SUMMARY ANNUAL REPORT
FOR CONSOLIDATED FEDERAL CREDIT UNION
401(k) PROFIT SHARING PLAN

This is a summary of the Form 5500-SF Annual Return/Report of Small Employee Benefit Plan for the Consolidated Federal Credit Union 401(k) Profit Sharing Plan, EIN 93-0460086, Plan 002, for period January 1, 2025 through December 31, 2025. The Form 5500-SF annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA). Your plan is a defined contribution, age/service weighted or new comparability, profit-sharing, ERISA section 404(c), total participant-directed account, Code section 401(k), default investment account, pre-approved, single employer type of plan.

Basic Financial Statement

Benefits under the plan are provided through insurance and through a trust fund. Plan expenses were $489,204. These expenses included $81,365 in investment or administrative expenses, $399,791 in benefits paid to participants and beneficiaries and $8,048 in other expenses. A total of 109 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was $28,043,608 as of December 31, 2025, compared to $20,344,178 as of January 1, 2025. During the plan year, the plan experienced an increase in its net assets of $7,699,430. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of $8,188,634, including employer contributions of $816,266, employee contributions of $698,669, rollover contributions of $2,899,110 and earnings from investments of $3,774,589.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report.

- Insurance information, including sales commissions paid by insurance carriers

This plan is not required to attach an accountant’s report because it satisfies all of the conditions to qualify for a waiver of the audit requirement.

You have a right, on request and free of charge, to get copies of the financial institution year-end statements and evidence of the fidelity bond, if applicable. If you are unable to obtain or examine copies of the regulated financial institution statements or evidence of the fidelity bond, you may contact the regional office of the U.S. Department of Labor’s Employee Benefits Security Administration (EBSA) for assistance by calling toll-free 1.866.444.EBSA (3272). A listing of EBSA regional offices can be found at https://www.dol.gov/agencies/ebsa. General information regarding the audit waiver conditions applicable to the plan can be found on the U.S. Department of Labor Web site at https://www.dol.gov/agencies/ebsa under the heading ‘‘Frequently Asked Questions.’’

To obtain a copy of the full annual report, or any part thereof, write or call the office of Consolidated Federal Credit Union, 1033 NE 6th Ave., Portland, OR, 97232, 503-238-5897. The charge to cover copying costs will be $0 for the full annual report or $0 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan, 1033 NE 6th Ave., Portland, OR, 97232 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, DC 20210. The annual report is also available online at the Department of Labor website www.efast.dol.gov.

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email DOL_PRA_PUBLIC@dol.gov and reference the OMB Control Number 1210-0040.