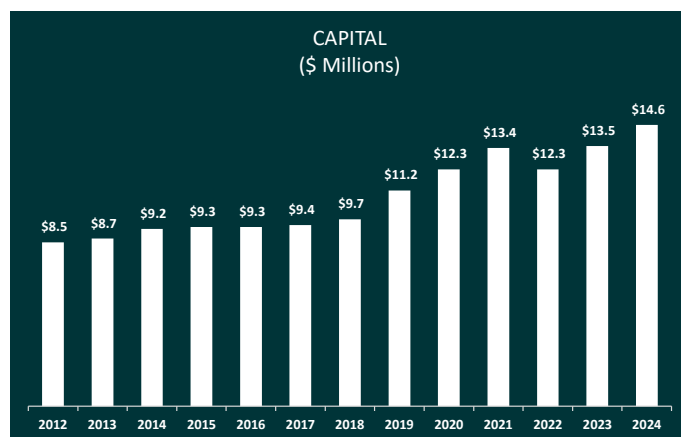


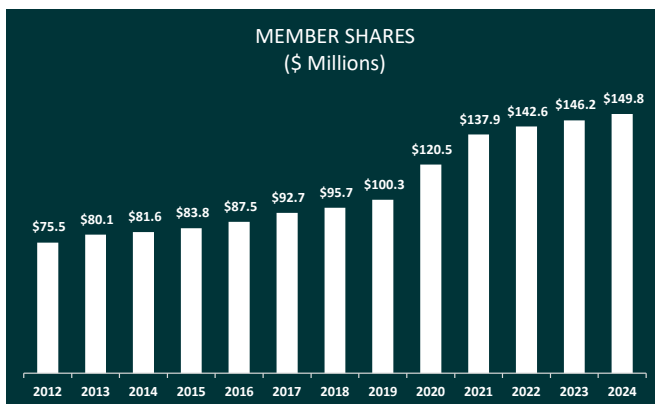
Comparative Statement of Financial Condition

ASSETS	Dec. 31, 2023	Dec. 31, 2024
Loans to Members - Net	\$ 93,181,969	\$ 93,291,364
Cash	\$ 3,272,285	\$ 2,486,604
Investments	\$ 51,713,157	\$ 54,263,332
Land & Buildings Net	\$ 6,443,619	\$ 6,397,487
Other Fixed Assets Net	\$ 516,057	\$ 716,438
All Other Assets	\$ 6,222,578	\$ 9,402,112
TOTAL ASSETS	\$161,349,665	\$166,557,337
LIABILITIES AND MEMBER'S EQUITY		
LIABILITIES		
Shares	\$ 146,210,254	\$ 149,860,501
Accounts Payable	\$ 1,684,242	\$ 2,086,597
Other Liabilities - Corporate Stabilization Assessment		
TOTAL LIABILITIES	\$147,894,496	\$151,947,098
MEMBERS EQUITY		
Regular Reserve	\$ 1,771,485	\$ 1,771,485
Other Reserves	\$ 3,202,540	\$ 3,202,530
Undivided Earnings	\$ 9,913,035	\$ 10,527,828
Accumulated Gain/(Loss) on Available for Sale Securities	\$ (1,431,892)	\$ (891,567)
Accumulated Other Comprehensive Income / (Loss)		
Machine Suspense		\$ (39)
TOTAL EQUITY	\$ 13,455,168	\$ 14,610,239
TOTAL LIABILITIES & EQUITY	\$161,349,665	\$166,557,337



EARNINGS & DISTRIBUTION OF FUNDS

OPERATING INCOME	Dec. 31, 2023	Dec. 31, 2024
Interest on Loans	\$ 5,339,753	\$ 6,531,730
All Other Operating Income	\$ 2,098,837	\$ 2,083,968
Total Operating Income	\$ 7,438,590	\$ 8,615,698
OPERATING EXPENSES		
Compensation & Benefits	\$ 3,302,323	\$ 3,656,303
Office Operations	\$ 783,222	\$ 888,690
Office Occupancy	\$ 521,311	\$ 509,216
Members Insurance	\$ -	\$ -
Association Dues	\$ 20,428	\$ 20,837
Loan Servicing	\$ 542,213	\$ 437,616
Member Education/Advertising/Promotion	\$ 147,685	\$ 210,993
Professional & Outside Services	\$ 1,078,644	\$ 1,298,297
Interest on Borrowed Money	\$ 10,063	\$ -
Federal Examination Fee	\$ 25,487	\$ 30,025
Annual Meeting Expense	\$ (95)	\$ 20
Travel & Conference	\$ 50,395	\$ 67,111
Miscellaneous Expenses	\$ 86,416	\$ 143,395
TOTAL OPERATING EXPENSE	\$ 6,568,092	\$ 7,262,503
Membership Capital Share Deposit Refund (MUCFCU)	\$ 108,732	\$ -
NCUSIF Premium Expense	\$ -	\$ -
Gain (Loss) on Investments	\$ (69,105)	\$ (27,366)
TOTAL NON-OPERATING INCOME / (EXPENSE)	\$ 39,627	\$ (27,366)
Total Income Before Dividends	\$ 1,910,498	\$ 2,523,117
Less Dividends	\$ 385,649	\$ 1,317,252
Provision for Loan and Share Losses	\$ 806,786	\$ 591,072
NET INCOME (LOSS)	\$ 718,063	\$ 614,793



Note 1: The financial statements presented are herein unaudited.

Federally Insured by NCUA