

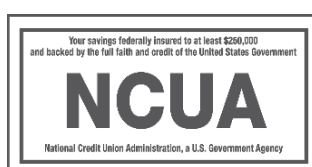


## Month End Performance Report

### July-25

#### Financial Condition

	<b>Balance</b>
Cash	\$22,026,802
Investments	\$227,677,489
Gross Loans	\$1,150,187,322
Net Deferred (Fees) Costs	(\$192,367)
Hedge Item Basis Adjustment	(\$695,132)
Allowance for Credit Loss	(\$7,486,711)
Net Loans	\$1,141,813,113
Fixed Assets	\$27,073,406
Goodwill & Intangible	\$32,153,404
Other Assets	\$92,310,024
<b>Total Assets</b>	<b>\$1,543,054,237</b>
Regular Shares	\$216,261,838
Share Drafts	\$193,179,425
Money Market	\$284,911,757
Escrow Shares	\$2,503,083
IRA Shares	\$22,354,153
Certificates	\$334,285,154
Non-Member Certificates	\$47,404,789
Business Regular Shares	\$9,011,226
Business Checking	\$120,650,854
Business Money Market	\$99,524,969
Business Certificates	\$26,459,747
Total Shares	\$1,356,546,995
Funds Purchased	\$45,321,840
Other Liabilities	\$13,439,087
Total Liabilities	\$1,415,307,922
Regular Reserves	\$0
Undivided Earnings	\$140,086,177
Unrealized Gain (Loss)	(\$12,339,862)
Total Equity	\$127,746,315
<b>Total Liabilities &amp; Equity</b>	<b>\$1,543,054,237</b>



#### Income Statement

	<b>Month to Date</b>	<b>Year to Date</b>
Interest on Loans	\$6,145,098	\$35,149,437
Interest on Investments	\$824,996	\$5,561,878
Equity Profit and Loss	\$0	(\$724,440)
Total Interest Income	\$6,970,094	\$39,986,874
Dividend Expense	\$2,088,783	\$13,295,214
Funds Purchased	\$150,225	\$1,181,486
Total Interest Expense	\$2,239,008	\$14,476,700
Net Interest Income	\$4,731,086	\$25,510,174
Provision for Credit Loss	\$350,000	\$3,258,273
Net Interest Income after Provision	\$4,381,086	\$22,251,901
Share Fee Income	\$505,219	\$2,725,419
Loan Fee Income	\$65,497	\$409,493
Sold Loan Fee Income	\$640	\$4,627
Debit Interchange Income	\$467,827	\$3,130,862
Credit Interchange Income	\$23,193	\$301,572
Income from Reimbursement	\$28,501	\$412,396
Other Misc Income	\$392,644	\$2,042,729
Other Gain/(Loss)	\$0	(\$157,709)
Total Non-Interest Income	\$1,483,521	\$8,869,388
Salary & Benefits	\$1,462,903	\$8,868,822
Travel & Conference	\$36,235	\$235,835
Occupancy	\$235,950	\$1,289,572
Office Operations	\$513,449	\$3,046,812
Marketing	\$110,428	\$672,784
Loan Expense	\$155,334	\$969,448
Professional & Outside	\$158,006	\$1,131,386
Member Service Operations	\$663,654	\$3,839,736
Goodwill and Intangible Expense	\$225,281	\$450,561
Other Misc Expense	\$39,559	\$315,333
Total Non-Interest Expense	\$3,600,799	\$20,820,289
<b>Net Income</b>	<b>\$2,263,808</b>	<b>\$10,301,000</b>

#### Capital Ratio

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

Capital Ratio 9.08%

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