



Board Income Statement

September 30, 2026

	Monthly	Gross %	Year to Date	Gross %
INTEREST ON LOANS	\$ 1,154,543.02	52.28%	\$ 9,832,566.64	51.80%
INVESTMENT INCOME	\$ 553,142.36	25.05%	\$ 4,742,556.40	24.99%
FEE INCOME	\$ 152,463.86	6.90%	\$ 1,237,769.99	6.52%
OTHER INCOME	\$ 348,124.49	15.76%	\$ 3,168,129.84	16.69%
Total Income	\$ 2,208,273.73		\$ 18,981,022.87	
SALARIES	\$ 396,120.82	23.14%	\$ 3,421,776.55	23.33%
EMPLOYEE BENEFITS	\$ 128,463.64	7.51%	\$ 957,802.49	6.53%
TRAVEL & CONFERENCE	\$ 10,225.47	0.60%	\$ 103,338.96	0.70%
AFFILIATION DUES	\$ 4,021.19	0.23%	\$ 35,826.08	0.24%
OFFICE OCCUPANCY	\$ 102,142.03	5.97%	\$ 824,281.57	5.62%
OFFICE OPERATIONS	\$ 473,085.32	27.64%	\$ 4,363,373.48	29.75%
ADVERTISING & PROMOTIONS	\$ 24,370.70	1.42%	\$ 161,290.15	1.10%
LOAN SERVICING EXPENSE	\$ 66,899.60	3.91%	\$ 350,545.84	2.39%
PROFESSIONAL & OUTSIDE SERVICES	\$ (49,552.92)	-2.90%	\$ 126,376.92	0.86%
MISC UNCOLLECTED SHARES	\$ 73,395.07	4.29%	\$ 285,842.03	1.95%
SUPERVISORY FEES	\$ 7,500.00	0.44%	\$ 52,288.54	0.36%
(OVER) & SHORT	\$ 568.45	0.03%	\$ 773.93	0.01%
ANNUAL MEETING	\$ 800.00	0.05%	\$ 7,200.00	0.05%
MISCELLANEOUS EXPENSE	\$ 8,817.74	0.52%	\$ 72,245.28	0.49%
(GAIN)/LOSS ON DISPOSAL OF ASSETS/Inv	\$ 53,270.18	3.11%	\$ 37,849.33	0.26%
Operating Expense	\$ 1,300,127.29		\$ 10,800,811.15	
PROVISION FOR LOAN LOSS	\$ 6,384.77	0.37%	\$ 267,748.67	1.83%
PROVISION FOR SHARE LOSS	\$ 11,310.00	0.66%	\$ 19,368.68	0.13%
INTEREST ON BORROWED MONEY	\$ -	0.00%	\$ -	0.00%
DIVIDEND EXPENSE	\$ 393,714.11	23.00%	\$ 3,580,101.02	24.41%
Provision for Loan/Share Loss & Dividend Expense	\$ 411,408.88		\$ 3,867,218.37	
Total Expenses	\$ 1,711,536.17		\$ 14,668,029.52	
Net Profit (Loss)	\$ 496,737.56		\$ 4,312,993.35	



Board Balance Sheet

Month Ending
09/30/26

Percent of
Total Assets

ASSETS

CASH

Cash in Vault	\$	4,490,337.15		1.04%
Cash in ATM's	\$	523,883.91		0.12%
Total Cash	\$		\$ 5,014,221.06	1.16%

LOANS

Loans To Members	\$	209,816,768.37		48.63%
Loan Participation	\$	13,683,592.25		3.17%
Loan Auto Participation	\$	5,767,526.01		1.34%
Business Loans	\$	-		0.00%
Total Loans	\$	229,267,886.63		
Less (Allowances) Loans	\$	(1,882,009.99)		-0.44%
Less (Allowances) Shares	\$	(7,182.97)		0.00%
Net Loans	\$		\$ 227,378,693.67	52.70%

INVESTMENTS

Vizo	\$	31,121,899.97		7.21%
Federal Reserve Bank	\$	13,474,238.41		3.12%
FHLB	\$	2,480,146.87		0.57%
Volcorp	\$	161,860.18		0.04%
Mortgage Backed Sec	\$	104,503,609.30		24.22%
Insured CD's	\$	498,000.00		0.12%
Total Investments	\$		\$ 152,239,754.73	35.29%

Land - Branch	\$	4,707,034.04		1.09%
Land Improvement	\$	373,211.04		0.09%
Land Improv Depr	\$	(151,693.35)		-0.04%
Total Land	\$		\$ 4,928,551.73	

Leasehold Improv	\$	110,421.87		0.03%
Leasehold Im Depr	\$	(75,438.45)		-0.02%
Total Leasehold Improvements	\$		\$ 34,983.42	

Building	\$	10,692,394.49		2.48%
Building Depr	\$	(2,896,162.29)		-0.67%
Total Buildings	\$		\$ 7,796,232.20	

Furn & Fixtures	\$	6,104,303.47		1.41%
FF&E Depr	\$	(4,435,384.48)		-1.03%
Total Furniture & Fixtures	\$		\$ 1,668,918.99	

Prepaid Expense	\$	628,771.86		0.15%
Accr Int Loans	\$	674,367.69		0.16%
Accr Inc Invest	\$	564,782.81		0.13%
Share Insurance Fund	\$	3,327,317.59		0.77%
Accts Receivable	\$	1,643,129.64		0.38%
Collateral in Process	\$	144,018.81		0.03%
Other Misc Asset/Merchandise	\$	24,054,876.24		5.58%
Capital Improvements	\$	1,334,972.21		0.31%
Other Real Estate Owned	\$	-		0.00%

Other Assets	\$		\$ 46,800,923.19	10.85%
TOTAL ASSETS			\$ 431,433,592.65	100.00%

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NCUA

National Credit Union Administration,
a U.S. Government Agency



Board Balance Sheet

Month Ending
09/30/26

Percent of
Total Assets

LIABILITIES AND EQUITY

Liabilities

Shares & Special Saving	\$	121,766,984.54	28.22%
Share Drafts	\$	93,910,630.28	21.77%
Escrows	\$	1,446,489.40	0.34%
Preferred Money Market	\$	46,415,555.39	10.76%
Share Certificates	\$	91,409,622.57	21.19%
IRA Certificates	\$	4,870,456.56	1.13%
IRA Shares	\$	12,254,426.65	2.84%
Total Shares Liabilities	\$	372,074,165.39	86.24%

Misc Payables	\$	2,255,487.04	0.52%
Clearings	\$	1,021,876.43	0.24%
Merchandising	\$	-	0.00%
Emp & Taxes Pay	\$	2,098.89	0.00%
Accrued Expenses	\$	1,396,242.80	0.32%
Other Liabilities	\$	4,675,705.16	1.08%
Total Liabilities	\$	376,749,870.55	

Equity

Reserve Fund	\$	17,568,860.17	4.07%
Undiv Earnings	\$	32,801,868.58	7.60%
Unrealized G/L on Inv	\$	-	0.00%
Net Income	\$	4,312,993.35	1.00%
Total Equity	\$	54,683,722.10	12.67%
TOTAL LIABILITIES & EQUITY	\$	431,433,592.65	100.00%

