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
- [X] 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
ONPATH FEDERAL CREDIT UNION

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 02/01/1997

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)
ONPATH FEDERAL CREDIT UNION

3131 N I 10 SERVICE ROAD EAST
METAIRIE, LA 70002

2b Employer Identification Number (EIN)
72-0838126

2c Plan Sponsor's telephone number
985-653-1746

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.	10/15/2026	THOMAS ALEMAN
	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**	279
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)**	253
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	254
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	155
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	409
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	409
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)**	212
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)**	384
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	54
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:

2E 2F 2G 2J 2K 2S 2T 3D 2A

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)** [ ] **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
ONPATH FEDERAL CREDIT UNION

B Three-digit plan number (PN) ▶ 001

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

D Employer Identification Number (EIN)
72-0838126

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)

TRUWEALTH ADVISORS LLC

85-2031261

(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	30533	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	20659	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.
AB SM CAP GRTH I - ALLIANCEBERNSTE 18, RUE EUGNE RUPPERT LUXEMBOURG, LU L-245 LU	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.
BAIRD AGGR BOND INST - U.S. BANK G 615 EAST MICHIGAN STREET MILWAUKEE, WI 53202	0.02%

(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.
BLKRK HI YLD INST - BNY MELLON INV 500 ROSS STREET 15253-4426 PITTSBURGH, PA 53442	0.15%

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.
BLKRK MIDCAP GRTH IS - BNY MELLON 500 ROSS STREET 15253-4426 PITTSBURGH, PA 53442	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.
DODGE & COX STOCK I - SS&C GIDS, I 1345 AVENUE OF THE AMERICAS NEW YORK, NY 10105	0.10%

(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.
J H MLT-SECTOR INC I - JANUS HENDE 151 DETROIT STREET DENVER, CO 80206	0.10%

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.
JH DSCPL VAL MDCP I - JOHN HANCOCK 01-0233346	0.10%

(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.
JPM LG CAP GROWTH R4 - DST ASSET M 430 W 7TH STREET STE 219432 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.
MFS INTL DIVRSN R4 - MFS SERVICE C 04-2865649	0.15%

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.
PARNASSUS VAL EQ INS - ULTIMUS FUN 31-1663251	0.10%

(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.
VRTS K MID-CP CORE I - VIRTUS FUND 4400 COMPUTER DRIVE WESTBOROUGH, MA 01581	0.25%

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

(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.

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

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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

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

(complete as many entries as needed)

a Name: EISNERAMPER LLP **b** EIN: 87-1363769

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 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
ONPATH FEDERAL CREDIT UNION

B Three-digit plan number (PN) ▶ 001

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

D Employer Identification Number (EIN)
72-0838126

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)	0	0
(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)	24961	152675
(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)	303962	804140
(9) Value of interest in common/collective trusts	1c(9)	0	0
(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)	12709233	25387691
(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	13038156	26344506
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	13038156	26344506

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)	1642789	
(B) Participants	2a(1)(B)	1193138	
(C) Others (including rollovers)	2a(1)(C)	2028235	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		4864162
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	4001	
(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)	46033	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		50034
(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)	842603	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		842603
(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)		0
(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)		3149093
c Other income	2c		0
d Total income. Add all **income** amounts in column (b) and enter total	2d		8905892
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	6816816	
(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)		6816816
f Corrective distributions (see instructions)	2f		198
g Certain deemed distributions of participant loans (see instructions)	2g		3221
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)	20659	
(4) IQPA audit fees	2i(4)	0	
(5) Investment advisory and investment management fees	2i(5)	31501	
(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)		52160
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		6872395
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		2033497
l Transfers of assets:			
(1) To this plan	2l(1)		11272853
(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: DOEREN MAYHEW ASSURANCE, PC **(2)** EIN: 38-2492570

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		373000
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		6000000
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**			

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
ONPATH FEDERAL CREDIT UNION

B Three-digit plan number (PN) ▶ 001

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

D Employer Identification Number (EIN)
72-0838126

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 .

ONPATH FEDERAL CREDIT UNION 401(k) PLAN

FINANCIAL STATEMENTS

DECEMBER 31, 2025 AND 2024
(With Independent Auditor's Report Thereon)

DoerenMayhew
ASSURANCE

ONPATH FEDERAL CREDIT UNION
401(k) PLAN

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* Other schedules required by 29 CFR 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA have been omitted because they are not applicable.

INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator and Participants
OnPath Federal Credit Union 401(k) Plan

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

We have performed an audit of the financial statements of the OnPath Federal Credit Union 401(k) Plan (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 statement of net assets available for benefits as of December 31, 2025 and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements (2025 Financial Statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 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 (DOL's) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit 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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2025, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2025 Financial Statements section:

- The amounts and disclosures in the accompanying 2025 financial statements, 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 (GAAP).

"Doeren Mayhew" is the brand name under which Doeren Mayhew Assurance, PC and Doeren Mayhew Advisors, LLC and its subsidiary entities provide professional services. Doeren Mayhew Assurance, PC and Doeren Mayhew Advisors, LLC (and its subsidiary entities) practice as an alternative practice structure in accordance with the AICPA Code of Professional Conduct and applicable law, regulations and professional standards. Doeren Mayhew Assurance, PC is a licensed independent CPA firm that provides attest services to its clients, and Doeren Mayhew Advisors, LLC and its subsidiary entities provide tax and business consulting services to their clients. Doeren Mayhew Advisors, LLC and its subsidiary entities are not licensed CPA firms.

- The information in the accompanying 2025 financial statements related to assets held by and certified 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 on the 2025 Financial Statements

We conducted our audit 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 Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our ethical responsibilities in accordance with the ethical requirements relating to our audit. 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 2025 Financial Statements

Management is responsible for the preparation and fair presentation of the 2025 financial statements in accordance with GAAP, 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 2025 financial statements are 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 2025 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 2025 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2025 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the 2025 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 2025 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 2025 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 2025 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 2025 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 audit 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 2025 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 GAAP.

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 GAAP.

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 – 2025 Supplemental Schedules Required by ERISA

The supplemental schedules of assets (held at end of year) as of December 31, 2025 and delinquent participant contributions, for the year ended December 31, 2025, are presented for purposes of additional analysis and are not a required part of the 2025 financial statements, but are supplemental information required by the DOL'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 2025 financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the 2025 financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the 2025 financial statements or to the 2025 financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules 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 schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including its form and content, are 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 schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

- The information in the supplemental schedules related to assets held by and certified 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).

Auditor's Report on the 2024 Financial Statements

Predecessor auditors performed an audit of the 2024 financial statements of the Plan. 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, the prior year audit did not extend to any statements or information related to assets held for investment of the Plan that were certified by a qualified institution. Their report dated October 13, 2025 indicated that (a) the amounts and disclosures in the 2024 financial statements, other than those agreed to or derived from the certified investment information, were presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America, and (b) the information in the 2024 financial statements related to assets held by and certified 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). Their report also indicated that the form and content of the 2024 supplemental schedules, other than the information in the 2024 supplemental schedules that agreed to or is derived from the certified investment information, was presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA; and the information in the 2024 supplemental schedule related to assets held by and certified 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).

Doeren Mayhew Assurance, PC

Tampa, Florida
October 15, 2026

ONPATH FEDERAL CREDIT UNION
401(k) PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
AS OF DECEMBER 31, 2025 AND 2024

	2025	2024
Assets:		
Investments, at fair value:		
Mutual funds	$ 25,387,691	$ 12,709,233
Money market funds	152,675	24,961
Total investments at fair value	25,540,366	12,734,194
Receivables:		
Notes receivable from participants	804,140	303,962
Employer contributions	445,086	74,801
Employee contributions	-	19,332
Total receivables	1,249,226	398,095
Net assets available for benefits	$ 26,789,592	$ 13,132,289

The accompanying notes are an integral
part of these financial statements

ONPATH FEDERAL CREDIT UNION
401(k) PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2025

Additions:	
Investment income:	
Net appreciation in fair value of investments	$ 3,149,093
Interest and dividends	846,604
Total investment income	3,995,697
Interest income - notes receivable from participants	46,033
Contributions:	
Employer, net of forfeitures	2,013,074
Participant	1,173,806
Rollover	2,028,235
Total contributions	5,215,115
Total additions	9,256,845
Deductions:	
Benefits paid to participants	6,820,235
Administrative expenses	52,160
Total deductions	6,872,395
Net increase in net assets available for benefits	2,384,450
Transfer of assets to the Plan (Note 7)	11,272,853
Net assets available for benefits - beginning of year	13,132,289
Net assets available for benefits - end of year	$ 26,789,592

The accompanying notes are an integral part of these financial statements

Note 1 – Description of the Plan

General

The OnPath Federal Credit Union 401(k) Plan (the Plan) is a 401(k) plan that was established on February 1, 1997, by Louisiana Federal Credit Union. In June 2024, the Plan was amended to change the name of the Plan from Louisiana Federal Credit Union 401(k) to OnPath Federal Credit Union 401(k) as a result of a merger between the two credit unions. The two existing plans merged effective on January 1, 2025 (See Note 7). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. The following description of the Plan is provided for general information purposes only. Participants should refer to the Summary Plan Description or the Adoption Agreement, including amendments thereto, for a complete description of the Plan's provisions.

Administration

The Plan Administrator is OnPath Federal Credit Union (the Credit Union). The Plan Administrator is responsible for oversight of the Plan. The Plan Administrator has formed a Retirement Plan Committee made up of members of the Credit Union's executive team and human resources management team. The Retirement Plan Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance and fees. The Plan's Trustee and Custodian is Fidelity Management Trust Company (Fidelity). The Custodian holds all of the Plan's assets and executes all of the Plan's transactions. The Plan has also retained Fidelity to provide participant recordkeeping and administrative services.

Eligibility

Prior to January 1, 2025, the Plan covered all employees of the Credit Union that are 21 years of age or older, and there was no minimum service requirement. Effective January 1, 2025, employees who have attained age 18 are generally eligible to participate in the Plan, subject to the Plan's contribution-specific eligibility requirements. No minimum service requirement applies to participant deferrals, fixed matching contributions, or discretionary nonelective profit-sharing contributions. A six-month service requirement applies to the nonelective safe harbor contributions. Temporary and seasonal employees are excluded until they attain age 21 and complete at least 1,000 hours of service during an Eligibility Computation Period. Eligible employees enter the Plan on the first day of the calendar quarter coinciding with or immediately following satisfaction of the applicable eligibility requirements.

The Plan also establishes continuing eligibility requirements for certain employer nonelective contributions. The Plan specifies a 1,000-hour service requirement for nonelective employer contributions and a last-day employment requirement for discretionary nonelective profit-sharing contributions, subject to the exceptions provided in the Plan.

Contributions to the Plan

Participant contributions – Each year, participants may contribute up to 100% of pre-tax annual compensation, as defined by the Plan. Participants may also elect to make Roth contributions utilizing after-tax compensation. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified plans (rollover). The Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at 3% of eligible compensation. The Plan also has an escalation feature whereby the deferral rate will increase each year on January 1 by 1% up to a maximum of 6%. Participants direct the investment of their contributions into various investment options offered by the Plan.

Continued

Prior to January 1, 2025, eligible compensation was defined as Code §3401(a) wages, excluding bonuses, unused leave, and disability continuation payments. Effective January 1, 2025, the definition of eligible compensation was changed to W-2 wages, excluding reimbursements, fringe benefits, moving expenses, deferred compensation, and welfare benefits.

Employer contributions – Prior to January 1, 2025, the Plan provided a qualified automatic contribution arrangement (QACA) safe harbor matching contribution equal to 100% of the first 3% of participants' eligible compensation contributed to the Plan, plus 50% of the next 4%. Effective January 1, 2025, the QACA safe harbor matching contribution was replaced by a nonelective safe harbor contribution equal to 3% of eligible compensation for eligible participants. For the year ended December 31, 2025, the Credit Union contributed approximately $521,000 nonelective safe harbor contributions.

Effective January 1, 2025, the Plan also provides a fixed matching contribution equal to 4% of each eligible participant's contributions, including catch-up contributions. The match is calculated annually. For the year ended December 31, 2025, the Credit Union contributed approximately $708,000 in fixed matching contributions.

The Credit Union may also make discretionary nonelective profit-sharing contributions, at the discretion of its Board of Directors, to participants employed on the last day of the Plan year, unless due to death, disability, or retirement. Participants must also have attained 1,000 hours of service within the Plan year to be eligible. For the year ended December 31, 2025, the Credit Union contributed approximately $779,000 discretionary nonelective profit-sharing contributions to the Plan.

The Credit Union also makes nonelective employer contributions based on years of service to eligible participants. The contribution is based on plan compensation and applies only for the Plan year in which a participant attains the specified service milestone: 3% at 20 years, 5% at 25 years, 7% at 30 years, and 10% at 35 and 40 years. For the year ended December 31, 2025, the Credit Union contributed approximately $5,000 in years-of-service contributions.

Participants direct the investment of both their individual contributions plus their share of employer contributions into the various investment options offered by the Plan. The Credit Union's contributions are allocated in the same manner as that of the participant's elective contributions.

Contributions are subject to certain Internal Revenue Service (IRS) limitations.

Participant Accounts

Each participant's account is credited with the participant's contributions and employer contributions as well as plan earnings. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Notes Receivable from Participants

Participants may borrow from their account a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance, subject to certain Department of Labor (DOL) and IRS requirements. Loans are secured by the balance in the participant's account. Under the terms of the Plan agreement, Plan loans will bear a reasonable rate of interest determined by the Plan Administrator. As of December 31, 2025, outstanding loans bear interest at rates ranging from 3.25% - 9.50%. Principal and interest payments are made through payroll deductions each pay period.

Continued

Distribution of Benefits

On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, or annual installments over a period of time not to exceed the participant's life expectancy, or the life expectancy of the participant's designated beneficiary. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account in a lump-sum distribution. A mandatory distribution is required if a terminated participant's vested balance is less than $7,000.

In-service distributions are permitted for participants who have not separated employment and have attained age 59½. In-service hardship distributions are also permitted if certain criteria are met. Additionally, as a result of optional provisions available to plans to allow under SECURE Act 2.0, effective January 1, 2025, qualified birth or adoption, domestic abuse, qualified disaster, and emergency expense in-service withdrawals will also be permitted.

Vesting

Participants are immediately vested in their contributions and nonelective employer contribution for years of service, plus actual earnings thereon. A participant was 100% vested after two years of credited service in safe harbor matching contributions. Effective January 1, 2025, participants are immediately vested in nonelective safe harbor contributions. A participant becomes vested in fixed employer matching contributions and discretionary nonelective profit-sharing contributions in increments of 20% each year until 100% vested after completing five years of continuous service.

Certain historical employer contribution balances remain subject to their original vesting schedules. These include legacy safe harbor matching contributions, which vest 100% after two years of credited service, and certain matching and profit-sharing contributions transferred from the merged plan, which vest according to a six-year graded schedule. Participants also become 100% vested upon death, disability, or attainment of normal retirement age.

Forfeitures

Forfeited balances of terminated participants' non-vested accounts are used to pay Plan expenses and to reduce Credit Union contributions. During the year ended December 31, 2025, approximately $150 in forfeitures were used to reduce Credit Union contributions. Forfeited non-vested account balances approximated $142,000 and $12,000 as of December 31, 2025 and 2024, respectively.

Note 2 – Summary of Significant Accounting Policies

Basis of Accounting

The Plan's financial statements have been prepared on the accrual basis of accounting. Income from investments is recorded when it is earned. Expenses are recorded in the accounting period in which they are incurred.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America (GAAP) requires the Plan's management to make use of estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Continued

Investment Valuation and Income Recognition

The Plan's investments are reported 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. The Retirement Plan Committee determines the Plan's valuation policies utilizing information provided by the Plan's Trustee. See Note 4 for discussion of fair value measurements.

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

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are charged to expense when they are incurred. No allowance for credit losses has been recorded as of December 31, 2025.

If a participant ceases to make repayments on a note receivable and the Plan Administrator deems the note receivable to be uncollectible, the balance on the note receivable from the participant is reclassified to benefits paid to participants.

Payment of Benefits

Benefits are recorded when paid.

Fees and Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Credit Union. Expenses that are paid by the Credit Union are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation of fair value of investments.

Subsequent Events

The financial statements and related disclosures include evaluation of events up through and including October 15, 2026, which is the date the financial statements were available to be issued.

Note 3 – Unaudited Investment Information Certified by the Trustee

The Plan Administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted under such election, the following information has been certified by Fidelity as to its completeness and accuracy and was not subjected to any auditing procedures performed by the Plan's independent auditors:

1. All investment balances reflected in the accompanying statements of Net Assets Available for Benefits as of December 31, 2025 and 2024,
2. All investment activity reflected in the statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2025,

Continued

3. All investment-related information included in the Supplemental Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2025 and
4. Notes receivable from participants as of December 31, 2025 and 2024 and the related income on notes receivable from participants for the year ended December 31, 2025.

Note 4 – Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3).

The three levels of the fair value hierarchy under Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820 are described as follows:

Level 1 – Inputs to the valuation methodology are unadjusted quoted prices in active markets that are accessible at the measurement date for identical, unrestricted assets or liabilities.

Level 2 – Inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets, quoted prices for identical assets or liabilities in inactive markets, inputs other than quoted prices that are observable for the asset or liability, or inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified contractual term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 – Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The following is a description of the valuation methods used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2025 and 2024.

Mutual funds: Valued at the daily closing market price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish daily market price and to transact at that value. The mutual funds held by the Plan are deemed to be actively traded.

Money market funds: Valued at the quoted net asset value (NAV) of shares held by the Plan at year end.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2025 and 2024:

	As of December 31, 2025			
	Total	**Level 1**	**Level 2**	**Level 3**
Mutual funds	$ 25,387,691	$ 25,387,691	$ -	$ -
Money market funds	152,675	152,675	-	-
Total assets at fair value	$ 25,540,366	$ 25,540,366	$ -	$ -

Continued

	As of December 31, 2024			
	Total	Level 1	Level 2	Level 3
Mutual funds	$ 12,709,233	$ 12,709,233	$ -	$ -
Money market funds	24,961	24,961	-	-
Total assets at fair value	$ 12,734,194	$ 12,734,194	$ -	$ -

Note 5 – Party-in-Interest Transactions

Plan investments are invested in or maintained by Fidelity. Transactions involving these investments are considered party-in-interest transactions; however, these transactions are not considered prohibited transactions under 29 CFR 408(b) of the ERISA regulations. During the year ended December 31, 2025, the Plan paid direct compensation of approximately $21,000 to the record keeper for services rendered. The Plan also paid direct compensation of approximately $31,000 to its investment advisor, TruWealth Advisors LLC.

Note 6 – Plan Termination

Although it has not expressed any intent to do so, the Credit Union has the right under the Plan to discontinue its contributions and to terminate the Plan at any time subject to the provisions of ERISA. Upon termination, all participant accounts become 100% vested.

Note 7 – Plan Amendment and Tax Status

The Plan uses a pre-approved defined contribution plan document offered by Fidelity. The IRS issued an opinion letter dated June 30, 2020, to Fidelity regarding the form of plan document and related trust. The opinion letter was not issued to the Credit Union and does not constitute a determination letter specific to the Plan as adopted by the Credit Union. Although the Plan has been amended since the opinion letter was issued, the Plan Administrator believes the Plan is designed and operated in compliance with the applicable requirements of the Internal Revenue Code. Accordingly, no provision for income taxes has been included in the Plan's financial statements.

The Plan document was most recently amended effective January 1, 2025. Effective January 1, 2025, the OnPath 401(k) Profit Sharing Plan merged into the Plan. The Plan recorded a transfer of assets of approximately $11,273,000 in connection with the merger.

The Plan permitted provisions of SECURE Act 2.0 during the year ended December 31, 2025. Written amendments to the Plan document to reflect these operational changes were processed on September 22, 2026.

GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that, more likely than not, would not be sustained upon examination by the IRS. The Plan is subject to examination by the IRS; however, there are currently no examinations for any tax periods in progress. The Plan is also subject to the applicable provisions of ERISA and oversight by the DOL.

Note 8 – Risks and Uncertainties

The Plan invests in investments which are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investments, it is at least reasonably possible that changes in the value of investments will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits.

Continued

Note 9 – Reconciliation of Financial Statements to the Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500 as of December 31, 2025 and 2024:

	2025	2024
Net assets available for benefits per the financial statements	$ 26,789,592	$ 13,132,289
Employer contributions receivable	(445,086)	(74,801)
Employee contributions receivable	-	(19,332)
Net assets available for benefits per the Form 5500	$ 26,344,506	$ 13,038,156

The following is a reconciliation of the net increase in net assets available for benefits per the Form 5500 to the net increase in net assets available for benefits per the financial statements for the year ended December 31, 2025:

	2025
Net increase in net assets available for benefits per the financial statements	$ 2,384,450
Plus employer contributions receivable at beginning of year	74,801
Plus employee contributions receivable at beginning of year	19,332
Less employer contributions receivable at end of year	(445,086)
Less employee contributions receivable at end of year	-
Net increase in net assets available for benefits per the Form 5500	$ 2,033,497

SUPPLEMENTAL INFORMATION

ONPATH FEDERAL CREDIT UNION
401(k) PLAN

SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025
- Form 5500, Schedule H, Line 4i -
EIN 72-0838126/PLAN 001

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party (b)	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value (c)	Current Value (e)
*	Fidelity	Fidelity 500 Index	$ 5,798,374
*	Fidelity	Fidelity US Bond Index	1,631,625
*	Fidelity	Fidelity Freedom 2030 Fund Class K6	1,542,361
*	Fidelity	Fidelity Freedom 2040 Fund Class K6	1,537,745
*	Fidelity	Fidelity Large Cap Growth Index	1,533,209
*	Fidelity	Fidelity Freedom 2050 Fund Class K6	1,436,056
*	Fidelity	Fidelity Freedom 2025 Fund Class K6	1,139,479
*	Fidelity	Fidelity Emerging Markets Fund K	1,115,548
	Hartford Schroders	Hartford Schroders International Stock Fund Class SDR	1,091,859
*	Fidelity	Fidelity Blue Chip Growth Fund Class K	971,492
	Janus Henderson	Janus Henderson Multi Sector Income Fund Class N	968,358
*	Fidelity	Fidelity Small Cap Index	956,635
*	Fidelity	Fidelity Extended Market Index Fund	851,294
*	Fidelity	Fidelity Freedom 2035 Fund Class K6	834,333
*	Fidelity	Fidelity Freedom 2045 Fund Class K6	782,168
*	Fidelity	Fidelity Freedom 2055 Fund Class K6	577,168
*	Fidelity	Fidelity Freedom 2060 Fund Class K6	340,619
	Dodge & Cox	Dodge & Cox Stock Fund I	324,066
*	Fidelity	Fidelity Short Term Treasury Bond Index Fund	295,158
	JPMorgan	JPMorgan Large Cap Growth R4	294,847
	MFS Investments	MFS International Diversification Fund Class R4	288,108
	BlackRock	BlackRock Mid Cap Growth Equity Portfolio	270,044
	BlackRock	BlackRock High Yield Portfolio Fund Institutional Shares	238,305
	Alliance Bernstein	AB Small Cap Growth Portfolio Class I	187,986
*	Fidelity	Fidelity Government Money Market Fund	152,675
*	Fidelity	Fidelity Freedom 2065 Fund Class K6	117,262
	John Hancock	John Hancock Funds Disciplined Value Mid Cap Fund Class R6	84,939
*	Fidelity	Fidelity Freedom 2020 Fund Class K6	65,973
	Baird	Baird Aggregate Bond Fund	60,049
	Parnassus	Parnassus Value Equity Fund	36,602
*	Fidelity	Fidelity Freedom 2070 Fund Class K6	7,920
*	Fidelity	Fidelity Freedom Retirement Fund K6	5,077
	Virtus	Virtus KAR Mid Cap Core Fund Class I	3,032
		Investments at fair value	25,540,366
*	Notes Receivable from Participants	Loans to participants, interest rates ranging from 3.25% to 9.50% with various maturities	804,140
		Total	$ 26,344,506

* Denotes a party-in-interest as defined by ERISA.

Note: Information provided related to investments and notes receivable from participants is based on reports certified by the Plan's Custodian. Column (d), "Cost" is omitted as the cost of participant-directed investments is not required to be disclosed.

ONPATH FEDERAL CREDIT UNION
401(k) PLAN

SCHEDULE OF DELINQUENT CONTRIBUTIONS
DECEMBER 31, 2025
- Form 5500, Schedule H, Line 4a -
EIN 72-0838126/PLAN 001

Participant Contributions Transferred Late to the Plan			Total That Constitutes Nonexempt Prohibited Transactions				
Amount Withheld	Date Withheld	Date Remitted	Check Here if Late Participant Loan Repayments Are Included	Contributions Not Corrected	Contributions Corrected Outside Voluntary Fiduciary Correction Program	Corrections Pending Correction in Voluntary Fiduciary Correction Program	Total Fully Corrected Under Voluntary Fiduciary Correction Program and PTE 2002-51
$ 80,193	1/10/2025	2/13/2025	X	$ 80,193 **	$ -	$ -	$ -
$ 91,084	1/24/2025	2/13/2025	X	$ 91,084 **	$ -	$ -	$ -
$ 104,716	6/27/2025	7/7/2025	X	$ 104,716 **	$ -	$ -	$ -
$ 8,448	7/25/2025	8/12/2025	X	$ 8,448 **	$ -	$ -	$ -
$ 88,988	10/3/2025	10/15/2025	X	$ 88,988 **	$ -	$ -	$ -

** The delinquent participant contributions from the 2025 plan year were not corrected as of December 31, 2025. Plan management is currently working with its third party administrator on corrections and anticipates processing corrections by December 31, 2026.

ONPATH FEDERAL CREDIT UNION 401(k) PLAN

FINANCIAL STATEMENTS

DECEMBER 31, 2025 AND 2024
(With Independent Auditor's Report Thereon)

DoerenMayhew
ASSURANCE

ONPATH FEDERAL CREDIT UNION
401(k) PLAN

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* Other schedules required by 29 CFR 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA have been omitted because they are not applicable.

INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator and Participants
OnPath Federal Credit Union 401(k) Plan

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

We have performed an audit of the financial statements of the OnPath Federal Credit Union 401(k) Plan (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 statement of net assets available for benefits as of December 31, 2025 and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements (2025 Financial Statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 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 (DOL's) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit 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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2025, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2025 Financial Statements section:

- The amounts and disclosures in the accompanying 2025 financial statements, 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 (GAAP).

"Doeren Mayhew" is the brand name under which Doeren Mayhew Assurance, PC and Doeren Mayhew Advisors, LLC and its subsidiary entities provide professional services. Doeren Mayhew Assurance, PC and Doeren Mayhew Advisors, LLC (and its subsidiary entities) practice as an alternative practice structure in accordance with the AICPA Code of Professional Conduct and applicable law, regulations and professional standards. Doeren Mayhew Assurance, PC is a licensed independent CPA firm that provides attest services to its clients, and Doeren Mayhew Advisors, LLC and its subsidiary entities provide tax and business consulting services to their clients. Doeren Mayhew Advisors, LLC and its subsidiary entities are not licensed CPA firms.

- The information in the accompanying 2025 financial statements related to assets held by and certified 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 on the 2025 Financial Statements

We conducted our audit 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 Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our ethical responsibilities in accordance with the ethical requirements relating to our audit. 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 2025 Financial Statements

Management is responsible for the preparation and fair presentation of the 2025 financial statements in accordance with GAAP, 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 2025 financial statements are 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 2025 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 2025 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2025 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the 2025 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 2025 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 2025 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 2025 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 2025 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 audit 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 2025 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 GAAP.

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 GAAP.

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 – 2025 Supplemental Schedules Required by ERISA

The supplemental schedules of assets (held at end of year) as of December 31, 2025 and delinquent participant contributions, for the year ended December 31, 2025, are presented for purposes of additional analysis and are not a required part of the 2025 financial statements, but are supplemental information required by the DOL'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 2025 financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the 2025 financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the 2025 financial statements or to the 2025 financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules 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 schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including its form and content, are 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 schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

- The information in the supplemental schedules related to assets held by and certified 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).

Auditor's Report on the 2024 Financial Statements

Predecessor auditors performed an audit of the 2024 financial statements of the Plan. 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, the prior year audit did not extend to any statements or information related to assets held for investment of the Plan that were certified by a qualified institution. Their report dated October 13, 2025 indicated that (a) the amounts and disclosures in the 2024 financial statements, other than those agreed to or derived from the certified investment information, were presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America, and (b) the information in the 2024 financial statements related to assets held by and certified 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). Their report also indicated that the form and content of the 2024 supplemental schedules, other than the information in the 2024 supplemental schedules that agreed to or is derived from the certified investment information, was presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA; and the information in the 2024 supplemental schedule related to assets held by and certified 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).

Doeren Mayhew Assurance, PC

Tampa, Florida
October 15, 2026

ONPATH FEDERAL CREDIT UNION
401(k) PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
AS OF DECEMBER 31, 2025 AND 2024

	2025	2024
Assets:		
Investments, at fair value:		
Mutual funds	$ 25,387,691	$ 12,709,233
Money market funds	152,675	24,961
Total investments at fair value	25,540,366	12,734,194
Receivables:		
Notes receivable from participants	804,140	303,962
Employer contributions	445,086	74,801
Employee contributions	-	19,332
Total receivables	1,249,226	398,095
Net assets available for benefits	$ 26,789,592	$ 13,132,289

The accompanying notes are an integral
part of these financial statements

ONPATH FEDERAL CREDIT UNION
401(k) PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2025

Additions:	
Investment income:	
Net appreciation in fair value of investments	$ 3,149,093
Interest and dividends	846,604
Total investment income	3,995,697
Interest income - notes receivable from participants	46,033
Contributions:	
Employer, net of forfeitures	2,013,074
Participant	1,173,806
Rollover	2,028,235
Total contributions	5,215,115
Total additions	9,256,845
Deductions:	
Benefits paid to participants	6,820,235
Administrative expenses	52,160
Total deductions	6,872,395
Net increase in net assets available for benefits	2,384,450
Transfer of assets to the Plan (Note 7)	11,272,853
Net assets available for benefits - beginning of year	13,132,289
Net assets available for benefits - end of year	$ 26,789,592

The accompanying notes are an integral part of these financial statements

Note 1 – Description of the Plan

General

The OnPath Federal Credit Union 401(k) Plan (the Plan) is a 401(k) plan that was established on February 1, 1997, by Louisiana Federal Credit Union. In June 2024, the Plan was amended to change the name of the Plan from Louisiana Federal Credit Union 401(k) to OnPath Federal Credit Union 401(k) as a result of a merger between the two credit unions. The two existing plans merged effective on January 1, 2025 (See Note 7). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. The following description of the Plan is provided for general information purposes only. Participants should refer to the Summary Plan Description or the Adoption Agreement, including amendments thereto, for a complete description of the Plan's provisions.

Administration

The Plan Administrator is OnPath Federal Credit Union (the Credit Union). The Plan Administrator is responsible for oversight of the Plan. The Plan Administrator has formed a Retirement Plan Committee made up of members of the Credit Union's executive team and human resources management team. The Retirement Plan Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance and fees. The Plan's Trustee and Custodian is Fidelity Management Trust Company (Fidelity). The Custodian holds all of the Plan's assets and executes all of the Plan's transactions. The Plan has also retained Fidelity to provide participant recordkeeping and administrative services.

Eligibility

Prior to January 1, 2025, the Plan covered all employees of the Credit Union that are 21 years of age or older, and there was no minimum service requirement. Effective January 1, 2025, employees who have attained age 18 are generally eligible to participate in the Plan, subject to the Plan's contribution-specific eligibility requirements. No minimum service requirement applies to participant deferrals, fixed matching contributions, or discretionary nonelective profit-sharing contributions. A six-month service requirement applies to the nonelective safe harbor contributions. Temporary and seasonal employees are excluded until they attain age 21 and complete at least 1,000 hours of service during an Eligibility Computation Period. Eligible employees enter the Plan on the first day of the calendar quarter coinciding with or immediately following satisfaction of the applicable eligibility requirements.

The Plan also establishes continuing eligibility requirements for certain employer nonelective contributions. The Plan specifies a 1,000-hour service requirement for nonelective employer contributions and a last-day employment requirement for discretionary nonelective profit-sharing contributions, subject to the exceptions provided in the Plan.

Contributions to the Plan

Participant contributions – Each year, participants may contribute up to 100% of pre-tax annual compensation, as defined by the Plan. Participants may also elect to make Roth contributions utilizing after-tax compensation. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified plans (rollover). The Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at 3% of eligible compensation. The Plan also has an escalation feature whereby the deferral rate will increase each year on January 1 by 1% up to a maximum of 6%. Participants direct the investment of their contributions into various investment options offered by the Plan.

Continued

Prior to January 1, 2025, eligible compensation was defined as Code §3401(a) wages, excluding bonuses, unused leave, and disability continuation payments. Effective January 1, 2025, the definition of eligible compensation was changed to W-2 wages, excluding reimbursements, fringe benefits, moving expenses, deferred compensation, and welfare benefits.

Employer contributions – Prior to January 1, 2025, the Plan provided a qualified automatic contribution arrangement (QACA) safe harbor matching contribution equal to 100% of the first 3% of participants' eligible compensation contributed to the Plan, plus 50% of the next 4%. Effective January 1, 2025, the QACA safe harbor matching contribution was replaced by a nonelective safe harbor contribution equal to 3% of eligible compensation for eligible participants. For the year ended December 31, 2025, the Credit Union contributed approximately $521,000 nonelective safe harbor contributions.

Effective January 1, 2025, the Plan also provides a fixed matching contribution equal to 4% of each eligible participant's contributions, including catch-up contributions. The match is calculated annually. For the year ended December 31, 2025, the Credit Union contributed approximately $708,000 in fixed matching contributions.

The Credit Union may also make discretionary nonelective profit-sharing contributions, at the discretion of its Board of Directors, to participants employed on the last day of the Plan year, unless due to death, disability, or retirement. Participants must also have attained 1,000 hours of service within the Plan year to be eligible. For the year ended December 31, 2025, the Credit Union contributed approximately $779,000 discretionary nonelective profit-sharing contributions to the Plan.

The Credit Union also makes nonelective employer contributions based on years of service to eligible participants. The contribution is based on plan compensation and applies only for the Plan year in which a participant attains the specified service milestone: 3% at 20 years, 5% at 25 years, 7% at 30 years, and 10% at 35 and 40 years. For the year ended December 31, 2025, the Credit Union contributed approximately $5,000 in years-of-service contributions.

Participants direct the investment of both their individual contributions plus their share of employer contributions into the various investment options offered by the Plan. The Credit Union's contributions are allocated in the same manner as that of the participant's elective contributions.

Contributions are subject to certain Internal Revenue Service (IRS) limitations.

Participant Accounts

Each participant's account is credited with the participant's contributions and employer contributions as well as plan earnings. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Notes Receivable from Participants

Participants may borrow from their account a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance, subject to certain Department of Labor (DOL) and IRS requirements. Loans are secured by the balance in the participant's account. Under the terms of the Plan agreement, Plan loans will bear a reasonable rate of interest determined by the Plan Administrator. As of December 31, 2025, outstanding loans bear interest at rates ranging from 3.25% - 9.50%. Principal and interest payments are made through payroll deductions each pay period.

Continued

Distribution of Benefits

On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, or annual installments over a period of time not to exceed the participant's life expectancy, or the life expectancy of the participant's designated beneficiary. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account in a lump-sum distribution. A mandatory distribution is required if a terminated participant's vested balance is less than $7,000.

In-service distributions are permitted for participants who have not separated employment and have attained age 59½. In-service hardship distributions are also permitted if certain criteria are met. Additionally, as a result of optional provisions available to plans to allow under SECURE Act 2.0, effective January 1, 2025, qualified birth or adoption, domestic abuse, qualified disaster, and emergency expense in-service withdrawals will also be permitted.

Vesting

Participants are immediately vested in their contributions and nonelective employer contribution for years of service, plus actual earnings thereon. A participant was 100% vested after two years of credited service in safe harbor matching contributions. Effective January 1, 2025, participants are immediately vested in nonelective safe harbor contributions. A participant becomes vested in fixed employer matching contributions and discretionary nonelective profit-sharing contributions in increments of 20% each year until 100% vested after completing five years of continuous service.

Certain historical employer contribution balances remain subject to their original vesting schedules. These include legacy safe harbor matching contributions, which vest 100% after two years of credited service, and certain matching and profit-sharing contributions transferred from the merged plan, which vest according to a six-year graded schedule. Participants also become 100% vested upon death, disability, or attainment of normal retirement age.

Forfeitures

Forfeited balances of terminated participants' non-vested accounts are used to pay Plan expenses and to reduce Credit Union contributions. During the year ended December 31, 2025, approximately $150 in forfeitures were used to reduce Credit Union contributions. Forfeited non-vested account balances approximated $142,000 and $12,000 as of December 31, 2025 and 2024, respectively.

Note 2 – Summary of Significant Accounting Policies

Basis of Accounting

The Plan's financial statements have been prepared on the accrual basis of accounting. Income from investments is recorded when it is earned. Expenses are recorded in the accounting period in which they are incurred.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America (GAAP) requires the Plan's management to make use of estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Continued

Investment Valuation and Income Recognition

The Plan's investments are reported 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. The Retirement Plan Committee determines the Plan's valuation policies utilizing information provided by the Plan's Trustee. See Note 4 for discussion of fair value measurements.

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

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are charged to expense when they are incurred. No allowance for credit losses has been recorded as of December 31, 2025.

If a participant ceases to make repayments on a note receivable and the Plan Administrator deems the note receivable to be uncollectible, the balance on the note receivable from the participant is reclassified to benefits paid to participants.

Payment of Benefits

Benefits are recorded when paid.

Fees and Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Credit Union. Expenses that are paid by the Credit Union are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation of fair value of investments.

Subsequent Events

The financial statements and related disclosures include evaluation of events up through and including October 15, 2026, which is the date the financial statements were available to be issued.

Note 3 – Unaudited Investment Information Certified by the Trustee

The Plan Administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted under such election, the following information has been certified by Fidelity as to its completeness and accuracy and was not subjected to any auditing procedures performed by the Plan's independent auditors:

1. All investment balances reflected in the accompanying statements of Net Assets Available for Benefits as of December 31, 2025 and 2024,
2. All investment activity reflected in the statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2025,

Continued

3. All investment-related information included in the Supplemental Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2025 and
4. Notes receivable from participants as of December 31, 2025 and 2024 and the related income on notes receivable from participants for the year ended December 31, 2025.

Note 4 – Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3).

The three levels of the fair value hierarchy under Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820 are described as follows:

Level 1 – Inputs to the valuation methodology are unadjusted quoted prices in active markets that are accessible at the measurement date for identical, unrestricted assets or liabilities.

Level 2 – Inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets, quoted prices for identical assets or liabilities in inactive markets, inputs other than quoted prices that are observable for the asset or liability, or inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified contractual term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 – Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The following is a description of the valuation methods used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2025 and 2024.

Mutual funds: Valued at the daily closing market price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish daily market price and to transact at that value. The mutual funds held by the Plan are deemed to be actively traded.

Money market funds: Valued at the quoted net asset value (NAV) of shares held by the Plan at year end.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2025 and 2024:

	As of December 31, 2025			
	Total	**Level 1**	**Level 2**	**Level 3**
Mutual funds	$ 25,387,691	$ 25,387,691	$ -	$ -
Money market funds	152,675	152,675	-	-
Total assets at fair value	$ 25,540,366	$ 25,540,366	$ -	$ -

Continued

	As of December 31, 2024			
	Total	Level 1	Level 2	Level 3
Mutual funds	$ 12,709,233	$ 12,709,233	$ -	$ -
Money market funds	24,961	24,961	-	-
Total assets at fair value	$ 12,734,194	$ 12,734,194	$ -	$ -

Note 5 – Party-in-Interest Transactions

Plan investments are invested in or maintained by Fidelity. Transactions involving these investments are considered party-in-interest transactions; however, these transactions are not considered prohibited transactions under 29 CFR 408(b) of the ERISA regulations. During the year ended December 31, 2025, the Plan paid direct compensation of approximately $21,000 to the record keeper for services rendered. The Plan also paid direct compensation of approximately $31,000 to its investment advisor, TruWealth Advisors LLC.

Note 6 – Plan Termination

Although it has not expressed any intent to do so, the Credit Union has the right under the Plan to discontinue its contributions and to terminate the Plan at any time subject to the provisions of ERISA. Upon termination, all participant accounts become 100% vested.

Note 7 – Plan Amendment and Tax Status

The Plan uses a pre-approved defined contribution plan document offered by Fidelity. The IRS issued an opinion letter dated June 30, 2020, to Fidelity regarding the form of plan document and related trust. The opinion letter was not issued to the Credit Union and does not constitute a determination letter specific to the Plan as adopted by the Credit Union. Although the Plan has been amended since the opinion letter was issued, the Plan Administrator believes the Plan is designed and operated in compliance with the applicable requirements of the Internal Revenue Code. Accordingly, no provision for income taxes has been included in the Plan's financial statements.

The Plan document was most recently amended effective January 1, 2025. Effective January 1, 2025, the OnPath 401(k) Profit Sharing Plan merged into the Plan. The Plan recorded a transfer of assets of approximately $11,273,000 in connection with the merger.

The Plan permitted provisions of SECURE Act 2.0 during the year ended December 31, 2025. Written amendments to the Plan document to reflect these operational changes were processed on September 22, 2026.

GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that, more likely than not, would not be sustained upon examination by the IRS. The Plan is subject to examination by the IRS; however, there are currently no examinations for any tax periods in progress. The Plan is also subject to the applicable provisions of ERISA and oversight by the DOL.

Note 8 – Risks and Uncertainties

The Plan invests in investments which are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investments, it is at least reasonably possible that changes in the value of investments will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits.

Continued

Note 9 – Reconciliation of Financial Statements to the Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500 as of December 31, 2025 and 2024:

	2025	2024
Net assets available for benefits per the financial statements	$ 26,789,592	$ 13,132,289
Employer contributions receivable	(445,086)	(74,801)
Employee contributions receivable	-	(19,332)
Net assets available for benefits per the Form 5500	$ 26,344,506	$ 13,038,156

The following is a reconciliation of the net increase in net assets available for benefits per the Form 5500 to the net increase in net assets available for benefits per the financial statements for the year ended December 31, 2025:

	2025
Net increase in net assets available for benefits per the financial statements	$ 2,384,450
Plus employer contributions receivable at beginning of year	74,801
Plus employee contributions receivable at beginning of year	19,332
Less employer contributions receivable at end of year	(445,086)
Less employee contributions receivable at end of year	-
Net increase in net assets available for benefits per the Form 5500	$ 2,033,497

SUPPLEMENTAL INFORMATION

ONPATH FEDERAL CREDIT UNION
401(k) PLAN

SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025
- Form 5500, Schedule H, Line 4i -
EIN 72-0838126/PLAN 001

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party (b)	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value (c)	Current Value (e)
*	Fidelity	Fidelity 500 Index	$ 5,798,374
*	Fidelity	Fidelity US Bond Index	1,631,625
*	Fidelity	Fidelity Freedom 2030 Fund Class K6	1,542,361
*	Fidelity	Fidelity Freedom 2040 Fund Class K6	1,537,745
*	Fidelity	Fidelity Large Cap Growth Index	1,533,209
*	Fidelity	Fidelity Freedom 2050 Fund Class K6	1,436,056
*	Fidelity	Fidelity Freedom 2025 Fund Class K6	1,139,479
*	Fidelity	Fidelity Emerging Markets Fund K	1,115,548
	Hartford Schroders	Hartford Schroders International Stock Fund Class SDR	1,091,859
*	Fidelity	Fidelity Blue Chip Growth Fund Class K	971,492
	Janus Henderson	Janus Henderson Multi Sector Income Fund Class N	968,358
*	Fidelity	Fidelity Small Cap Index	956,635
*	Fidelity	Fidelity Extended Market Index Fund	851,294
*	Fidelity	Fidelity Freedom 2035 Fund Class K6	834,333
*	Fidelity	Fidelity Freedom 2045 Fund Class K6	782,168
*	Fidelity	Fidelity Freedom 2055 Fund Class K6	577,168
*	Fidelity	Fidelity Freedom 2060 Fund Class K6	340,619
	Dodge & Cox	Dodge & Cox Stock Fund I	324,066
*	Fidelity	Fidelity Short Term Treasury Bond Index Fund	295,158
	JPMorgan	JPMorgan Large Cap Growth R4	294,847
	MFS Investments	MFS International Diversification Fund Class R4	288,108
	BlackRock	BlackRock Mid Cap Growth Equity Portfolio	270,044
	BlackRock	BlackRock High Yield Portfolio Fund Institutional Shares	238,305
	Alliance Bernstein	AB Small Cap Growth Portfolio Class I	187,986
*	Fidelity	Fidelity Government Money Market Fund	152,675
*	Fidelity	Fidelity Freedom 2065 Fund Class K6	117,262
	John Hancock	John Hancock Funds Disciplined Value Mid Cap Fund Class R6	84,939
*	Fidelity	Fidelity Freedom 2020 Fund Class K6	65,973
	Baird	Baird Aggregate Bond Fund	60,049
	Parnassus	Parnassus Value Equity Fund	36,602
*	Fidelity	Fidelity Freedom 2070 Fund Class K6	7,920
*	Fidelity	Fidelity Freedom Retirement Fund K6	5,077
	Virtus	Virtus KAR Mid Cap Core Fund Class I	3,032
		Investments at fair value	25,540,366
*	Notes Receivable from Participants	Loans to participants, interest rates ranging from 3.25% to 9.50% with various maturities	804,140
		Total	$ 26,344,506

* Denotes a party-in-interest as defined by ERISA.

Note: Information provided related to investments and notes receivable from participants is based on reports certified by the Plan's Custodian. Column (d), "Cost" is omitted as the cost of participant-directed investments is not required to be disclosed.

ONPATH FEDERAL CREDIT UNION
401(k) PLAN

SCHEDULE OF DELINQUENT CONTRIBUTIONS
DECEMBER 31, 2025
- Form 5500, Schedule H, Line 4a -
EIN 72-0838126/PLAN 001

Participant Contributions Transferred Late to the Plan			Total That Constitutes Nonexempt Prohibited Transactions				
Amount Withheld	Date Withheld	Date Remitted	Check Here if Late Participant Loan Repayments Are Included	Contributions Not Corrected	Contributions Corrected Outside Voluntary Fiduciary Correction Program	Corrections Pending Correction in Voluntary Fiduciary Correction Program	Total Fully Corrected Under Voluntary Fiduciary Correction Program and PTE 2002-51
$ 80,193	1/10/2025	2/13/2025	X	$ 80,193 **	$ -	$ -	$ -
$ 91,084	1/24/2025	2/13/2025	X	$ 91,084 **	$ -	$ -	$ -
$ 104,716	6/27/2025	7/7/2025	X	$ 104,716 **	$ -	$ -	$ -
$ 8,448	7/25/2025	8/12/2025	X	$ 8,448 **	$ -	$ -	$ -
$ 88,988	10/3/2025	10/15/2025	X	$ 88,988 **	$ -	$ -	$ -

** The delinquent participant contributions from the 2025 plan year were not corrected as of December 31, 2025. Plan management is currently working with its third party administrator on corrections and anticipates processing corrections by December 31, 2026.

ONPATH FEDERAL CREDIT UNION 401(k) PLAN

FINANCIAL STATEMENTS

DECEMBER 31, 2025 AND 2024
(With Independent Auditor's Report Thereon)

DoerenMayhew
ASSURANCE

ONPATH FEDERAL CREDIT UNION
401(k) PLAN

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* Other schedules required by 29 CFR 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA have been omitted because they are not applicable.

INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator and Participants
OnPath Federal Credit Union 401(k) Plan

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

We have performed an audit of the financial statements of the OnPath Federal Credit Union 401(k) Plan (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 statement of net assets available for benefits as of December 31, 2025 and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements (2025 Financial Statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 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 (DOL's) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit 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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2025, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2025 Financial Statements section:

- The amounts and disclosures in the accompanying 2025 financial statements, 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 (GAAP).

"Doeren Mayhew" is the brand name under which Doeren Mayhew Assurance, PC and Doeren Mayhew Advisors, LLC and its subsidiary entities provide professional services. Doeren Mayhew Assurance, PC and Doeren Mayhew Advisors, LLC (and its subsidiary entities) practice as an alternative practice structure in accordance with the AICPA Code of Professional Conduct and applicable law, regulations and professional standards. Doeren Mayhew Assurance, PC is a licensed independent CPA firm that provides attest services to its clients, and Doeren Mayhew Advisors, LLC and its subsidiary entities provide tax and business consulting services to their clients. Doeren Mayhew Advisors, LLC and its subsidiary entities are not licensed CPA firms.

- The information in the accompanying 2025 financial statements related to assets held by and certified 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 on the 2025 Financial Statements

We conducted our audit 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 Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our ethical responsibilities in accordance with the ethical requirements relating to our audit. 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 2025 Financial Statements

Management is responsible for the preparation and fair presentation of the 2025 financial statements in accordance with GAAP, 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 2025 financial statements are 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 2025 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 2025 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2025 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the 2025 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 2025 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 2025 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 2025 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 2025 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 audit 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 2025 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 GAAP.

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 GAAP.

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 – 2025 Supplemental Schedules Required by ERISA

The supplemental schedules of assets (held at end of year) as of December 31, 2025 and delinquent participant contributions, for the year ended December 31, 2025, are presented for purposes of additional analysis and are not a required part of the 2025 financial statements, but are supplemental information required by the DOL'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 2025 financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the 2025 financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the 2025 financial statements or to the 2025 financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules 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 schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including its form and content, are 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 schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

- The information in the supplemental schedules related to assets held by and certified 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).

Auditor's Report on the 2024 Financial Statements

Predecessor auditors performed an audit of the 2024 financial statements of the Plan. 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, the prior year audit did not extend to any statements or information related to assets held for investment of the Plan that were certified by a qualified institution. Their report dated October 13, 2025 indicated that (a) the amounts and disclosures in the 2024 financial statements, other than those agreed to or derived from the certified investment information, were presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America, and (b) the information in the 2024 financial statements related to assets held by and certified 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). Their report also indicated that the form and content of the 2024 supplemental schedules, other than the information in the 2024 supplemental schedules that agreed to or is derived from the certified investment information, was presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA; and the information in the 2024 supplemental schedule related to assets held by and certified 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).

Doeren Mayhew Assurance, PC

Tampa, Florida
October 15, 2026

ONPATH FEDERAL CREDIT UNION
401(k) PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
AS OF DECEMBER 31, 2025 AND 2024

	2025	2024
Assets:		
Investments, at fair value:		
Mutual funds	$ 25,387,691	$ 12,709,233
Money market funds	152,675	24,961
Total investments at fair value	25,540,366	12,734,194
Receivables:		
Notes receivable from participants	804,140	303,962
Employer contributions	445,086	74,801
Employee contributions	-	19,332
Total receivables	1,249,226	398,095
Net assets available for benefits	$ 26,789,592	$ 13,132,289

The accompanying notes are an integral
part of these financial statements

ONPATH FEDERAL CREDIT UNION
401(k) PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2025

Additions:	
Investment income:	
Net appreciation in fair value of investments	$ 3,149,093
Interest and dividends	846,604
Total investment income	3,995,697
Interest income - notes receivable from participants	46,033
Contributions:	
Employer, net of forfeitures	2,013,074
Participant	1,173,806
Rollover	2,028,235
Total contributions	5,215,115
Total additions	9,256,845
Deductions:	
Benefits paid to participants	6,820,235
Administrative expenses	52,160
Total deductions	6,872,395
Net increase in net assets available for benefits	2,384,450
Transfer of assets to the Plan (Note 7)	11,272,853
Net assets available for benefits - beginning of year	13,132,289
Net assets available for benefits - end of year	$ 26,789,592

The accompanying notes are an integral part of these financial statements

Note 1 – Description of the Plan

General

The OnPath Federal Credit Union 401(k) Plan (the Plan) is a 401(k) plan that was established on February 1, 1997, by Louisiana Federal Credit Union. In June 2024, the Plan was amended to change the name of the Plan from Louisiana Federal Credit Union 401(k) to OnPath Federal Credit Union 401(k) as a result of a merger between the two credit unions. The two existing plans merged effective on January 1, 2025 (See Note 7). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. The following description of the Plan is provided for general information purposes only. Participants should refer to the Summary Plan Description or the Adoption Agreement, including amendments thereto, for a complete description of the Plan's provisions.

Administration

The Plan Administrator is OnPath Federal Credit Union (the Credit Union). The Plan Administrator is responsible for oversight of the Plan. The Plan Administrator has formed a Retirement Plan Committee made up of members of the Credit Union's executive team and human resources management team. The Retirement Plan Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance and fees. The Plan's Trustee and Custodian is Fidelity Management Trust Company (Fidelity). The Custodian holds all of the Plan's assets and executes all of the Plan's transactions. The Plan has also retained Fidelity to provide participant recordkeeping and administrative services.

Eligibility

Prior to January 1, 2025, the Plan covered all employees of the Credit Union that are 21 years of age or older, and there was no minimum service requirement. Effective January 1, 2025, employees who have attained age 18 are generally eligible to participate in the Plan, subject to the Plan's contribution-specific eligibility requirements. No minimum service requirement applies to participant deferrals, fixed matching contributions, or discretionary nonelective profit-sharing contributions. A six-month service requirement applies to the nonelective safe harbor contributions. Temporary and seasonal employees are excluded until they attain age 21 and complete at least 1,000 hours of service during an Eligibility Computation Period. Eligible employees enter the Plan on the first day of the calendar quarter coinciding with or immediately following satisfaction of the applicable eligibility requirements.

The Plan also establishes continuing eligibility requirements for certain employer nonelective contributions. The Plan specifies a 1,000-hour service requirement for nonelective employer contributions and a last-day employment requirement for discretionary nonelective profit-sharing contributions, subject to the exceptions provided in the Plan.

Contributions to the Plan

Participant contributions – Each year, participants may contribute up to 100% of pre-tax annual compensation, as defined by the Plan. Participants may also elect to make Roth contributions utilizing after-tax compensation. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified plans (rollover). The Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at 3% of eligible compensation. The Plan also has an escalation feature whereby the deferral rate will increase each year on January 1 by 1% up to a maximum of 6%. Participants direct the investment of their contributions into various investment options offered by the Plan.

Continued

Prior to January 1, 2025, eligible compensation was defined as Code §3401(a) wages, excluding bonuses, unused leave, and disability continuation payments. Effective January 1, 2025, the definition of eligible compensation was changed to W-2 wages, excluding reimbursements, fringe benefits, moving expenses, deferred compensation, and welfare benefits.

Employer contributions – Prior to January 1, 2025, the Plan provided a qualified automatic contribution arrangement (QACA) safe harbor matching contribution equal to 100% of the first 3% of participants' eligible compensation contributed to the Plan, plus 50% of the next 4%. Effective January 1, 2025, the QACA safe harbor matching contribution was replaced by a nonelective safe harbor contribution equal to 3% of eligible compensation for eligible participants. For the year ended December 31, 2025, the Credit Union contributed approximately $521,000 nonelective safe harbor contributions.

Effective January 1, 2025, the Plan also provides a fixed matching contribution equal to 4% of each eligible participant's contributions, including catch-up contributions. The match is calculated annually. For the year ended December 31, 2025, the Credit Union contributed approximately $708,000 in fixed matching contributions.

The Credit Union may also make discretionary nonelective profit-sharing contributions, at the discretion of its Board of Directors, to participants employed on the last day of the Plan year, unless due to death, disability, or retirement. Participants must also have attained 1,000 hours of service within the Plan year to be eligible. For the year ended December 31, 2025, the Credit Union contributed approximately $779,000 discretionary nonelective profit-sharing contributions to the Plan.

The Credit Union also makes nonelective employer contributions based on years of service to eligible participants. The contribution is based on plan compensation and applies only for the Plan year in which a participant attains the specified service milestone: 3% at 20 years, 5% at 25 years, 7% at 30 years, and 10% at 35 and 40 years. For the year ended December 31, 2025, the Credit Union contributed approximately $5,000 in years-of-service contributions.

Participants direct the investment of both their individual contributions plus their share of employer contributions into the various investment options offered by the Plan. The Credit Union's contributions are allocated in the same manner as that of the participant's elective contributions.

Contributions are subject to certain Internal Revenue Service (IRS) limitations.

Participant Accounts

Each participant's account is credited with the participant's contributions and employer contributions as well as plan earnings. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Notes Receivable from Participants

Participants may borrow from their account a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance, subject to certain Department of Labor (DOL) and IRS requirements. Loans are secured by the balance in the participant's account. Under the terms of the Plan agreement, Plan loans will bear a reasonable rate of interest determined by the Plan Administrator. As of December 31, 2025, outstanding loans bear interest at rates ranging from 3.25% - 9.50%. Principal and interest payments are made through payroll deductions each pay period.

Continued

Distribution of Benefits

On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, or annual installments over a period of time not to exceed the participant's life expectancy, or the life expectancy of the participant's designated beneficiary. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account in a lump-sum distribution. A mandatory distribution is required if a terminated participant's vested balance is less than $7,000.

In-service distributions are permitted for participants who have not separated employment and have attained age 59½. In-service hardship distributions are also permitted if certain criteria are met. Additionally, as a result of optional provisions available to plans to allow under SECURE Act 2.0, effective January 1, 2025, qualified birth or adoption, domestic abuse, qualified disaster, and emergency expense in-service withdrawals will also be permitted.

Vesting

Participants are immediately vested in their contributions and nonelective employer contribution for years of service, plus actual earnings thereon. A participant was 100% vested after two years of credited service in safe harbor matching contributions. Effective January 1, 2025, participants are immediately vested in nonelective safe harbor contributions. A participant becomes vested in fixed employer matching contributions and discretionary nonelective profit-sharing contributions in increments of 20% each year until 100% vested after completing five years of continuous service.

Certain historical employer contribution balances remain subject to their original vesting schedules. These include legacy safe harbor matching contributions, which vest 100% after two years of credited service, and certain matching and profit-sharing contributions transferred from the merged plan, which vest according to a six-year graded schedule. Participants also become 100% vested upon death, disability, or attainment of normal retirement age.

Forfeitures

Forfeited balances of terminated participants' non-vested accounts are used to pay Plan expenses and to reduce Credit Union contributions. During the year ended December 31, 2025, approximately $150 in forfeitures were used to reduce Credit Union contributions. Forfeited non-vested account balances approximated $142,000 and $12,000 as of December 31, 2025 and 2024, respectively.

Note 2 – Summary of Significant Accounting Policies

Basis of Accounting

The Plan's financial statements have been prepared on the accrual basis of accounting. Income from investments is recorded when it is earned. Expenses are recorded in the accounting period in which they are incurred.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America (GAAP) requires the Plan's management to make use of estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Continued

Investment Valuation and Income Recognition

The Plan's investments are reported 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. The Retirement Plan Committee determines the Plan's valuation policies utilizing information provided by the Plan's Trustee. See Note 4 for discussion of fair value measurements.

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

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are charged to expense when they are incurred. No allowance for credit losses has been recorded as of December 31, 2025.

If a participant ceases to make repayments on a note receivable and the Plan Administrator deems the note receivable to be uncollectible, the balance on the note receivable from the participant is reclassified to benefits paid to participants.

Payment of Benefits

Benefits are recorded when paid.

Fees and Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Credit Union. Expenses that are paid by the Credit Union are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation of fair value of investments.

Subsequent Events

The financial statements and related disclosures include evaluation of events up through and including October 15, 2026, which is the date the financial statements were available to be issued.

Note 3 – Unaudited Investment Information Certified by the Trustee

The Plan Administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted under such election, the following information has been certified by Fidelity as to its completeness and accuracy and was not subjected to any auditing procedures performed by the Plan's independent auditors:

1. All investment balances reflected in the accompanying statements of Net Assets Available for Benefits as of December 31, 2025 and 2024,
2. All investment activity reflected in the statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2025,

Continued

3. All investment-related information included in the Supplemental Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2025 and
4. Notes receivable from participants as of December 31, 2025 and 2024 and the related income on notes receivable from participants for the year ended December 31, 2025.

Note 4 – Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3).

The three levels of the fair value hierarchy under Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820 are described as follows:

Level 1 – Inputs to the valuation methodology are unadjusted quoted prices in active markets that are accessible at the measurement date for identical, unrestricted assets or liabilities.

Level 2 – Inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets, quoted prices for identical assets or liabilities in inactive markets, inputs other than quoted prices that are observable for the asset or liability, or inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified contractual term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 – Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The following is a description of the valuation methods used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2025 and 2024.

Mutual funds: Valued at the daily closing market price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish daily market price and to transact at that value. The mutual funds held by the Plan are deemed to be actively traded.

Money market funds: Valued at the quoted net asset value (NAV) of shares held by the Plan at year end.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2025 and 2024:

	As of December 31, 2025			
	Total	**Level 1**	**Level 2**	**Level 3**
Mutual funds	$ 25,387,691	$ 25,387,691	$ -	$ -
Money market funds	152,675	152,675	-	-
Total assets at fair value	$ 25,540,366	$ 25,540,366	$ -	$ -

Continued

	As of December 31, 2024			
	Total	Level 1	Level 2	Level 3
Mutual funds	$ 12,709,233	$ 12,709,233	$ -	$ -
Money market funds	24,961	24,961	-	-
Total assets at fair value	$ 12,734,194	$ 12,734,194	$ -	$ -

Note 5 – Party-in-Interest Transactions

Plan investments are invested in or maintained by Fidelity. Transactions involving these investments are considered party-in-interest transactions; however, these transactions are not considered prohibited transactions under 29 CFR 408(b) of the ERISA regulations. During the year ended December 31, 2025, the Plan paid direct compensation of approximately $21,000 to the record keeper for services rendered. The Plan also paid direct compensation of approximately $31,000 to its investment advisor, TruWealth Advisors LLC.

Note 6 – Plan Termination

Although it has not expressed any intent to do so, the Credit Union has the right under the Plan to discontinue its contributions and to terminate the Plan at any time subject to the provisions of ERISA. Upon termination, all participant accounts become 100% vested.

Note 7 – Plan Amendment and Tax Status

The Plan uses a pre-approved defined contribution plan document offered by Fidelity. The IRS issued an opinion letter dated June 30, 2020, to Fidelity regarding the form of plan document and related trust. The opinion letter was not issued to the Credit Union and does not constitute a determination letter specific to the Plan as adopted by the Credit Union. Although the Plan has been amended since the opinion letter was issued, the Plan Administrator believes the Plan is designed and operated in compliance with the applicable requirements of the Internal Revenue Code. Accordingly, no provision for income taxes has been included in the Plan's financial statements.

The Plan document was most recently amended effective January 1, 2025. Effective January 1, 2025, the OnPath 401(k) Profit Sharing Plan merged into the Plan. The Plan recorded a transfer of assets of approximately $11,273,000 in connection with the merger.

The Plan permitted provisions of SECURE Act 2.0 during the year ended December 31, 2025. Written amendments to the Plan document to reflect these operational changes were processed on September 22, 2026.

GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that, more likely than not, would not be sustained upon examination by the IRS. The Plan is subject to examination by the IRS; however, there are currently no examinations for any tax periods in progress. The Plan is also subject to the applicable provisions of ERISA and oversight by the DOL.

Note 8 – Risks and Uncertainties

The Plan invests in investments which are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investments, it is at least reasonably possible that changes in the value of investments will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits.

Continued

Note 9 – Reconciliation of Financial Statements to the Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500 as of December 31, 2025 and 2024:

	2025	2024
Net assets available for benefits per the financial statements	$ 26,789,592	$ 13,132,289
Employer contributions receivable	(445,086)	(74,801)
Employee contributions receivable	-	(19,332)
Net assets available for benefits per the Form 5500	$ 26,344,506	$ 13,038,156

The following is a reconciliation of the net increase in net assets available for benefits per the Form 5500 to the net increase in net assets available for benefits per the financial statements for the year ended December 31, 2025:

	2025
Net increase in net assets available for benefits per the financial statements	$ 2,384,450
Plus employer contributions receivable at beginning of year	74,801
Plus employee contributions receivable at beginning of year	19,332
Less employer contributions receivable at end of year	(445,086)
Less employee contributions receivable at end of year	-
Net increase in net assets available for benefits per the Form 5500	$ 2,033,497

SUPPLEMENTAL INFORMATION

ONPATH FEDERAL CREDIT UNION
401(k) PLAN

SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025
- Form 5500, Schedule H, Line 4i -
EIN 72-0838126/PLAN 001

(a)	Identity of Issuer, Borrower, Lessor, or Similar Party (b)	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value (c)	Current Value (e)
*	Fidelity	Fidelity 500 Index	$ 5,798,374
*	Fidelity	Fidelity US Bond Index	1,631,625
*	Fidelity	Fidelity Freedom 2030 Fund Class K6	1,542,361
*	Fidelity	Fidelity Freedom 2040 Fund Class K6	1,537,745
*	Fidelity	Fidelity Large Cap Growth Index	1,533,209
*	Fidelity	Fidelity Freedom 2050 Fund Class K6	1,436,056
*	Fidelity	Fidelity Freedom 2025 Fund Class K6	1,139,479
*	Fidelity	Fidelity Emerging Markets Fund K	1,115,548
	Hartford Schroders	Hartford Schroders International Stock Fund Class SDR	1,091,859
*	Fidelity	Fidelity Blue Chip Growth Fund Class K	971,492
	Janus Henderson	Janus Henderson Multi Sector Income Fund Class N	968,358
*	Fidelity	Fidelity Small Cap Index	956,635
*	Fidelity	Fidelity Extended Market Index Fund	851,294
*	Fidelity	Fidelity Freedom 2035 Fund Class K6	834,333
*	Fidelity	Fidelity Freedom 2045 Fund Class K6	782,168
*	Fidelity	Fidelity Freedom 2055 Fund Class K6	577,168
*	Fidelity	Fidelity Freedom 2060 Fund Class K6	340,619
	Dodge & Cox	Dodge & Cox Stock Fund I	324,066
*	Fidelity	Fidelity Short Term Treasury Bond Index Fund	295,158
	JPMorgan	JPMorgan Large Cap Growth R4	294,847
	MFS Investments	MFS International Diversification Fund Class R4	288,108
	BlackRock	BlackRock Mid Cap Growth Equity Portfolio	270,044
	BlackRock	BlackRock High Yield Portfolio Fund Institutional Shares	238,305
	Alliance Bernstein	AB Small Cap Growth Portfolio Class I	187,986
*	Fidelity	Fidelity Government Money Market Fund	152,675
*	Fidelity	Fidelity Freedom 2065 Fund Class K6	117,262
	John Hancock	John Hancock Funds Disciplined Value Mid Cap Fund Class R6	84,939
*	Fidelity	Fidelity Freedom 2020 Fund Class K6	65,973
	Baird	Baird Aggregate Bond Fund	60,049
	Parnassus	Parnassus Value Equity Fund	36,602
*	Fidelity	Fidelity Freedom 2070 Fund Class K6	7,920
*	Fidelity	Fidelity Freedom Retirement Fund K6	5,077
	Virtus	Virtus KAR Mid Cap Core Fund Class I	3,032
		Investments at fair value	25,540,366
*	Notes Receivable from Participants	Loans to participants, interest rates ranging from 3.25% to 9.50% with various maturities	804,140
		Total	$ 26,344,506

* Denotes a party-in-interest as defined by ERISA.

Note: Information provided related to investments and notes receivable from participants is based on reports certified by the Plan's Custodian. Column (d), "Cost" is omitted as the cost of participant-directed investments is not required to be disclosed.

ONPATH FEDERAL CREDIT UNION
401(k) PLAN

SCHEDULE OF DELINQUENT CONTRIBUTIONS
DECEMBER 31, 2025
- Form 5500, Schedule H, Line 4a -
EIN 72-0838126/PLAN 001

Participant Contributions Transferred Late to the Plan			Total That Constitutes Nonexempt Prohibited Transactions				
Amount Withheld	Date Withheld	Date Remitted	Check Here if Late Participant Loan Repayments Are Included	Contributions Not Corrected	Contributions Corrected Outside Voluntary Fiduciary Correction Program	Corrections Pending Correction in Voluntary Fiduciary Correction Program	Total Fully Corrected Under Voluntary Fiduciary Correction Program and PTE 2002-51
$ 80,193	1/10/2025	2/13/2025	X	$ 80,193 **	$ -	$ -	$ -
$ 91,084	1/24/2025	2/13/2025	X	$ 91,084 **	$ -	$ -	$ -
$ 104,716	6/27/2025	7/7/2025	X	$ 104,716 **	$ -	$ -	$ -
$ 8,448	7/25/2025	8/12/2025	X	$ 8,448 **	$ -	$ -	$ -
$ 88,988	10/3/2025	10/15/2025	X	$ 88,988 **	$ -	$ -	$ -

** The delinquent participant contributions from the 2025 plan year were not corrected as of December 31, 2025. Plan management is currently working with its third party administrator on corrections and anticipates processing corrections by December 31, 2026.