

# Annual Report

Annual Meeting for CES Credit Union  
Monday September 29, 2025 | 7:00pm | Virtual



CES Credit Union is dedicated to the financial success of our members and the communities we serve.



## CES Credit Union Mission Statement

CES Credit Union is dedicated to the financial success of our members and the communities we serve.

### Agenda for the Annual Meeting

- Call to order
- Determination of a Quorum
- Election of members to Board of Directors (by Acclamation)
- Roll Call of Directors
- Reading of the Minutes of September 23, 2024 (Virtual) Annual Meeting
- Meeting Reports:
  - Treasurer's Report: Delivered by Jeff Wells
  - CEO: Sandy Coffing
  - Board of Directors: Jeff Wells
- Unfinished Business
- New Business
- Adjournment

### Minutes from CES Credit Union's Annual Meeting | Monday September 23, 2024

The Annual Meeting was held virtually.

- Call to order.
- There were 62 members present: well within the requirement for a quorum.
- Candice Gallagher and Michael Gray were the candidates for the Board of Directors that were elected by acclamation. Larry Hatton did not seek re-election, leaving an open seat to be filled.
- Jeff Wells introduced the Board of Directors.
- By acclamation, dispensed with the reading of the 2023 Minutes.
- Treasurer Jason Booth presented the treasurer's report.
- CEO, Sandy Coffing, presented her report.
- Chairman of the Board, Jeff Wells, presented his report.
- There was no unfinished business.
- With no further business, the meeting was adjourned.

## Overcoming Challenges and Setting New Milestones

### CEO SANDY COFFING PLANS TO RETIRE AT END OF 2025, CAPPING OVER 3 DECADES WITH CES CREDIT UNION

Sandy Coffing will retire as CEO of CES Credit Union at the end of 2025, after 31 years with the organization, including over 12 years as CEO. The Board of Directors will announce her replacement in the fourth quarter of this year.

Coffing began her career at CES Credit Union in 1994, initially as a Member Service Representative (teller). Over her 31-year tenure, she held various positions, including Lead Teller, Service Center Manager, and Chief Operations Officer.

In 2013, during an economic downturn and facing internal and external challenges, Coffing was named President and Chief Executive Officer. Her mission was to increase the credit union's income while simultaneously reducing expenses. She successfully stabilized, then grew the credit union by boosting profitability and building members' equity for future expansion. Coffing also oversaw the development and launch of several new technologies and services.

Known for her dedication to excellent member service, Ms. Coffing leaves a lasting legacy of strategic growth and modernization at CES Credit Union. Her key achievements include:

- Driving Financial Growth: Doubled the loan portfolio, nearly doubled the credit union's asset size, and significantly increased net worth.
- Strengthening Financial Health: Reduced delinquency ratios and charge-offs while expanding lending.
- Expanding Member Access: Introduced new services, including remote deposit capture and small business and investment property lending, alongside improved online and mobile banking.
- Improving Security: Implemented numerous new security and technological measures to protect members.
- Expanding the Credit Union's Reach: Oversaw the successful merger of another credit union, extending its service area to Coshocton County.
- Enhancing Member Experience: Directed the renovation and improvement of all physical locations, including the Yauger Road corporate offices and lobby.
- Securing the Future: Launched and tracked strategic plans to ensure the credit union's ongoing stability and growth.

Additional space in this annual report is dedicated to the legacy and accomplishments of Ms. Coffing.



COFFING STARTED WITH CES CREDIT UNION IN 1994. SHE AND HER HUSBAND BARRY HAVE TWO GROWN CHILDREN AND THREE GRANDCHILDREN. IN RETIREMENT, SHE HAS PLANS TO ENJOY HER ROLE AS GRANDMOTHER AND TRAVEL MORE, WHILE CONTINUING TO BE INVOLVED IN THE COMMUNITY.



Welcome from the Chair of the  
CES Credit Union Board of Directors



To All CES Credit Union Members,

Hi everyone and welcome again to the 2025 CES Credit Union Annual Meeting. I hope you had a great summer and have great plans for the beautiful upcoming Fall season as well as some great football games to watch. I hope you had a chance to come and participate in our "Concert Night for the Community" on Saturday, September 13<sup>th</sup> that featured Allison Road and McGuffey Lane. The weather was perfect, we had a great turnout, and the food trucks were good as well. This is just one of dozens of events we participate in, or sponsor throughout the communities we serve.

As I stated last year at this meeting, we were in the planning stages of remodeling the Yauger Road office. With growth comes the need to expand office space, improve operational efficiency in terms of lobby layout, and upgrade aging facilities. The plan was to have it completed by mid-year, but as normal, a few delays caused things to move out a little bit but we were pretty close to finishing within our goal. We thank you for your patience during this time as we maintained operations throughout the entire effort.

So let's focus on the business of your credit union. This year has been another very positive year regarding performance. Sandy and her team, once again, achieved very positive results in our performance.

Through June of this year: • Assets are up to \$233.9 million, an increase of 7.3% • Loans have gone up by \$4.3 million, an increase of 3.6% • Accounts have increased by 362, an increase of 1.4%

And last, but not least, I want to let you know that this will be Sandy Coffing's last Annual Meeting as she is retiring at the end of the year. Although retiring, we know she'll continue to keep an eye on how we're doing. You have my word that we will continue to strive for the high levels of service Sandy has instilled in all of us. If you get a chance, stop by and let her know how much you appreciate what she has done for the CES Credit Union. She will be missed.

Sincerely Yours,  
*Jeff Wells*  
Chairman of the Board of Directors, CES Credit Union



Assets:  
Up 7.3%



Loans:  
Up 3.6%

The CES Credit Union Board of Directors

The Board of Directors Board ensures the finances of the credit union are handled properly. The Board approves and monitors the annual budget, ensures compliance with applicable legislation, and establishes and monitors financial policies and practices. This is a volunteer (uncompensated) position and is critical to the success of the financial cooperative.

- **Teresa Bemiller | Board Secretary** | Retired, Knox County (OH) Commissioner | Mount Vernon, OH
- **Jason Booth | Board Treasurer** | County Administrator, Knox County | Mount Vernon, OH
- **Kim Fearn** | Retired, Siemens | Fredericktown, OH
- **Candice Gallagher** | Retired Educator, Fredericktown Schools | Fredericktown, OH
- **Michael Gray** | Educator & Coach, River View Local Schools | Coshocton, OH
- **Cindy McDowell** | Senior Closing Officer, ACS Title & Closing Services | Centerburg, OH
- **Margaret Ann Ruht | Board Vice Chair** | Retired, Ohio Senate & Ohio House of Representatives | Fredericktown, OH
- **Brenda Curry** | Community Nurse, The Freedom Center | Mount Vernon, OH
- **Jeff Wells | Board Chair** | Retired, Siemens | Mount Vernon, OH

Mr. Booth has chosen to not run for re-election. We sincerely appreciate his leadership and guidance. The Board will address the vacancy in coming weeks.

Board Chair Wells



Vice Chair Ruht



Bemiller



Booth



Curry



Fearn



Gallagher



Gray



McDowell



## Asset and Liability Statement for Fiscal Year 2024-2025

(Fiscal Year runs from July 1 to June 30)

| ASSETS  | June 2025            | June 2024            | June 2023            | June 2022            | June 2021            |
|---|----------------------|----------------------|----------------------|----------------------|----------------------|
| Cash and Cash Equivalents                         | \$10,491,878         | \$13,191,716         | \$12,059,673         | \$6,731,303          | \$15,978,369         |
| Investments                                       | \$85,000,278         | \$71,932,850         | \$78,769,180         | \$102,786,220        | \$78,377,200         |
| Loans to Members - less allowance for loan losses | \$126,321,883        | \$122,015,610        | \$115,519,185        | \$94,738,690         | \$89,590,284         |
| Other Real Estate Owned                           | \$-                  | \$-                  | \$-                  | \$-                  | \$-                  |
| Property and Equipment - Net                      | \$3,194,468          | \$2,201,608          | \$2,095,035          | \$2,105,839          | \$2,146,664          |
| Other Assets                                      | \$8,312,723          | \$7,943,876          | \$7,700,320          | \$7,360,778          | \$7,130,049          |
| <b>Total Assets</b>                               | <b>\$233,321,230</b> | <b>\$217,285,660</b> | <b>\$216,143,393</b> | <b>\$213,722,830</b> | <b>\$193,222,566</b> |
| <b>LIABILITIES AND MEMBERS' EQUITY</b>            |                      |                      |                      |                      |                      |
| Member Share Accounts                             | \$204,523,229        | \$192,947,187        | \$194,844,670        | \$193,127,300        | \$173,913,768        |
| Notes Payable                                     | \$-                  | \$-                  | \$-                  | \$-                  | \$-                  |
| Accounts Payable and Accrued Liabilities          | \$1,417,948          | \$1,250,680          | \$1,166,347          | \$874,540            | \$787,353            |
| Total Liabilities                                 | \$205,941,177        | \$194,197,867        | \$196,011,017        | \$194,001,840        | \$174,701,121        |
| Statutory Reserve                                 | \$2,102,834          | \$2,102,834          | \$2,102,834          | \$2,102,834          | \$2,102,834          |
| Undivided Earnings                                | \$25,525,311         | \$21,927,754         | \$19,282,891         | \$17,513,100         | \$16,418,611         |
| Equity Acquired in Merger                         | \$105,056            | \$105,056            | \$105,056            | \$105,056            | \$-                  |
| Unrealized Gain on Investments                    | \$(353,148)          | \$(1,047,851)        | \$(1,358,405)        | \$-                  | \$-                  |
| Total Members' Equity                             | \$27,380,053         | \$23,087,793         | \$20,132,376         | \$19,720,990         | \$18,521,445         |
| <b>Total Liabilities and Members' Equity</b>      | <b>\$233,321,230</b> | <b>\$217,285,660</b> | <b>\$216,143,393</b> | <b>\$213,722,830</b> | <b>\$193,222,566</b> |

**Financial Disclosure:** The June 30, 2025 financial statements presented with this annual report were prepared by the management of the credit union. The Board of Directors of CES Credit Union engages the services of GBQ Partners LLC to perform an audit of the credit union's financial statements each year. The most recent audited financial statements as of June 30, 2025 are available upon request.

## Profit and Loss Statement for Fiscal Year 2024-2025

(Fiscal Year runs from July 1 to June 30)

|                                    | June 2025          | June 2024          | June 2023          | June 2022          | June 2021          |
|------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Gross Income                       | \$13,590,721       | \$11,494,929       | \$9,143,045        | \$7,591,946        | \$7,310,121        |
| Less: Expenses & Dividends         | \$(9,298,461)      | \$(8,309,389)      | \$(7,373,254)      | \$(6,497,457)      | \$(5,939,097)      |
| <b>Comprehensive Income</b>        | <b>\$4,292,260</b> | <b>\$3,185,540</b> | <b>\$1,769,791</b> | <b>\$1,094,489</b> | <b>\$1,371,024</b> |
| Total Interest Income              | \$9,724,600        | \$8,097,740        | \$6,250,123        | \$4,578,900        | \$4,557,836        |
| Total Dividends & Interest Expense | \$(1,268,588)      | \$(776,383)        | \$(256,922)        | \$(135,284)        | \$(136,930)        |
| Provision for Loan Loss            | \$(137,181)        | \$(96,688)         | \$(73,206)         | \$(85,068)         | \$7,990            |
| Non Interest Income                | \$3,171,418        | \$3,086,635        | \$3,150,797        | \$3,013,046        | \$2,752,285        |
| Non Interest Expense               | \$(7,436,318)      | \$(7,436,318)      | \$(7,043,126)      | \$(6,277,105)      | \$(5,810,157)      |
| Change in Unrealized Gain          | \$694,703          | \$310,544          | \$(257,875)        | \$-                | \$-                |
| <b>Comprehensive Income</b>        | <b>\$4,292,260</b> | <b>\$3,185,540</b> | <b>\$1,769,791</b> | <b>\$1,094,489</b> | <b>\$1,371,024</b> |

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## Statistical Report for Fiscal Year 2024-2025

(Fiscal Year runs from July 1 to June 30)

|                                   | June 2025    | June 2024    | June 2023    | June 2022    | June 2021    |
|-----------------------------------|--------------|--------------|--------------|--------------|--------------|
| Total Members                     | 17,469       | 17,247       | 17,076       | 16,592       | 15,944       |
| Number of Member Loans Granted    | 2,305        | 2,105        | 2,493        | 2,167        | 2,209        |
| Amount of Member Loans Granted    | \$46,391,495 | \$38,288,311 | \$50,182,529 | \$36,474,588 | \$37,285,466 |
| Dividends Paid to Members         | \$1,268,558  | \$770,328    | \$175,494    | \$135,285    | \$136,836    |
| Visa Debit Card Holders (Number)  | 10,309       | 10,217       | 10,095       | 9,961        | 9,718        |
| Visa Credit Card Holders (Number) | 3,997        | 4,067        | 4,191        | 4,170        | 4,196        |

A Quick Recap of Fiscal Year 2024 to 2025

Fiscal Year (FY) 2024-2025 (running July 1, 2024 to June 30, 2025) marked a successful and profitable for CES Credit Union, with strong net income of just over \$4 million, for the fiscal year. Lending fueled some growth, with just over a \$4 million increase in net loans for the fiscal year.

The first half of this decade was marked by the pandemic and its after-effects, so we are relieved to see some growth in loans as consumer confidence builds. The job and housing market in our part of the state has been strong, although that means a tight housing market will persist for a while. Good for sellers, but buyers still have to be on their toes. Meanwhile, more CES Credit Union members are looking to borrow for vehicles of all types, from cars to ATVs to RVs. The number of loans granted in FY 2024-25 was up about 9.5 percent over the previous FY. Our total loan volume continues to grow, up over 3.5% in the last FY. (That is slightly better than the national level for NCUA insured credit unions annual loan growth). Meanwhile, member shares (or deposits) grew nearly 6% in this fiscal year, now over \$204 million.

Continued profitable operations and expense controls helped CES build a stronger Net Worth-to-Asset Ratio (the primary measure of a credit union's financial strength, also known as the Capital Ratio). As of June 30, 2025, the end of FY 2024-2025, this ratio checked in at a very healthy ratio of 11.858%. For comparison, at the end of FY 2023-2024, this ratio was 11.075% with steady growth over the last few years. At a national level, the credit union system's net worth ratio was 10.95% as of the first quarter of 2025. (NCUA Quarterly Credit Union Data Summary 2025 Q1)

CES Credit Union's overall loan delinquency numbers remain very low (.124% - or just over 12 basis points - for CES) at the end of FY 2024-2025. The delinquency rate at federally insured credit unions was 80 basis points in the first quarter of 2025. Sound lending practices and thorough follow-up and resolutions from our Payment Solutions team put CES in excellent position.

When business headlines read "Columbus region named North America's leading growth market for data centers" (Columbus Business First, Aug. 29, 2025), you know our beautiful region of Ohio is still thriving as one of the nation's fastest-growing tech hubs. That tech and industrial growth brings along other developments like commercial and residential growth, so there is a mix of opportunity and uncertainty. Our eight county region of Ashland, Coshocton, Delaware, Holmes, Knox, Licking, Morrow and Richland counties remains in the top spots of hot housing and employment markets lists in Ohio and in the entire Midwest. From Delaware to Ashland, announcements of new large-scale housing developments are in the news.

Intel's development timeline (Licking County) may have been pushed back, but other corporations are investing millions (and even billions) in the region. In July 2025, Aligned Data Centers, a leading technology infrastructure company, announced development of its new data center campus inside the Conesville Industrial Park, a brownfield site of the former AEP plant in Coshocton County. This development is expected to spur substantial commercial development for Coshocton County and the State of Ohio. The board and management of CES Credit Union is always evaluating, studying and seeking opportunities to position the credit union for future growth as new competitors and challenges arise.

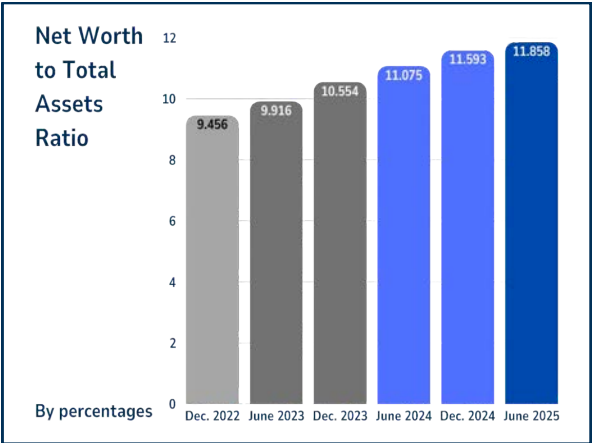
In 2023, the credit union launched a small business lending program and an investment property lending program. Both have gained some traction in the last year. In early 2024, the Elite Checking option was introduced as a way to add benefits to the account holder but also the local business community through a "Shop Local, Save Local" initiative. A 2025 project launched a new online and mobile banking service that strengthened our service and member options. Also in 2025, a major renovation of the Yauger Road service center and corporate offices is nearly complete, making the nearly 30 year-old building more inviting and functional while adding needed office space. Even with the introduction of new technology, members still enjoy visiting our service centers for friendly service, warm smiles, genuine concern and for prompt, accurate transactions and lending requests.

The data provided in this report is just a quantitative look at what CES Credit Union does for our members and the communities we serve. There are always more projects and upgrades in motion behind the scene. We are very proactive in security, in policy, in action and in education on many fronts. Our IT team is very diligent to protect the safety of your personal data. The security surrounding personal and corporate information is a constant, diligent, critical and (quite frankly) expensive task. This is a critical responsibility we take very seriously. At the forefront, we are always on-the-alert against the constant threat of hacks, schemes, scams and frauds against the credit union and against our members. Our employees are constantly trained to ask questions when certain red flags of potential fraud and scams are detected in member or guest behaviors, even if they are subtle signs. In some cases, we have saved our members from actions that could have resulted in losses of tens of thousands of dollars and also protected them from potentially dangerous situations.

We have been fortunate to be able to speak with many community groups about prevention and detection of scams and frauds, and we will do the same for your organization, and at no cost. We understand the importance of getting this practical and timely information in your hands.

Meanwhile, the Board of Directors has been planning for a new CEO hire for over a year after Sandy Coffing informed the Board of her retirement plans. The board plans to continue the same trajectory of smart growth, secure standing, safety of information and the delivery of accurate and professional service that has been the hallmark of the last decade under Sandy's direction.

Finally, your CES Credit Union is very healthy financially and is poised for future growth and opportunities. Our net worth ratio is the best it has been in well over a decade. All the steps we mentioned here allow us to continue practices that keep the credit union secure and strong for our members and the communities we serve.





[www.cescu.com](http://www.cescu.com)



## A Notable Career Through Interesting Times and Changes

After 31 years of dedicated service to CES Credit Union, including leading the organization as CEO since late 2013, Sandy Coffing has announced her retirement. While technology has brought significant changes since she began in 1994, Coffing's leadership was consistently defined by a steadfast focus on prompt, professional, and efficient service for members while caring for the well-being of her employees.

Taking the helm after an economic downturn, Coffing strategically positioned the credit union for extraordinary growth, introducing new technology and services throughout the late 2010s and 2020s. Her calm and confident leadership guided the institution through the economic uncertainty and operational changes of the pandemic.

A major milestone of her tenure was the successful 2020 merger with Coshocton County Federal Credit Union, which has led to impressive loan and membership growth in a new market for CES Credit Union.

Coffing's success was built on transparent communication with employees through regular meetings and updates, fostering a strong, service-oriented team. Input from staff and management is strongly encouraged and appreciated. Recent audits have confirmed the credit union's sound policies, solid growth, and low loan delinquency. By strengthening member equity, Coffing has left the organization well-positioned for the future.

In addition, Sandy has served on community organizations including the Board of Directors of the Knox County Chamber of Commerce and Experience Mount Vernon (currently serving as treasurer). In 2025, she received the Women in Business Leadership Award from the Knox County Chamber of Commerce. She is also active in her church.

She looks forward to more family time and involvement in the community.

### Extraordinary Tenures:

From left, Karen Bell, Jim Depue (longtime CEO), Barb Butler (longtime CFO) and Sandy Coffing pose at Depue's retirement party in 2007. These four employees, past and present, have collectively worked well over 130 years with CES Credit Union.



### With many thanks...

*To Sandy on your retirement.*

*I have known you for many years and I wish you the very best as you move on to new challenges in your life. I thank you for all you have done for CES Credit Union for many years.*

*Your heart is with CES Credit Union and it shows in the direction you have moved us.*

*I will miss you at the head of the meetings, but I know you will not leave us. Many years of happiness to you and your family.*

*- Margaret Ann Ruhl*

*Longtime CES Credit Union Board member*

## Coffing named Women in Business Leadership Award winner



In March 2025, Sandy Coffing (center, holding award) received the distinguished **Women in Business Leadership Award** from the Knox County Chamber of Commerce at their annual awards dinner held at Kenyon College.



## CES Credit Union Locations & Management

### Corporate Mailing Address:

PO Box 631  
Mount Vernon, Ohio 43050

### Website & Phone

www.cescu.com  
740.397.1136 or 888.397.1136

### Service Center Locations:

#### Coshocton, OH:

700 South Second St.  
740.623.0527

#### Delaware, Ohio:

33 London Road (by Walgreens)  
740.363.8118

#### Loudonville, Ohio:

3030 State Route 3 So.  
567.203.5443

#### Mount Vernon, Ohio:

##### Chestnut Street

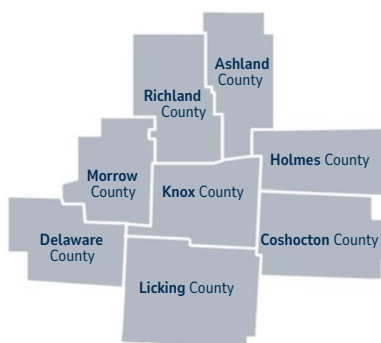
400 W. Chestnut St. | 740-397-1136

##### Yauger Road

1215 Yauger Rd. | 740-397-1136

#### Utica, Ohio:

8 N. Main St. - St. Rt. 13  
740.892.3323



### Serving a Market Area of 8 counties in Ohio:

CES Credit Union serves all who live, work, worship or attend school in these counties, as well as the immediate family (spouses, children, siblings and grandparents) of present CES Credit Union members.

**CES Credit Union is  
federally insured by NCUA.**

### ATM Locations:

#### Coshocton:

- 700 S. Second St.

#### Delaware:

- 33 London Road (by Walgreens)

#### Fredericktown:

- Fredericktown Marathon, Zolman Rd. near OH 95 & Salem Ave.

#### Loudonville:

- 3030 State Route 3, by Mohican Market/Cafe

#### Mount Vernon:

- 400 West Chestnut Street
- 1215 Yauger Road
- Lannings' Market (inside), 1033 Newark Rd.
- Knox County Service Center (lobby), 117 E. High St.
- Harcourt Road (OH 3 & US 36), Drive-Up ATM (between GM of Mount Vernon & Sponsler CDJR dealerships)
- Gault's Cleaners, 855 Coshocton Ave.

#### Newark:

- Red Oak Pub (inside), 250 Goosepond Rd. off N. 21st St., by Wal-Mart

#### Utica:

- 8 N. Main St., St. Rt. 13 by Post Office
- Velvet's Ye Olde Mill Restaurant (inside, during open hours, May-Oct.), 11324 Mount Vernon Rd. NE (OH 13)

### Management Team

**Sandy Coffing** | President, Chief Executive Officer  
**Mike Copley** | Chief Operations Officer  
**Tracy Morgan** | Chief Lending Officer  
**Karen Bell** | Chief Compliance Officer  
**Matthew Smith** | Chief Information Officer  
**Jamie Forster** | Chief Financial Officer

**Tammy Lahmon** | Manager, Payment Solutions  
**James McLaughlin** | Marketing Director

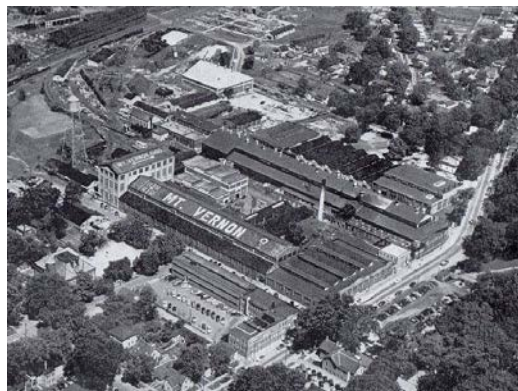
### Operations & Lending Team

**Leslie Schutte** | Operations Manager  
**Sarah Bridges** | Training Manager  
**Tina Cornella** | Service Center Manager, Utica  
**Christopher Diggins** | Service Center Manager, Delaware  
**Colleen Kelly** | Service Center Manager, Chestnut St.  
**Lynette Piper** | Service Center Manager, Loudonville  
**Daniel Stewart** | Service Center Manager, Yauger Rd.  
**Karen Wright** | Service Center Manager, Coshocton  
**Lisa Lahmon** | Senior Lender, Yauger Road Service Center  
**Ben Menke** | Mortgage Loan Officer  
**Colleen Myer** | Loan Officer, Chestnut St. Service Center  
**Linda Yarman** | Loan Officer, Yauger Road Service Center  
as of 8/29/2025

## Who We Are. Why We Serve.

Back in 1952, a few factory workers with an old cigar box and a little cash started a grassroots movement. With lofty ambitions, they circulated a petition to organize a credit union. They pooled what little extra money they had to charter the Cooper-Bessemer Employees Federal Credit Union to serve fellow workers that were struggling financially and found banks unwilling to help. The first ever loan was for an employee buy coal to heat his home through a cold Ohio winter. After all, credit unions were built on the idea of helping people through tough times.

Now, 73 years later, CES Credit Union provides valuable financial services to all who live, work, worship or attend school in the counties of Ashland, Coshocton, Delaware, Holmes, Knox, Licking, Morrow and Richland here



Cooper Bessemer plant in Mount Vernon, late 1940s

in the heartland of Ohio. CES Credit Union is a community-based credit union dedicated to helping members navigate through life's financial challenges and build a plan for future success. CES Credit Union is dramatically different than the "for profit" counterparts in the financial world. The income generated from our operations is returned right back to the credit union membership through greater convenience, lower fees and better rates. We mean it when we say "you deserve a credit union working for you". Everyone deserves fairness, honesty, security and prompt, professional service with technology and conveniences that work. That is our goal here at CES Credit Union.