Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2025

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A This return/report is for:
- [ ] a multiemployer plan
- [ ] a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)
- [X] a single-employer plan
- [ ] a DFE (specify) _____

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [ ] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . ▶ [ ]

Part II Basic Plan Information—enter all requested information

1a Name of plan
CORPORATE ONE FEDERAL CREDIT UNION 401(K) PLAN AND TRUST

1b Three-digit plan number (PN) ▶ 003

1c Effective date of plan 08/01/1997

2a Plan sponsor's name (employer, if for a single-employer plan)
Mailing address (include room, apt., suite no. and street, or P.O. Box)
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)
CORPORATE ONE FEDERAL CREDIT UNION

8700 ORION PLACE
COLUMBUS, OH 43240

2b Employer Identification Number (EIN) 31-1102257

2c Plan Sponsor's telephone number 614-825-9200

2d Business code (see instructions) 522130

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2026	RYAN MURPHY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address [X] Same as Plan Sponsor	**3b** Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: **a** Sponsor's name **c** Plan Name	**4b** EIN **4d** PN	

5	Total number of participants at the beginning of the plan year	**5**	209
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	153
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	159
b	Retired or separated participants receiving benefits	**6b**	1
c	Other retired or separated participants entitled to future benefits	**6c**	51
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	211
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	1
f	Total. Add lines **6d** and **6e**	**6f**	212
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	208
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	210
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	1
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:

2G 2J 2K 2T 2E 3H 2F 3D

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

9a Plan funding arrangement (check all that apply)		**9b** Plan benefit arrangement (check all that apply)	
(1)	[ ] Insurance	**(1)**	[ ] Insurance
(2)	[ ] Code section 412(e)(3) insurance contracts	**(2)**	[ ] Code section 412(e)(3) insurance contracts
(3)	[X] Trust	**(3)**	[X] Trust
(4)	[ ] General assets of the sponsor	**(4)**	[ ] General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- **(1)** [X] **R** (Retirement Plan Information)
- **(2)** [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- **(3)** [ ] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- **(4)** [ ] **DCG** (Individual Plan Information) – Number Attached _____
- **(5)** [ ] **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] **A** (Insurance Information) – Number Attached 0
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [X] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2025 Form M-1 annual report. If the plan was not required to file the 2025 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2025** **This Form is Open to Public Inspection.**

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A Name of plan
CORPORATE ONE FEDERAL CREDIT UNION 401(K) PLAN AND TRUST

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
CORPORATE ONE FEDERAL CREDIT UNION

D Employer Identification Number (EIN)
31-1102257

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. . . . . [X] Yes [ ] No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

COMMONWEALTH FINANCIAL NETWORK

04-2675571

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	ADVISOR	37000	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 60 64 65	RECORDKEEPER	18805	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes [ ] No [ ]	Yes [ ] No [ ]		Yes [ ] No [ ]

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
CB INTL GRTH I - FRANKLIN TEMPLETO 94-3167260	0.15%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation		**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
COL DIVIDEND INC I - COLUMBIA MGT	430 W 7TH STREET STE 219104 KANSAS CITY, MO 64105	0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation		**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
TCW MW TOT RTN BD I - U.S. BANK GL	801 PENNSYLVANIA AVE, SUITE 219252 KANSAS CITY, MI 64105	0.10%

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

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(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A Name of plan
CORPORATE ONE FEDERAL CREDIT UNION 401(K) PLAN AND TRUST

B Three-digit plan number (PN) ▶ 003

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
CORPORATE ONE FEDERAL CREDIT UNION

D Employer Identification Number (EIN)
31-1102257

Part I **Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)**
(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: MID CAP VALUE R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
38-4139822-616	C	0

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH+CON 2065 R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
38-7271380-761	C	0

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH+MOD 2035 R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
47-3002484-001	C	0

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH+MOD 2055 R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
47-3188067-001	C	0

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH+MOD 2045 R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
47-3071639-001	C	0

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH+MOD RET R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
47-2851418-001	C	0

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH+CON 2045 R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
47-3144367-001	C	0

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH+AGR 2055 R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY

c EIN-PN 47-3170652-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH+CON 2055 R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY

c EIN-PN 47-3216409-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH+AGR 2035 R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY

c EIN-PN 47-2987118-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH+CON RET R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY

c EIN-PN 47-2916729-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH+AGR RET R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY

c EIN-PN 47-2836296-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH+CON 2035 R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY

c EIN-PN 47-3018134-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH+AGR 2045 R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY

c EIN-PN 47-3026996-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH+AGR 2065 R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN 47-3216409-240	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH+MOD 2065 R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN 47-3216409-242	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: AC SM CAP VAL II R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN 38-4126250-554	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 810543

a Name of MTIA, CCT, PSA, or 103-12 IE: CB INTL GROWTH R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN 82-3125078-346	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1603612

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH+CON 2035 R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN 47-3018134-233	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 14908

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH+AGR 2055 R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN 47-3170652-237	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 277494

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH+AGR 2065 R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN 38-7271381-762	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 7760

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH+MOD 2035 R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY

c EIN-PN 47-3002484-232	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 5661648

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH+MOD 2055 R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY

c EIN-PN 47-3188067-238	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2647453

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH+CON 2065 R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN 38-7271383-764	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 52909

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH+AGR 2045 R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN 47-3026996-234	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2497694

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH+CON 2045 R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN 47-3144367-236	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 13466

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH+CON 2055 R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN 47-3216409-239	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 5248

a Name of MTIA, CCT, PSA, or 103-12 IE: GG EMERG MKTS II R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN 38-7304135-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1349186

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH+MOD 2045 R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY

c EIN-PN 47-3071639-235	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 4036208

a Name of MTIA, CCT, PSA, or 103-12 IE: PUTN LARGE CP VAL R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN 38-4065329-426	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1342904

a Name of MTIA, CCT, PSA, or 103-12 IE: FA STABLE VALUE I

b Name of sponsor of entity listed in (a): FIDELITY MANAGEMENT TRUST COMPANY

c EIN-PN 04-3022712-026	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 703986

a Name of MTIA, CCT, PSA, or 103-12 IE: LARGE CAP GRTH II R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN 38-4139848-626	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 6917822

a Name of MTIA, CCT, PSA, or 103-12 IE: MID CAP GROWTH II R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN 38-7304118-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1062158

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH+AGR RET R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN 47-2836296-225	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 354531

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH+CON RET R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN 47-2916729-227	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 603730

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH+MOD 2065 R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN 38-7271382-763	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 321960

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH+MOD RET R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY

c EIN-PN 47-2851418-226	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2537549

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXPATH+AGR 2035 R1

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN 47-2987118-231	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1384429

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

Part II **Information on Participating Plans (to be completed by DFEs, other than DCGs)**
(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A Name of plan
CORPORATE ONE FEDERAL CREDIT UNION 401(K) PLAN AND TRUST

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
CORPORATE ONE FEDERAL CREDIT UNION

D Employer Identification Number (EIN)
31-1102257

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	826485	854931
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	2710612	2326414
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	376327	355530
(9) Value of interest in common/collective trusts	1c(9)	19770657	34207198
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	28236107	22989088
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	0	0
(15) Other	1c(15)	0	0

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
1e Buildings and other property used in plan operation	1e	0	0
1f Total assets (add all amounts in lines 1a through 1e)	1f	51920188	60733161
Liabilities			
1g Benefit claims payable	1g	0	0
1h Operating payables	1h	0	0
1i Acquisition indebtedness	1i	0	0
1j Other liabilities	1j	0	0
1k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	51920188	60733161

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	1944309	
(B) Participants	2a(1)(B)	1797229	
(C) Others (including rollovers)	2a(1)(C)	195559	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		3937097
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	99067	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	29398	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		128465
(2) Dividends: **(A)** Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	582179	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		582179
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		3132513
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		3801305
c Other income	2c		0
d Total income. Add all **income** amounts in column (b) and enter total	2d		11581559
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2709781	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		2709781
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		0
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Recordkeeping fees	2i(3)	18805	
(4) IQPA audit fees	2i(4)	3000	
(5) Investment advisory and investment management fees	2i(5)	37000	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(7) Actuarial fees	2i(7)	0	
(8) Legal fees	2i(8)	0	
(9) Valuation/appraisal fees	2i(9)	0	
(10) Other trustee fees and expenses	2i(10)	0	
(11) Other expenses	2i(11)	0	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		58805
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		2768586
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		8812973
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) [X] Unmodified **(2)** [ ] Qualified **(3)** [ ] Disclaimer **(4)** [ ] Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) [X] DOL Regulation 2520.103-8 **(2)** [ ] DOL Regulation 2520.103-12(d) **(3)** [ ] neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: MCCURDY & ASSOCIATES **(2)** EIN: 31-1401234

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) [ ] This form is filed for a CCT, PSA, DCG or MTIA. **(2)** [ ] It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	**4a**		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e Was this plan covered by a fidelity bond?	**4e**	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**		X	

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? [ ] Yes [X] No

If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ..... ☐ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A Name of plan
CORPORATE ONE FEDERAL CREDIT UNION 401(K) PLAN AND TRUST

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
CORPORATE ONE FEDERAL CREDIT UNION

D Employer Identification Number (EIN)
31-1102257

Part I Distributions

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions ..... | **1** |

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 04-6568107

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year ..... | **3** |

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6	**a** Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	**6a**	
	b Enter the amount contributed by the employer to the plan for this plan year	**6b**	
	c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	**6c**	

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

Part III Amendments

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ..... ☐ **Increase** ☐ **Decrease** ☐ **Both** ☐ **No**

Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 **a** Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	**14a**	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14b**	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete lines (a) and (b):

a Enter the percentage of plan assets held as:
Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____%
High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:
☐ 0-5 years ☐ 5-10 years ☐ 10-15 years ☐ 15 years or more

20 **PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation._____

Part VII IRS Compliance Questions

21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☐ Yes ☒ No

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

☒ Design-based safe harbor method

☐ "Prior year" ADP test

☒ "Current year" ADP test

☐ N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q702438A .

CORPORATE ONE FEDERAL CREDIT UNION
401(k) PLAN AND TRUST
FINANCIAL STATEMENTS
DECEMBER 31, 2025 AND 2024

CORPORATE ONE FEDERAL CREDIT UNION 401(k) PLAN AND TRUST
INDEX
December 31, 2025 and 2024

	Page(s)
Independent Auditor's Report	1 - 3
Financial Statements:	
Statements of Net Assets Available for Benefits, December 31, 2025 and 2024	4
Statement of Changes in Net Assets Available For Benefits Year Ended December 31, 2025	5
Notes to Financial Statements, December 31, 2025 and 2024	6 - 14
Supplemental Schedule*	
Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year); December 31, 2025	15

* All other schedules required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.

MCCURDY & ASSOCIATES, INC.
CERTIFIED PUBLIC ACCOUNTANTS
ESTABLISHED IN 1986

INDEPENDENT AUDITOR'S REPORT

To the Participants and Plan Administrator of
Corporate One Federal Credit Union 401(k) Plan and Trust:

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed audits of the financial statements of Corporate One Federal Credit Union 401(k) Plan and Trust (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of December 31, 2025 and 2024, and the related statement of changes in net assets available for benefits for the year ended December 31, 2025, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2025 and 2024 and for the year ended December 31, 2025, stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section—

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the

4800 Roberts Road, Columbus, OH 43228 ☙ Phone: (614) 951-2280 ☙ Fax: (614) 951-2281

Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the plan, and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matter - Supplemental Schedule Required by ERISA

The supplemental schedule of Form 5500, Schedule H, Part IV, line 4i--Schedule of Assets (Held at End of Year), as of December 31, 2025 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including their form and content, is presented in conformity with the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

McCurdy & Associates, Inc.

October 13, 2026
Columbus, Ohio

CORPORATE ONE FEDERAL CREDIT UNION 401(k) PLAN AND TRUST

Statements of Net Assets Available for Benefits

	December 31, 2025	December 31, 2024
Assets		
Investments at fair value:		
Money market fund	$ 2,326,414	$ 2,710,612
Mutual funds	22,989,088	28,236,107
Common/collective trusts	34,207,198	19,770,657
Total investments at fair value	59,522,700	50,717,376
Notes receivable from participants	355,530	376,327
Employer contributions receivable	854,931	826,485
Net assets available for benefits	$ 60,733,161	$ 51,920,188

The accompanying notes to the financial statements and independent auditor's report should be read in conjunction with these statements.

CORPORATE ONE FEDERAL CREDIT UNION 401(k) PLAN AND TRUST

Statement of Changes in Net Assets Available for Benefits

	Year ended December 31, 2025
Additions	
Investment income	
Net appreciation in fair value of investments	$ 6,919,026
Dividend income on investments	596,971
Interest income on investments	99,067
Total investment income	7,615,064
Contributions	
Participant contributions	1,797,229
Employer contributions	1,944,309
Rollover contributions	195,559
Total contributions	3,937,097
Other	
Interest income on notes receivable from participants	29,398
Total additions	11,581,559
Deductions	
Benefits paid to participants or beneficiaries	2,709,781
Administrative expenses	58,805
Total deductions	2,768,586
Net increase	8,812,973
Net assets available for benefits, beginning of year	51,920,188
Net assets available for benefits, end of year	$ 60,733,161

The accompanying notes to the financial statements and independent auditor's report should be read in conjunction with this statement.

1. Description of Plan

   a. General

      The Corporate One Federal Credit Union 401(k) Plan and Trust (the Plan) is a voluntary contributory plan for the employees of Corporate One Federal Credit Union (Corporate One). The Plan, which became effective August 1, 1997, is administered by Corporate One. The following description of the Plan provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

      Effective May 1, 2022, all employees of Corporate One who have completed one month of service and have attained age 18 years are eligible to participate in the Plan.

   b. Contributions

      Participants may contribute up to 100% of their eligible compensation to the Plan up to the maximum dollar amount permitted by the IRS. The Plan complies with the safe harbor matching contribution formula. The safe harbor formula also intends to satisfy the safe harbor contribution requirement for deemed satisfaction of the Average Contribution Percentage (ACP) and Average Deferral Percentage (ADP) tests.

      The Plan includes an automatic enrollment feature under which newly eligible employees are automatically enrolled unless they affirmatively opt out. Upon enrollment, Corporate One withholds 5% of the employees' eligible compensation on a pre-tax basis and directs the contributions to the Plan's designated default investment option. Contributions resulting from automatic enrollment are invested in the age-appropriate Flex Plath Moderate Fund, which corresponds to the target retirement year closest to the participant's attainment of age 65. As with all employees, these deferrals are fully vested at the time of the contribution. Once enrolled, employee contributions are automatically increased by 1% annually, up to 15%. The employee may opt out of these automatic increases at any time.

      Corporate One's enhanced safe harbor matching contribution consists of 150% of the first 3% of employee contributions and 75% of the next 2% of employee contributions. Therefore, if the employee contributes 5%, Corporate One contributes 6%. The Plan allows staff members to contribute

on a pre-tax or Roth basis. The safe harbor matching contribution is 100% vested immediately and is made with each pay period.

In addition, on an annual basis, Corporate One may choose to make a nonelective employer contribution to the Plan, and the amount of any such employer contribution is decided on a quarterly basis. During 2025 and 2024, a 4% one-time discretionary additional matching contribution was awarded to all eligible employees. The amount of $795,027 was awarded in 2025 and paid in 2026 and is included in employer contributions receivable on the Statements of Net Assets Available for Benefits and in employer contributions in the Statement of Changes in Net Assets Available for Benefits. The amount of $770,976 was paid in 2025 and is included in employer contributions receivable as of December 31, 2024 in the Statements of Net Assets Available for Benefits.

c. Participant Accounts

Participants elect to invest in any combination of selected investment funds offered by Fidelity Management Trust Company (Fidelity), a Plan trustee. Each participant's account is credited, by fund, with contributions from the participant and Corporate One, and earnings and losses of the investments.

d. Vesting

Participants immediately vest in their voluntary contributions, the safe harbor matching contributions and actual earnings or losses thereon. Vesting for Corporate One's nonelective employer contributions and the discretionary additional matching contributions are as follows:

Years of Service	Vested Percentage
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6 or more	100%

e. Benefits Paid to Participants or Beneficiaries

Benefits are payable in the amount of the participant's account balance on the date of retirement, disability or death. The participant's vested account balance shall be paid in the form of a qualified joint and survivor annuity, unless an optional form of benefit is elected. Optional forms of benefit payments are as follows:

i. In one lump sum payment;

ii. In installment payments over a period of time selected by the participant in monthly, quarterly, semi-annual or annual cash payments;

iii. As a life annuity. Includes a normal 50% joint and survivor annuity. Also, includes a 75% and 100% joint and survivor annuity; or

iv. As a partial withdrawal. A participant whose employment has terminated and whose account balance is distributable in accordance with the provisions of Article 12 of the Basic Plan Document may elect to withdraw any portion of their distributable vested interest in their account balance in cash at any time.

For terminations due to other reasons, if the benefits are less than $1,000, the participant will automatically receive the value of the vested account balance in one lump sum payment. For benefits that are between $1,000 and $7,000, the participant will have the option for either a cash payment, rollover into a Fidelity IRA, or automatic rollover through the auto portability network, if applicable . For benefits that are greater than $7,000, a participant is entitled to receive their vested account balance or may leave their vested account balance in the plan.

f. Notes Receivable from Participants and Hardship Withdrawals

Participants may borrow from their vested account balance. These borrowings are classified as notes receivable from participants and are carried at cost less principal payments received and are included in the accompanying Statements of Net Assets Available for Benefits. The minimum amount of any loan is $1,000. No loan to any participant shall be made to the extent that such loan, when added to the outstanding balance of all other loans to the participant, would exceed the lesser of $50,000 reduced by the excess (if any) of the highest outstanding balance of plan loans during the one-year period ending on the day before the loan is made over the outstanding balance of plan loans on the date the loan is made, or one-half the present value of the participant's vested interest. Loan terms shall not exceed five years, unless the loan is used to acquire or construct a primary residence, in which case the repayment period may be longer. The loans bear interest at a fixed-rate based on the U.S. Bank Prime Loan rate plus 2% as of the loan date. Principal and interest are paid ratably through payroll deductions. The Plan also provides for withdrawals in the event of financial hardship based on the guidelines established by the IRS.

g. Forfeitures

The Plan requires that forfeitures of participants unvested account balances be first made available to reinstate previously forfeited unvested account balances of reemployed participants, if any. The remaining forfeitures of participants unvested account balances are to be used to reduce only the employer contributions. Forfeitures, utilized to reduce employer contributions, were $5,483 and $15,103 for the years ended December 31, 2025, and 2024, respectively. As of December 31, 2025, all forfeitures were used to reduce employer contributions.

2. Summary of Accounting Policies

a. Basis of Accounting

The financial statements of the Plan are prepared using the accrual method of accounting.

b. Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of increases and decreases during the reporting period. Actual results could differ from those estimates.

c. Investment Valuation and Income Recognition

The Plan's investments are stated at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade date-basis. Interest income is recorded on an accrual basis. Dividend income is recorded on the ex-dividend date. Net appreciation/depreciation includes the Plan's net gains/losses on investments bought and sold as well as held during the year.

d. Benefits Paid to Participants or Beneficiaries

Benefits paid to participants or beneficiaries are recorded when paid. At December 31, 2025, there were no amounts due to participants who had elected to withdraw from the Plan but had not been paid. At December 31,

2024, less than $3 was due to participants who had elected to withdraw from the Plan but had not been paid.

e. Subsequent Events

Plan management has performed an analysis of activities and transactions subsequent to December 31, 2025, to determine the need for any adjustments to and/or disclosures to the accompanying financial statements for the year ended December 31, 2025. Plan management has performed such analysis through October 13, 2026, the date on which the financial statements were available to be issued. No adjustments to the financial statements were necessary.

3. Investment Funds

The Plan has established various investment funds for investment of contributions from Corporate One and participants. Each participant designates into which fund or funds their contributions should be invested. Contributions from Corporate One are invested in the funds based on the same ratio as participant contributions.

During 2025 and 2024, participants were permitted to invest in a variety of pooled investment funds administered by Fidelity.

The earnings on these funds were reinvested in the same funds. The appreciation/depreciation in the fair market value of each fund includes realized gains and losses from investments bought and sold during the year and net unrealized gains/losses on investments at year-end.

Participants are permitted to change their investment elections and to transfer their funds among the various Fidelity funds at any time subject to Fidelity's excessive trading restrictions.

4. Fair Value Measurements

Accounting guidance establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, Level 2 inputs consist of significant other observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities, and Level 3 inputs consist of significant unobservable inputs and have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures

fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value.

Level 1 Fair Value Measurements - The fair value of the money market fund, mutual funds and common trust funds are reported at the daily closing price as reported by the fund. These funds are required to publish their daily net asset value and to transact at that price.

Stable Value Common Collective Trust – A stable value fund that is composed primarily of fully benefit-responsive contracts that is valued at the net asset value of units of the common collective trust. The net asset value is used as a practical expedient to estimate fair value. This practical expedient would not be used if it is determined to be probable that the fund will sell the investment for an amount different from the reported net asset value. Participant transactions (purchases and sales) may occur daily. If the Plan initiates a full redemption of the collective trust, the issuer reserves the right to require 12 months' notification in order to ensure that securities liquidations will be carried out in an orderly business manner. The Plan does not have any contractual obligations to further invest in this fund.

The Plan's investments are reported at fair value in the accompanying statements of net assets available for benefits. The following sets forth by level, the Plan's fair value measurements:

	Fair Value Measurements using:	
December 31, 2025	Total Fair Value	Quoted Price in Active Markets for Identical Assets (Level 1)
Money market fund	$ 2,326,414	$ 2,326,414
Mutual funds	22,989,088	22,989,088
Common trust funds	33,503,212	33,503,212
Total assets in the fair value hierarchy	58,818,714	58,818,714
Investments measured at net asset value [(a)]	703,986	
Investments at fair value	$ 59,522,700	$ 58,818,714
December 31, 2024		
Money market fund	$ 2,710,612	$ 2,710,612
Mutual funds	28,236,107	28,236,107
Common trust funds	18,928,242	18,928,242
Total assets in the fair value hierarchy	49,874,961	49,874,961
Investments measured at net asset value [(a)]	842,415	
Investments at fair value	$ 50,717,376	$ 49,874,961

(a) In accordance with Subtopic 820-10, certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the Statements of Net Assets Available for Benefits.

There were no transfers between Levels during 2025 and 2024.

5. Information Certified by Trustee

Certain information in the accompanying financial statements and ERISA-required supplemental schedule related to investments and notes receivable from participants held as of December 31, 2025 and 2024, and net appreciation in fair value of investments, interest and dividends, other

income, and interest income on notes receivable from participants for the year ended December 31, 2025, was obtained by management and agreed to or derived from information certified as complete and accurate by Fidelity Management Trust Company, a qualified institution.

6. Related Party Transactions

Certain Plan investments are shares of mutual funds managed by Fidelity, which serves as a trustee of the Plan. Therefore, these transactions qualify as party-in-interest transactions. Fidelity maintains and manages the mutual funds in the Plan for which they receive management fees. These fees result in a reduction of earnings from investments and range from .015% to .71% of the value of the investment. All of these transactions are exempt from the prohibited rules of the Employee Retirement Income Security Act of 1974 (ERISA).

7. Plan Termination

Although it has not expressed any intent to do so, Corporate One has the right to modify, amend or terminate the Plan subject to the provisions of ERISA. In the event of termination, all amounts credited to a participant's account shall vest immediately and be non-forfeitable.

8. Administrative Expenses

All expenses of administration not paid by Corporate One may be paid by the Plan. Such expenses shall include any expenses incident to the functioning of the plan administrator, including but not limited to, fees of accountants, counsel and other specialists and their agents, and other costs of administering the Plan. Advisor fees are paid pro-rata by participants in the Plan. Fidelity is paid through revenue sharing income from certain funds within the Plan and if insufficient then Fidelity fees are charged pro-rata to the participants. Revenue sharing amounts are returned to participants' accounts rather than retained by Fidelity as payment for the plan's administrative expenses. Fidelity deposits revenue sharing payments pro-rata into the accounts of those participants who hold shares of the applicable fund(s) generating the revenue sharing payments. The crediting of the revenue sharing rebates will vary from fund to fund based on the fund's rebate process. In turn, every participant's account is charged an equal percentage for the ongoing cost of having Fidelity serve as the plan's record keeper. Administrative expenses, which are reported on the Statement of Changes in Net Assets Available for Benefits, are for advisory and administrative fees paid to Fidelity.

For the year ended December 31, 2025, Corporate One paid all other Plan expenses. Additionally, certain administrative and support functions, performed by Corporate One were not charged to the Plan.

9. Tax Status

The Plan was determined by the Internal Revenue Service to be exempt from Federal income taxes. Corporate One was informed of this determination in a letter dated June 30, 2020. Although the Plan has been amended since receiving the determination letter, the Plan administrator believes that the Plan is being operated in accordance with applicable requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by taxing authorities. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

10. Supplemental Schedule

The accompanying Schedule of Assets (Held at End of Year) is the only schedule included in as much as the other schedules specified in the regulations are not required for 2025.

CORPORATE ONE FEDERAL CREDIT UNION 401(k) PLAN AND TRUST Supplemental
EIN: 31-1102257; Plan Number: 003 Schedule
Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2025

(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor or similar party	Description of investment	Cost**	Current Value
	LARGE CAP GROWTH II R1	Common/Collective Trust		$ 6,917,822
	FLEXPATH+MOD 2035 R1	Common/Collective Trust		5,661,648
	FLEXPATH+MOD 2045 R1	Common/Collective Trust		4,036,208
	FLEXPATH+MOD 2055 R1	Common/Collective Trust		2,647,453
	FLEXPATH+MOD RET R1	Common/Collective Trust		2,537,549
	FLEXPATH+AGR 2045 R1	Common/Collective Trust		2,497,694
	CB INTL GRTH RI	Common/Collective Trust		1,603,612
	FLEXPATH+AGR 2035 R1	Common/Collective Trust		1,384,429
	GG EMERG MKTS II R1	Common/Collective Trust		1,349,186
	PUTN LARGE CP VAL R1	Common/Collective Trust		1,342,904
	MID CAP GROWTH II R1	Common/Collective Trust		1,062,158
	AC SMALL CAP VALUE II R1	Common/Collective Trust		810,543
*	FA STABLE VALUE I	Common/Collective Trust		703,986
	FLEXPATH+CON RET R1	Common/Collective Trust		603,730
	FLEXPATH+AGR RET R1	Common/Collective Trust		354,531
	FLEXPATH+MOD 2065 R1	Common/Collective Trust		321,960
	FLEXPATH+AGR 2055 R1	Common/Collective Trust		277,494
	FLEXPATH+CON 2065 R1	Common/Collective Trust		52,909
	FLEXPATH+CON 2035 R1	Common/Collective Trust		14,908
	FLEXPATH+CON 2045 R1	Common/Collective Trust		13,466
	FLEXPATH+AGR 2065 R1	Common/Collective Trust		7,760
	FLEXPATH+CON 2055 R1	Common/Collective Trust		5,248
*	FID 500 INDEX	Mutual Fund		12,892,613
*	FID GOVT MMKT	Money Market Fund		2,326,414
*	FID MID CAP IDX	Mutual Fund		2,297,323
	PIMCO INCOME INST	Mutual Fund		1,908,426
	TCW MW TOT RTN BD I	Mutual Fund		1,217,751
*	FID SM CAP IDX	Mutual Fund		1,139,467
	MFS GLOBAL GROWTH R6	Mutual Fund		1,069,245
	INVS VALUE OPPS R6	Mutual Fund		931,653
	PGIM ST CORP BOND R6	Mutual Fund		607,113
	AM CENT SM CAP GR R6	Mutual Fund		525,452
*	FA CONS STAPLES I	Mutual Fund		232,501
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		Total investments at fair value		$ 59,522,700
	Notes receivable from participants	(low: 5.25%, high 10.50%)		$ 355,530

* Party-in-interest to Plan

**Per the Code of Federal Regulations, Title 29, Section 2520.103-11 - Assets held for investment purposes: § 2520.103-11 (d) Special rule for certain participant-directed transactions. Cost information may be omitted from the schedule of assets held for investment purposes for certain participant-directed assets under an individual account plan.

The accompanying notes to financial statements and independent auditor's report should be read in conjunction with this schedule.

CORPORATE ONE FEDERAL CREDIT UNION
401(k) PLAN AND TRUST
FINANCIAL STATEMENTS
DECEMBER 31, 2025 AND 2024

CORPORATE ONE FEDERAL CREDIT UNION 401(k) PLAN AND TRUST
INDEX
December 31, 2025 and 2024

	Page(s)
Independent Auditor's Report	1 - 3
Financial Statements:	
Statements of Net Assets Available for Benefits, December 31, 2025 and 2024	4
Statement of Changes in Net Assets Available For Benefits Year Ended December 31, 2025	5
Notes to Financial Statements, December 31, 2025 and 2024	6 - 14
Supplemental Schedule*	
Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year); December 31, 2025	15

* All other schedules required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.

MCCURDY & ASSOCIATES, INC.
CERTIFIED PUBLIC ACCOUNTANTS
ESTABLISHED IN 1986

INDEPENDENT AUDITOR'S REPORT

To the Participants and Plan Administrator of
Corporate One Federal Credit Union 401(k) Plan and Trust:

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed audits of the financial statements of Corporate One Federal Credit Union 401(k) Plan and Trust (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of December 31, 2025 and 2024, and the related statement of changes in net assets available for benefits for the year ended December 31, 2025, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2025 and 2024 and for the year ended December 31, 2025, stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section—

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the

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Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the plan, and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matter - Supplemental Schedule Required by ERISA

The supplemental schedule of Form 5500, Schedule H, Part IV, line 4i--Schedule of Assets (Held at End of Year), as of December 31, 2025 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including their form and content, is presented in conformity with the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

McCurdy & Associates, Inc.

October 13, 2026
Columbus, Ohio

CORPORATE ONE FEDERAL CREDIT UNION 401(k) PLAN AND TRUST

Statements of Net Assets Available for Benefits

	December 31, 2025	December 31, 2024
Assets		
Investments at fair value:		
Money market fund	$ 2,326,414	$ 2,710,612
Mutual funds	22,989,088	28,236,107
Common/collective trusts	34,207,198	19,770,657
Total investments at fair value	59,522,700	50,717,376
Notes receivable from participants	355,530	376,327
Employer contributions receivable	854,931	826,485
Net assets available for benefits	$ 60,733,161	$ 51,920,188

The accompanying notes to the financial statements and independent auditor's report should be read in conjunction with these statements.

CORPORATE ONE FEDERAL CREDIT UNION 401(k) PLAN AND TRUST

Statement of Changes in Net Assets Available for Benefits

	Year ended December 31, 2025
Additions	
Investment income	
Net appreciation in fair value of investments	$ 6,919,026
Dividend income on investments	596,971
Interest income on investments	99,067
Total investment income	7,615,064
Contributions	
Participant contributions	1,797,229
Employer contributions	1,944,309
Rollover contributions	195,559
Total contributions	3,937,097
Other	
Interest income on notes receivable from participants	29,398
Total additions	11,581,559
Deductions	
Benefits paid to participants or beneficiaries	2,709,781
Administrative expenses	58,805
Total deductions	2,768,586
Net increase	8,812,973
Net assets available for benefits, beginning of year	51,920,188
Net assets available for benefits, end of year	$ 60,733,161

The accompanying notes to the financial statements and independent auditor's report should be read in conjunction with this statement.

1. Description of Plan

   a. General

      The Corporate One Federal Credit Union 401(k) Plan and Trust (the Plan) is a voluntary contributory plan for the employees of Corporate One Federal Credit Union (Corporate One). The Plan, which became effective August 1, 1997, is administered by Corporate One. The following description of the Plan provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

      Effective May 1, 2022, all employees of Corporate One who have completed one month of service and have attained age 18 years are eligible to participate in the Plan.

   b. Contributions

      Participants may contribute up to 100% of their eligible compensation to the Plan up to the maximum dollar amount permitted by the IRS. The Plan complies with the safe harbor matching contribution formula. The safe harbor formula also intends to satisfy the safe harbor contribution requirement for deemed satisfaction of the Average Contribution Percentage (ACP) and Average Deferral Percentage (ADP) tests.

      The Plan includes an automatic enrollment feature under which newly eligible employees are automatically enrolled unless they affirmatively opt out. Upon enrollment, Corporate One withholds 5% of the employees' eligible compensation on a pre-tax basis and directs the contributions to the Plan's designated default investment option. Contributions resulting from automatic enrollment are invested in the age-appropriate Flex Plath Moderate Fund, which corresponds to the target retirement year closest to the participant's attainment of age 65. As with all employees, these deferrals are fully vested at the time of the contribution. Once enrolled, employee contributions are automatically increased by 1% annually, up to 15%. The employee may opt out of these automatic increases at any time.

      Corporate One's enhanced safe harbor matching contribution consists of 150% of the first 3% of employee contributions and 75% of the next 2% of employee contributions. Therefore, if the employee contributes 5%, Corporate One contributes 6%. The Plan allows staff members to contribute

on a pre-tax or Roth basis. The safe harbor matching contribution is 100% vested immediately and is made with each pay period.

In addition, on an annual basis, Corporate One may choose to make a nonelective employer contribution to the Plan, and the amount of any such employer contribution is decided on a quarterly basis. During 2025 and 2024, a 4% one-time discretionary additional matching contribution was awarded to all eligible employees. The amount of $795,027 was awarded in 2025 and paid in 2026 and is included in employer contributions receivable on the Statements of Net Assets Available for Benefits and in employer contributions in the Statement of Changes in Net Assets Available for Benefits. The amount of $770,976 was paid in 2025 and is included in employer contributions receivable as of December 31, 2024 in the Statements of Net Assets Available for Benefits.

c. Participant Accounts

Participants elect to invest in any combination of selected investment funds offered by Fidelity Management Trust Company (Fidelity), a Plan trustee. Each participant's account is credited, by fund, with contributions from the participant and Corporate One, and earnings and losses of the investments.

d. Vesting

Participants immediately vest in their voluntary contributions, the safe harbor matching contributions and actual earnings or losses thereon. Vesting for Corporate One's nonelective employer contributions and the discretionary additional matching contributions are as follows:

Years of Service	Vested Percentage
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6 or more	100%

e. Benefits Paid to Participants or Beneficiaries

Benefits are payable in the amount of the participant's account balance on the date of retirement, disability or death. The participant's vested account balance shall be paid in the form of a qualified joint and survivor annuity, unless an optional form of benefit is elected. Optional forms of benefit payments are as follows:

i. In one lump sum payment;

ii. In installment payments over a period of time selected by the participant in monthly, quarterly, semi-annual or annual cash payments;

iii. As a life annuity. Includes a normal 50% joint and survivor annuity. Also, includes a 75% and 100% joint and survivor annuity; or

iv. As a partial withdrawal. A participant whose employment has terminated and whose account balance is distributable in accordance with the provisions of Article 12 of the Basic Plan Document may elect to withdraw any portion of their distributable vested interest in their account balance in cash at any time.

For terminations due to other reasons, if the benefits are less than $1,000, the participant will automatically receive the value of the vested account balance in one lump sum payment. For benefits that are between $1,000 and $7,000, the participant will have the option for either a cash payment, rollover into a Fidelity IRA, or automatic rollover through the auto portability network, if applicable . For benefits that are greater than $7,000, a participant is entitled to receive their vested account balance or may leave their vested account balance in the plan.

f. Notes Receivable from Participants and Hardship Withdrawals

Participants may borrow from their vested account balance. These borrowings are classified as notes receivable from participants and are carried at cost less principal payments received and are included in the accompanying Statements of Net Assets Available for Benefits. The minimum amount of any loan is $1,000. No loan to any participant shall be made to the extent that such loan, when added to the outstanding balance of all other loans to the participant, would exceed the lesser of $50,000 reduced by the excess (if any) of the highest outstanding balance of plan loans during the one-year period ending on the day before the loan is made over the outstanding balance of plan loans on the date the loan is made, or one-half the present value of the participant's vested interest. Loan terms shall not exceed five years, unless the loan is used to acquire or construct a primary residence, in which case the repayment period may be longer. The loans bear interest at a fixed-rate based on the U.S. Bank Prime Loan rate plus 2% as of the loan date. Principal and interest are paid ratably through payroll deductions. The Plan also provides for withdrawals in the event of financial hardship based on the guidelines established by the IRS.

g. Forfeitures

The Plan requires that forfeitures of participants unvested account balances be first made available to reinstate previously forfeited unvested account balances of reemployed participants, if any. The remaining forfeitures of participants unvested account balances are to be used to reduce only the employer contributions. Forfeitures, utilized to reduce employer contributions, were $5,483 and $15,103 for the years ended December 31, 2025, and 2024, respectively. As of December 31, 2025, all forfeitures were used to reduce employer contributions.

2. Summary of Accounting Policies

a. Basis of Accounting

The financial statements of the Plan are prepared using the accrual method of accounting.

b. Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of increases and decreases during the reporting period. Actual results could differ from those estimates.

c. Investment Valuation and Income Recognition

The Plan's investments are stated at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade date-basis. Interest income is recorded on an accrual basis. Dividend income is recorded on the ex-dividend date. Net appreciation/depreciation includes the Plan's net gains/losses on investments bought and sold as well as held during the year.

d. Benefits Paid to Participants or Beneficiaries

Benefits paid to participants or beneficiaries are recorded when paid. At December 31, 2025, there were no amounts due to participants who had elected to withdraw from the Plan but had not been paid. At December 31,

2024, less than $3 was due to participants who had elected to withdraw from the Plan but had not been paid.

e. Subsequent Events

Plan management has performed an analysis of activities and transactions subsequent to December 31, 2025, to determine the need for any adjustments to and/or disclosures to the accompanying financial statements for the year ended December 31, 2025. Plan management has performed such analysis through October 13, 2026, the date on which the financial statements were available to be issued. No adjustments to the financial statements were necessary.

3. Investment Funds

The Plan has established various investment funds for investment of contributions from Corporate One and participants. Each participant designates into which fund or funds their contributions should be invested. Contributions from Corporate One are invested in the funds based on the same ratio as participant contributions.

During 2025 and 2024, participants were permitted to invest in a variety of pooled investment funds administered by Fidelity.

The earnings on these funds were reinvested in the same funds. The appreciation/depreciation in the fair market value of each fund includes realized gains and losses from investments bought and sold during the year and net unrealized gains/losses on investments at year-end.

Participants are permitted to change their investment elections and to transfer their funds among the various Fidelity funds at any time subject to Fidelity's excessive trading restrictions.

4. Fair Value Measurements

Accounting guidance establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, Level 2 inputs consist of significant other observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities, and Level 3 inputs consist of significant unobservable inputs and have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures

fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value.

Level 1 Fair Value Measurements - The fair value of the money market fund, mutual funds and common trust funds are reported at the daily closing price as reported by the fund. These funds are required to publish their daily net asset value and to transact at that price.

Stable Value Common Collective Trust – A stable value fund that is composed primarily of fully benefit-responsive contracts that is valued at the net asset value of units of the common collective trust. The net asset value is used as a practical expedient to estimate fair value. This practical expedient would not be used if it is determined to be probable that the fund will sell the investment for an amount different from the reported net asset value. Participant transactions (purchases and sales) may occur daily. If the Plan initiates a full redemption of the collective trust, the issuer reserves the right to require 12 months' notification in order to ensure that securities liquidations will be carried out in an orderly business manner. The Plan does not have any contractual obligations to further invest in this fund.

The Plan's investments are reported at fair value in the accompanying statements of net assets available for benefits. The following sets forth by level, the Plan's fair value measurements:

	Fair Value Measurements using:	
December 31, 2025	Total Fair Value	Quoted Price in Active Markets for Identical Assets (Level 1)
Money market fund	$ 2,326,414	$ 2,326,414
Mutual funds	22,989,088	22,989,088
Common trust funds	33,503,212	33,503,212
Total assets in the fair value hierarchy	58,818,714	58,818,714
Investments measured at net asset value [(a)]	703,986	
Investments at fair value	$ 59,522,700	$ 58,818,714
December 31, 2024		
Money market fund	$ 2,710,612	$ 2,710,612
Mutual funds	28,236,107	28,236,107
Common trust funds	18,928,242	18,928,242
Total assets in the fair value hierarchy	49,874,961	49,874,961
Investments measured at net asset value [(a)]	842,415	
Investments at fair value	$ 50,717,376	$ 49,874,961

(a) In accordance with Subtopic 820-10, certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the Statements of Net Assets Available for Benefits.

There were no transfers between Levels during 2025 and 2024.

5. Information Certified by Trustee

Certain information in the accompanying financial statements and ERISA-required supplemental schedule related to investments and notes receivable from participants held as of December 31, 2025 and 2024, and net appreciation in fair value of investments, interest and dividends, other

income, and interest income on notes receivable from participants for the year ended December 31, 2025, was obtained by management and agreed to or derived from information certified as complete and accurate by Fidelity Management Trust Company, a qualified institution.

6. Related Party Transactions

Certain Plan investments are shares of mutual funds managed by Fidelity, which serves as a trustee of the Plan. Therefore, these transactions qualify as party-in-interest transactions. Fidelity maintains and manages the mutual funds in the Plan for which they receive management fees. These fees result in a reduction of earnings from investments and range from .015% to .71% of the value of the investment. All of these transactions are exempt from the prohibited rules of the Employee Retirement Income Security Act of 1974 (ERISA).

7. Plan Termination

Although it has not expressed any intent to do so, Corporate One has the right to modify, amend or terminate the Plan subject to the provisions of ERISA. In the event of termination, all amounts credited to a participant's account shall vest immediately and be non-forfeitable.

8. Administrative Expenses

All expenses of administration not paid by Corporate One may be paid by the Plan. Such expenses shall include any expenses incident to the functioning of the plan administrator, including but not limited to, fees of accountants, counsel and other specialists and their agents, and other costs of administering the Plan. Advisor fees are paid pro-rata by participants in the Plan. Fidelity is paid through revenue sharing income from certain funds within the Plan and if insufficient then Fidelity fees are charged pro-rata to the participants. Revenue sharing amounts are returned to participants' accounts rather than retained by Fidelity as payment for the plan's administrative expenses. Fidelity deposits revenue sharing payments pro-rata into the accounts of those participants who hold shares of the applicable fund(s) generating the revenue sharing payments. The crediting of the revenue sharing rebates will vary from fund to fund based on the fund's rebate process. In turn, every participant's account is charged an equal percentage for the ongoing cost of having Fidelity serve as the plan's record keeper. Administrative expenses, which are reported on the Statement of Changes in Net Assets Available for Benefits, are for advisory and administrative fees paid to Fidelity.

For the year ended December 31, 2025, Corporate One paid all other Plan expenses. Additionally, certain administrative and support functions, performed by Corporate One were not charged to the Plan.

9. Tax Status

The Plan was determined by the Internal Revenue Service to be exempt from Federal income taxes. Corporate One was informed of this determination in a letter dated June 30, 2020. Although the Plan has been amended since receiving the determination letter, the Plan administrator believes that the Plan is being operated in accordance with applicable requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by taxing authorities. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

10. Supplemental Schedule

The accompanying Schedule of Assets (Held at End of Year) is the only schedule included in as much as the other schedules specified in the regulations are not required for 2025.

CORPORATE ONE FEDERAL CREDIT UNION 401(k) PLAN AND TRUST Supplemental
EIN: 31-1102257; Plan Number: 003 Schedule
Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2025

(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor or similar party	Description of investment	Cost**	Current Value
	LARGE CAP GROWTH II R1	Common/Collective Trust		$ 6,917,822
	FLEXPATH+MOD 2035 R1	Common/Collective Trust		5,661,648
	FLEXPATH+MOD 2045 R1	Common/Collective Trust		4,036,208
	FLEXPATH+MOD 2055 R1	Common/Collective Trust		2,647,453
	FLEXPATH+MOD RET R1	Common/Collective Trust		2,537,549
	FLEXPATH+AGR 2045 R1	Common/Collective Trust		2,497,694
	CB INTL GRTH RI	Common/Collective Trust		1,603,612
	FLEXPATH+AGR 2035 R1	Common/Collective Trust		1,384,429
	GG EMERG MKTS II R1	Common/Collective Trust		1,349,186
	PUTN LARGE CP VAL R1	Common/Collective Trust		1,342,904
	MID CAP GROWTH II R1	Common/Collective Trust		1,062,158
	AC SMALL CAP VALUE II R1	Common/Collective Trust		810,543
*	FA STABLE VALUE I	Common/Collective Trust		703,986
	FLEXPATH+CON RET R1	Common/Collective Trust		603,730
	FLEXPATH+AGR RET R1	Common/Collective Trust		354,531
	FLEXPATH+MOD 2065 R1	Common/Collective Trust		321,960
	FLEXPATH+AGR 2055 R1	Common/Collective Trust		277,494
	FLEXPATH+CON 2065 R1	Common/Collective Trust		52,909
	FLEXPATH+CON 2035 R1	Common/Collective Trust		14,908
	FLEXPATH+CON 2045 R1	Common/Collective Trust		13,466
	FLEXPATH+AGR 2065 R1	Common/Collective Trust		7,760
	FLEXPATH+CON 2055 R1	Common/Collective Trust		5,248
*	FID 500 INDEX	Mutual Fund		12,892,613
*	FID GOVT MMKT	Money Market Fund		2,326,414
*	FID MID CAP IDX	Mutual Fund		2,297,323
	PIMCO INCOME INST	Mutual Fund		1,908,426
	TCW MW TOT RTN BD I	Mutual Fund		1,217,751
*	FID SM CAP IDX	Mutual Fund		1,139,467
	MFS GLOBAL GROWTH R6	Mutual Fund		1,069,245
	INVS VALUE OPPS R6	Mutual Fund		931,653
	PGIM ST CORP BOND R6	Mutual Fund		607,113
	AM CENT SM CAP GR R6	Mutual Fund		525,452
*	FA CONS STAPLES I	Mutual Fund		232,501
*	FID REAL ESTATE IDX	Mutual Fund		167,544
		Total investments at fair value		$ 59,522,700
	Notes receivable from participants	(low: 5.25%, high 10.50%)		$ 355,530

* Party-in-interest to Plan

**Per the Code of Federal Regulations, Title 29, Section 2520.103-11 - Assets held for investment purposes: § 2520.103-11 (d) Special rule for certain participant-directed transactions. Cost information may be omitted from the schedule of assets held for investment purposes for certain participant-directed assets under an individual account plan.

The accompanying notes to financial statements and independent auditor's report should be read in conjunction with this schedule.