finanta

2026 Annual Report

Tremayne Jones, Betterview Counseling & Trauma Recovery, Reading, PA

A Place Built to Heal

Quality mental health care, at the right moment, can change the course of someone's life. Making that care available takes a building, a trained team, and a door that's open nearby when someone needs it. That's the kind of access to healthcare Finanta is intentional about funding.

Tremayne Jones spent 14 years providing therapy to students at the elementary school he once attended. In September 2021, he founded Betterview Counseling & Trauma Recovery to build something different: a practice centered on quality care and a diverse, well-matched clinical team.

That difference started with the philosophy that every person who walked through Betterview's doors should receive the highest-quality care possible regardless of health insurance access or income status. To make that possible, Tremayne needed a building.

He turned to Finanta, who approved $1 million in financing for that building, a two-story professional office space in Berks County. With it, Betterview obtained state licensure and opened for anyone who walks through the door needing outpatient therapy and psychiatric services.

With the financing and support of Finanta, Betterview has grown into a team of 60 therapists currently serving over 2,300 people across Berks County.

Cover photo: Dominga Peralta Lopez and Jose Peña, business owners, Lancaster, PA

Tremayne Jones

$19.2 MILLION
to support healthcare access this year.

A message from our leadership

Financial lives do not move in a straight line. We have watched members and clients open their first accounts and learn to save, then need a loan a few years later when a car breaks down, or when their business finally felt ready to grow. Later, they come back for a mortgage or home equity loan. That is what we are building here at Finanta and Finanta Credit Union, something that grows with each person as they move through their financial journey.

This year, we invested more than $77 million in community financing, capital that helped entrepreneurs create jobs and grow their businesses, helped families manage real expenses without turning to high-cost lenders, and opened doors to first-time homeownership.

Deposits at Finanta Credit Union grew by $16.7 million, and personal loan volume grew nearly 150%, as of June 2026. This year, we opened two new branches, in downtown Reading and in Northeast Philadelphia, bringing financial access closer to more members and clients. We launched our consumer and business credit cards this year, along with a faster, more secure way to send money internationally through our banking app.

And, a $45 million New Markets Tax Credit allocation is now funding health services, fresh food access, more childcare seats, and more jobs in the communities that count on us most.

We collaborated with partners like the Reinvestment Fund and Vanguard Financial Group to expand early childhood education programming in Philadelphia, work that opened the door to new partnerships with organizations like Latinos Educando Juntos. In Harrisburg, we built a financial education program with Tec Centro Capital Region, giving students the tools needed to build a strong financial life. We are now working to bring that same program to the Tec Centros in Lancaster, Reading, York, and Philadelphia. Partnerships like these help Finanta bring more resources to the communities we serve.

While numbers tell you what happened this year, relationships are why it happened. Members and clients do not stay with us just for the checking account, the business loan, or the mortgage. They stay because we are there to help them with all their financing needs. They can open the next account, apply for the next loan, or ask the next question, all with people who already know them. That is how trust is built at Finanta. Not just in one moment, but something we prove again every time we show up for our customers with the products, services, and guidance they need to reach their goals.

Thank you for choosing Finanta. And thank you for investing in what comes next.

Daniel Betancourt | President and CEO
Finanta and Finanta Credit Union

Robert Torres, Esq. | *Chair*
Finanta Board of Directors

Pedro A. Rivera II, Ed.D. | Chair
Finanta Credit Union Board of Directors

Real financial stability comes from access to healthy food, education, economic security, affordable housing, and healthcare.

These are Finanta's five pillars of impact, the areas we focus on because they are what people and communities need to thrive.

A loan to one entrepreneur becomes two new jobs with steady income. Opening a first credit union account becomes a family with room to plan ahead. A financial education workshop becomes the confidence to fill out a first loan application. Whatever the moment, we are there with a loan, an account, or guidance, so families and entrepreneurs can keep building on their dreams and journey to financial strength.

This year, entrepreneurs expanded their retail spaces. Therapists and healthcare providers grew their practices. Nonprofits expanded access to education and other key community services. Neighborhood markets brought fresh, healthy foods within reach. Families opened their first credit union accounts and bought their first homes. Developers and community partners brought affordable housing and safe places to call home into the communities that count on us most. Finanta brought the capital and resources to help open the door.

Pillars of Impact

- Healthy food access
- Educational opportunities
- Economic security
- Affordable housing
- Accessible healthcare

Pictured: Erikka Goslin, Taller Puertorriqueño, Philadelphia, PA

Bridging the Gap

Cultural institutions give neighborhoods a place to learn and stay connected to the history and traditions that shape their communities. That's why Finanta invests in projects and organizations that bring education and community resources together.

Since 1974, Taller Puertorriqueño has given North Philadelphia a place for artistry, education, and community impact. When Taller needed working capital and financial planning support to help bridge expected grant funding to keep up with their full offering of programs, Erikka Goslin turned to Finanta.

Finanta provided $250,000 for a working capital loan and hands-on financial guidance, helping Taller plan ahead, manage timing gaps in grant funding, and sustain day-to-day operations. Along with the loan, Taller became one of the first business accounts to open at the new Finanta Credit Union financial center in the Port Richmond neighborhood.

As a result of Finanta's support and guidance, Taller maintains its exhibits, lectures, and performances on schedule, and North Philadelphia's rich cultural history continues to be taught, experienced, and passed on to the next generation.

9,831 OPPORTUNITIES
for daycare and education created this year.

Erikka Goslin

"Finanta was the first organization to fund the project. They had faith in us when the project was just a piece of dirt."

Blane Stoddart, Bethel Village Apartments, Harrisburg, PA

A Home to be Proud of

For seniors on a fixed income, staying in the neighborhood they know means staying close to the people, routines, and sense of home that keeps them secure. Finanta understands what affordable housing projects need to get off the ground.

When a fire forced Bethel AME Church, a longtime cornerstone of the community, to relocate in 1995, it left behind a lot that sat empty for decades. Blane Stoddart and his business partner Ryan Sanders saw a way to bring it back to life: affordable housing for Harrisburg seniors.

Finanta is intentional about investing in affordable housing across our region. Because of this, we provided $1 million in pre-development financing and became the first institution to fund the project. Our loans helped Blane and Ryan secure the land, complete planning and permitting, and raise additional capital.

Bethel Village now offers 49 units of affordable senior housing, a community room, a dedicated library, wheelchair-accessible entrances, and on-site management, alongside activity programming, health screenings, and long-term care coordination for residents aging in place.

With Finanta's support, a long-vacant lot is now an affordable community where Harrisburg seniors feel secure about their future.

Blane Stoddart

$10.5 MILLION
invested in affordable housing this year.

Impact overview *(Cumulative since 1992)*

$727,792,757
in loans & investments

$51,184,350
in healthcare financing

$43,597,205
in healthy foods financing

84%
of loans & investments benefit low & moderate income communities

69%
of Credit Union members reside in low and moderate income communities

41%
membership growth in the Credit Union this year (7/1/25 - 6/30/26)

96,711
hours of financial education, technical assistance & business coaching provided

62,265
jobs created and/or retained

32,898
daycare and education opportunities financed

9,446
business and community projects financed

6,373
housing units financed

628 first-time homebuyers

Rene Anaya Cajigal

MariaLinda Montilla Navarro

Opening the Doors to Fresh Food

Fresh, quality food close to home shouldn't be a luxury, but for many neighborhoods, it is. Closing the fresh food access gap takes entrepreneurs willing to open the doors, and a lender, like Finanta, ready to help them do it.

Dominga Peralta Lopez has first-hand experience working with Finanta to close this gap. Eight years ago, she moved to Lancaster with a dream: to own her own restaurant.

She joined Finanta Credit Union, opened a savings account, and began building a savings habit that would put her dream within reach. Two years later, she and her husband Jose were ready. A business loan from Finanta financed her restaurant's equipment, and a business checking and savings account at the credit union kept her revenue safe. Delicias Restaurant opened its doors, serving fresh, culturally relevant food to the neighborhood.

In 2025, a second business loan from Finanta helped Dominga open a second restaurant and allowed her to hire five employees across both locations. As her business grew and she continued to build her savings, Dominga was ready for another step: buying a home where her daughter and three grandchildren could live together with her and Jose. Finanta was there again, this time with a mortgage to make it happen.

With Finanta's support, a neighborhood now has access to two restaurants, five new jobs, and a family with a home to call their own.

$2.7 MILLION
to improve access to healthy food this year.

Dominga Peralta Lopez

"Me siento muy agradecida de poder contar con la Cooperativa Finanta. Desde el inicio de nuestros restaurantes nos han apoyado mucho. Ya realizamos dos préstamos para nuestros negocios con la Cooperativa y ha sido un gran apoyo para avanzar y seguir creciendo como empresa. Finanta es un ejemplo para todos los que quieren iniciar un negocio."

Dominga Peralta Lopez, Delicias Restaurant, Lancaster, PA

> Just knowing that Finanta believed what I wanted to do was realistic and could happen meant so much to me.

More than a Number

Real experience doesn't always show up on loan applications the same way a bank balance does. Finanta understands that and is intentional about backing entrepreneurs whose experience doesn't always fit a standard application, giving them the opportunity to build their businesses and create more jobs.

Linda Vanessa Olivares Alvarado spent 23 years mastering every detail of a real estate closing, from title searches to insurance management. In April 2023, she was ready to open her own bilingual title company in Berks County.

She needed a lender who would take her years of experience into consideration and not just look at the numbers in her account. At Finanta, we believe experience counts too, so Linda connected with a lender who helped her build a business plan and financial projections and walked her through her first loan application. Finanta said yes, approving a $25,000 startup loan.

With that, Linda started Your Home Settlement Services, LLC, which grew from 48 mortgage closings and a staff of one in 2023 to almost 400 mortgage closings in 2025 alone and a team of five.

With Finanta's support, a company Linda built from the ground up now gives five people in Reading a steady paycheck and helps hundreds more on their way to homeownership.

Pictured: Linda Vanessa Olivares Alvarado, Your Home Settlement Services , Reading, PA

Linda Vanessa Olivares Alvarado

$7.1 MILLION
invested in small business lending this year.

> Future success starts before kindergarten. At Children's Academy, 100% of preschool children read, write, and demonstrate mastery of fine and gross motor skills.

2026 Milestones & Achievements

- Opened Reading Financial Center
- Opened Philadelphia Financial Center
- Awarded $45 million New Markets Tax Credit allocation
- Graduated 37 financial education cohort students
- Introduced Tiko, our credit union children's program mascot
- Launched personal and business credit cards
- Launched in-app international remittances
- Launched mortgage program in all financial centers

A Strong Start

Quality early education gives children a strong start, and gives working parents the stability to build a future of their own. That's why Finanta invests in early education, deliberately and consistently.

Rev. Dr. Gregory Edwards founded Resurrection Community Development Corporation's (RCDC) Children's Academy to give Allentown's preschool- and kindergarten-age children a strong start through high-quality education, while working parents had a trusted place to leave their children.

In 2019, Pastor Edwards was ready to expand the Academy, a PA Keystone 4 Star program, so more neighborhood children could learn close to home, and more parents could keep steady jobs because of local access to quality, reliable childcare.

Finanta provided a $4 million New Markets Tax Credit allocation toward the renovation of the 60-year-old school building, funding the classroom space and expansion Pastor Edwards needed. The renovation increased the Academy's capacity from 120 to nearly 400 children and created 60 new jobs, most held by people who live in the neighborhood the school serves.

We are proud to help build places like Children's Academy, giving hundreds of Allentown's children a strong start, and their families the stability to build on it.

$7.8 MILLION
invested in daycare and educational lending this year.

Rev. Dr. Gregory Edwards

Pictured: Rev. Dr. Gregory Edwards, RCDC Children's Adademy, Allentown, PA

2026 **Financial Report**

In fiscal year 2026, we maintained strong financial performance in both the loan fund and credit union. The loan fund reached $203 million in loan capital, a 15% increase over fiscal year 2025, and the credit union surpassed $55 million in total assets. Our overall loan fund portfolio performance has remained strong with loan losses of only 1%. Our net assets increased by 2.4% to $78 million, and we retained a solid net asset ratio of 36.2%, ensuring continued growth and investor protection. The loan fund also closed over $77 million in new loans and New Market Tax Credit investments. This demonstrates our effectiveness and commitment in providing capital to create lasting community impact across Southeastern Pennsylvania, Southern New Jersey, and Delaware.

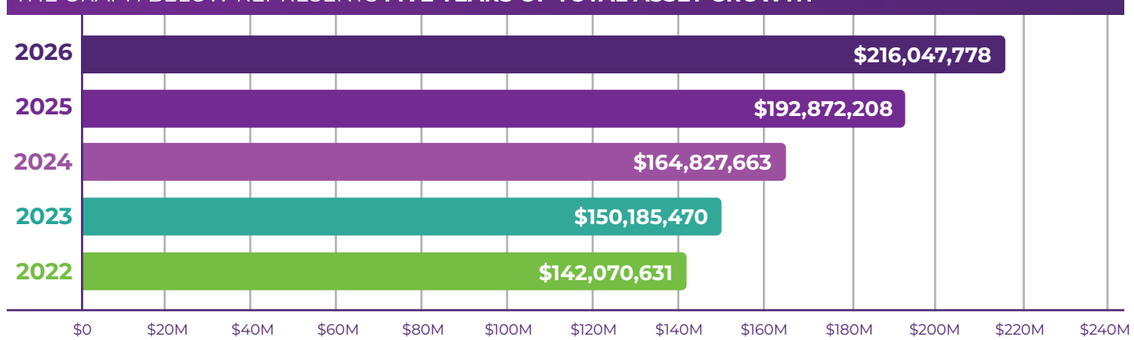
Finanta Financial Data (as of June 30, 2026)

FINANCIAL POSITION DATA	2024	2025	2026
Total Assets	$164,827,663	$192,872,208	$216,047,778
Total Liabilities	$94,520,508	$16,481,364	$137,836,776
Total Net Assets	$70,307,155	$76,390,844	$78,211,002
Total Liabilities & Net Assets	**$164,827,663**	**$192,872,208**	**$216,047,778**

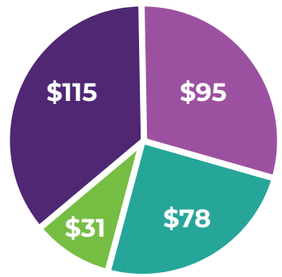
STATEMENT OF ACTIVITES DATA	2024	2025	2026
Total Income	$24,722,414	$41,096,471	$24,572,434
Total Expenses	$17,033,017	$35,012,782	$22,753,044
Change in Net Assets	**$7,689,397**	**$6,083,689**	**$1,819,390**

TOTAL CAPITAL UNDER MANAGEMENT	2024	2025	2026
Loan Capital	$159,682,847	$176,811,943	$203,975,326
New Markets Tax Credits	$75,000,000	$80,000,000	$115,000,000
Credit Union	$11,249,577	$20,490,491	$37,921,187
Total Capital Under Management	**$245,932,424**	**$277,302,434**	**$356,896,513**

THE GRAPH BELOW REPRESENTS **FIVE YEARS OF TOTAL ASSET GROWTH**

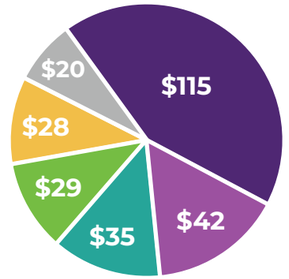


CAPITAL UNDER MANAGEMENT*



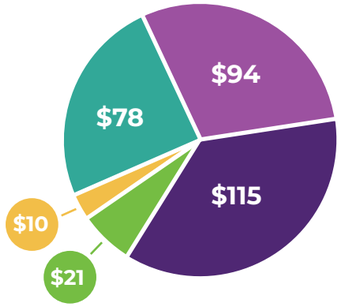
- New Markets Tax Credits
- Investment Capital
- Net Assets
- Equity Equivalent

LOAN & INVESTMENT PORTPOLIO BY TYPE*



- New Markets Tax Credits
- Business Real Estate Loans
- Small Business
- Housing Development
- Community Services
- Consumer Loans & Mortgages

FINANCING CAPITAL BY SOURCE*



- New Markets Tax Credits
- Financial Institutions
- Net Assets
- Religious Organizations, Corporations, Individuals and Deposits
- Government and other

*The charts above represent Fiscal Year 2026 Data in millions.

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Lancaster County Community Foundation
Mercy Partnership Fund
Sisters of Charity of Cincinnati
TD Community Development Corporation
Wyomissing Foundation

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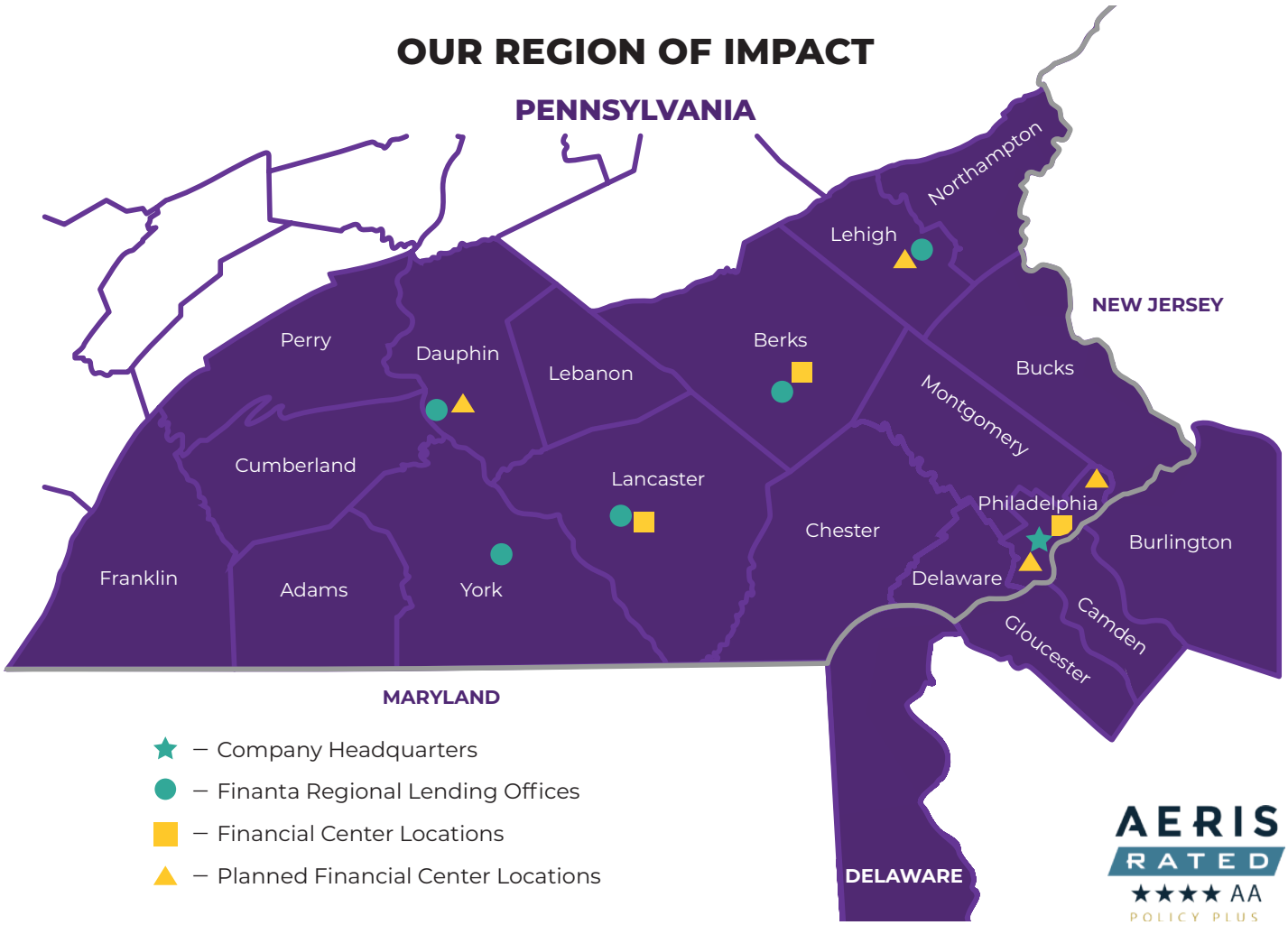

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