



**STATEMENTS OF FINANCIAL CONDITION**  
**April 30, 2026**

	APRIL 2026	MARCH 2026	Monthly Variance	DECEMBER 2025	Year-to-Date Variance	Year-to-Date Budget	YTD Budget Variance	
							\$	%
<b>ASSETS</b>								
<b>Consumer Loans</b>								
Automobile	\$ 174,069,909	\$ 167,522,823	\$ 6,547,086	\$ 204,686,273	\$ (30,616,364)	\$ 239,067,378	\$ (64,997,469)	-27.19%
Other Secured	30,816,824	31,477,217	(660,393)	32,555,259	(1,738,435)	32,087,587	(1,270,763)	-3.96%
Other Unsecured	14,527,373	14,885,400	(358,027)	16,451,196	(1,923,823)	17,819,506	(3,292,133)	-18.47%
Credit Cards	26,403,975	26,860,496	(456,521)	27,966,651	(1,562,676)	28,560,940	(2,156,965)	-7.55%
<b>Residential Real Estate Loans</b>								
First Mortgage	466,195,869	456,671,972	9,523,896	450,574,065	15,621,804	419,539,477	46,656,392	11.12%
Second Mortgage	15,361,918	15,440,104	(78,186)	15,549,647	(187,729)	16,356,957	(995,040)	-6.08%
Home Equity Lines of Credit	201,850,149	194,145,354	7,704,795	192,226,749	9,623,400	217,007,980	(15,157,831)	-6.98%
<b>Commercial and Business Loans</b>								
Commercial Loans	506,512,754	507,076,043	(563,289)	503,550,543	2,962,212	488,769,067	17,743,687	3.63%
Business Banking Loans	1,682,150	1,620,751	61,399	1,722,418	(40,268)	1,927,870	(245,720)	-12.75%
<b>Total Loans</b>	1,437,420,920	1,415,700,160	21,720,760	1,445,282,799	(7,861,879)	1,461,136,761	(23,715,841)	-1.62%
Less Allowance for Credit Loss	(14,610,463)	(14,545,868)	(64,595)	(15,350,866)	740,402	(10,747,349)	(3,863,114)	35.94%
<b>Net Loans</b>	<u>\$ 1,422,810,457</u>	<u>\$ 1,401,154,292</u>	<u>\$ 21,656,165</u>	<u>\$ 1,429,931,934</u>	<u>\$ (7,121,477)</u>	<u>\$ 1,450,389,412</u>	<u>\$ (27,578,955)</u>	<u>-1.90%</u>
<b>Loans Held for Sale</b>	210,000	182,000	28,000	-	210,000	-	210,000	0.00%
<b>Cash and Cash Equivalents</b>	79,068,253	79,432,234	(363,981)	90,823,458	(11,755,205)	82,827,982	(3,759,729)	-4.54%
<b>Total Investments</b>	472,688,519	468,133,533	4,554,986	448,382,572	24,305,947	471,521,038	1,167,481	0.25%
<b>Total Property and Equipment</b>	19,607,590	19,746,596	(139,006)	19,836,181	(228,591)	26,010,269	(6,402,679)	-24.62%
<b>Total Other Assets</b>	<u>93,182,654</u>	<u>78,474,788</u>	<u>14,707,866</u>	<u>79,935,621</u>	<u>13,247,033</u>	<u>75,075,379</u>	<u>18,107,275</u>	<u>24.12%</u>
<b>Total Assets</b>	<u>\$ 2,087,567,473</u>	<u>\$ 2,047,123,443</u>	<u>\$ 40,444,030</u>	<u>\$ 2,068,909,766</u>	<u>\$ 18,657,708</u>	<u>\$ 2,105,824,080</u>	<u>\$ (18,256,606)</u>	<u>-0.87%</u>



**STATEMENTS OF FINANCIAL CONDITION**  
**April 30, 2026**

	APRIL 2026	MARCH 2026	Monthly Variance	DECEMBER 2025	Year-to-Date Variance	Year-to-Date Budget	YTD Budget Variance	
							\$	%
<b>LIABILITIES &amp; MEMBERS' EQUITY</b>								
<b>DEPOSITS (SHARES)</b>								
Regular and IRA Shares	\$ 274,948,721	\$ 275,287,839	\$ (339,118)	\$ 268,767,497	\$ 6,181,223	\$ 275,883,668	\$ (934,947)	-0.34%
Checking Accounts	352,687,001	347,722,922	4,964,079	359,624,851	(6,937,849)	346,300,442	6,386,559	1.84%
Money Market Accounts	628,701,930	624,606,646	4,095,284	615,151,636	13,550,294	642,591,202	(13,889,272)	-2.16%
Certificates of Deposits	440,197,815	451,795,785	(11,597,970)	464,725,283	(24,527,468)	490,827,458	(50,629,644)	-10.32%
<b>Total Deposits (Shares)</b>	<u>\$ 1,696,535,466</u>	<u>\$ 1,699,413,192</u>	<u>\$ (2,877,725)</u>	<u>\$ 1,708,269,267</u>	<u>\$ (11,733,800)</u>	<u>\$ 1,755,602,770</u>	<u>\$ (59,067,304)</u>	<u>-3.36%</u>
<b>NOTES PAYABLE AND OTHER LIABILITIES</b>								
Borrowed Funds	\$ 165,000,000	\$ 125,000,000	\$ 40,000,000	\$ 140,000,000	\$ 25,000,000	\$ 125,000,000	\$ 40,000,000	32.00%
Accounts Payable and Other Liabilities	30,554,515	27,778,072	2,776,442	27,386,566	3,167,949	33,003,733	(2,449,218)	-7.42%
<b>Notes Payable and Other Liabilities</b>	<u>\$ 195,554,515</u>	<u>\$ 152,778,072</u>	<u>\$ 42,776,442</u>	<u>\$ 167,386,566</u>	<u>\$ 28,167,949</u>	<u>\$ 158,003,733</u>	<u>\$ 37,550,782</u>	<u>23.77%</u>
<b>Total Members' Equity</b>	<u>195,477,492</u>	<u>194,932,179</u>	<u>545,313</u>	<u>193,253,933</u>	<u>2,223,559</u>	<u>192,217,577</u>	<u>3,259,915</u>	<u>1.70%</u>
<b>Total Liabilities and Members' Equity</b>	<u>\$ 2,087,567,473</u>	<u>\$ 2,047,123,443</u>	<u>\$ 40,444,030</u>	<u>\$ 2,068,909,766</u>	<u>\$ 18,657,708</u>	<u>\$ 2,105,824,080</u>	<u>\$ (18,256,607)</u>	<u>-0.87%</u>



## STATEMENTS OF INCOME

### April 30, 2026

	APRIL 2026	MARCH 2026	Monthly Variance	Year-to-Date Actual	Year-to-Date Budget	YTD Budget Variance	
						\$	%
<b>Interest Income:</b>							
Interest on Consumer Loans	\$ 1,581,748	\$ 1,533,354	\$ 48,394	\$ 6,698,232	\$ 7,013,308	\$ (315,076)	-4.5%
Interest on Mortgage Loans	2,979,090	2,924,941	54,149	11,590,035	11,189,174	400,860	3.6%
Interest on Commercial and Business Loans	2,294,157	2,228,671	65,486	8,946,219	9,344,490	(398,271)	-4.3%
Interest on Investments	1,571,134	1,445,171	125,963	5,859,576	5,903,611	(44,035)	-0.7%
<b>Total Interest Income</b>	<b>\$ 8,426,129</b>	<b>\$ 8,132,138</b>	<b>\$ 293,991</b>	<b>\$ 33,094,061</b>	<b>\$ 33,450,584</b>	<b>\$ (356,522)</b>	<b>-1.1%</b>
<b>Interest Expense:</b>							
Interest on Regular and IRA Shares	\$ 12,635	\$ 11,595	\$ 1,040	\$ 45,769	\$ 45,255	\$ 514	1.1%
Interest on Share Draft Checking	35,564	34,316	1,248	131,250	138,194	(6,945)	-5.0%
Interest on Money Markets	802,867	822,389	(19,523)	3,268,840	2,701,172	567,668	21.0%
Interest on Certificates of Deposit	1,111,332	1,221,404	(110,071)	4,755,562	5,005,776	(250,214)	-5.0%
Interest on Borrowed Funds	636,949	581,178	55,771	2,563,777	1,703,001	860,776	50.5%
<b>Total Interest Expense</b>	<b>\$ 2,599,348</b>	<b>\$ 2,670,882</b>	<b>\$ (71,534)</b>	<b>\$ 10,765,197</b>	<b>\$ 9,593,398</b>	<b>\$ 1,171,800</b>	<b>12.2%</b>
<b>Net Interest Income</b>	<b>\$ 5,826,782</b>	<b>\$ 5,461,257</b>	<b>\$ 365,525</b>	<b>\$ 22,328,864</b>	<b>\$ 23,857,186</b>	<b>\$ (1,528,322)</b>	<b>-6.4%</b>
<b>Provision for Credit Losses</b>	<b>\$ 612,547</b>	<b>\$ 192,521</b>	<b>420,026</b>	<b>\$ 1,503,526</b>	<b>\$ 2,280,118</b>	<b>\$ (776,592)</b>	<b>-34.1%</b>
<b>Net Interest Income After Provision for Credit Losses</b>	<b>\$ 5,214,235</b>	<b>\$ 5,268,736</b>	<b>\$ (54,501)</b>	<b>\$ 20,825,338</b>	<b>\$ 21,577,068</b>	<b>\$ (751,730)</b>	<b>-3.5%</b>



## STATEMENTS OF INCOME April 30, 2026

	APRIL 2026	MARCH 2026	Monthly Variance	Year-to-Date Actual	Year-to-Date Budget	YTD Budget Variance	
						\$	%
<b>Other Operating Income:</b>							
Rental Income	\$ 54,063	\$ 52,494	\$ 1,568	\$ 204,853	\$ 192,841	\$ 12,012	6.2%
Fees and Charges	334,681	372,529	(37,848)	1,374,579	986,917	387,662	39.3%
Gain on Sale of Loans	72,200	284,142	(211,942)	830,615	565,250	265,365	46.9%
Interchange Income	579,092	623,261	(44,169)	2,235,298	2,277,032	(41,734)	-1.8%
Mortgage Servicing Income	120,185	122,318	(2,133)	328,508	-	328,508	0.0%
Other Income	805,463	339,244	466,218	1,496,546	1,133,794	362,752	32.0%
<b>Total Other Income</b>	<u>\$ 1,965,684</u>	<u>\$ 1,793,989</u>	<u>\$ 171,695</u>	<u>\$ 6,470,397</u>	<u>\$ 5,155,833</u>	<u>\$ 1,314,564</u>	<u>25.5%</u>
<b>Operating Expenses:</b>							
Employee Compensation	\$ 2,472,569	\$ 2,525,294	\$ (52,724)	\$ 9,517,022	\$ 10,074,411	\$ (557,388)	-5.5%
Employee Benefits	757,719	714,445	43,274	2,500,841	2,314,019	186,822	8.1%
Office Occupancy	324,265	389,684	(65,419)	1,330,029	1,406,326	(76,297)	-5.4%
Office Operations	1,036,855	788,653	248,202	3,348,695	3,570,280	(221,585)	-6.2%
Depreciation	147,223	149,417	(2,194)	594,036	734,908	(140,872)	-19.2%
Account and Loan Servicing	1,105,777	1,140,301	(34,524)	4,630,222	5,379,675	(749,453)	-13.9%
Marketing	404,203	339,357	64,846	1,332,321	1,120,728	211,593	18.9%
Professional and Outside Services	226,212	236,709	(10,498)	924,787	1,549,101	(624,314)	-40.3%
<b>Total Operating Expenses</b>	<u>\$ 6,474,823</u>	<u>\$ 6,283,860</u>	<u>\$ 190,963</u>	<u>\$ 24,177,954</u>	<u>\$ 26,149,448</u>	<u>\$ (1,971,494)</u>	<u>-7.54%</u>
<b>Gain/(Loss) on Non-Operating Items</b>	<u>\$ -</u>	<u>\$ (375,686)</u>	<u>\$ 375,686</u>	<u>\$ (275,436)</u>	<u>\$ -</u>	<u>\$ (275,436)</u>	<u>0.0%</u>
<b>Net Income/(Loss)</b>	<u>\$ 705,095</u>	<u>\$ 403,179</u>	<u>\$ 301,916</u>	<u>\$ 2,842,345</u>	<u>\$ 583,452</u>	<u>\$ 2,258,893</u>	<u>387.2%</u>