

**Balance Sheet**  
as of  
**December 31, 2024**

| <b>ASSETS</b>                  |                       | <b>LIABILITIES &amp; EQUITY</b>       |                       |
|--------------------------------|-----------------------|---------------------------------------|-----------------------|
| Loans                          | 111,800,416.26        | Accounts Payable                      | 483,473.91            |
| Allowance for Loss             | (1,157,115.24)        | Accrued Expenses                      | 131,492.02            |
| Accounts Receivable            | 24,857.17             | Dividends Payable                     | 228,057.85            |
| Cash & Cash Accounts           | 7,583,700.82          | Other Liabilities                     | 8,345,089.13          |
| Investments                    | 7,891,101.75          | Deferred Income                       | -                     |
| Fed EBA-Sweep & Reg D. Reserve | 1,150,000.00          | <b>MEMBER EQUITY</b>                  |                       |
| Prepaid Expenses               | 276,865.11            | Regular Shares                        | 21,250,813.00         |
| Fixed Assets                   | 6,109,048.48          | All Other Shares                      | 91,211,191.68         |
| Deposit in NCUSIF              | 1,084,944.55          | <b>RESERVES AND UND EARN</b>          | 14,860,081.36         |
| Other Assets                   | 786,225.44            | <b>OTHER RESERVES</b>                 | 0.00                  |
| Liability for Pensions         | 0.00                  | OTHER COMPREHENSIVE INC               | (960,154.61)          |
| <b>TOTAL ASSETS</b>            | <b>135,550,044.34</b> | <b>TOTAL LIABILITIES &amp; EQUITY</b> | <b>135,550,044.34</b> |

**INCOME & EXPENSE**  
Month Ending  
**December 31, 2024**

|   |                   |
|---|-------------------|
| <b>INCOME</b>                             |                   |
| Income from Loans                         | 649,351.32        |
| Income from Investments                   | 31,122.81         |
| Fee & Other Income                        | 102,646.05        |
| <b>TOTAL INCOME</b>                       | <b>783,120.18</b> |
| <b>EXPENSES</b>                           |                   |
| Employee Comp & Benefits                  | 204,668.17        |
| Travel & Conference                       | 17,176.83         |
| Occupancy & Operations                    | 95,099.86         |
| Education & Promotion                     | (59,737.06)       |
| Prov for Loan Loss                        | 161,186.89        |
| Operating Fees                            | 2,025.16          |
| Miscellaneous Expenses                    | 47,740.81         |
| <b>OPERATING EXPENSES</b>                 | <b>468,160.66</b> |
| <b>COST OF FUNDS</b>                      |                   |
| Dividend & Interest Expense               | 244,844.49        |
| <b>TOTAL EXPENSES</b>                     | <b>713,005.15</b> |
| <b>NET INCOME FROM OPERATIONS</b>         | <b>70,115.03</b>  |
| NCUA ASSESSMENT                           | 0.00              |
| NON OPER GAIN (LOSS)                      | (37,311.00)       |
| <b>NET TRANSFER TO UNDIVIDED EARNINGS</b> | <b>32,804.03</b>  |

*"This credit union is federally insured by the National Credit Union Administration"*