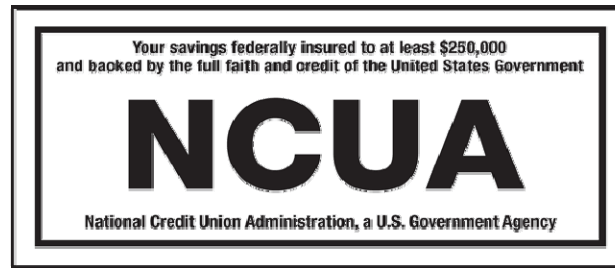


STATEMENT OF FINANCIAL CONDITION

December 31, 2024 & 2023

ASSETS	2024*	2023	INCOME	2024*	2023
Loans	\$447,861,494	\$440,757,680	Interest on Loans	\$17,537,102	\$14,928,230
Allowance for Loan Losses	(700,000)	(700,000)	Investments	65,092,906	55,910,688
Cash	6,699,468	3,808,799	Other	1,852,501	3,438,641
Investments	2,017,170,034	1,922,783,436	TOTAL INCOME	\$84,482,509	\$74,277,559
Other Assets	862,254	585,743			
Prepaid Expenses	6,348,567	5,729,905	OPERATING EXPENSES		
Accrued Income	7,051,033	5,779,162	Employee Compensation & Benefits	\$7,859,565	\$7,374,761
Property and Equipment	1,054,679	1,001,663	Travel and Conference Expenses	16,504	17,090
TOTAL ASSETS	\$2,486,347,529	\$2,379,746,388	Office Occupancy Expense	849,773	837,704
			Office Operations Expense	3,449,241	3,165,019
			Education & Promotional Expenses	22,931	20,864
			Loan Servicing Expense	237,847	233,367
			Professional and Outside Services	92,480	87,128
			Provision for Loan Losses	104,666	65,358
			Member Insurance	118,389	120,302
			Operating Fees	122,661	120,365
			Miscellaneous Operating Expenses	144,739	127,207
			TOTAL OPERATING EXPENSES	\$13,018,796	\$12,169,165
LIABILITIES AND EQUITY					
Liabilities			DISTRIBUTION OF INCOME		
Member Shares			Dividends	\$63,822,733	\$56,323,525
Regular and Clubs	\$1,581,651,794	\$1,639,210,628	Operating Expenses	13,018,796	12,169,165
Share Drafts	148,533,275	146,724,164	Gain (Loss) on Investments	0	0
Term Shares	477,351,685	323,248,420	Net Income	7,640,980	5,784,869
Individual Retirement	54,282,621	52,958,282			
Dividends Payable	13,461,154	14,396,650	Gross Income	\$84,482,509	\$74,277,559
Other Liabilities	1,982,245	2,508,633			
Equity					
Reserves	212,599,775	204,958,795			
Accumulated Other Comprehensive Income	(3,515,020)	(4,259,184)			
TOTAL LIABILITIES & EQUITY	\$2,486,347,529	\$2,379,746,388			



* Unaudited

LET YOUR SAVINGS GROW WITH YOUR CREDIT UNION!