

2025 Annual Report



RADIANT
CREDIT UNION

The power to shine

LETTER FROM OUR CHAIRMAN OF THE BOARD OF DIRECTORS & OUR CHIEF EXECUTIVE OFFICER

2025 has been an amazing year of change and growth for the credit union. And, through all of the new and exciting changes, our board of directors, management team, and team members remained fully committed to helping improve the financial lives of our members.

Our notable measure of growth this past year was our merger with First Coast Community Credit Union. This merger truly represented the joining of two very similar cultures, commitment to members, and engagement in the community.

The three FCCCU locations in Palatka, Crescent City, and St. Augustine fully complement the already existing Radiant branch locations, and provide an amazing extension toward the east coast of Florida. Combined with Radiant's continued growth, the merger has moved the collective organization to more than \$1 billion in assets.

“the merger has moved the collective organization to more than \$1 billion in assets”

As we continue to serve the growing needs of our members, we were excited to launch our new Home Construction Loans. This new product allows our members to enjoy one single closing for both their construction loan and ongoing mortgage loan – making the process much easier for our members.

We added a unique measure of money-management convenience for our members in 2025 with the addition of Unifimoney for online investment

management through our secure eBanking platform. Unifimoney enables members to make specific investments in stocks, mutual funds, precious metals, and more, with an additional option for automated “robo” investing. This new platform truly allows our members to grow and save in new ways through Radiant.

Not losing sight of our commitment to the communities we serve, our Rays of Hope Foundation hosted their inaugural Stride for Scholarships 5k race, bringing together members of our community to raise funds toward vocational scholarships for deserving students across North Florida.

“Radiant gave back more than \$65,000 in our community”

Through our Radiant community programs this year, we directly supported 22 schools and 30 nonprofit organizations in our service area. With our event and initiative sponsorships, volunteering, and our Charity of the Month and School of the Month programs, Radiant gave back more than \$65,000 in our community.

Lastly, we would like to thank you – our members – for your continued support, feedback and engagement. You are the reason we strive to be our best every day, and we appreciate you being a member of our collective credit union.

Chad King, Chairman of the Board & Tom Barnard, President & CEO



CONSOLIDATED STATEMENT OF FINANCIAL CONDITION

As of December 31, 2025 and 2024

ASSETS	2025	2024
Net Loans to Members	\$ 729,232,972	\$ 647,566,038
Cash	7,868,930	6,859,915
Investments & Overnight Accounts	245,247,400	143,342,300
Fixed Assets	27,135,776	23,959,261
Other Assets	47,933,511	33,556,461
Total Assets	\$ 1,057,418,588	\$ 855,283,975
LIABILITIES & EQUITY		
Other Liabilities	\$ 46,372,075	\$ 44,600,670
Member and Non-Member Shares	909,101,309	738,855,591
Reserves & Undivided Earnings	101,945,204	71,827,714
Total Liabilities & Equity	\$ 1,057,418,588	\$ 855,283,975

CONSOLIDATED STATEMENT OF INCOME

Years Ended December 31, 2025 and 2024

INTEREST INCOME	2025	2024
Interest on Loans	\$ 40,641,912	\$ 37,459,588
Interest on Investments	6,395,298	5,788,238
Interest on Other Assets	456,826	263,886
Total	\$ 47,494,036	\$ 43,511,712
INTEREST EXPENSE		
Dividends	\$ 13,170,684	\$ 13,482,079
Member and Non-Member Shares	1,324,544	1,331,317
Total	\$ 14,495,228	\$ 14,813,396
Net Interest Income	\$ 32,998,808	\$ 28,698,316
Provision for Loan Losses	3,983,896	4,683,250
Net Interest Income After Provision for Loan Losses	29,014,912	24,015,066
Non Interest Income	13,008,801	11,929,997
Non Interest Expense	34,421,261	31,107,208
Non Operating Gains (Losses)	(353,534)	106,417
Net Income	\$ 7,248,918	\$ 4,944,272



LETTER FROM THE SUPERVISORY COMMITTEE

Radiant's Supervisory Committee serves as an independent, board-appointed body charged with overseeing the integrity of the credit union's financial reporting and ensuring that management practices protect members' assets.

The Committee operates in accordance with the regulations of the Florida Office of Financial Regulation (OFR) and the National Credit Union Administration (NCUA).

For the year ending December 31, 2024, the Supervisory Committee engaged an independent audit firm to conduct the annual audit of Radiant Credit Union's financial statements.

“The Supervisory Committee unanimously affirms that Radiant Credit Union remains financially strong and continues to operate in a safe and sound manner”

The independent auditor concluded that Radiant's operations and cash flows conform to Generally Accepted Accounting Principles (GAAP) in the United States of America.

The auditor further reported that the 2024 financial statements present fairly, in all material respects, the financial position of Radiant Credit Union as of December 31, 2024.

Based on the results of the independent audit, the Supervisory Committee unanimously affirms that Radiant Credit Union remains financially strong and continues to operate in a safe and sound manner as of December 31, 2024.

Daryl Cooper, Chairman, Supervisory Committee

2025 LEADERSHIP TEAM

Board of Directors

Chad King, Chairman
Cynthia Brochu, Vice-Chairperson
Sharon Papciak, Treasurer
Jane Taylor, Secretary
Calvin DeCoursey
John Power
Matt Reynolds
James Norwood Jr.

Supervisory Committee

Daryl Cooper, Chairman
Louis Frost - Vice Chairman
Brenda Stormant - Secretary
Tresca Clemmons
John Durr

Management Team

Tom Barnard, President/CEO
Matthew Braddy, Chief Lending Officer
Kelly Chesser, Chief Operations Officer
Andrew Cuomo, Chief People Officer
Brandon Love, Chief Information Officer
Trey Presnell, Chief Financial Officer
Tannia Weaver, Senior Vice President of Compliance & Risk Management
Josh Emerson, Vice President of Credit
Kim Maxwell, Vice President of Information Technology
Cassy Morgan, Vice President of People & Culture
Rachel Murphy, Vice President of Consumer Lending
Wes Strickland, Vice President of Marketing



Radiant Contact Info

Member Contact Center

Phone: (352) 381-5200
Toll Free: (877) 786-7828
Text Us: (352) 525-2497

Website & Online Chat

www.RadiantCU.org

Mailing Address: 4440 NW 25th Place
Gainesville, FL 32606

Routing #: 263178452

Radiant Proudly Serves These Florida Counties

Alachua, Baker, Bradford, Citrus, Clay, Columbia, Dixie, Flagler, Gilchrist, Hamilton, Hernando, Lafayette, Lake, Levy, Marion, Nassau, Putnam, St. Johns, Sumter, Suwannee, Union, and Volusia



Scan to View Our
Branch Locations