

## Balance Sheet as of December 31

	2024	2023
<b>ASSETS</b>		
Consumer Loans	45,594,119	48,084,889
Mortgage Loans	20,106,173	20,703,452
Home Equity Loans	24,214,855	22,235,177
Participation Loans	1,748,840	2,017,498
Allowance for Credit Losses	(330,319)	(229,057)
<b>Net Loans</b>	<b>91,333,668</b>	<b>92,811,959</b>
Cash	507,588	205,392
Investments	40,927,299	34,640,642
Fixed & Other Assets	2,332,469	2,364,298
NCUA Share Insurance Capitalization Deposit	1,126,799	1,138,933
<b>Total Assets</b>	<b>136,227,823</b>	<b>131,161,224</b>
<b>LIABILITIES AND MEMBERS' EQUITY</b>		
Regular Savings	56,181,712	58,984,276
Share Draft Checking	25,874,975	25,443,107
Money Market Savings	10,275,974	11,046,027
Share Certificates	23,628,208	16,674,964
IRA Savings and IRA Certificates	2,317,864	2,274,366
Club Savings	833,861	1,042,807
Youth Savings	506,072	641,526
<b>Total Deposits</b>	<b>119,618,666</b>	<b>116,107,073</b>
Liabilities	703,031	625,354
Members' Equity	15,906,126	14,428,797
<b>Total Liabilities and Members' Equity</b>	<b>136,227,823</b>	<b>131,161,224</b>
Number of Members	8,853	8,827

## Income Statement for year ended December 31

<b>INTEREST INCOME</b>		
Loans to Members	4,438,591	3,754,258
Investments	866,711	528,000
<b>Total Interest Income</b>	<b>5,305,302</b>	<b>4,282,258</b>
<b>Interest and Dividend Expense</b>		
Interest on Borrowed Funds	(69)	(2,143)
Dividends on Members Share Deposits	(1,125,395)	(514,704)
<b>Net Interest Income Before (Provision) Recovery for Credit Losses</b>	<b>4,179,838</b>	<b>3,765,411</b>
(Provision) Recovery for Credit Losses	(150,842)	107,464
<b>Net Interest Income After (Provision) Recovery for Credit Losses</b>	<b>4,028,996</b>	<b>3,872,875</b>
<b>NON-INTEREST INCOME</b>		
Non-Interest Income (Fee and Other Operating Income)	927,085	915,734
<b>NON-INTEREST EXPENSES</b>		
Compensation and Benefits	1,782,377	1,653,105
Office Occupancy and Operations	1,090,114	1,056,634
Professional and Outside Services	638,040	571,970
Federal Operating Fee	24,270	21,194
Association Dues	17,118	16,841
Miscellaneous Operating Expenses	401	(11)
<b>Net Income</b>	<b>1,403,761</b>	<b>1,468,876</b>