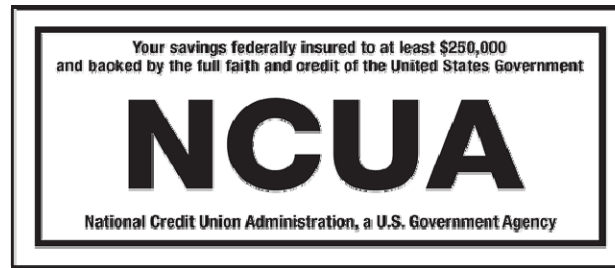


STATEMENT OF FINANCIAL CONDITION

December 31, 2025 & 2024

ASSETS	2025*	2024	INCOME	2025*	2024
Loans	\$423,707,475	\$447,861,494	Interest on Loans	\$18,653,123	\$17,537,102
Allowance for Loan Losses	(700,000)	(700,000)	Investments	72,119,881	65,092,906
Cash	3,585,840	6,699,468	Other	<u>1,925,518</u>	<u>1,852,501</u>
Investments	2,192,087,773	2,017,170,034	TOTAL INCOME	<u>\$92,698,522</u>	<u>\$84,482,509</u>
Other Assets	1,494,180	847,524	OPERATING EXPENSES		
Prepaid Expenses	7,457,533	6,348,567	Employee Compensation & Benefits	\$8,022,420	\$7,859,565
Accrued Income	8,731,310	7,051,033	Travel and Conference Expenses	28,046	16,504
Property and Equipment	<u>1,435,784</u>	<u>1,054,679</u>	Office Occupancy Expense	880,754	849,773
TOTAL ASSETS	<u>\$2,637,799,895</u>	<u>\$2,486,332,799</u>	Office Operations Expense	3,764,514	3,449,241
			Education & Promotional Expenses	38,136	22,931
LIABILITIES AND EQUITY			Loan Servicing Expense	286,830	237,847
Liabilities			Professional and Outside Services	91,162	92,480
Member Shares			Provision for Loan Losses	137,673	104,666
Regular and Clubs	\$1,589,335,853	\$1,581,651,793	Member Insurance	148,605	118,389
Share Drafts	156,992,390	148,533,275	Operating Fees	128,162	122,661
Term Shares	595,698,815	477,351,685	Miscellaneous Operating Expenses	<u>168,872</u>	<u>144,739</u>
Individual Retirement	56,316,729	54,282,622	TOTAL OPERATING EXPENSES	<u>\$13,695,174</u>	<u>\$13,018,796</u>
Dividends Payable	13,721,967	13,461,154			
Other Liabilities	2,124,019	1,967,515	DISTRIBUTION OF INCOME		
Equity			Dividends	\$65,791,731	\$63,822,733
Reserves	225,811,392	212,599,775	Operating Expenses	13,695,174	13,018,796
Accumulated Other			Gain (Loss) on Investments	0	0
Comprehensive Income	<u>(2,201,270)</u>	<u>(3,515,020)</u>	Net Income	<u>13,211,617</u>	<u>7,640,980</u>
TOTAL LIABILITIES & EQUITY	<u>\$2,637,799,895</u>	<u>\$2,486,332,799</u>	Gross Income	<u>\$92,698,522</u>	<u>\$84,482,509</u>



* Unaudited

LET YOUR SAVINGS GROW WITH YOUR CREDIT UNION!