



STATEMENTS OF FINANCIAL CONDITION
March 31, 2026

	MARCH 2026	FEBRUARY 2026	Monthly Variance	DECEMBER 2025	Year-to-Date Variance	Year-to-Date Budget	YTD Budget Variance	
							\$	%
ASSETS								
Consumer Loans								
Automobile	\$ 167,522,823	\$ 171,072,119	\$ (3,549,296)	\$ 204,686,273	\$ (37,163,450)	\$ 229,234,010	\$ (61,711,188)	-26.92%
Other Secured	31,477,217	31,719,520	(242,302)	32,555,259	(1,078,041)	32,242,738	(765,521)	-2.37%
Other Unsecured	14,885,400	15,287,590	(402,190)	16,451,196	(1,565,796)	17,503,242	(2,617,842)	-14.96%
Credit Cards	26,860,496	26,752,670	107,826	27,966,651	(1,106,155)	28,451,434	(1,590,937)	-5.59%
Residential Real Estate Loans								
First Mortgage	456,671,972	452,577,381	4,094,591	450,574,065	6,097,908	423,372,656	33,299,316	7.87%
Second Mortgage	15,440,104	16,141,472	(701,369)	15,549,647	(109,543)	16,186,927	(746,824)	-4.61%
Home Equity Lines of Credit	194,145,354	192,702,710	1,442,644	192,226,749	1,918,605	212,243,970	(18,098,616)	-8.53%
Commercial and Business Loans								
Commercial Loans	507,076,043	504,987,987	2,088,056	503,550,543	3,525,500	483,485,341	23,590,702	4.88%
Business Banking Loans	1,620,751	1,754,380	(133,630)	1,722,418	(101,667)	1,927,847	(307,097)	-15.93%
Total Loans	1,415,700,160	1,412,995,829	2,704,331	1,445,282,799	(29,582,639)	1,444,648,167	(28,948,006)	-2.00%
Less Allowance for Credit Loss	(14,545,868)	(14,896,836)	350,968	(15,350,866)	804,997	(10,618,468)	(3,927,400)	36.99%
Net Loans	\$ 1,401,154,292	\$ 1,398,098,993	\$ 3,055,299	\$ 1,429,931,934	\$ (28,777,641)	\$ 1,434,029,699	\$ (32,875,407)	-2.29%
Loans Held for Sale	182,000	655,000	(473,000)	-	182,000	-	182,000	0.00%
Cash and Cash Equivalents	79,432,234	104,051,431	(24,619,197)	90,823,458	(11,391,224)	92,919,448	(13,487,214)	-14.51%
Total Investments	468,133,533	472,918,460	(4,784,927)	448,382,572	19,750,961	469,623,216	(1,489,684)	-0.32%
Total Property and Equipment	19,746,596	19,748,147	(1,550)	19,836,181	(89,585)	26,172,829	(6,426,232)	-24.55%
Total Other Assets	78,474,788	71,634,723	6,840,065	79,935,621	(1,460,833)	75,131,543	3,343,245	4.45%
Total Assets	\$ 2,047,123,443	\$ 2,067,106,753	\$ (19,983,310)	\$ 2,068,909,766	\$ (21,786,322)	\$ 2,097,876,735	\$ (50,753,292)	-2.42%



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March 31, 2026

	MARCH 2026	FEBRUARY 2026	Monthly Variance	DECEMBER 2025	Year-to-Date Variance	Year-to-Date Budget	YTD Budget Variance	
							\$	%
LIABILITIES & MEMBERS' EQUITY								
DEPOSITS (SHARES)								
Regular and IRA Shares	\$ 275,287,839	\$ 275,432,992	\$ (145,154)	\$ 268,767,497	\$ 6,520,341	\$ 275,592,002	\$ (304,163)	-0.11%
Checking Accounts	347,722,922	349,120,995	(1,398,073)	359,624,851	(11,901,928)	345,300,442	2,422,480	0.70%
Money Market Accounts	624,606,646	615,149,228	9,457,418	615,151,636	9,455,011	640,513,285	(15,906,639)	-2.48%
Certificates of Deposits	451,795,785	460,340,701	(8,544,916)	464,725,283	(12,929,498)	486,671,624	(34,875,840)	-7.17%
Total Deposits (Shares)	<u>\$ 1,699,413,192</u>	<u>\$ 1,700,043,917</u>	<u>\$ (630,725)</u>	<u>\$ 1,708,269,267</u>	<u>\$ (8,856,075)</u>	<u>\$ 1,748,077,353</u>	<u>\$ (48,664,162)</u>	<u>-2.78%</u>
NOTES PAYABLE AND OTHER LIABILITIES								
Borrowed Funds	\$ 125,000,000	\$ 140,000,000	\$ (15,000,000)	\$ 140,000,000	\$ (15,000,000)	\$ 125,000,000	\$ -	0.00%
Accounts Payable and Other Liabilities	27,778,072	29,667,047	(1,888,974)	27,386,566	391,506	33,060,464	(5,282,392)	-15.98%
Notes Payable and Other Liabilities	<u>\$ 152,778,072</u>	<u>\$ 169,667,047</u>	<u>\$ (16,888,974)</u>	<u>\$ 167,386,566</u>	<u>\$ (14,608,494)</u>	<u>\$ 158,060,464</u>	<u>\$ (5,282,392)</u>	<u>-3.34%</u>
Total Members' Equity	<u>194,932,179</u>	<u>197,395,790</u>	<u>(2,463,611)</u>	<u>193,253,933</u>	<u>1,678,247</u>	<u>191,738,918</u>	<u>3,193,261</u>	<u>1.67%</u>
Total Liabilities and Members' Equity	<u>\$ 2,047,123,443</u>	<u>\$ 2,067,106,753</u>	<u>\$ (19,983,310)</u>	<u>\$ 2,068,909,766</u>	<u>\$ (21,786,322)</u>	<u>\$ 2,097,876,735</u>	<u>\$ (50,753,292)</u>	<u>-2.42%</u>



STATEMENTS OF INCOME
March 31, 2026

	MARCH 2026	FEBRUARY 2026	Monthly Variance	Year-to-Date Actual	Year-to-Date Budget	YTD Budget Variance	
						\$	%
Interest Income:							
Interest on Consumer Loans	\$ 1,533,354	\$ 1,682,570	\$ (149,216)	\$ 5,116,483	\$ 5,234,535	\$ (118,051)	-2.3%
Interest on Mortgage Loans	2,924,941	2,759,860	165,081	8,610,945	8,376,432	234,513	2.8%
Interest on Commercial and Business Loans	2,228,671	2,117,202	111,470	6,652,061	7,005,380	(353,318)	-5.0%
Interest on Investments	1,445,171	1,419,129	26,042	4,288,442	4,450,096	(161,653)	-3.6%
Total Interest Income	\$ 8,132,138	\$ 7,978,762	\$ 153,377	\$ 24,667,932	\$ 25,066,442	\$ (398,510)	-1.6%
Interest Expense:							
Interest on Regular and IRA Shares	\$ 11,595	\$ 10,291	\$ 1,305	\$ 33,134	\$ 33,923	\$ (789)	-2.3%
Interest on Share Draft Checking	34,316	29,179	5,137	95,686	101,796	(6,111)	-6.0%
Interest on Money Markets	822,389	779,279	43,111	2,465,973	2,058,710	407,262	19.8%
Interest on Certificates of Deposit	1,221,404	1,140,434	80,970	3,644,229	3,763,005	(118,776)	-3.2%
Interest on Borrowed Funds	581,178	656,996	(75,819)	1,926,828	1,311,316	615,512	46.9%
Total Interest Expense	\$ 2,670,882	\$ 2,616,178	\$ 54,704	\$ 8,165,850	\$ 7,268,751	\$ 897,099	12.3%
Net Interest Income	\$ 5,461,257	\$ 5,362,583	\$ 98,673	\$ 16,502,082	\$ 17,797,691	\$ (1,295,609)	-7.3%
Provision for Credit Losses	\$ 192,521	\$ 336,565	(144,044)	\$ 890,979	\$ 1,648,316	\$ (757,337)	-45.9%
Net Interest Income After Provision for Credit Losses	\$ 5,268,736	\$ 5,026,019	\$ 242,717	\$ 15,611,103	\$ 16,149,375	\$ (538,272)	-3.3%



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						\$	%
Other Operating Income:							
Rental Income	\$ 52,494	\$ 48,458	\$ 4,036	\$ 150,790	\$ 144,630	\$ 6,160	4.3%
Fees and Charges	372,529	431,709	(59,180)	1,039,897	738,841	301,057	40.7%
Gain on Sale of Loans	284,142	437,034	(152,893)	758,415	391,875	366,540	93.5%
Interchange Income	623,261	518,784	104,478	1,656,205	1,707,774	(51,569)	-3.0%
Mortgage Servicing Income	122,318	(18,851)	141,169	208,322	-	208,322	0.0%
Other Income	339,244	384,513	(45,269)	691,083	853,111	(162,028)	-19.0%
Total Other Income	<u>\$ 1,793,989</u>	<u>\$ 1,801,648</u>	<u>\$ (7,659)</u>	<u>\$ 4,504,714</u>	<u>\$ 3,836,231</u>	<u>\$ 668,483</u>	<u>17.4%</u>
Operating Expenses:							
Employee Compensation	\$ 2,525,294	\$ 2,155,758	\$ 369,536	\$ 7,044,453	\$ 7,520,709	\$ (476,256)	-6.3%
Employee Benefits	714,445	811,710	(97,264)	1,743,122	1,821,800	(78,678)	-4.3%
Office Occupancy	389,684	307,469	82,216	1,005,764	1,054,586	(48,822)	-4.6%
Office Operations	788,653	740,563	48,090	2,311,840	2,695,706	(383,866)	-14.2%
Depreciation	149,417	149,094	323	446,814	543,313	(96,500)	-17.8%
Account and Loan Servicing	1,140,301	1,146,080	(5,779)	3,524,445	4,253,128	(728,683)	-17.1%
Marketing	339,357	337,399	1,957	928,119	840,546	87,572	10.4%
Professional and Outside Services	236,709	267,711	(31,002)	698,575	1,151,023	(452,448)	-39.3%
Total Operating Expenses	<u>\$ 6,283,860</u>	<u>\$ 5,915,783</u>	<u>\$ 368,077</u>	<u>\$ 17,703,131</u>	<u>\$ 19,880,812</u>	<u>\$ (2,177,681)</u>	<u>-10.95%</u>
Gain/(Loss) on Non-Operating Items	<u>\$ (375,686)</u>	<u>\$ 100,250</u>	<u>\$ (475,936)</u>	<u>\$ (275,436)</u>	<u>\$ -</u>	<u>\$ (275,436)</u>	<u>0.0%</u>
Net Income/(Loss)	<u>\$ 403,179</u>	<u>\$ 1,012,133</u>	<u>\$ (608,954)</u>	<u>\$ 2,137,250</u>	<u>\$ 104,793</u>	<u>\$ 2,032,456</u>	<u>1939.5%</u>