

AS OF 12/31/2024 14:47:09

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Option Selected : Consolidated Income Statement

Federally insured by NCUA

BR/ACCT# =====	ACCOUNT NAME =====	MONTH TO DATE =====	% REV =====	PERIOD TO DATE =====	% REV =====	YEAR TO DATE =====	% REV =====
Revenue Accounts							

	INTEREST ON LOANS (INCLUDING MC)	37,717.27	38.52	110,632.52	38.57	422,348.06	37.12
	INTEREST INCOME ON MTG LOANS	2,731.76	2.79	8,418.41	2.93	33,821.96	2.97
	INCOME FROM INVESTMENTS	43,378.14	44.31	129,446.07	45.12	525,483.56	46.18
	0/ 125.02 NCUA FUND EQUITY DISTRIBUTION	0.00	0.00	0.00	0.00	8,518.54	0.75
	FEE INCOME	11,740.91	11.99	33,123.09	11.55	118,511.73	10.42
	OTHER OPERATING INCOME	2,336.87	2.39	5,251.76	1.83	29,116.38	2.56
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	Total Revenues	97,904.95	100.00	286,871.85	100.00	1,137,800.23	100.00
Expense Accounts							

	EMPLOYEE COMPENSATION & BENEFITS	29,368.46	30.00	96,227.29	33.54	398,286.04	35.00
	OFFICE OCCUPANCY EXPENSE	2,788.13	2.85	6,574.99	2.29	27,710.38	2.44
	OFFICE OPERATIONS EXPENSE	9,768.57	9.98	31,472.07	10.97	126,594.70	11.13
	EDUCATION AND PROMOTION EXPENSE	215.88	0.22	323.82	0.11	5,167.86	0.45
	LOAN SERVICING COSTS	2,599.52	2.66	8,105.51	2.83	33,671.43	2.96
	PROF & OUTSIDE SERVICES	1,058.01	1.08	3,294.03	1.15	13,936.39	1.22
	PROVISION FOR LOAN LOSS	38,979.00	39.81	49,813.00	17.36	119,364.00	10.49
	MISC OPERATING EXPENSE	8,554.62	8.74	22,959.63	8.00	83,768.84	7.36
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	SUB-TOT.OPER EXP.	93,332.19	95.33	218,770.34	76.26	808,499.64	71.06
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	DIVIDENDS-REGULAR SHARES	353.52	0.36	1,050.75	0.37	4,261.36	0.37
	DIVIDENDS-SUPERSHARES	285.01	0.29	842.97	0.29	3,126.70	0.27
	DIVIDENDS-IRA ACCOUNTS	3,563.67	3.64	10,563.60	3.68	41,179.68	3.62
	DIVIDENDS-SHARE DRAFTS	223.40	0.23	696.49	0.24	2,765.84	0.24
	DIVIDENDS-CLUB ACCOUNT	0.23	0.00	3.86	0.00	14.72	0.00
	DIVIDENDS-CERTIFICATES	4,138.49	4.23	12,034.20	4.19	35,915.09	3.16
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	DIVIDENDS SUB TOTAL	8,564.32	8.75	25,191.87	8.78	87,263.39	7.67
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	Total Expenses	101,896.51	104.08	243,962.21	85.04	895,763.03	78.73

AS OF 12/31/2024

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BR/ACCT#	ACCOUNT NAME	MONTH TO DATE	% REV	PERIOD TO DATE	% REV	YEAR TO DATE	% REV
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Net Income		(3,991.56)	(4.08)	42,909.64	14.96	242,037.20	21.27
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 Certified Correct by (Please Print) Telephone No.

 Treasurer-Manager (Signature) Date

 President/Authorized Officer Date

AS OF 01/01/2025 15:23:12

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Option Selected : Consolidated Balance Sheet

Federally insured by NCUA

Asset Accounts

TOTAL LOANS	8,965,944.78	
ALLOWANCE FOR LOAN LOSS	(124,204.47)	

TOTAL LOANS LESS ALLOW FOR LOSSES		8,841,740.31

CASH OR CASH EQUIVALENTS	489,951.41	
DEMAND-CATALYST	2,269,162.85	
DEMAND ACCOUNT-OTHER FI	0.00	
CORE-DEPOSIT IN BANKS-FIS	7,608.00	
CORE-AVAILABLE FOR SALE-GSP	0.00	
CORE-MEMBER CAPITAL	6,590.50	
CORE-CERTIFICATE OF DEPOSIT	10,818,000.00	
CORE-NCUA SHARES	204,047.29	
PREPAID ACCOUNTS	46,579.36	
TOTAL LAND & BUILDINGS LESS DEPRECIATION	63,951.42	
FURNITURE & EQUIPMENT LESS DEPRECIATION	110,099.29	
ACCRUED INVESTMENT INCOME	1,625.25	
ACCRUED LOAN INCOME	15,453.88	
UTILITY DEPOSIT	130.00	

SUBTOTAL		14,033,199.25

Total Assets		22,874,939.56
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Liability Accounts

ACCOUNTS PAYABLE	119,050.15	
ACCOUNTS PAYABLE-NCUA ASSESSMENT	0.00	
UNDISTRIBUTED PAYROLL DEDUCTIONS	31,425.12	

ACCRUED SUBTOTAL		150,475.27

Total Liabilities		150,475.27
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Equity Accounts

SHARES-REGULAR & SUPER SHARE	11,572,908.00	
SHARES - DRAFT	6,075,033.69	
SHARES - CLUB ACCOUNTS	8,626.71	
SHARES - IRA'S	1,120,486.10	
SHARES - CERTIFICATES ISSUED	1,415,296.41	

SHARES SUBTOTAL		20,192,350.91
REGULAR RESERVES	543,139.83	
UNDIVIDED EARNINGS	1,988,973.55	
NET INCOME (LOSS)	0.00	

SUBTOTAL		2,532,113.38

Total Equities		22,724,464.29
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AS OF 01/01/2025

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Total Liability and Equity

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22,874,939.56

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