

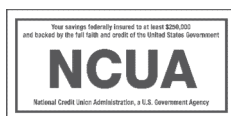


Financial Condition

	<u>Balance</u>
Cash	\$67,027,284
Investments	\$203,770,786
Gross Loans	\$926,947,531
Net Deferred (Fees) Costs	\$1,434,427
Hedge Item Basis Adjustment	(\$299,223)
Allowance for Loan Loss	(\$7,370,855)
Net Loans	\$920,711,879
Fixed Assets	\$24,849,924
Other Assets	\$78,504,577
Total Assets	<u>\$1,294,864,450</u>
Regular Shares	\$221,303,371
Share Drafts	\$184,821,951
Money Market	\$260,230,789
Escrow Shares	\$1,496,809
IRA Shares	\$23,090,553
Certificates	\$312,321,218
Non-Member CDs	\$48,110,674
Business Regular Shares	\$8,259,177
Business Checking	\$30,749,183
Business Money Market	\$19,136,449
Business Certificates	\$7,465,227
Total Shares	\$1,116,985,402
Funds Purchased	\$42,500,000
Other Liabilities	\$14,793,151
Total Liabilities	\$1,174,278,553
Regular Reserves	\$0
Undivided Earnings	\$134,145,253
Unrealized Gain (Loss)	(\$13,559,357)
Total Equity	\$120,585,896
Total Liabilities & Equity	<u>\$1,294,864,450</u>

Delinquent Loans Summary

60 to 179 Days	\$1,419,616
More Than 179 Days	\$22,960
Total	\$1,442,576
Delinquent Loans / Gross Loans	0.16%
Delinquent Loans / Total Assets	0.11%



Month End Performance Report April-25

Income Statement

	<u>Month to Date</u>	<u>Year to Date</u>
Interest on Loans	\$4,495,444	\$17,422,268
Interest on Investments	\$898,151	\$3,404,512
Equity Profit and Loss	(\$62,692)	(\$724,405)
Total Interest Income	\$5,330,903	\$20,102,375
Dividend Expense	\$1,699,116	\$6,926,147
Funds Purchased	\$144,254	\$732,493
Total Interest Expense	\$1,843,370	\$7,658,640
Net Interest Income	\$3,487,533	\$12,443,735
Provision for Loan Loss	\$550,000	\$2,079,815
Net Interest Income after Prov	\$2,937,533	\$10,363,920
Share Fee Income	\$356,980	\$1,429,896
Loan Fee Income	\$54,047	\$218,676
Sold Loan Fee Income	\$666	\$2,678
Debit Interchange Income	\$445,712	\$1,732,207
Credit Interchange Income	\$47,325	\$192,810
Income from Reimbursement	\$75,540	\$307,647
Other Misc Income	\$207,080	\$837,894
Other Gain/(Loss)	(\$13,223)	(\$99,472)
Total Non-Interest Income	\$1,174,127	\$4,622,336
Salary & Benefits	\$1,094,730	\$4,503,391
Travel & Conference	\$38,166	\$134,494
Occupancy	\$208,398	\$675,711
Office Operations	\$407,038	\$1,488,467
Marketing	\$73,921	\$359,603
Loan Expense	\$135,463	\$563,567
Professional & Outside	\$290,782	\$655,661
Member Service Operations	\$520,972	\$2,079,783
Other Misc Expense	\$41,457	\$165,253
Total Non-Interest Expense	\$2,810,926	\$10,625,931
Net Income	<u>\$1,300,734</u>	<u>\$4,360,325</u>

Capital Ratio

To be considered well capitalized a credit union must have a net-worth ratio of at least 7%

Capital Ratio 10.36%

I certify to the best of my knowledge and belief, this statement and the related statements are true and correct and present fairly the financial position and the results of operations of the periods covered.

Katelyn Brown

VP Accounting & Finance