

## HOME LOAN HEADQUARTERS

Buying a home is an exciting step, and the right financing can make it more affordable. Sunbelt Federal Credit Union offers a variety of mortgage options designed to fit different financial needs and homeownership goals.

Whether you're purchasing, refinancing, or improving your home, Sunbelt FCU provides flexible solutions and expert guidance throughout the process.

With competitive rates and personalized service, Sunbelt Federal Credit Union helps make home financing simple.

*All loans subject to credit approval. Rates and terms may vary.*

**FLEXIBLE & CUSTOMIZABLE  
LOAN OPTIONS TO HELP  
WITH ALL YOUR HOME  
FINANCING NEEDS!**

FHA & USDA  
LOANS

CONVENTIONAL  
LOANS

HOME EQUITY  
LOANS

HOME  
EQUITY LINES  
OF CREDIT

HOME  
IMPROVEMENT  
LOANS

## MORTGAGE RATES

as low as **4.99%**

*\*Subject to credit and underwriting criteria.  
Rates and specials subject to change at anytime.*

*Call us at 601-649-7181 for more information  
and to get started today!*

[sunbeltfcu.org](http://sunbeltfcu.org)



# REPORT OF THE BOARD CHAIR

*The Board of Directors is proud to be reporting to our membership after 72 years of continuous service to our membership.*

During 2025 the credit union has held strong and remained financially sound. We constantly look for ways to improve our service to the membership, making sure we stay at the forefront of technology. There will be a computer conversion during spring 2026 to help upgrade our current offerings and make us a stronger financial institution. There will be minimal downtime during this change, and it will be done during the month over the weekend so we will close on Friday and reopen on Tuesday.

Your board has seven dedicated volunteers who plan, discuss, listen, investigate and express their views (which are often different), but in the end, your board comes together as a team, to give you a better credit union. The board of directors actively researches the latest events in our industry to make sure they bring the best products and services to the membership. The staff, committee members and members of management work along with the board to achieve levels of service that you deserve as a member of the credit union.

Your credit union continues to stay strong adding new members, products and services; and as a result the board and management are tasked with keeping controls in place to make sure we remain safe and sound. At year end Sunbelt had a total membership of 35,545.

Thank you from the board to everyone in our membership for supporting your credit union and helping it continue to prosper and grow.

**Jolee Moorer**  
**Board Chair**

## FINANCIAL REPORT

	2025	2024
<b>Assets</b>		
Cash & Investments	\$98,758,444	\$102,406,089
1 <sup>st</sup> & 2 <sup>nd</sup> Mortgage Loans	28,071,870	23,136,740
Personal Loans	58,859,601	50,199,060
Auto Loans	126,931,364	107,632,050
Other Loans	0	0
Allowance for Loan Losses	-5,359,610	-5,176,248
Net Loans	216,268,478	178,121,441
NCUA Share Insurance	2,601,975	2,321,252
Other Assets	30,713,083	31,625,224
<b>Total Assets</b>	<b>\$348,341,979</b>	<b>\$314,474,006</b>
<b>Liabilities &amp; Equity</b>		
Accounts Payable	\$950,618	\$1,533,796
Other Liabilities	3,504,975	2,740,410
<b>Total Liabilities</b>	<b>\$4,455,593</b>	<b>\$4,274,206</b>
Share Accounts	\$89,857,393	\$88,023,707
Share Draft Accounts	51,469,716	49,751,552
Money Market Accounts	12,037,062	12,741,807
Individual Retirement Accounts	19,329,775	18,341,881
Share Certificates	115,979,263	91,438,139
Other Shares	430,769	416,510
<b>Total Deposits</b>	<b>\$289,103,978</b>	<b>\$260,713,595</b>
Total Reserves & Undivided Earnings	54,782,409	49,486,206
Total Equity	343,886,387	310,199,800
<b>Total Liabilities &amp; Equity</b>	<b>\$348,341,979</b>	<b>\$314,474,006</b>
<b>Operating Income</b>		
Income from Loans & Investments	\$21,180,937	\$17,978,846
Income from Fees & Other Services	11,439,499	11,532,562
<b>Total Operating Income</b>	<b>\$32,620,436</b>	<b>\$29,511,408</b>
<b>Operating Expenses</b>		
Operating Expense	\$23,296,356	\$23,239,987
Non-Operating Expense	0	0
Gain or Loss on Disposal of Assets	71,037	128,749
Dividend Expense	5,661,836	4,267,986
<b>Total Operating Expenses</b>	<b>\$29,029,229</b>	<b>\$27,636,722</b>
<b>Net Operating Income</b>	<b>\$3,591,207</b>	<b>\$1,874,685</b>



## LOCATIONS

### JONES COUNTY

1506 Congress Street  
Laurel MS 39440

734 Sawmill Road  
Laurel MS 39440

615 Hill Street  
Ellisville MS 39437

### FORREST / LAMAR COUNTIES

1857 Lincoln Road  
Hattiesburg MS 39402

112 S. Westover Drive  
Hattiesburg MS 39402

6885 U S Highway 49  
Hattiesburg MS 39402

### HARRISON COUNTY

9210 Hwy 49  
Gulfport MS 39503

400 Veterans Avenue Building 18  
Biloxi MS 39531

### PIKE COUNTY

309 Anna Drive  
McComb MS 39648

### SIMPSON COUNTY

706 3rd Ave SW  
Magee MS 39111

### WAYNE COUNTY

345 Central Road  
Waynesboro MS 39367

Visit [sunbeltfcu.org](http://sunbeltfcu.org) for the latest hours of operation

Or call Account Services for questions at:

601-649-7181, option 2

**Account, Lending and Teller Services Available**

**Monday – Friday**

7:30 – 6:00

**Saturday**

9:00 – 1:00

**Account Services**

601-649-7181 option 2

**Lending Center**

601-649-7181 option 4

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