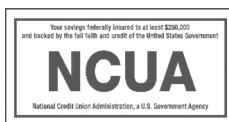




## Financial Condition

	<u>Balance</u>
Cash	\$18,271,277
Investments	\$234,417,922
Gross Loans	\$1,140,304,228
Net Deferred (Fees) Costs	(\$64,106)
Hedge Item Basis Adjustment	(\$418,337)
Allowance for Credit Loss	(\$7,545,070)
Net Loans	\$1,132,276,715
Fixed Assets	\$27,202,376
Goodwill & Intangible	\$32,467,089
Other Assets	\$88,722,969
<b>Total Assets</b>	<b><u>\$1,533,358,348</u></b>
Regular Shares	\$216,984,123
Share Drafts	\$193,997,484
Money Market	\$281,209,273
Escrow Shares	\$2,102,295
IRA Shares	\$22,397,590
Certificates	\$331,987,130
Non-Member Deposits	\$77,716,467
Business Regular Shares	\$8,849,684
Business Checking	\$123,787,530
Business Money Market	\$65,766,937
Business Certificates	\$26,642,348
Total Shares	\$1,351,440,861
Funds Purchased	\$42,500,000
Other Liabilities	\$13,203,431
Total Liabilities	\$1,407,144,293
Regular Reserves	\$0
Undivided Earnings	\$137,822,120
Unrealized Gain (Loss)	(\$11,608,065)
Total Equity	\$126,214,055
<b>Total Liabilities &amp; Equity</b>	<b><u>\$1,533,358,348</u></b>



## Month End Performance Report

### June-25

## Income Statement

	<u>Month to Date</u>	<u>Year to Date</u>
Interest on Loans	\$5,616,284	\$29,004,339
Interest on Investments	\$653,411	\$4,736,882
Equity Profit and Loss	(\$36)	(\$724,440)
Total Interest Income	\$6,269,659	\$33,016,780
Dividend Expense	\$2,121,283	\$11,206,431
Funds Purchased	\$147,223	\$1,031,261
Total Interest Expense	\$2,268,506	\$12,237,692
Net Interest Income	\$4,001,154	\$20,779,088
Provision for Credit Loss	\$28,458	\$2,908,273
Net Interest Income after Provision	\$3,972,696	\$17,870,815
Share Fee Income	\$405,952	\$2,220,200
Loan Fee Income	\$60,931	\$343,996
Sold Loan Fee Income	\$646	\$3,987
Debit Interchange Income	\$472,888	\$2,663,035
Credit Interchange Income	\$55,239	\$278,379
Income from Reimbursement	\$26,979	\$383,894
Other Misc Income	\$582,913	\$1,650,085
Other Gain/(Loss)	(\$255)	(\$157,709)
Total Non-Interest Income	\$1,605,293	\$7,385,867
Salary & Benefits	\$1,419,865	\$7,405,919
Travel & Conference	\$30,012	\$199,600
Occupancy	\$221,828	\$1,053,622
Office Operations	\$563,479	\$2,533,363
Marketing	\$103,117	\$562,356
Loan Expense	\$123,448	\$814,114
Professional & Outside	\$225,051	\$973,380
Member Service Operations	\$593,092	\$3,176,081
Goodwill and Intangible Expense	\$225,280	\$225,281
Other Misc Expense	\$44,028	\$275,773
Total Non-Interest Expense	\$3,549,201	\$17,219,491
<b>Net Income</b>	<b><u>\$2,028,788</u></b>	<b><u>\$8,037,192</u></b>

## Capital Ratio

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

Capital Ratio 8.99%

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.

Christine Haugen

Chief Financial Officer