SPORTS SPONSORSHIPS



125 baseball and soccer teams



HONOR FLIGHT

In September of 2024, Achieva proudly partnered with Honor Flight West Central Florida to send veterans to Washington, D.C. This special group included two 93-year-old Korean War veterans and several Vietnam veterans, each representing branches of the U.S. Air Force, Army, Coast Guard, Marine Corps, and Navy.

Accompanying them on the meaningful trip were three Achieva Credit Union employees, all of whom are military veterans themselves, serving as guardians to provide support and companionship to their fellow servicemen and women.



SALVATION ARMY ANGEL TREE PARTNERSHIP



15,274 children were supported with gifts during the holiday season



1,200 seniors were provided with gifts and support during the holidays through the Silver Bell program



A total of 7,344 families were helped throughout Achieva's entire service area

**REFER!
A FRIEND!**



**Refer your friends and family
and you'll both earn \$100***

How it works



Register

Visit [achievacu.com/refer](https://www.achievacu.com/refer) to create an account to start referring your friends and family.



Refer

Share your link via email, social media, in a branch or download the Refer Live app.



Get rewarded

Once all requirements are met you will both receive a \$100 Mastercard reward card in the mail.

**YOUR
LOCAL
CREDIT
UNION**

FOR YOU, YOUR FAMILY AND YOUR BUSINESS.

Achieva Credit Union has the same products and services as a bank, but with more attention on what matters most - you.

Everyone is welcome to apply.

Visit us online, by phone or stop by your local branch.

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GOOD™**

Insured by the NCUA. Equal Housing Lender.

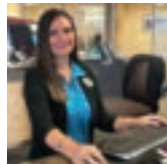
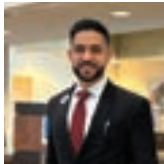
The more you refer, the more you earn.
Visit www.achievacu.com/refer to get started.

*Terms & Conditions apply and are available at www.referlive.com/achievacu or upon request at your local Achieva branch.

ACHIEVA

BANKING FOR
GOOD™

TOP WORKPLACE
12 YEARS IN A ROW!



Join the team and be part of the GOOD

Apply Now! www.achievacu.com/careers

branch locations

BRADENTON

4254 53rd Ave E
Bradenton, FL 34203

CAPE CORAL

2127 Del Prado Blvd S
Cape Coral, FL 33990

3031 SW Pine Island Road
Cape Coral FL 33991

CARROLLWOOD

10923 N Dale Mabry Hwy
Tampa, FL 33618

CLEARWATER

2201 Drew St
Clearwater, FL 33765

DUNEDIN

1150 Achieva Way
Dunedin, FL 34698

ESTERO

21301 S Tamiami Trail
Suite 360
Estero, FL 33928

FORT MYERS

4379 Colonial Blvd
Suite 100
Ft Myers, FL 33966

LAND O' LAKES

2115 Collier Pkwy
Land O' Lakes, FL 34639

LARGO

12580 Seminole Blvd
Largo, FL 33778

LEHIGH ACRES

2499 Lee Blvd
Lehigh Acres, FL 33971

NAPLES

6435 Naples Blvd
Naples, FL 34109

4338 Thomasson Dr.
Naples FL, 34112

NEW PORT RICHEY

5920 State Rd 54
New Port Richey, FL 34652

NORTH PORT

2467 Sycamore St
North Port, FL 34289

PALM HARBOR

33715 US 19 N
Palm Harbor, FL 34684

3446 East Lake Rd
Palm Harbor, FL 34685

PORT CHARLOTTE

1850 Tamiami Trail
Port Charlotte, FL 33948

PUNTA GORDA

3105 Tamiami Trail
Punta Gorda, FL 33950

PINELLAS PARK

7105 Park Blvd
Pinellas Park, FL 33781

SARASOTA

3000 Bee Ridge Rd
Sarasota, FL 34239

5881 Fruitville Rd
Sarasota, FL 34232

ST PETERSBURG

3629 11th Ave N
St Petersburg, FL 33713

413 62nd Ave N
St Petersburg, FL 33702

NORTHEAST HIGH SCHOOL
(Open to NEHI staff and students only)
5500 16th St N
St Petersburg, FL 33703

TRINITY

12006 State Road 54
Odessa, FL 33556

VENICE

1485 E Venice Ave
Venice, FL 34292

Opening in 2025

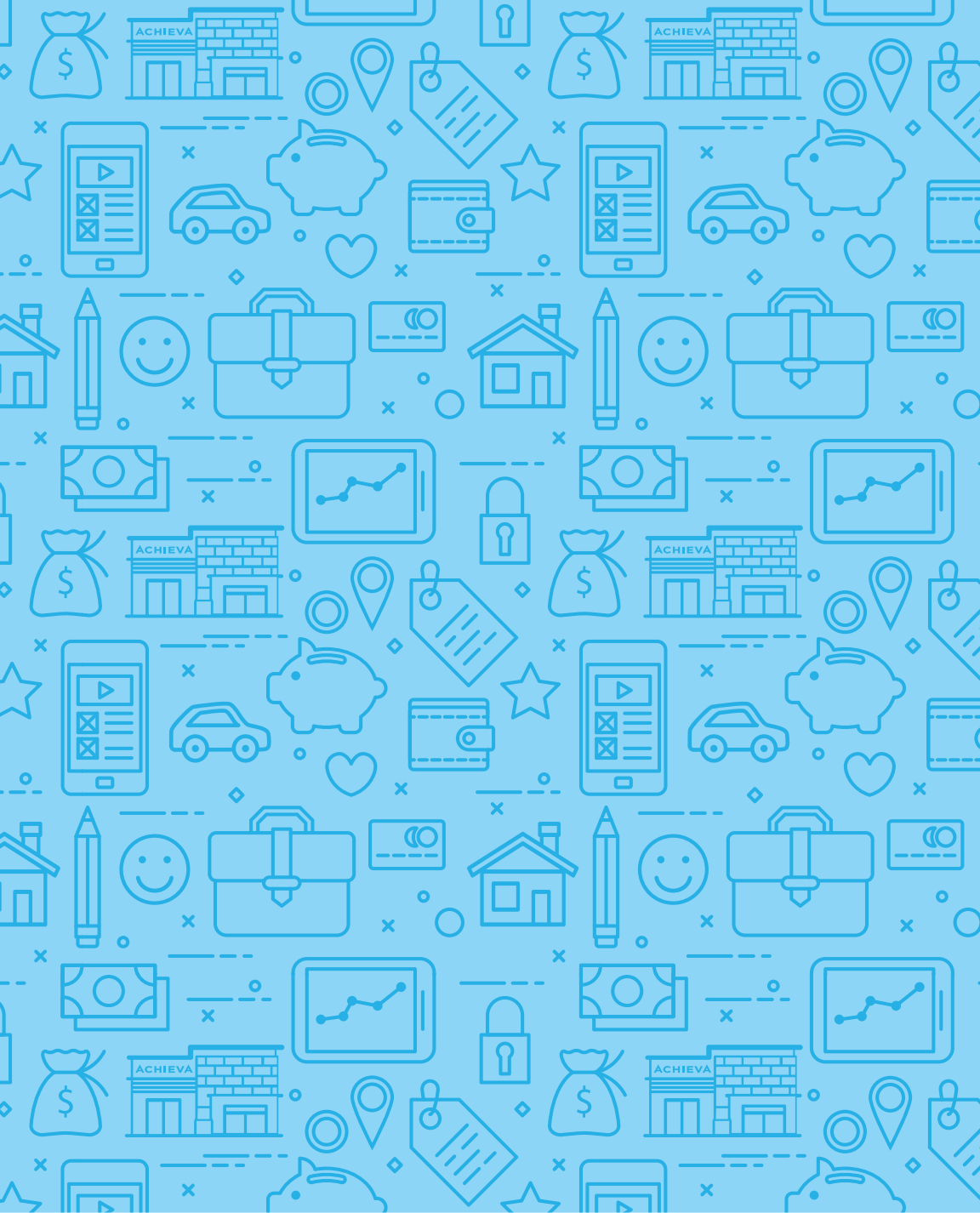
MARINER

7126 Mariner Blvd
Spring Hill, FL 34609



1659 Achieva Way
Dunedin, FL 34698

Visit www.achievacu.com/locations for a current list of hours



P.O. Box 1500, Dunedin, FL 34697
727.431.7680 | 800.593.2274
www.achievacu.com



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GOOD™**