

## Comparative Statement of Financial Condition

ASSETS	Dec. 31, 2024	Dec. 31, 2025
Loans to Members - Net	\$ 93,291,364	\$ 89,795,584
Cash	\$ 2,486,604	\$ 3,452,643
Investments	\$ 54,263,332	\$ 66,884,733
Land & Buildings Net	\$ 6,397,487	\$ 6,297,926
Other Fixed Assets Net	\$ 716,438	\$ 686,965
All Other Assets	\$ 9,402,112	\$ 9,311,568
<b>TOTAL ASSETS</b>	<b>\$166,557,337</b>	<b>\$176,429,419</b>
<b>LIABILITIES AND MEMBER'S EQUITY</b>		
<b>LIABILITIES</b>		
Shares	\$ 149,860,501	\$ 158,899,025
Accounts Payable	\$ 2,086,597	\$ 940,208
Other Liabilities - Corporate Stabilization Assessment		
<b>TOTAL LIABILITIES</b>	<b>\$151,947,098</b>	<b>\$159,839,233</b>
<b>MEMBERS EQUITY</b>		
Regular Reserve	\$ 1,771,485	\$ 1,771,485
Other Reserves	\$ 3,202,530	\$ 3,202,530
Undivided Earnings	\$ 10,527,828	\$ 11,931,303
Accumulated Gain/(Loss) on Available for Sale Securities	\$ (891,567)	\$ (315,132)
Accumulated Other Comprehensive Income / (Loss)	\$ -	\$ -
Machine Suspense	\$ (39)	\$ -
<b>TOTAL EQUITY</b>	<b>\$ 14,610,239</b>	<b>\$ 16,590,187</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>\$166,557,337</b>	<b>\$176,429,419</b>

### EARNINGS & DISTRIBUTION OF FUNDS

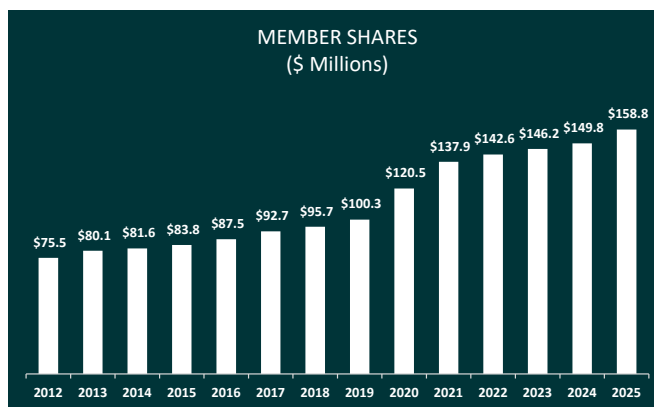
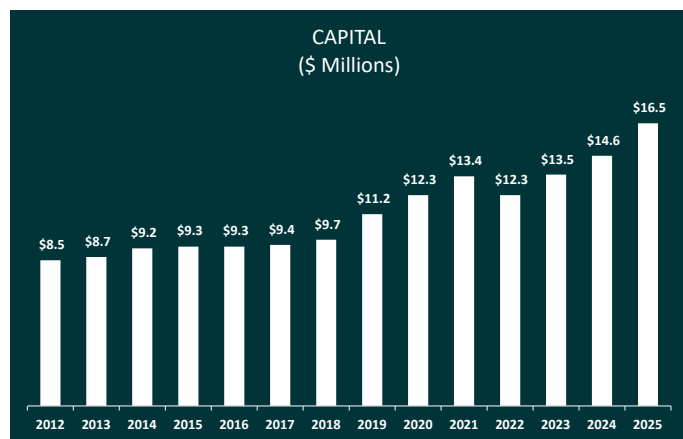
OPERATING INCOME	Dec. 31, 2024	Dec. 31, 2025
Interest on Loans	\$ 6,531,730	\$ 6,653,038
All Other Operating Income	\$ 2,083,968	\$ 2,196,089
<b>Total Operating Income</b>	<b>\$ 8,615,698</b>	<b>\$ 8,849,127</b>

### OPERATING EXPENSES

Compensation & Benefits	\$ 3,656,303	\$ 3,790,181
Office Operations	\$ 888,690	\$ 855,532
Office Occupancy	\$ 509,216	\$ 537,607
Members Insurance	\$ -	\$ -
Association Dues	\$ 20,837	\$ 19,533
Loan Servicing	\$ 437,616	\$ 549,369
Member Education/Advertising/Promotion	\$ 210,993	\$ 153,889
Professional & Outside Services	\$ 1,298,297	\$ 1,090,634
Interest on Borrowed Money	\$ -	\$ -
Federal Examination Fee	\$ 30,025	\$ 31,414
Annual Meeting Expense	\$ 20	\$ -
Travel & Conference	\$ 67,111	\$ 88,935
Miscellaneous Expenses	\$ 143,395	\$ 370,927
<b>TOTAL OPERATING EXPENSE</b>	<b>\$ 7,262,503</b>	<b>\$ 7,488,022</b>

Membership Capital Share Deposit Refund (MUCFCU)	\$ -	\$ -
NCUSIF Premium Expense	\$ -	\$ -
Gain (Loss) on Investments	\$ (27,366)	\$ -
<b>TOTAL NON-OPERATING INCOME / (EXPENSE)</b>	<b>\$ (27,366)</b>	<b>\$ -</b>

Total Income Before Dividends	\$ 2,523,117	\$ 2,930,113
Less Dividends	\$ 1,317,252	\$ 1,242,955
Provision for Loan and Share Losses	\$ 591,072	\$ 283,682
<b>NET INCOME (LOSS)</b>	<b>\$ 614,793</b>	<b>\$ 1,403,476</b>



Note 1: The financial statements presented are herein unaudited.

Federally Insured by NCUA