

Balance Sheet
as of
July 31, 2025

ASSETS		LIABILITIES & EQUITY	
Loans	115,290,470.21	Accounts Payable	596,549.06
Allowance for Loss	(1,678,943.33)	Accrued Expenses	295,361.26
Accounts Receivable	255,563.99	Dividends Payable	217,236.59
Cash & Cash Accounts	8,360,168.24	Other Liabilities	7,419,260.27
Investments	7,485,158.34	Deferred Income	252,380.95
Fed EBA-Sweep & Reg D. Reserve	4,000,000.00	MEMBER EQUITY	
Prepaid Expenses	82,189.66	Regular Shares	20,722,538.54
Fixed Assets	6,282,642.75	All Other Shares	99,448,708.12
Deposit in NCUSIF	1,139,778.47	RESERVES AND UND EARN	13,837,142.97
Other Assets	844,235.90	OTHER RESERVES	0.00
Liability for Pensions	0.00	OTHER COMPREHENSIVE INC	(727,913.53)
TOTAL ASSETS	142,061,264.23	TOTAL LIABILITIES & EQUITY	142,061,264.23

INCOME & EXPENSE
Month Ending
July 31, 2025

INCOME	
Income from Loans	685,866.20
Income from Investments	33,539.90
Fee & Other Income	133,912.96
TOTAL INCOME	853,319.06
EXPENSES	
Employee Comp & Benefits	293,555.61
Travel & Conference	9,646.16
Occupancy & Operations	111,545.54
Education & Promotion	28,035.23
Prov for Loan Loss	181,464.37
Operating Fees	2,135.00
Miscellaneous Expenses	62,077.50
OPERATING EXPENSES	688,459.41
COST OF FUNDS	
Dividend & Interest Expense	245,567.06
TOTAL EXPENSES	934,026.47
NET INCOME FROM OPERATIONS	(80,707.41)
NCUA ASSESSMENT	0.00
NON OPER GAIN (LOSS)	(27,104.00)
NET TRANSFER TO UNDIVIDED EARNINGS	(107,811.41)

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