

Balance Sheet as of December 31

	2025	2024
ASSETS		
Consumer Loans	45,408,913	45,594,119
Home Equity Loans	25,174,365	24,214,855
Mortgage Loans	22,017,738	20,106,173
Participation Loans	1,993,986	1,748,840
Allowance for Credit Losses	(396,788)	(330,319)
Net Loans	94,198,214	91,333,668
Cash	607,959	507,588
Investments	50,559,396	40,927,299
Fixed & Other Assets	3,250,701	2,332,469
NCUA Share Insurance Capitalization Deposit	1,229,177	1,126,799
Total Assets	149,845,447	136,227,823
LIABILITIES AND MEMBERS' EQUITY		
Regular Savings	60,189,942	56,181,712
Share Draft Checking	29,423,891	25,874,975
Money Market Savings	9,635,022	10,275,974
Share Certificates	28,756,363	23,628,208
IRA Savings and IRA Certificates	2,749,612	2,317,864
Club Savings	830,788	833,861
Youth Savings	422,042	506,072
Total Deposits	132,007,660	119,618,666
Liabilities	341,822	703,031
Members' Equity	17,495,965	15,906,126
Total Liabilities and Members' Equity	149,845,447	136,227,823
Number of Members	9,446	8,853

Income Statement for year ended December 31

INTEREST INCOME		
Loans to Members	5,034,456	4,438,591
Investments	1,372,942	866,711
Total Interest Income	6,407,398	5,305,302
Interest and Dividend Expense		
Interest on Borrowed Funds	(470)	(69)
Dividends on Members Share Deposits	(1,313,124)	(1,125,395)
Net Interest Income Before (Provision) Recovery for Credit Losses	5,093,804	4,179,838
(Provision) Recovery for Credit Losses	(82,049)	(150,842)
Net Interest Income After (Provision) Recovery for Credit Losses	5,011,755	4,028,996
NON-INTEREST INCOME		
Non-Interest Income (Fee and Other Operating Income)	1,019,939	927,085
NON-INTEREST EXPENSES		
Compensation and Benefits	2,203,538	1,782,377
Office Occupancy and Operations	1,691,271	1,090,114
Professional and Outside Services	865,043	638,040
Federal Operating Fee	27,436	24,270
Association Dues	14,272	17,118
Miscellaneous Operating Expenses	906	401
Net Income	1,229,228	1,403,761