



December 18, 2025 | Volume 2025, Issue Number 12 | End of Year Edition

The Moments Behind the Momentum

A look back at the moments and progress shaping what comes next

It's that time of year again—the holiday rush. At home and at work, there's a familiar scramble to tie up loose ends while beginning to look ahead and plan for what's next in 2026.

We're all doing it. Thinking about budgets, making strategic plans, and asking ourselves what can be done now to prepare for the future. Next year will bring new challenges and new opportunities, and the goal is to be ready for both.

It's exciting, and also a bit *exhausting*.

So for just a few minutes let's step away from that mindset. Perhaps it's the perspective that comes with time—proud Gen-Xer that I am—but I find myself feeling a little more reflective this season. I want to pause and talk about 2025; what stood out, what made me smile, and what has me excited about the next chapter that begins in 2026. So please—indulge me.

I recently revisited our [2025 Impact Report and Impact Video](#), and my reaction was simple: *wow*. We accomplished a great deal. The report reflects that, and it's impressive. It's worth reading, it's worth watching—and it's certainly worth celebrating.

But I'm not going to recap what's in the report. Instead, I want to share the moments that don't always make it into metrics and summaries—the experiences that energize me and remind me why the credit union industry is where I belong. A few stand out:

- In the spring, I received a phone call from a small credit union leader thanking me for a solution recommendation. Through that conversation, I learned that this credit union hadn't realized an AI solution was even within reach financially.
- Not long ago, I received a late-night text from a fintech partner and friend. After nearly three years, the message was to share that they had just signed a large credit union in my home state of New Hampshire, and they couldn't wait to say thank you for the support.
- Several months ago, a new partner rearranged their schedule with just three days' notice to participate in one of our in-person network meetings. While walking to their car afterward, they

learned of a contract win, turned right back around, and came inside to share the news—they wanted me to be the first person they told.

- I had the opportunity to attend and speak at America's Credit Unions' Small Credit Union Conference in Kansas City. After my session, a small credit union leader approached me and said it was the first time a conversation about data had actually made sense to them.
- This year's APEX convention delivered record-breaking attendance. On the final day, a long-time partner—who has attended for more than a decade—shared that this year was the best yet. (And just wait until they see what's ahead).
- In a recent meeting, a fintech partner shared they were engaging leagues across the country to explore new partnerships. When asked what success should look like, their response was simple: "Do exactly what the CCUA is doing."

We worked hard this year. Membership grew for the sixth consecutive year. Attendance increased across every event, with more than 1,000 attendees at APEX alone. Roundtables and networks continue to expand, and education programs are being leveraged across the system.

But 2025 reminded me that progress doesn't always show up in reports and metrics. Often, it shows up in moments—in conversations, trust, and relationships. Those moments are what truly position us for success in 2026.

I'm proud of what we accomplished together this year, and I'm excited for where it leads next.

[Read the Full Blog by CCUA EVP & COO Melissa Pomeroy](#)





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