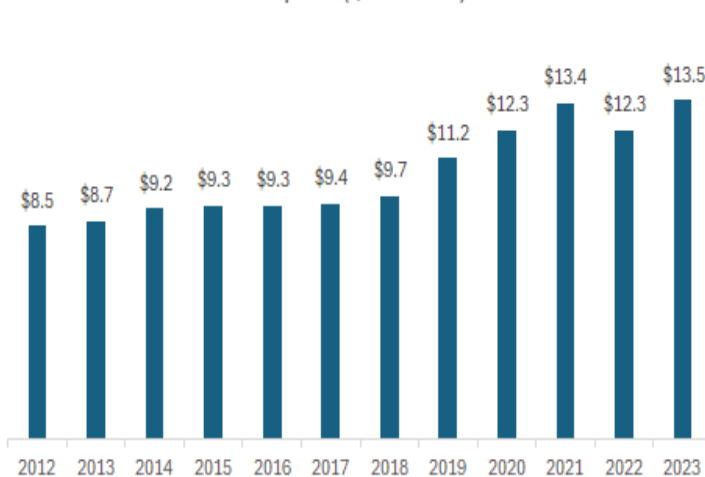


Comparative Statement of Financial Condition

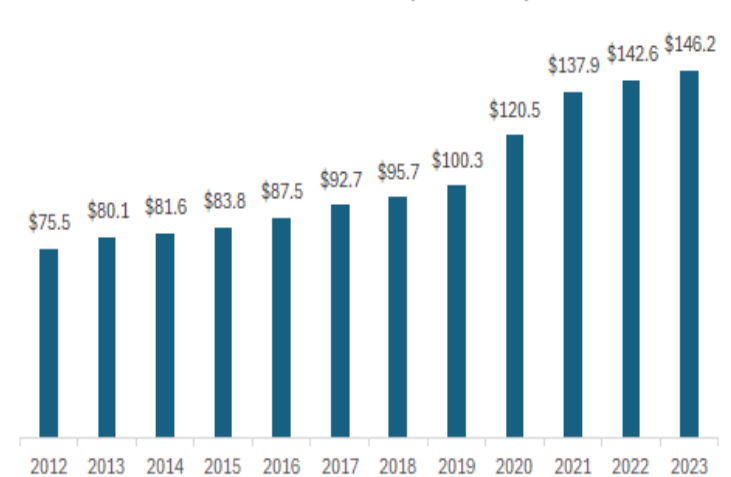
	Dec. 31, 2022	Dec. 31, 2023
ASSETS		
Loans to Members - Net	\$70,576,628	\$93,181,969
Cash	\$3,086,404	\$3,272,285
Investments	\$70,991,468	\$51,713,157
Land & Buildings Net	\$6,201,946	\$6,443,619
Other Fixed Assets Net	\$364,326	\$516,057
All Other Assets	\$4,768,009	\$6,222,578
TOTAL ASSETS	\$155,988,782	\$161,349,665
LIABILITIES AND MEMBER'S EQUITY		
LIABILITIES		
Shares	\$142,551,370	\$146,209,957
Accounts Payable	\$1,088,958	\$1,684,242
TOTAL LIABILITIES	\$143,640,328	\$147,894,496
MEMBERS EQUITY		
Regular Reserve	\$1,771,485	\$1,771,485
Other Reserves	\$3,202,530	\$3,202,530
Undivided Earnings	\$9,560,602	\$9,913,035
Accumulated Gain/(Loss) on Available for Sale Securities	\$(2,186,164)	\$(1,431,892)
TOTAL EQUITY	\$12,348,454	\$13,455,169
TOTAL LIABILITIES & EQUITY	\$155,988,782	\$161,349,665

	Dec. 31, 2022	Dec. 31, 2023
EARNINGS & DISTRIBUTION OF FUNDS		
OPERATING INCOME		
Interest on Loans	\$3,932,425	\$5,339,753
All Other Operating Income	\$3,261,705	\$2,098,837
Total Operating Income	\$7,194,131	\$7,438,590
OPERATING EXPENSES		
Compensation & Benefits	\$2,785,714	\$3,302,323
Office Operations	\$755,799	\$783,222
Office Occupancy	\$450,304	\$521,311
Association Dues	\$19,568	\$20,428
Loan Servicing	\$418,915	\$542,213
Member Education	\$137,634	\$147,685
Advertising/Promotion	\$999,282	\$1,078,644
Professional & Outside Services	\$104	\$10,063
Interest on Borrowed Money	\$24,193	\$25,487
Federal Examination Fee	\$-	\$(95)
Annual Meeting Expense	\$41,959	\$50,395
Travel & Conference	\$174,108	\$86,416
Miscellaneous Expenses	\$5,807,580	\$6,568,092
TOTAL OPERATING EXPENSE	\$-	\$(69,105)
Gain (Loss) on Investments	\$129,314	\$108,732
Membership Capital Share Deposit Refund (MUCFCU)	\$67,500	\$-
NCUSIF Premium Expense	\$196,814	\$39,627
TOTAL NON-OPERATING INCOME / (EXPENSE)	\$1,583,364	\$1,910,498
Total Income Before Dividends	\$1,583,364	\$1,910,498
Less Dividends	\$126,261	\$385,649
Provision for Loan and Share Losses	\$291,440	\$806,786
NET INCOME (LOSS)	\$1,165,663	\$718,063

Capital (\$Millions)



Members Shares (\$Millions)



Note 1: The financial statements presented herein are unaudited.

Federally Insured by NCUA