STATEMENT OF FINANCIAL CONDITION

(AS OF 12/31/25)

ASSETS	12/31/25	12/31/24
Cash & Equivalents	9,109,884	28,386,029
Investments	6,851,635	20,638,450
Loans (net)	232,554,545	192,733,208
NCUSIF Deposit	2,112,539	1,994,816
Other Assets	18,525,854	16,608,074
Total Assets	269,154,457	260,360,576

LIABILITIES & EQUITY		
Member Shares	232,710,780	225,255,891
Borrowings	0	0
Accounts Payable	880,636	761,158
Accrued Liabilities	1,022,584	792,633
Other Liabilities	4,802,172	6,109,588
Total Liabilities	239,416,172	232,919,270
Regular Reserves	3,247,541	3,247,541
Undivided Earnings	23,784,407	21,628,985
AOCI	-162,230	-303,786
Equity Acq in Merger	2,868,567	2,868,567
Total Equity	29,738,285	27,441,306
Total Liabilities & Equity	269,154,457	260,360,576

INCOME STATEMENT

Loan Interest	13,220,158	9,891,483
Investment Interest	1,462,975	3,414,748
Interest Income	14,683,133	13,306,232
Deposit Interest	3,045,874	2,841,041
Borrowing Interest	85	712,283
Interest Expense	3,045,959	3,553,325
Net Interest Income	11,637,174	9,752,907
Provision For Loan Loss	1,176,354	1,119,638
Net Interest Income After Prov	10,460,820	8,633,268
Operating Income	3,009,935	3,326,322
Net Operating Income	13,470,755	11,959,590
Operating Expense	11,315,333	10,456,028
Net Income Before NACUSIF	2,155,423	1,503,562
NCUSIF Stabilization Exp	0	0
Net Income	2,155,423	1,503,562

JetStream FEDERAL CREDIT UNION

SERVICES FOR MEMBERS

LOAN PRODUCTS

- New & Used Auto Loans
- Boat Loans
- RV & Watercraft Loans
- Credit Cards
- No Credit Check Loans
- Home Equity Line of Credit
- Personal Loans
- Student Loans
- Mortgage Loans

SAVINGS PRODUCTS

- Savings
- Money Market Account
- Club Accounts
- Certificates
- IRAs
- Junior Aviator Account
- Jet Teen Account
- Golden Eagle Account

CONVENIENCE SERVICES

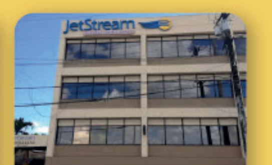
- Checking Account
- Second Chance Checking
- Direct Deposit
- Mobile Banking/ Mobile Deposit
- Online Banking / Bill Pay
- Mobile Wallet
- Contactless Cards
- Visa Debit Card
- E-statements
- No surcharge nationwide ATMs

OFFICE LOCATIONS

MIAMI LAKES
Royal Oaks Plaza,
15420 NW 77th Court,
Miami Lakes, FL 33016

DORAL
1200 NW 78th Avenue
Suite 109, Doral,
FL 33126

PUERTO RICO
3090 Carretera 190
Suite 101, Carolina,
PR 00983



MERCY HOSPITAL
3663 S. Miami Avenue
2nd Floor Coconut Grove,
FL 33133

WHAT OUR MEMBERS HAVE TO SAY ABOUT JETSTREAM FCU

Extremely grateful we decided to come and applied for a personal loan at JetStream Federal Credit Union. I couldn't have asked for such a professional and knowledgeable service from a credit union. Manager Carmen Garcia was able to exceed our loan expectations and was able to help me get out of my credit card nightmare. I highly recommend this credit union, as you are treated like family and not a number or just another client.

★★★★★ Nathalie B.

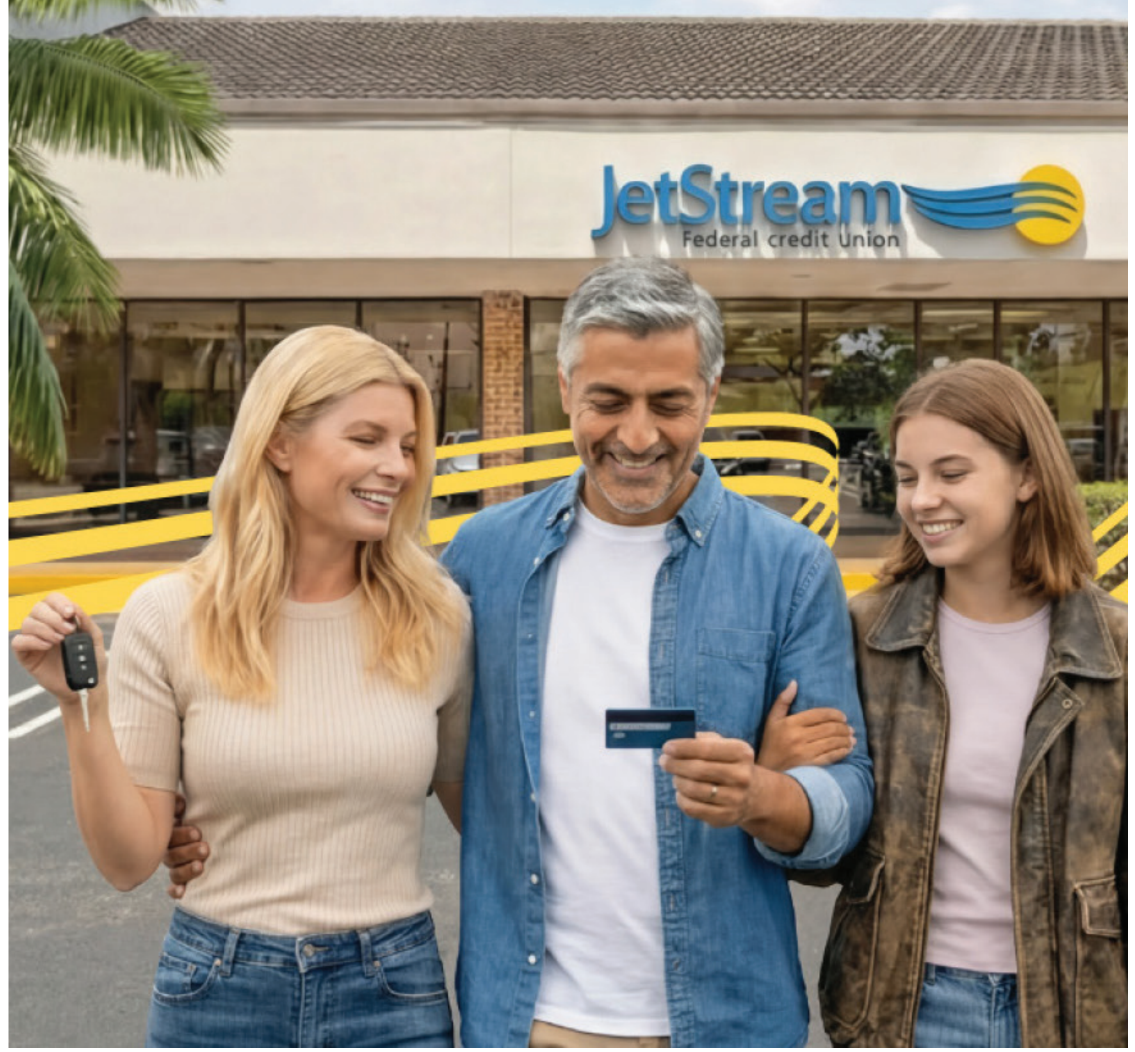
Just financed my car with JetStream. Been a member for many years, I had a great experience, the entire process was smooth and easy. Thank you Yamileh for your help in getting this done.

★★★★★ Maricarmen C.

WANT TO KNOW ALL OF THE LATEST NEWS, ANNOUNCEMENTS AND OFFERS?
STAY CONNECTED WITH US VIA SOCIAL MEDIA

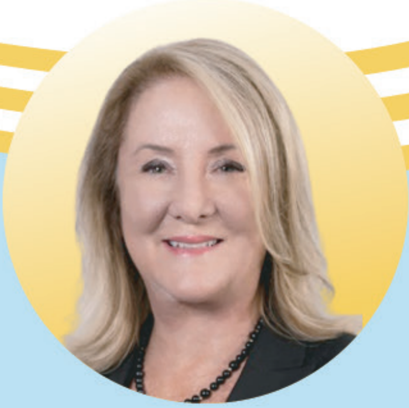
JetStream FEDERAL CREDIT UNION

2025 ANNUAL REPORT



A LETTER FROM THE CHAIRMAN & CEO

Throughout 2025, we continued to navigate an economic environment shaped by moderating inflation, shifting interest rates, and ongoing pressures on household budgets. Although consumers remained resilient, financial institutions across the country faced continued liquidity challenges. Despite these headwinds, JetStream Federal Credit Union delivered another strong year of performance and service to our members and communities. At JetStream, our commitment to putting members first continues to guide every decision. Our disciplined financial practices and prudent oversight resulted in excellent examination and audit ratings, and capital levels that remained well above regulatory requirements. Once again, JetStream earned the prestigious 5-Star BauerFinancial rating, a reflection of our long-standing safety, soundness, and strong financial foundation. We were also honored to be voted the **2025 Best of Miami Lakes Financial Institution**, a recognition that highlights the trust our community places in us.



2025 Financial Performance

JetStream closed the year with total assets of $269,154,457, representing steady and responsible growth. Our loan portfolio grew to $233,771,524 and remained healthy and diversified across the consumer, mortgage, and commercial sectors.

Our investment portfolio totaled $6,531,575 and consisted of a mix of government agency bonds, certificates of deposit, and other investments. Cash on hand and on deposit totaled $9,109,884, reinforcing our strong liquidity position.

Member confidence in JetStream remained strong, as reflected in our year-end share balances of $232,710,780. JetStream closed 2025 with a regulatory capital ratio of 11.11%, well above regulatory minimums and reflective of our continued financial strength.

Community Commitment

Living our mission remained central to our work. In 2025, the JetStream team continued to give generously of their time and talent. We proudly supported Kristi House, SAFEE Flight, FCAA, The Salvation Army, Boy Scouts of America, and Our Lady of the Lakes, strengthening partnerships that align with our purpose of lifting families and communities.

This work was further recognized through our nomination for the **SFHCOC Sunshine Award**, honoring our partnership with Kristi House and our commitment to supporting vulnerable families.

We again partnered with the Center for Financial Training to provide high school students with internship opportunities that build early career skills. Our bilingual financial literacy programs—offered both in person and online—continued to expand, equipping individuals, families, and businesses across South Florida and Puerto Rico with the tools to build stronger financial futures.

In addition, JetStream received **Top Honors for Mobile App Excellence at the Access Softek Conference**, reflecting our investment in digital innovation and our ongoing efforts to deliver secure, convenient, and high-quality member technology.

Looking Ahead

We are incredibly proud of our dedicated JetStream team, who consistently demonstrate professionalism, compassion, and a deep commitment to our members. We are equally grateful to our members for their trust and participation, and to our volunteer officials for their leadership and service throughout 2025.

As we look toward 2026, we stand on a strong foundation—financially stable, mission-focused, and energized by the opportunities ahead. Together, we will continue strengthening the communities we serve and remain committed to what matters most: people helping people. We are honored to be part of this winning team and excited for all that we will accomplish together in the year ahead.

Bolívar Pérez
Chairman of the Board

Jeanne Kucey
President and Chief Executive Officer

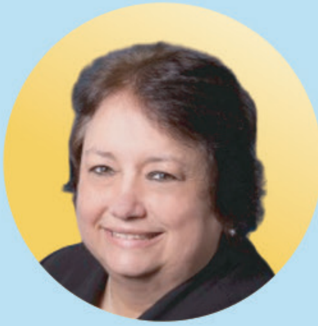
2025 BOARD OF DIRECTORS

Clinton Weekes
1st Vice Chair

Carmen Rogers
2nd Vice Chair

Garry Dominguez
Secretary

Raymond Johnson
Treasurer



SUPERVISORY COMMITTEE REPORT

The Supervisory Committee is responsible for ensuring the Board and Management meet required financial reporting objectives and establish practices and procedures sufficient to safeguard members' assets.

Each year, we ensure that JetStream Federal Credit Union maintains a system of strong internal controls, complies with established federal laws and regulations, and that its records provide a true reflection of its financial condition.

The Supervisory Committee is also responsible for conducting an annual audit and ensuring that JetStream Federal's financial records and operations are in order. In accordance with these responsibilities, the Committee engaged the services of the independent accounting firm Doeren Mayhew, Certified Public Accountants, to perform various comprehensive audits.

The Committee also engaged the services of outside specialists to conduct various internal, operational, compliance, and information technology audits throughout the year.

Based on the results of these examinations, the Supervisory Committee believes that JetStream Federal is operating in compliance with all regulations and Board-approved policies and in a financially secure, operationally safe, and sound manner.

On behalf of the Committee, I want to express our appreciation to the Board of Directors, Management Team, and Staff of the Credit Union for their continued dedication in ensuring that JetStream remains a strong financial institution that is ready to meet our members' financial needs now and well into the future.

Dorothy Jaramillo
Chair, Supervisory Committee

2025 SUPERVISORY COMMITTEE

Dorothy Jaramillo, Chair
Carmen Pla - Kathy Heideck