

Statement of Financial Condition (unaudited)

Assets	2025	2024
Cash & Cash Equivalents	\$45,357,534	\$31,728,090
Investments	\$87,700,079	\$89,153,027
Loans to Members, Net of the Allowance for Loan Losses	\$508,919,243	\$520,238,624
Loans to Non-Members, Net of the Allowance for Loan Losses	\$29,576,969	\$24,496,588
Accrued Interest Receivable	(\$2,314,376)	(\$2,328,826)
Property & Equipment	\$5,646,173	\$5,790,309
National Credit Union Share Insurance Fund (NCUSIF) Deposit	\$5,984,684	\$5,718,961
Other Assets	\$22,657,132	\$21,993,755
Total Assets	\$703,527,439	\$696,790,527
Liability & Equity		
Members' Shares	\$596,141,746	\$569,037,080
Non-Member Deposits	\$30,613,681	\$30,612,592
Accrued Expenses & Other Liabilities	\$1,803,272	\$4,237,130
Borrowed Funds	\$19,351,115	\$45,046,864
Total Liabilities	\$647,909,814	\$648,933,666
Equity		
Retained Earnings, Substantially Restricted	\$66,011,711	\$63,008,281
Accumulated Other Comprehensive (Loss) Income	(\$10,394,086)	(\$15,151,419)
Total Members' Equity	\$55,617,625	\$47,856,861
Total Liabilities & Equity	\$703,527,439	\$696,790,527

Statement of Income (unaudited)

Interest Income	2025	2024
Interest on Loans to Members	\$31,643,654	\$30,708,161
Interest on Loans to Non-Members	\$497,742	\$383,955
Interest on Investments & Cash Equivalents	\$3,879,232	\$3,282,995
Total Interest Income	\$36,020,628	\$34,375,111
Interest Expenses		
Dividends on Members' Shares	\$9,192,125	\$8,619,491
Dividends on Non-Member Deposits	\$1,433,120	\$1,714,086
Interest Expense on Borrowings	\$1,462,923	\$2,702,656
Total Interest Expense	\$12,088,168	\$13,036,232
Net Interest Income	\$23,932,460	\$21,338,878
Provision for Loan Losses	\$1,916,887	\$1,858,194
Net Interest Income after Provision for Loan Losses	\$22,015,572	\$19,480,685
Non-Interest Income	\$4,874,918	\$4,785,183
Net Income before General & Administrative Expenses	\$26,890,490	\$24,265,868
General & Administrative Expenses		
Salaries & Benefits	\$12,791,270	\$12,183,265
Operations	\$11,095,790	\$10,425,680
Total General & Administrative Expenses	\$23,887,060	\$22,608,945
Net Income from Operations	\$3,003,430	\$1,656,923
NCUA Impairment & Premium Assessment	0	0
Net Income after NCUA Impairment & Premium Assessment	\$3,003,430	\$1,656,923