

Balance Sheet
as of
April 30, 2025

ASSETS		LIABILITIES & EQUITY	
Loans	113,934,337.20	Accounts Payable	889,950.88
Allowance for Loss	(1,964,258.98)	Accrued Expenses	323,437.80
Accounts Receivable	724,006.91	Dividends Payable	206,914.83
Cash & Cash Accounts	7,653,774.50	Other Liabilities	7,419,343.23
Investments	8,698,937.02	Deferred Income	261,845.24
Fed EBA-Sweep & Reg D. Reserve	6,700,000.00	MEMBER EQUITY	
Prepaid Expenses	121,610.11	Regular Shares	22,036,260.68
Fixed Assets	6,281,726.90	All Other Shares	100,021,253.35
Deposit in NCUSIF	1,139,778.47	RESERVES AND UND EARN	13,783,589.66
Other Assets	832,349.40	OTHER RESERVES	0.00
Liability for Pensions	0.00	OTHER COMPREHENSIVE INC	(820,334.14)
TOTAL ASSETS	144,122,261.53	TOTAL LIABILITIES & EQUITY	144,122,261.53

INCOME & EXPENSE
Month Ending
April 30, 2025

INCOME	
Income from Loans	646,779.70
Income from Investments	42,169.39
Fee & Other Income	129,385.85
TOTAL INCOME	818,334.94
EXPENSES	
Employee Comp & Benefits	280,199.32
Travel & Conference	6,678.05
Occupancy & Operations	116,361.08
Education & Promotion	28,064.26
Prov for Loan Loss	190,017.07
Operating Fees	4,270.00
Miscellaneous Expenses	60,832.77
OPERATING EXPENSES	686,422.55
COST OF FUNDS	
Dividend & Interest Expense	248,224.72
TOTAL EXPENSES	934,647.27
NET INCOME FROM OPERATIONS	(116,312.33)
NCUA ASSESSMENT	0.00
NON OPER GAIN (LOSS)	(24,048.97)
NET TRANSFER TO UNDIVIDED EARNINGS	(140,361.30)

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