

Balance Sheet
as of
March 31, 2025

ASSETS		LIABILITIES & EQUITY	
Loans	111,536,795.66	Accounts Payable	285,278.05
Allowance for Loss	(1,884,268.29)	Accrued Expenses	261,961.69
Accounts Receivable	193,629.59	Dividends Payable	243,726.99
Cash & Cash Accounts	4,584,766.82	Other Liabilities	8,293,051.27
Investments	7,870,882.93	Deferred Income	-
Fed EBA-Sweep & Reg D. Reserve	9,600,000.00	MEMBER EQUITY	
Prepaid Expenses	125,993.90	Regular Shares	21,692,214.15
Fixed Assets	6,445,321.38	All Other Shares	96,970,305.64
Deposit in NCUSIF	1,084,944.55	RESERVES AND UND EARN	13,381,489.68
Other Assets	749,626.79	OTHER RESERVES	0.00
Liability for Pensions	0.00	OTHER COMPREHENSIVE INC	(820,334.14)
TOTAL ASSETS	140,307,693.33	TOTAL LIABILITIES & EQUITY	140,307,693.33

INCOME & EXPENSE
Month Ending
March 31, 2025

INCOME	
Income from Loans	637,094.04
Income from Investments	41,264.26
Fee & Other Income	111,739.50
TOTAL INCOME	790,097.80
EXPENSES	
Employee Comp & Benefits	256,204.19
Travel & Conference	6,275.82
Occupancy & Operations	88,055.89
Education & Promotion	27,438.18
Prov for Loan Loss	449,394.70
Operating Fees	0.00
Miscellaneous Expenses	33,378.91
OPERATING EXPENSES	860,747.69
COST OF FUNDS	
Dividend & Interest Expense	263,266.89
TOTAL EXPENSES	1,124,014.58
NET INCOME FROM OPERATIONS	(333,916.78)
NCUA ASSESSMENT	0.00
NON OPER GAIN (LOSS)	(21,827.48)
NET TRANSFER TO UNDIVIDED EARNINGS	(355,744.26)

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