



**STATEMENTS OF FINANCIAL CONDITION**  
February 28, 2026

	<b>FEBRUARY 2026</b>	<b>JANUARY 2026</b>	<b>Monthly Variance</b>	<b>DECEMBER 2025</b>	<b>Year-to-Date Variance</b>	<b>Year-to-Date Budget</b>	<b>YTD Budget Variance</b>	
							<b>\$</b>	<b>%</b>
<b>ASSETS</b>								
<b>Consumer Loans</b>								
Automobile	\$ 171,072,119	\$ 209,653,005	\$ (38,580,886)	\$ 204,686,273	\$ (33,614,154)	\$ 220,389,289	\$ (49,317,170)	-22.38%
Other Secured	31,719,520	32,044,993	(325,473)	32,555,259	(835,739)	32,458,428	(738,909)	-2.28%
Other Unsecured	15,287,590	15,788,499	(500,909)	16,451,196	(1,163,606)	17,415,958	(2,128,369)	-12.22%
Credit Cards	26,752,670	27,328,128	(575,458)	27,966,651	(1,213,981)	28,339,491	(1,586,821)	-5.60%
<b>Residential Real Estate Loans</b>								
First Mortgage	452,577,381	450,982,813	1,594,568	450,574,065	2,003,316	427,891,180	24,686,201	5.77%
Second Mortgage	16,141,472	15,629,515	511,958	15,549,647	591,826	16,011,502	129,971	0.81%
Home Equity Lines of Credit	192,702,710	192,684,980	17,730	192,226,749	475,961	205,574,732	(12,872,022)	-6.26%
<b>Commercial and Business Loans</b>								
Commercial Loans	504,987,987	504,803,433	184,554	503,550,543	1,437,444	494,374,049	10,613,938	2.15%
Business Banking Loans	1,754,380	1,786,886	(32,506)	1,722,418	31,962	1,927,824	(173,444)	-9.00%
<b>Total Loans</b>	1,412,995,829	1,450,702,253	(37,706,423)	1,445,282,799	(32,286,970)	1,444,382,453	(31,386,624)	-2.17%
Less Allowance for Credit Loss	(14,896,836)	(15,249,266)	352,430	(15,350,866)	454,030	(10,583,602)	(4,313,234)	40.75%
<b>Net Loans</b>	<u>\$ 1,398,098,993</u>	<u>\$ 1,435,452,986</u>	<u>\$ (37,353,993)</u>	<u>\$ 1,429,931,934</u>	<u>\$ (31,832,940)</u>	<u>\$ 1,433,798,851</u>	<u>\$ (35,699,858)</u>	<u>-2.49%</u>
<b>Loans Held for Sale</b>	655,000	595,000	60,000	-	655,000	-	655,000	0.00%
<b>Cash and Cash Equivalents</b>	104,051,431	84,016,095	20,035,336	90,823,458	13,227,973	103,316,287	735,144	0.71%
<b>Total Investments</b>	472,918,460	468,245,872	4,672,587	448,382,572	24,535,888	467,720,083	5,198,377	1.11%
<b>Total Property and Equipment</b>	19,748,147	19,747,537	609	19,836,181	(88,035)	24,860,277	(5,112,130)	-20.56%
<b>Total Other Assets</b>	<u>71,634,723</u>	<u>70,696,968</u>	<u>937,755</u>	<u>79,935,621</u>	<u>(8,300,898)</u>	<u>74,869,348</u>	<u>(3,234,625)</u>	<u>-4.32%</u>
<b>Total Assets</b>	<u>\$ 2,067,106,753</u>	<u>\$ 2,078,754,459</u>	<u>\$ (11,647,706)</u>	<u>\$ 2,068,909,766</u>	<u>\$ (1,803,012)</u>	<u>\$ 2,104,564,846</u>	<u>\$ (37,458,093)</u>	<u>-1.78%</u>



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February 28, 2026

	<b>FEBRUARY 2026</b>	<b>JANUARY 2026</b>	<b>Monthly Variance</b>	<b>DECEMBER 2025</b>	<b>Year-to-Date Variance</b>	<b>Year-to-Date Budget</b>	<b>YTD Budget Variance</b>	
							<b>\$</b>	<b>%</b>
<b>LIABILITIES &amp; MEMBERS' EQUITY</b>								
<b>DEPOSITS (SHARES)</b>								
Regular and IRA Shares	\$ 275,432,992	\$ 269,105,841	\$ 6,327,152	\$ 268,767,497	\$ 6,665,495	\$ 275,300,335	\$ 132,657	0.05%
Checking Accounts	349,120,995	347,350,779	1,770,216	359,624,851	(10,503,855)	344,300,442	4,820,553	1.40%
Money Market Accounts	615,149,228	614,255,071	894,157	615,151,636	(2,408)	638,435,369	(23,286,141)	-3.65%
Certificates of Deposits	<u>460,340,701</u>	<u>462,918,034</u>	<u>(2,577,333)</u>	<u>464,725,283</u>	<u>(4,384,582)</u>	<u>482,515,792</u>	<u>(22,175,091)</u>	<u>-4.60%</u>
<b>Total Members' Deposits</b>	1,700,043,917	1,693,629,725	6,414,192	1,708,269,267	(8,225,350)	1,740,551,938	(40,508,022)	-2.33%
Non-Member Deposits	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>0.00%</u>
<b>Total Deposits (Shares)</b>	<u>\$ 1,700,043,917</u>	<u>\$ 1,693,629,725</u>	<u>\$ 6,414,192</u>	<u>\$ 1,708,269,267</u>	<u>\$ (8,225,350)</u>	<u>\$ 1,740,551,938</u>	<u>\$ (40,508,022)</u>	<u>-2.33%</u>
<b>NOTES PAYABLE AND OTHER LIABILITIES</b>								
Borrowed Funds	\$ 140,000,000	\$ 160,000,000	\$ (20,000,000)	\$ 140,000,000	\$ -	\$ 140,000,000	\$ -	0.00%
Accounts Payable and Other Liabilities	<u>29,667,047</u>	<u>30,340,769</u>	<u>(673,722)</u>	<u>27,386,566</u>	<u>2,280,480</u>	<u>32,931,298</u>	<u>(3,264,252)</u>	<u>-9.91%</u>
<b>Notes Payable and Other Liabilities</b>	<u>\$ 169,667,047</u>	<u>\$ 190,340,769</u>	<u>\$ (20,673,722)</u>	<u>\$ 167,386,566</u>	<u>\$ 2,280,480</u>	<u>\$ 172,931,298</u>	<u>\$ (3,264,252)</u>	<u>-1.89%</u>
<b>Total Members' Equity</b>	<u>197,395,790</u>	<u>194,783,965</u>	<u>2,611,825</u>	<u>193,253,933</u>	<u>4,141,857</u>	<u>191,081,610</u>	<u>6,314,180</u>	<u>3.30%</u>
<b>Total Liabilities and Members' Equity</b>	<u>\$ 2,067,106,753</u>	<u>\$ 2,078,754,459</u>	<u>\$ (11,647,706)</u>	<u>\$ 2,068,909,766</u>	<u>\$ (1,803,012)</u>	<u>\$ 2,104,564,846</u>	<u>\$ (37,458,093)</u>	<u>-1.78%</u>



**STATEMENTS OF INCOME**  
**February 28, 2026**

	<b>FEBRUARY 2026</b>	<b>JANUARY 2026</b>	<b>Monthly Variance</b>	<b>Year-to-Date Actual</b>	<b>Year-to-Date Budget</b>	<b>YTD Budget Variance \$</b>	<b>%</b>
<b>Interest Income:</b>							
Interest on Consumer Loans	\$ 1,682,570	\$ 1,900,559	\$ (217,989)	\$ 3,583,129	\$ 3,418,809	\$ 164,320	4.8%
Interest on Mortgage Loans	2,759,860	2,926,143	(166,283)	5,686,003	5,549,983	136,021	2.5%
Interest on Commercial and Business Loans	2,117,202	2,306,188	(188,986)	4,423,390	4,682,761	(259,371)	-5.5%
Interest on Investments	1,419,129	1,424,142	(5,013)	2,843,271	2,963,961	(120,691)	-4.1%
<b>Total Interest Income</b>	<b>\$ 7,978,762</b>	<b>\$ 8,557,032</b>	<b>\$ (578,271)</b>	<b>\$ 16,535,793</b>	<b>\$ 16,615,513</b>	<b>\$ (79,720)</b>	<b>-0.5%</b>
<b>Interest Expense:</b>							
Interest on Regular and IRA Shares	\$ 10,291	\$ 11,248	\$ (957)	\$ 21,539	\$ 22,226	\$ (687)	-3.1%
Interest on Share Draft Checking	29,179	32,191	(3,012)	61,370	65,459	(4,090)	-6.2%
Interest on Money Markets	779,279	864,305	(85,026)	1,643,583	1,400,128	243,455	17.4%
Interest on Certificates of Deposit	1,140,434	1,282,392	(141,958)	2,422,826	2,472,251	(49,425)	-2.0%
Interest on Non-Member Deposits	-	-	-	-	-	-	0.0%
Interest on Borrowed Funds	656,996	688,655	(31,659)	1,345,651	883,545	462,106	52.3%
<b>Total Interest Expense</b>	<b>\$ 2,616,178</b>	<b>\$ 2,878,790</b>	<b>\$ (262,612)</b>	<b>\$ 5,494,968</b>	<b>\$ 4,843,610</b>	<b>\$ 651,358</b>	<b>13.4%</b>
<b>Net Interest Income</b>	<b>\$ 5,362,583</b>	<b>\$ 5,678,242</b>	<b>\$ (315,658)</b>	<b>\$ 11,040,825</b>	<b>\$ 11,771,903</b>	<b>\$ (731,078)</b>	<b>-6.2%</b>
<b>Provision for Credit Losses</b>	<b>\$ 336,565</b>	<b>\$ 361,893</b>	<b>(25,329)</b>	<b>\$ 698,458</b>	<b>\$ 1,109,558</b>	<b>\$ (411,100)</b>	<b>-37.1%</b>
<b>Net Interest Income After Provision for Credit Losses</b>	<b>\$ 5,026,019</b>	<b>\$ 5,316,348</b>	<b>\$ (290,329)</b>	<b>\$ 10,342,367</b>	<b>\$ 10,662,346</b>	<b>\$ (319,978)</b>	<b>-3.0%</b>



## STATEMENTS OF INCOME February 28, 2026

	FEBRUARY 2026	JANUARY 2026	Monthly Variance	Year-to-Date Actual	Year-to-Date Budget	YTD Budget Variance	
						\$	%
<b>Other Operating Income:</b>							
Rental Income	\$ 48,458	\$ 49,838	\$ (1,381)	\$ 98,296	\$ 96,420	\$ 1,876	1.9%
Fees and Charges	431,709	235,659	196,051	667,368	486,992	180,376	37.0%
Gain on Sale of Loans	437,034	37,239	399,796	474,273	247,000	227,273	92.0%
Interchange Income	518,784	514,161	4,623	1,032,944	1,138,516	(105,572)	-9.3%
Mortgage Servicing Income	(18,851)	104,855	(123,705)	86,004	-	86,004	0.0%
Other Income	384,513	(32,675)	417,188	351,839	570,102	(218,263)	-38.3%
<b>Total Other Income</b>	<b>\$ 1,801,648</b>	<b>\$ 909,077</b>	<b>\$ 892,571</b>	<b>\$ 2,710,725</b>	<b>\$ 2,539,030</b>	<b>\$ 171,695</b>	<b>6.8%</b>
<b>Operating Expenses:</b>							
Employee Compensation	\$ 2,155,758	\$ 2,363,402	\$ (207,644)	\$ 4,519,160	\$ 4,979,585	\$ (460,425)	-9.2%
Employee Benefits	811,710	216,968	594,742	1,028,677	1,319,778	(291,100)	-22.1%
Office Occupancy	307,469	308,611	(1,142)	616,079	702,706	(86,627)	-12.3%
Office Operations	740,563	782,624	(42,061)	1,523,187	1,857,142	(333,955)	-18.0%
Depreciation	149,094	148,303	791	297,397	351,969	(54,572)	-15.5%
Account and Loan Servicing	1,146,080	1,238,065	(91,985)	2,384,144	3,161,901	(777,757)	-24.6%
Marketing	337,399	251,363	86,037	588,762	560,364	28,398	5.1%
Professional and Outside Services	267,711	194,154	73,557	461,866	820,446	(358,580)	-43.7%
<b>Total Operating Expenses</b>	<b>\$ 5,915,783</b>	<b>\$ 5,503,488</b>	<b>\$ 412,295</b>	<b>\$ 11,419,272</b>	<b>\$ 13,753,890</b>	<b>\$ (2,334,619)</b>	<b>-16.97%</b>
<b>Gain/(Loss) on Non-Operating Items</b>	<b>\$ 100,250</b>	<b>\$ -</b>	<b>\$ 100,250</b>	<b>\$ 100,250</b>	<b>\$ -</b>	<b>\$ 100,250</b>	<b>0.0%</b>
<b>Net Income/(Loss)</b>	<b>\$ 1,012,133</b>	<b>\$ 721,937</b>	<b>\$ 290,196</b>	<b>\$ 1,734,071</b>	<b>\$ (552,515)</b>	<b>\$ 2,286,585</b>	<b>-413.9%</b>