



STATEMENTS OF FINANCIAL CONDITION
August 31, 2026

	AUGUST 2026	JULY 2026	Monthly Variance	DECEMBER 2025	Year-to-Date Variance	Year-to-Date Budget	YTD Budget Variance	
							\$	%
ASSETS								
Consumer Loans								
Automobile	\$ 209,460,238	\$ 187,356,768	\$ 22,103,470	\$ 204,686,273	\$ 4,773,965	\$ 266,911,759	\$ (57,451,521)	-21.52%
Other Secured	29,920,294	30,048,780	(128,485)	32,555,259	(2,634,964)	32,010,785	(2,090,491)	-6.53%
Other Unsecured	13,894,654	13,951,823	(57,169)	16,451,196	(2,556,542)	17,853,038	(3,958,384)	-22.17%
Credit Cards	27,098,797	27,042,133	56,665	27,966,651	(867,854)	29,037,148	(1,938,351)	-6.68%
Residential Real Estate Loans								
First Mortgage	502,347,677	494,888,265	7,459,412	450,574,065	51,773,612	413,826,711	88,520,966	21.39%
Second Mortgage	15,602,048	15,386,178	215,870	15,549,647	52,402	16,991,760	(1,389,711)	-8.18%
Home Equity Lines of Credit	221,773,334	217,954,564	3,818,770	192,226,749	29,546,585	232,975,223	(11,201,890)	-4.81%
Commercial and Business Loans								
Commercial Loans	461,920,651	466,181,914	(4,261,262)	503,550,543	(41,629,891)	476,105,715	(14,185,064)	-2.98%
Business Banking Loans	1,706,892	1,648,006	58,886	1,722,418	(15,526)	1,927,960	(221,068)	-11.47%
Total Loans	1,483,724,586	1,454,458,430	29,266,156	1,445,282,799	38,441,786	1,487,640,100	(3,915,514)	-0.26%
Less Allowance for Credit Loss	(11,407,238)	(11,097,258)	(309,981)	(15,350,866)	3,943,627	(10,987,294)	(419,945)	3.82%
Net Loans	<u>\$ 1,472,317,347</u>	<u>\$ 1,443,361,172</u>	<u>\$ 28,956,175</u>	<u>\$ 1,429,931,934</u>	<u>\$ 42,385,413</u>	<u>\$ 1,476,652,806</u>	<u>\$ (4,335,459)</u>	<u>-0.29%</u>
Loans Held for Sale	-	2,730,000	(2,730,000)	-	-	-	-	0.00%
Cash and Cash Equivalents	70,086,961	85,292,989	(15,206,027)	90,823,458	(20,736,497)	93,502,959	(23,415,998)	-25.04%
Total Investments	461,416,588	465,957,457	(4,540,869)	448,382,572	13,034,016	464,948,625	(3,532,037)	-0.76%
Total Property and Equipment	19,515,782	19,581,846	(66,064)	19,836,181	(320,399)	28,211,326	(8,695,544)	-30.82%
Total Other Assets	<u>77,368,869</u>	<u>67,972,348</u>	<u>9,396,521</u>	<u>79,935,621</u>	<u>(2,566,753)</u>	<u>75,053,920</u>	<u>2,314,949</u>	<u>3.08%</u>
Total Assets	<u>\$ 2,100,705,547</u>	<u>\$ 2,084,895,812</u>	<u>\$ 15,809,735</u>	<u>\$ 2,068,909,766</u>	<u>\$ 31,795,781</u>	<u>\$ 2,138,369,636</u>	<u>\$ (37,664,088)</u>	<u>-1.76%</u>



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	AUGUST 2026	JULY 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	\$ 260,663,628	\$ 264,664,833	\$ (4,001,205)	\$ 268,767,497	\$ (8,103,869)	\$ 277,050,335	\$ (16,386,707)	-5.91%
Checking Accounts	343,255,030	335,781,477	7,473,553	359,624,851	(16,369,820)	350,300,442	(7,045,412)	-2.01%
Money Market Accounts	620,186,079	620,781,340	(595,261)	615,151,636	5,034,444	650,902,868	(30,716,788)	-4.72%
Certificates of Deposits	447,135,824	443,424,345	3,711,478	464,725,283	(17,589,460)	507,450,790	(60,314,967)	-11.89%
Total Deposits (Shares)	<u>\$ 1,671,240,561</u>	<u>\$ 1,664,651,995</u>	<u>\$ 6,588,567</u>	<u>\$ 1,708,269,267</u>	<u>\$ (37,028,705)</u>	<u>\$ 1,785,704,435</u>	<u>\$ (114,463,874)</u>	<u>-6.41%</u>
NOTES PAYABLE AND OTHER LIABILITIES								
Borrowed Funds	\$ 205,000,000	\$ 195,000,000	\$ 10,000,000	\$ 140,000,000	\$ 65,000,000	\$ 125,000,000	\$ 80,000,000	64.00%
Accounts Payable and Other Liabilities	28,736,393	30,258,922	(1,522,529)	27,386,566	1,349,827	33,061,820	(4,325,427)	-13.08%
Notes Payable and Other Liabilities	<u>\$ 233,736,393</u>	<u>\$ 225,258,922</u>	<u>\$ 8,477,471</u>	<u>\$ 167,386,566</u>	<u>\$ 66,349,827</u>	<u>\$ 158,061,820</u>	<u>\$ 75,674,573</u>	<u>47.88%</u>
Total Members' Equity	<u>195,728,593</u>	<u>194,984,895</u>	<u>743,698</u>	<u>193,253,933</u>	<u>2,474,660</u>	<u>194,603,380</u>	<u>1,125,213</u>	<u>0.58%</u>
Total Liabilities and Members' Equity	<u>\$ 2,100,705,547</u>	<u>\$ 2,084,895,812</u>	<u>\$ 15,809,735</u>	<u>\$ 2,068,909,766</u>	<u>\$ 31,795,781</u>	<u>\$ 2,138,369,635</u>	<u>\$ (37,664,088)</u>	<u>-1.76%</u>



STATEMENTS OF INCOME

August 31, 2026

	AUGUST 2026	JULY 2026	Monthly Variance	Year-to-Date Actual	Year-to-Date Budget	YTD Budget Variance	
						\$	%
Interest Income:							
Interest on Consumer Loans	\$ 1,871,619	\$ 1,681,738	\$ 189,881	\$ 13,568,065	\$ 14,536,982	\$ (968,916)	-6.7%
Interest on Mortgage Loans	3,215,580	3,154,134	61,446	24,026,157	22,762,344	1,263,814	5.6%
Interest on Commercial and Business Loans	2,168,679	2,080,983	87,696	17,033,759	18,653,379	(1,619,620)	-8.7%
Interest on Investments	<u>1,654,385</u>	<u>1,561,046</u>	<u>93,339</u>	<u>12,228,210</u>	<u>11,701,256</u>	<u>526,955</u>	<u>4.5%</u>
Total Interest Income	<u>\$ 8,910,263</u>	<u>\$ 8,477,901</u>	<u>\$ 432,363</u>	<u>\$ 66,856,192</u>	<u>\$ 67,653,960</u>	<u>\$ (797,768)</u>	<u>-1.2%</u>
Interest Expense:							
Interest on Regular and IRA Shares	\$ 11,410	\$ 11,273	\$ 137	\$ 90,789	\$ 91,838	\$ (1,049)	-1.1%
Interest on Share Draft Checking	38,436	37,203	1,234	278,697	300,083	(21,386)	-7.1%
Interest on Money Markets	847,452	844,864	2,589	6,618,978	5,285,680	1,333,298	25.2%
Interest on Certificates of Deposit	1,169,586	1,141,340	28,246	9,289,739	10,109,760	(820,021)	-8.1%
Interest on Borrowed Funds	<u>830,014</u>	<u>707,554</u>	<u>122,460</u>	<u>5,415,703</u>	<u>3,358,300</u>	<u>2,057,403</u>	<u>61.3%</u>
Total Interest Expense	<u>\$ 2,896,898</u>	<u>\$ 2,742,234</u>	<u>\$ 154,665</u>	<u>\$ 21,693,906</u>	<u>\$ 19,145,660</u>	<u>\$ 2,548,246</u>	<u>13.3%</u>
Net Interest Income	\$ 6,013,365	\$ 5,735,667	\$ 277,698	\$ 45,162,286	\$ 48,508,300	\$ (3,346,014)	-6.9%
Provision for Credit Losses	<u>\$ 609,513</u>	<u>\$ 639,164</u>	<u>(29,651)</u>	<u>\$ 3,365,217</u>	<u>\$ 4,543,108</u>	<u>\$ (1,177,891)</u>	<u>-25.9%</u>
Net Interest Income After Provision for Credit Losses	<u>\$ 5,403,852</u>	<u>\$ 5,096,503</u>	<u>\$ 307,349</u>	<u>\$ 41,797,069</u>	<u>\$ 43,965,192</u>	<u>\$ (2,168,123)</u>	<u>-4.9%</u>



STATEMENTS OF INCOME

August 31, 2026

	AUGUST 2026	JULY 2026	Monthly Variance	Year-to-Date Actual	Year-to-Date Budget	YTD Budget Variance	
						\$	%
Other Operating Income:							
Rental Income	\$ 51,471	\$ 51,428	\$ 43	\$ 409,997	\$ 385,681	\$ 24,316	6.3%
Fees and Charges	363,759	351,585	12,174	2,803,420	1,984,170	819,251	41.3%
Gain on Sale of Loans	117,708	295,922	(178,214)	1,568,902	1,258,750	310,152	24.6%
Interchange Income	604,881	574,154	30,727	4,598,898	4,554,064	44,834	1.0%
Mortgage Servicing Income	99,145	181,892	(82,747)	780,495	-	780,495	0.0%
Other Income	373,634	338,241	35,393	3,038,015	2,213,065	824,950	37.3%
Total Other Income	<u>\$ 1,610,597</u>	<u>\$ 1,793,222</u>	<u>\$ (182,624)</u>	<u>\$ 13,199,728</u>	<u>\$ 10,395,730</u>	<u>\$ 2,803,999</u>	<u>27.0%</u>
Operating Expenses:							
Employee Compensation	\$ 2,490,666	\$ 2,711,478	\$ (220,812)	\$ 19,848,846	\$ 20,721,654	\$ (872,807)	-4.2%
Employee Benefits	901,253	725,413	175,840	5,365,881	4,424,793	941,088	21.3%
Office Occupancy	322,706	347,455	(24,749)	2,627,515	2,856,427	(228,911)	-8.0%
Office Operations	847,386	808,416	38,970	6,597,673	6,943,051	(345,378)	-5.0%
Depreciation	85,077	85,566	(489)	1,058,067	1,447,401	(389,335)	-26.9%
Account and Loan Servicing	970,450	1,050,332	(79,882)	8,554,210	9,931,510	(1,377,300)	-13.9%
Marketing	245,665	190,981	54,685	2,291,964	2,303,957	(11,993)	-0.5%
Professional and Outside Services	214,311	248,413	(34,102)	1,912,562	2,762,874	(850,312)	-30.8%
Total Operating Expenses	<u>\$ 6,077,515</u>	<u>\$ 6,168,054</u>	<u>\$ (90,539)</u>	<u>\$ 48,256,718</u>	<u>\$ 51,391,667</u>	<u>\$ (3,134,949)</u>	<u>-6.10%</u>
Gain/(Loss) on Non-Operating Items	<u>\$ (387,404)</u>	<u>\$ -</u>	<u>\$ (387,404)</u>	<u>\$ (666,888)</u>	<u>\$ -</u>	<u>\$ (666,888)</u>	<u>0.0%</u>
Net Income/(Loss)	<u>\$ 549,531</u>	<u>\$ 721,670</u>	<u>\$ (172,140)</u>	<u>\$ 6,073,192</u>	<u>\$ 2,969,255</u>	<u>\$ 3,103,937</u>	<u>104.5%</u>