



# Owners' Dividend

2025 ESL IN THE COMMUNITY REPORT

# Owners' Dividend

Since 1996, ESL has shared its financial success with members through its extraordinary annual Owners' Dividend payout. This year's distribution of more than \$30 million continues that tradition and raises the total amount returned since 1996 to more than \$350 million.

Our Owners' Dividend reflects how ESL returns a portion of our yearly earnings back to the people who help generate them. ESL members earn a payout tied to their account balances, debit and credit card transactions, and wealth relationships with ESL. These returns reflect the

value created through the cooperative principles we enjoy as a member-focused organization and demonstrate the strength of partnership between ESL and our more than 445,000 members.

These annual payouts are possible because our members place their trust in ESL with their financial lives. This trust supports everything from business financing and home lending to strengthening financial well-being. We remain deeply grateful for the continued trust and partnership that make this shared success possible.

2025 PAYOUT  
IN JANUARY 2026

\$30 Million

TOTAL AMOUNT  
PAID TO MEMBERS  
SINCE 1996

\$350 Million



CHRIS,  
ESL EMPLOYEE