

STATEMENT OF FINANCIAL CONDITION

| Assets | 2025 | 2024 |
|--|----------------------|----------------------|
| Cash and cash equivalents | \$ 771,716 | \$ 653,066 |
| Interest bearing deposits with other institutions | 13,890,175 | 14,626,407 |
| Investment securities available for sale | - | - |
| Investment securities held to maturity | 2,056,937 | 3,353,366 |
| Loans to members, net | 67,936,673 | 64,262,788 |
| Accrued interest receivable | 238,398 | 241,977 |
| Property and Equipment, net | 5,674,869 | 5,868,767 |
| Investment in NCUSIF | 770,361 | 799,493 |
| Other Investments | 104,135 | 104,135 |
| Other Assets | 898,899 | 978,225 |
| Total Assets | \$ 92,342,163 | \$ 90,888,224 |
| | | |
| Liabilities & Members' Equity | | |
| Members' shares and savings accounts | \$ 82,830,642 | \$ 81,604,781 |
| Accrued dividends payable | 16,972 | 21,658 |
| Accrued expenses and other liabilities | 162,024 | 242,449 |
| Total Liabilities | 83,009,638 | 81,868,888 |
| | | |
| Undivided Earnings | 9,332,525 | 9,019,336 |
| Regular Reserve, substantially restricted | - | - |
| Contingency and special reserves | - | - |
| Unrealized gains (losses) on securities available for sale | - | - |
| Total Equity | 9,332,525 | 9,019,336 |
| Total Liabilities & Member's Equity | \$ 92,342,163 | \$ 90,888,224 |

| Statement of Income | 2025 | 2024 |
|--|-------------------|-------------------|
| Income on Loans | \$ 3,737,959 | \$ 3,534,246 |
| Income from Investments | 686,199 | 723,951 |
| Total Interest Income | 4,424,158 | 4,258,197 |
| | | |
| Dividend and Interest Expense | 1,404,998 | 1,353,123 |
| Net Interest Income | 3,019,160 | 2,905,074 |
| | | |
| Provision for Loan Losses | 148,159 | 8,515 |
| Net Interest Income After Loan Loss Provision | 2,871,001 | 2,896,559 |
| | | |
| Other Income | 717,701 | 723,264 |
| Less: Operating Expenses | 3,275,514 | 3,163,947 |
| Net Operating Income | 313,189 | 455,876 |
| Non-Operating Gain (Loss) | - | - |
| Net Income Before NCUSIF Expense | 313,189 | 455,876 |
| NCUSIF Capitalization Expense | - | - |
| Net Income | \$ 313,189 | \$ 455,876 |