

Balance Sheet
as of
June 30, 2025

ASSETS		LIABILITIES & EQUITY	
Loans	114,954,557.09	Accounts Payable	966,787.86
Allowance for Loss	(1,637,955.85)	Accrued Expenses	247,961.58
Accounts Receivable	868,869.13	Dividends Payable	215,350.87
Cash & Cash Accounts	5,953,070.68	Other Liabilities	7,435,697.33
Investments	8,039,942.72	Deferred Income	255,535.71
Fed EBA-Sweep & Reg D. Reserve	7,400,000.00	MEMBER EQUITY	
Prepaid Expenses	96,509.79	Regular Shares	21,654,310.88
Fixed Assets	6,451,404.46	All Other Shares	100,120,832.92
Deposit in NCUSIF	1,139,778.47	RESERVES AND UND EARN	13,944,954.38
Other Assets	847,341.51	OTHER RESERVES	0.00
Liability for Pensions	0.00	OTHER COMPREHENSIVE INC	(727,913.53)
TOTAL ASSETS	144,113,518.00	TOTAL LIABILITIES & EQUITY	144,113,518.00

INCOME & EXPENSE
Month Ending
June 30, 2025

INCOME	
Income from Loans	667,052.91
Income from Investments	26,798.92
Fee & Other Income	112,077.73
TOTAL INCOME	805,929.56
EXPENSES	
Employee Comp & Benefits	232,313.15
Travel & Conference	7,333.52
Occupancy & Operations	122,027.65
Education & Promotion	27,310.68
Prov for Loan Loss	(237,354.11)
Operating Fees	2,135.00
Miscellaneous Expenses	90,217.14
OPERATING EXPENSES	243,983.03
COST OF FUNDS	
Dividend & Interest Expense	235,752.03
TOTAL EXPENSES	479,735.06
NET INCOME FROM OPERATIONS	326,194.50
NCUA ASSESSMENT	0.00
NON OPER GAIN (LOSS)	(35,555.00)
NET TRANSFER TO UNDIVIDED EARNINGS	290,639.50

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