



2025

ANNUAL REPORT

ACTORS FEDERAL CREDIT UNION

Actors Federal Credit Union
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CREDIT UNION STAFF DIRECTORY

MEETING AGENDA

I Call Meeting to Order

II Minutes of the 63rd
Annual Meeting

III Treasurer's Report

IV Supervisory Committee
Report

V Lending Report

VI President's Report

VII Nominating Committee
Report

VIII Elections

IX New Business / Questions and
Answers

X Adjournment

VOLUNTEERS

BOARD OF DIRECTORS

Denise Ivanyi, Chairperson
Dee Hoty, Vice-Chairperson
Paul Cole, Secretary/Treasurer
William Gilinsky, Member
Paul Ames, Member
Alex Kattwinkel, Member
Stephen Burrow, Member
Carin Ford, Member
Robert E. Mundy Jr., Member

SUPERVISORY COMMITTEE

Ron Brown, Chair
Alex Kattwinkel, Secretary
Sandra M. Bloom, Member
Uriel Menson, Member
Buzz Roddy, Associate Member
Anthony J. Peeples, Associate Member

ACTORS FEDERAL CREDIT UNION

STATEMENT OF FINANCIAL CONDITION

as of December 31

ASSETS	2025	2024	2023
Loans	168,842,433	176,246,388	176,714,903
Visa Loans	5,215,257	5,558,977	5,589,339
Participation Loans	28,428,995	32,171,506	35,486,782
Member Business Loans	3,080,509	3,211,437	2,721,504
Allowance for Loan Losses	(2,786,299)	(2,518,338)	(2,090,557)
Cash on Hand	72,776,668	69,549,243	48,849,220
Bank/CU Investments	43,827,400	24,946,000	21,691,000
Fur/Fix/Computer Hard/Software	738,231	763,765	432,724
NCUA Share Insurance Fund	2,572,558	2,451,245	2,440,422
All Other Assets	9,889,317	10,557,114	10,781,560
AFS- Securities	3,031	1,067,839	3,703,916
Total Assets	332,588,102	324,005,177	306,320,813
LIABILITIES & CAPITAL			
Shares	99,937,165	101,401,892	105,989,714
E-max	63,849,128	60,649,379	49,963,205
Holiday Club Accounts	25,340	36,700	35,565
Mortgage Escrow Account	1,013,106	1,058,486	1,027,767
Checking Accounts	71,923,874	71,848,478	74,256,961
Share Certificates	53,042,948	50,467,135	37,291,245
IRA Certificates	3,476,663	3,551,850	3,809,973
IRA Money Market Accounts	2,836,643	3,163,039	3,522,738
Total Share Capital	296,104,867	292,176,960	275,897,168
All Other Liabilities	5,726,969	4,259,497	4,653,113
Reserve	31,549,400	29,273,000	27,550,030
Undivided Earnings	218	304	206
Unrealized(Gain) or Loss Invest Securities	(793,352)	(1,704,584)	(1,779,704)
Total Capital & Liabilities	332,588,102	324,005,177	306,320,813

ACTORS FEDERAL CREDIT UNION

STATEMENT OF INCOME AND EXPENSE

as of December 31

INCOME	2025	2024	2023
Interest on Loans	8,641,131	8,688,821	7,972,721
Interest on VISA Loans	728,460	746,240	762,815
Income from Investments	2,527,849	1,766,921	1,033,617
ATMs Fee Income	576,375	1,527,878	1,551,082
All Other Income	4,459,252	3,547,602	3,548,589
Total Gross Income	16,933,068	16,277,461	\$14,868,823
EXPENSES			
Dividends	3,667,546	3,689,638	2,022,360
Member Rewards	302,873	310,835	340,939
Salaries & Employee Benefits	5,923,102	5,444,028	5,257,126
Provision for Loan Losses	809,322	889,966	584,581
Rent of Premises and Storage	773,033	746,302	784,161
Association Dues	27,460	29,031	28,109
Federal Operating Fee	58,376	56,205	47,300
Office Operating Expenses	330,898	361,890	392,448
ATMs Expense	664,314	1,347,777	1,221,400
Other Expenses	2,099,830	1,678,722	3,316,753
Total Expenses	14,656,754	\$14,554,394	\$13,995,176
NET INCOME/LOSS	2,276,314	\$1,723,068	\$873,647

ACTORS FEDERAL CREDIT UNION

ADDITIONAL STATISTICAL INFORMATION TO THE FINANCIAL REPORTS

as of December 31

	2025	2024	2023
Number of Accounts	30,802	29,437	28,122
Average Account Balance	\$9,613	\$9,926	\$9,811
Number of Loans	5,446	5,858	6,052
Number of VISA Loans	3,276	3,192	3,215
Total loans	8,722	9,050	9,267
Average Loan Balance	\$36,789	\$36,127	\$35,513
Average VISA Balance	\$1,592	\$1,742	\$1,739
Loans to Share Ratio	68.48%	73.5%	79.17%
Delinquent Loan Percentage	3.08%	0.38%	0.53%
Net Worth	9.49%	9.03%	9.00%
Loans Disbursed	\$19,077,709	\$15,753,129	\$43,445,467
Number of Share Certificates	1,740	1,715	1,427
Number of IRA Certificates	363	388	447
Number of IRA Money Market Accts.	256	266	290
Number of Checking Accounts	11,385	11,493	11,552
Number of E-max Accounts	2,757	2,695	2,618
Loans made since organization	\$1,066,469,038	\$1,047,391,329	\$1,031,638,200

**Actors Federal Credit Union
Lending
for the year ending December 31**

Loans Approved & Granted	2025	2024	2023	2022
Real Estate	13,199,697	7,570,100	33,945,215	67,844,840
Auto	2,194,803	2,370,047	4,099,914	3,971,197
Other consumer	3,282,109	3,663,795	3,122,996	2,349,617
Credit Cards	141,100	232,000	228,500	35,700
Business	260,000	1,917,188	470,000	187,500
Total amount	19,077,709	15,753,129	41,866,625	74,388,854
Total number	415	482	546	516

STAFF DIRECTORY

EXECUTIVE TEAM

Chuck Brown
Chief Executive Officer (NY)

Milena Karavaltcheva
Chief Financial Officer (NY)

Tony Valenziano
Chief Operating Officer (NY)

Krassy Latchev
VP of Technology & Operations (NY)

Jorge Montano
VP of MSB Services (NY)

Kamila Major
Manager of Human Resources (NY)

ACCOUNTING

Anila Milo
Senior Manager of Accounting (NY)

Taslina Ghani
Reconciliation Specialist (NY)

Taisha Rivera
Accounting Supervisor (NY)

Olga Medwid
Accountant (NY)

Leonid Reyfman
Accountant (NY)

Kevin Garcia
Bookkeeper (NY)

MARKETING

Yvana Ellison
Senior Manager of Marketing (NY)

Ashley Lopez
Marketing Coordinator (NY)

IT

Robert Spychaj
Senior Network Administrator (NY)

COLLECTIONS

Ausberto Colon
Senior Manager of Collections (NY)

Brian Wood
Collections Specialist (NY)

Karina Adams
Collector (NY)

CONSUMER LENDING

Magaly Candelario
Senior Manager of Consumer Lending (NY)

Tara McNicholas-Paschal
Consumer Lending Supervisor (NY)

Laverne McClam
Servicing Specialist (NY)

Lisa McDonald
Consumer Loan Processor (NY)

Michael John
Consumer Loan Processor (NY)

MEMBER SERVICES

Gabriel Olmos
Senior Manager of Member Services (LA/NOHO)

Matthew Leo
Senior Manager of Member Services (NY/CHI)

Ajla Rizvanbegovic
Member Services Supervisor (CHI)

Don Quinine
Member Services Supervisor (LA)

Fanny Gutierrez-Adames
Member Services Supervisor (NY)

Luz Veras
Senior Member Service Representative (NY)

Loretta Roman
Member Services Representative (NY)

Jalene Thomas
Member Services Representative (NY)

Josseney Suriel
Member Services Representative (NY)

Rebecca Karpinski
Member Services Representative (NY)

Isaac Espinal
Member Services Representative (NY)

Richard Gracia
Member Services Representative (CHI)

Logan Naddy
Member Services Representative (CHI)

Alex Landaverde
Member Services Representative (LA)

Angie Cortez
Member Services Representative (LA)

CONT. MEMBER SERVICES

Stephan Shannon
Member Services Representative (NOHO)

Janeth Gonzales
Member Services Representative (NOHO)

Jose Martinez
Member Services Representative (NOHO)

MSB SERVICES

Lynette Ortiz-Jones
Back Office Supervisor (NY)

Pamella Lee-Velez
Manager of MSB Operations (NY)

Lystra Joesph-Campbell
MSB Operations Analyst (NY)

Alexander Bukher
Operations Associate (NY)

Michael Hoogland
MSB Operations Associate (NY)

Manuel Peña
MSB Operations Associate (NY)

REAL ESTATE LENDING

Mark Casino
Senior Manager of Real Estate Lending (NY)

Zelaikha Keyhani
Real Estate Lending Supervisor (NY)

Vera Shehu
Servicing Specialist (NY)

Marisol Castillo
Real Estate Processor (NY)

Kateraine Rice
Real Estate Processor (NY)

COMPLIANCE

William Avery Gray
Senior Manager of Compliance (NY)

William Vicchio
Compliance Officer (NY)

Craig Hyde
Compliance Associate (NY)

Teagan Hayes
Compliance Associate (NY)



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