

Balance Sheet
as of
May 31, 2025

| ASSETS | | LIABILITIES & EQUITY | |
|--------------------------------|-----------------------|---------------------------------------|-----------------------|
| Loans | 113,714,379.58 | Accounts Payable | 1,099,014.41 |
| Allowance for Loss | (2,014,663.65) | Accrued Expenses | 343,738.97 |
| Accounts Receivable | 1,504,461.56 | Dividends Payable | 229,892.36 |
| Cash & Cash Accounts | 7,339,840.04 | Other Liabilities | 7,417,865.52 |
| Investments | 8,150,058.40 | Deferred Income | 258,690.48 |
| Fed EBA-Sweep & Reg D. Reserve | 5,825,000.00 | MEMBER EQUITY | |
| Prepaid Expenses | 107,345.96 | Regular Shares | 22,714,410.45 |
| Fixed Assets | 6,212,111.88 | All Other Shares | 97,926,987.55 |
| Deposit in NCUSIF | 1,139,778.47 | RESERVES AND UND EARN | 13,654,314.88 |
| Other Assets | 846,268.24 | OTHER RESERVES | 0.00 |
| Liability for Pensions | 0.00 | OTHER COMPREHENSIVE INC | (820,334.14) |
| TOTAL ASSETS | 142,824,580.48 | TOTAL LIABILITIES & EQUITY | 142,824,580.48 |

INCOME & EXPENSE
Month Ending
May 31, 2025

| | |
|---|---------------------|
| INCOME | |
| Income from Loans | 685,945.73 |
| Income from Investments | 34,434.79 |
| Fee & Other Income | 113,953.18 |
| TOTAL INCOME | 834,333.70 |
| EXPENSES | |
| Employee Comp & Benefits | 278,450.72 |
| Travel & Conference | 9,247.09 |
| Occupancy & Operations | 118,942.23 |
| Education & Promotion | 27,685.99 |
| Prov for Loan Loss | 162,501.05 |
| Operating Fees | 2,135.00 |
| Miscellaneous Expenses | 92,970.27 |
| OPERATING EXPENSES | 691,932.35 |
| COST OF FUNDS | |
| Dividend & Interest Expense | 252,933.09 |
| TOTAL EXPENSES | 944,865.44 |
| NET INCOME FROM OPERATIONS | (110,531.74) |
| | |
| NCUA ASSESSMENT | 0.00 |
| NON OPER GAIN (LOSS) | (19,756.26) |
| NET TRANSFER TO UNDIVIDED EARNINGS | (130,288.00) |

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