

2025 Annual Report



JEANNE D'ARC
CREDIT UNION

we share a common thread



A Message TO OUR Members

Dear Members,

Thank you for placing your trust in us.

Every decision we make begins with one simple question: *Will this help us serve our members better?* In 2025, that question guided us as we navigated economic change, new technology, and the communities we proudly serve.

While the broader financial landscape continued to evolve, our focus remained on supporting your financial well-being. That starts with strengthening the stability of your Credit Union and improving how you access and manage your money—whether in a branch, through online and mobile banking, or by calling our Member Contact Center.

This past year, we invested in the security of your information and ensured we had the capital and liquidity needed to serve you today and tomorrow. These efforts may not always be visible, but they are essential to keeping your Credit Union safe, resilient, and here for the long term.

At the same time, we made progress that you can feel. We improved call center services, enhanced digital tools, and listened closely to member feedback. Our annual member survey helps us focus on what matters most: convenience, clarity, and care, as we continue to improve in ways that benefit you.

None of this happens without our team. Our employees, your neighbors, friends, and fellow community members bring a shared commitment to service every day. Their dedication and professionalism are at the heart of everything we do, and I am deeply grateful for the way they support our members and live our core values.

We are also proud of the role we play in our communities. Through financial education, volunteer efforts, and local partnerships, we believe strong communities build strong members, and giving back is part of who we are.

As we look ahead to 2026, change will continue, but our purpose will not. We remain focused on protecting your trust, improving your experience, and putting members first.

On behalf of our Board of Directors, leadership team, and employees, thank you for being part of our Credit Union. We are honored to serve you and grateful for your confidence.

Warm regards,



Larissa C. Thurston

PRESIDENT & CHIEF EXECUTIVE OFFICER

Dear Fellow Members,

As members, you place your trust not only in the Credit Union management team, but also in the Board of Directors you elect to represent you.

On your behalf, the Board's role is to provide strong oversight, ensure sound governance, and safeguard the long-term health of your Credit Union. Throughout 2025, we worked closely with leadership to oversee financial performance, risk management, and strategic decisions, always with the best interests of our members in mind.

We are pleased with the organization's continued financial strength, its disciplined approach to managing risk, and its ongoing investment in security, service, and people. Just as important, we are proud of the way the Credit Union remains rooted in its values and committed to the communities it serves.

Thank you for the confidence you place in us. We remain focused on stewardship, accountability, and ensuring Jeanne D'Arc Credit Union continues to serve members today and for generations to come.



Sincerely,

Naomi M. Prendergast

CHAIR, BOARD OF DIRECTORS

Note from the
Board Chair

Membership Highlights



101,074

Total Members



\$2.18

Total Assets



33.4

Average New
Member Age



13,507

New Deposit
Accounts



41,141

Active Mobile
Banking Users



66,560

Active Online
Banking Users

Organizational Highlights

INVESTING IN LOCAL BUSINESSES

Local businesses are the cornerstone of our communities, so supporting local businesses with the services they need was a focus in 2025. Throughout the year, Jeanne D'Arc Credit Union remained committed to helping local business owners thrive by strengthening relationships, offering trusted financial support, and reinforcing our role as a reliable community partner.

By investing in local business success, we continued to support economic vitality and contributed to the long-term strength of the communities we serve.



SCAN HERE TO
HEAR FROM OUR LOCAL
BUSINESS MEMBERS!



A GREAT PLACE TO WORK

Jeanne D'Arc Credit Union was proud to be recognized as a Great Place to Work® for the second year in a row, reflecting our continued commitment to a positive, inclusive, and supportive workplace culture.

This recognition is driven by employee feedback and underscores the trust our team places in the organization, the strength of our values-based culture, and our ongoing commitment to listening, learning, and improving the employee experience.

Organizational Highlights

ADVANCING DATA & INSIGHTS WITH ARKALYTICS

In 2025, Jeanne D'Arc Credit Union continued to strengthen its data and analytics capabilities with the move to Arkalytics, a centralized data platform designed to bring information from multiple systems into one place. This transition supports more consistent reporting, deeper insights, and improved decision-making across the organization.



PROTECTING MEMBERS THROUGH FRAUD PREVENTION & CYBERSECURITY

In 2025, Jeanne D'Arc Credit Union continued to invest in the security of member information, strengthening protections designed to safeguard against fraud and evolving cybersecurity risks. These efforts focused on maintaining the stability, resilience, and long-term safety of the Credit Union, ensuring we had the systems, controls, and resources in place to protect member trust today and into the future.

TACKLING FINANCIAL WELLNESS

In 2025, Jeanne D'Arc Credit Union expanded its commitment to financial wellness through the Tackling Financial Wellness initiative, partnering with New England football player Marcus Jones to raise awareness and support for financial education in the communities we serve. The program connected financial wellness to community impact by supporting educational resources and initiatives designed to help individuals build confidence, knowledge, and long-term financial stability. This effort reflects our belief that strong financial futures begin with access to education, trusted guidance, and meaningful community partnerships.



Financial Highlights

HIGHLIGHTS	2025	2024	% CHANGE
TOTAL ASSETS	2,182,694,942	2,210,721,350	-1.27%
TOTAL LOANS NET	1,764,986,418	1,783,523,497	-1.04%
TOTAL CASH + INVESTMENTS	343,757,222	352,296,564	-2.42%
TOTAL DEPOSITS	1,716,638,218	1,739,560,644	-1.32%
TOTAL CAPITAL	195,087,953	187,302,285	4.16%
NET INCOME	7,778,521	4,744,523	63.95%
LOAN ORIGINATIONS	314,674,610	373,586,497	-15.77%
NUMBER OF LOANS GRANTED	6,975	6,646	4.95%

DEPOSIT ACCOUNTS

REGULAR DRAFTS

79,641

MONEY MARKETS

9,458

SHARE DRAFTS

55,702

IRA ACCOUNTS

4,037

SHARE CERTIFICATES

14,156

LOANS ORIGINATED

CONSUMER (NON HE)

6,112

\$51,905,663

MORTGAGES

418

\$186,453,865

HOME EQUITIES

401

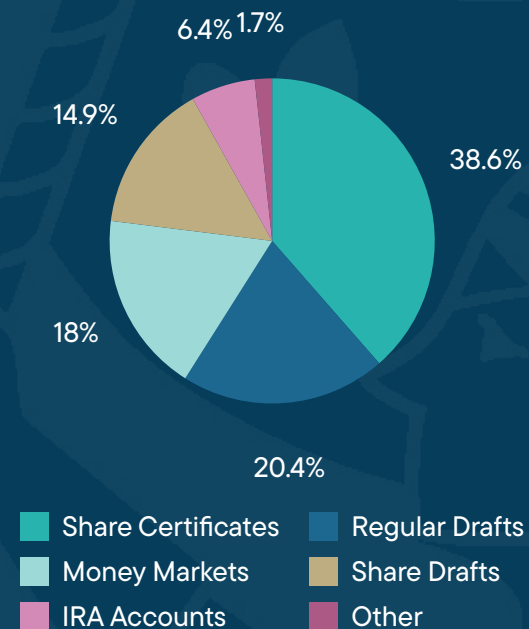
\$42,350,461

COMMERCIAL

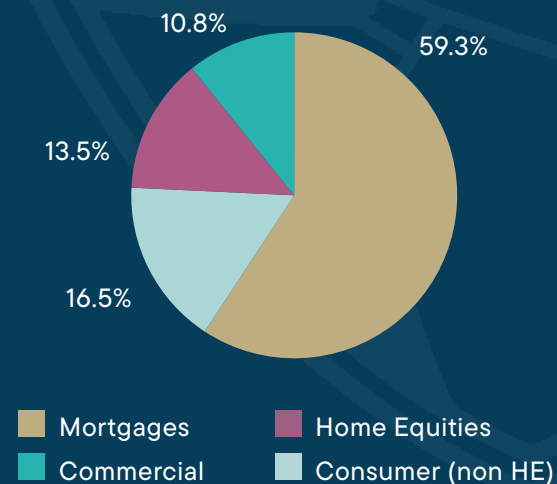
44

\$33,964,620

2025 DEPOSITS MIX



2025 LOAN MIX



Community Impact

Giving back to the communities we serve remains a core part of who we are.

In 2025, Jeanne D'Arc Credit Union continued its commitment through volunteerism, financial support, and educational outreach. Our annual We Share a Common Thread Foundation Fundraiser raised \$130,000 and supported 170 local charities. Through our foundation and our commitment to have a Heart to Serve, we continue to demonstrate our belief that strong communities build strong members and that meaningful community investment is essential to our mission.



6,674

VOLUNTEER HOURS



233

EMPLOYEE VOLUNTEERS



224

ORGANIZATIONS



3,029

COMMUNITY ACTIVITIES



\$602,053

TOTAL COMMUNITY GIVING



349

FINANCIAL EDUCATION
CLASSES TAUGHT



10,013

STUDENTS REACHED

Leadership

BOARD OF DIRECTORS

Naomi Prendergast	Chair
John Chemaly	Vice Chair
Joanne Yestramski	Clerk/Secretary
William Soucy	Assistant Clerk/Assistant Secretary
Susan Green	Director
Socrates De La Cruz	Director
Bertie Greer	Director
Henri Marchand	Director
William Martin	Counsel
Wendy Estrella	Advisory

EXECUTIVE LEADERSHIP

Larissa Thurston	President and Chief Executive Officer
Grant Alois	Senior Vice President and Chief Information Officer
Brian Collins	Senior Vice President and Chief Operating Officer
Robin Lorenzen	Senior Vice President and Chief Marketing Officer
Joseph Princi	Senior Vice President and Chief Financial Officer
Brian Sousa	Senior Vice President and Chief Lending Officer



Branch Locations

Lowell

581 Merrimack Street
Lowell, MA 01854

Chelmsford

245 Chelmsford Street
Chelmsford, MA 01824

Dracut Bridge Street

1595 Bridge Street
Dracut, MA 01826

Dracut Lakeview Ave

1345 Lakeview Ave
Dracut, MA 01826

Methuen

380 Merrimack Street, Suite 1A
Methuen, MA 01844

Nashua, NH

102 Spit Brook Road
Nashua, NH 03062

Tyngsboro

150 Westford Road (Flints Corner Plaza)
Tyngsboro, MA, 01879

Westford

196 Littleton Road
Westford, MA 01886

Lowell High School

50 Father Morissette Blvd
Lowell, MA 01852

Dracut High School

1540 Lakeview Ave
Dracut, MA 01826

Nashua High School South

36 Riverside Street
Nashua, NH 03062

