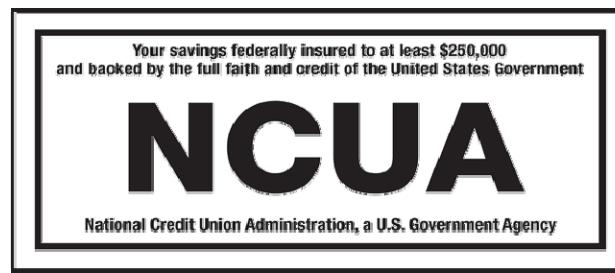


## **STATEMENT OF FINANCIAL CONDITION**

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

\* Unaudited



# **LET YOUR SAVINGS GROW WITH YOUR CREDIT UNION!**