2024 **ANNUAL REPORT**

BNSF CAMPUS BRANCH 6701 Burlington Blvd. Fort Worth, TX 76131

NORTH TARRANT BRANCH 4625 North Tarrant Parkway Fort Worth, TX 76244

KANSAS CITY BRANCH 4150 Kansas Ave. Kansas City, KS 66106

KELLER BRANCH 891 Keller Parkway Keller, TX 76248

STOCKYARDS BRANCH 2625 North Main Street Fort Worth, TX 76164

MAPLEWOOD BRANCH 1535 Beam Ave. Maplewood, MN 55109

BCTAL BRANCH 7020 Mid Cities Blvd., Room 103 North Richland Hills, TX 76180

800.628.5517 • UnityOne.org

:

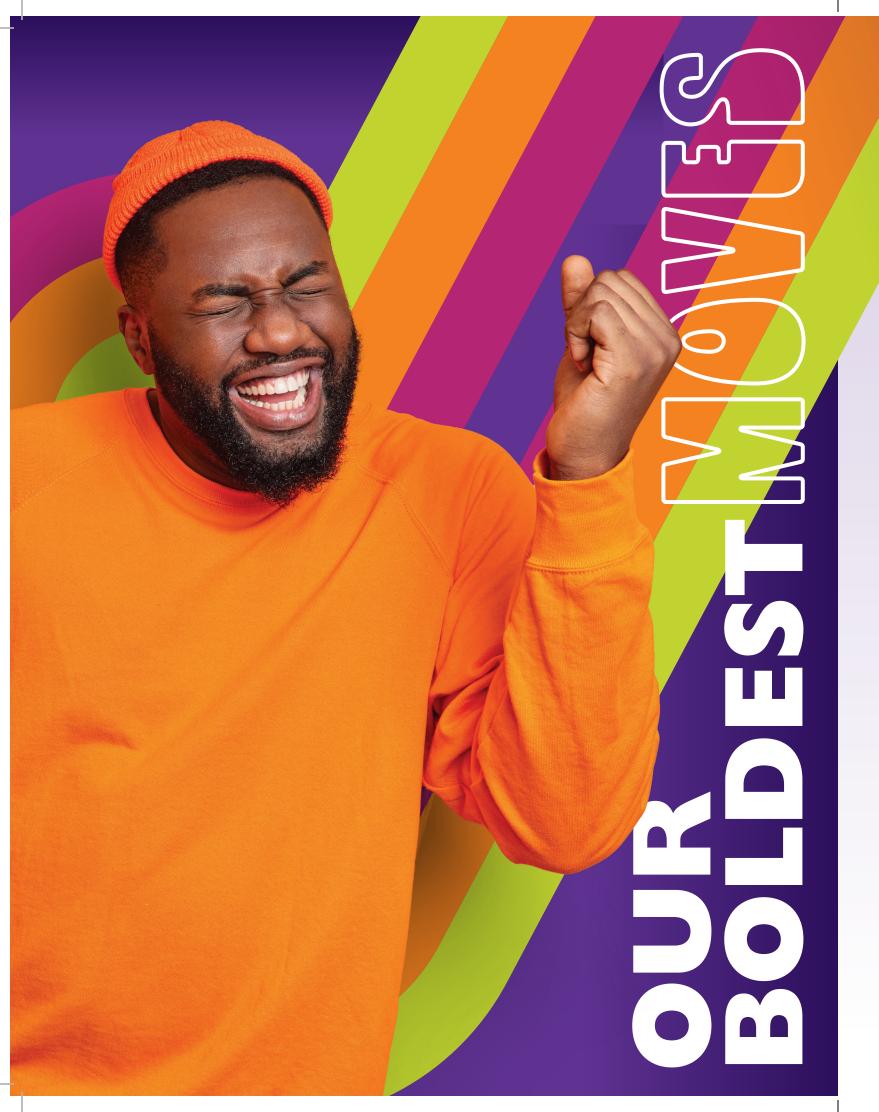
AO24 ANNUAL

REPORT





BOLD MOVES, Gill



BOLD MOVES, BRIGHT FUTURE

Unity One Credit Union embarked on the new year with a resolve to make positive impacts in the lives of our members and chart courses that will allow the credit union to keep growing in the long term. As we reflect on the past year, the bold moves we've made in the here and now will pay dividends for our members and the credit union as an organization. We're happy to share that your credit union is set up for success – to let us live in a bright future.

GROWTH IN COMMUNITIES. We charted a course in 2024 that opened more doors for Unity One by allowing us to include more communities in our mission. In late 2024, the state of Texas granted Unity One's request to expand our field of membership to several more counties in the Fort Worth – Dallas Metroplex. Unity One can now proudly serve anyone who lives, works, worships, or attends school in Denton, Dallas, Johnson, Parker, Tarrant, and Wise counties.

GROWTH IN INNOVATION. Staying on the cutting edge of technology and keeping our members' information secure is always a top priority at Unity One. This past year, the Unity One management team set a course to secure our technological and innovative future for many years to come. We're proud to share that before 2025 is out, the credit union will have transitioned to a brand-new technology and online banking system, which will continue to set us up for long-term success.

GROWTH IN MEMBERSHIP. The credit union philosophy has always been about people helping people. We help our members achieve their financial dreams through better savings rates, lower loan rates, and a more reasonable fee structure. This past year, in addition to the new members who joined Unity One, we added several counties in Texas to our charter (from above). This will enable Unity One to help more people and keep us growing in future years.

GROWTH FOR THE FUTURE. Finally, as we complete our look back on the year, it's always important to then turn and face the future. To try and see what might be just over the horizon. All the accomplishments in 2024 have been moving Unity One toward a bright future. We are excited for the next step in the credit union's journey and cannot wait to share this experience with our members.

SCOTT WARD PRESIDENT, CEO

CEO AND CHAIRMAN'S REPORT

On behalf of the Unity One Credit Union Board of Directors and senior leadership team, welcome to the 2024 Unity One annual report and annual member meeting. As we come together to review the accomplishments of the year 2024 and review the state of the credit union, we want to take a moment to thank our members for their continued loyalty and our staff for their dedicated service.

2024 was an exciting year that also brought some challenges in the face of changing economic trends. The rate market continued to show changes stemming from the Federal Reserve Bank rate cuts, but the credit union was well prepared and adapted well to the shifts in the environment. As we adapted to different financial market forces, our goals stayed consistent: to serve our members with excellence while responsibly growing the credit union in an organic way.

We enjoyed many successes as a credit union in the past year, most notably:

- Closed the year with assets totaling \$290,035,161.
- Welcomed 1,570 new members into the Unity One Credit Union family.
- Helped 1,587 members with new loans.
- Extended our field of membership to Dallas, Denton, Johnson, Parker, Tarrant and Wise counties in Texas.
- Signed an agreement with a new technology services provider, which will be implemented in 2025.

2024 brought about focus on what Unity One does best: serving our members with excellence. From community events to member appreciation days, to helping our members in any one of our seven branch locations, we stayed committed to serving those around us and finding extraordinary ways to achieve member satisfaction. Our dedicated team of staff members is truly the heart and soul of the credit union.

We also enjoyed a several months-long membership-building campaign in 2024. The campaign's theme encouraged people in our markets to think "Bigger-er" when considering their options for a financial partner. I'm proud to report that the campaign was a success, bringing new recognition and awareness to the Unity One Credit Union brand, while welcoming new members to the Unity One experience. Our "Live BOLD" employee program continued to thrive in 2024, creating more member-centric experiences and watching our team members go above and beyond to create lasting positive memories for our members.

Finally, as we close out one year and look forward to the next, I want to convey my appreciation and excitement for what is to come. 2025 will prove to be a pivotal year for Unity One's technology offerings, enhanced service opportunities, and new communities, which we look forward to serving. I cannot wait to share what is in store. We look forward to continuing to serve our members with excellence in the years to come.

Kinch Mando

VINCENT M. ACCARDO BOARD CHAIRMAN

AUDIT COMMITTEE REPORT

The audit committee is made up of volunteers who are appointed by the credit union's board of directors. The committee's responsibilities are to ensure that: 1) member funds are protected, 2) financial records and operations are in order, and 3) an effective set of internal controls is in place. Our committee participates in audits and reviews throughout the year to meet these objectives.

During 2024, in addition to our own reviews, the following audits were performed: • An independent annual audit was completed by the certified public accounting firm of CliftonLarsonAllen using agreed-upon procedures for 2024.

- Solutions each quarter.
- Union Department (TCUD) and the NCUA.
- August 31, 2024.
- data on January 21, 2025.
- reorganization meeting on May 15, 2024.

Based on the reviews, we are confident that the policies, programs and security procedures of Unity One Credit Union are sound. I would like to thank my fellow committee members: Jennifer Dodd, Sonja Grigsby and Christopher Armstrong.

Please remember that the Audit Committee is your link to the Credit Union. If you have any concerns, please feel free to contact any of us.

MARGARET ROSZAK AUDIT COMMITTEE CHAIR

Asset/Liability Management Service reviews were performed by Catalyst Strategic

• An annual examination was performed on March 31, 2024 by the State of Texas Credit

• A Bank Secrecy Act Compliance Audit was completed by Cornerstone Resources on

• An ACH Audit was completed by Cornerstone Resources on December 16, 2024. • An ACH Risk Assessment was performed by Cornerstone Resources using 2024 year-end

• The Credit Union's Investment Policy review was completed during a board and

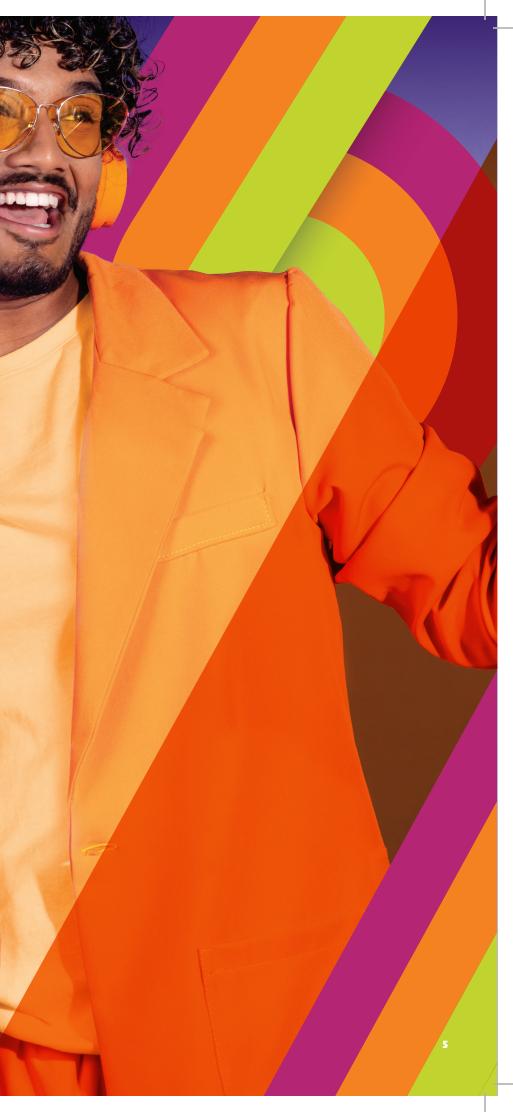
COMMITTED TO OUR MEMBERS

To us, there is no **BOLDER MOVE** than taking care of our members. It's why our members stay with us longer and why we keep member service at the front of our minds at all times.

In 2024, we served our members by providing competitive loan rates, offering better deposit rates, and keeping their finances safe and secure.

MEMBERSHIP SIZE

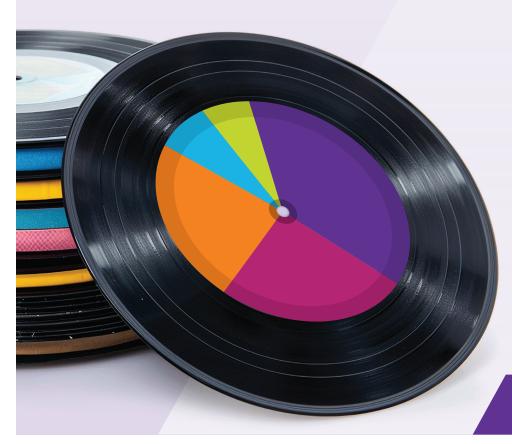




COMMUNITY INVOLVEMENT

Rooted in who we are as a credit union is the belief that we're only as strong as our community. To that end, Unity One staff members dedicate considerable time, energy and passion to making our community better. In numerous ways, we continue to generate financial donations while also donating considerable hours of our time.

2024 COMMUNITY RELATIONS HOURS



759.75 HOURS SPENT

working with local chambers and non-profits to better our local communities.

533.50 HOURS SPENT

hosting credit union sponsored community events, virtual webinars and more.

490.00 HOURS SPENT

in the classroom presenting to students on a range of financial topics.

168.25 HOURS SPENT

giving back to our communities through our Philanthropy committee initiatives like Adopt-a-Highway and Paws 4 the Cause.

136.25 HOURS SPENT

at our Select Employer Groups helping them with their corporate events, community outreach and business fairs.

2,087.75 TOTAL HOURS

GIVING BACK

\$4.866.53 IN HIGHER EDUCATION **SCHOLARSHIPS**

\$5,548.21 IN SCHOOL SUPPLIES FOR **STUDENTS AND TEACHERS**

\$8.924.93

TO SUPPORT LOCAL **NONPROFITS SUCH AS:**

- Community Link Food Pantry • Cowtown Friends of Fort Worth Animal Care and Control
- Guide Dogs of America
- White Bear Center of the Arts
- Young Women's Leadership Academy

OFFICIALS AND MANAGEMENT

BOARD OF DIRECTORS

Vincent Accardo, Chairman 2024-2027 Richard Ebel, Vice Chairman 2023-2026 Patrick Forsyth, Secretary 2023-2026 Mary Diggs 2022-2025 **Greg Patient** 2023-2026 Dale Maristuen 2022-2025 **Timothy Savoy** 2022-2025 William Rupp 2024-2027

AUDIT COMMITTEE

Margaret Roszak, Chairman Jennifer Dodd Sonja Grigsby Chris Armstrong

CHANGE IN BYLAWS

ADDITION OF FIELD OF MEMBERSHIP:

- Denton County
- Dallas County
- Johnson County
- Parker County
- Tarrant County
- Wise County

ADDITION OF SELECT EMPLOYER GROUPS:

• None

SENIOR MANAGEMENT TEAM Scott Ward, President & CEO Christina Carstens, Director of Accounting Herb Garcia, Vice President of Risk Management/CRO Alyssa Guillory, Vice President of Marketing Beth Peters, Vice President of Lending Patty Revis, Vice President of Human Resources/CHRO Nathan Webb, Vice President of Technology Jackie Wisneski, Vice President of Retail Operations



ADDITION OF LOCATIONS:

• None

ADDITION OF MANAGEMENT:

• None

MEMBER SERVICES ADDED:

Security Center



STATEMENT OF FINANCIAL CONDITION

| ASSETS INCOME Personal Loans \$ 103,536,230.99 \$ 122,103,373.69 Nata | | | | 2024 | | 2023 | | |
|---|--------------|-------------------------------------|----|----------------|----|----------------|------------|------------------------------------|
| Visa Loans S 1,000,071,20 S 7,882,377,43 Visa Loans Real Estate Loans S 71,372,149,83 6,612,271,57 Real Estate Loans Services Gross Operating Margin Office Espanse Office Espanse Office Espanse Services Services Services Services Coreports Services Ser | ASSETS | | | | | | INCOME | |
| Vise Lears \$ 8,000,071:20 \$ 7,882,372,43 Vise Lears Real Ettate Lears \$ 71,21,479,83 66,122,712,57 Real Ettate Lears Reserves \$ 120,321,442,31 \$ 66,122,712,57 Real Ettate Lears Total Lears \$ 180,347,306,91 \$ 193,048,724,23 Total Operating Income Cash \$ 2,263,347,75 \$ 2,618,318,81 Less Cont of Savings Investments \$ 90,191,341,39 \$ 77,7240,169,20 Office Expense Fixed Assets \$ 0,561,222,93 \$ 5,673,461,11 Componations & Bonofits Other Assets \$ 0,51,222,93 \$ 5,673,461,11 Componations & Bonofits Other Assets \$ 0,51,222,93 \$ 5,673,461,11 Componations & Bonofits Other Assets \$ 0,51,222,93 \$ 5,673,461,11 Componations & Bonofits Other Assets \$ 0,21,78,63,174,67 \$ 24,209,204 Lears Servicing Total Other Assets </td <td></td> <td>Personal Loans</td> <td>\$</td> <td>103,536,230.59</td> <td>\$</td> <td>122,103,373.69</td> <td></td> <td>Personal Loans</td> | | Personal Loans | \$ | 103,536,230.59 | \$ | 122,103,373.69 | | Personal Loans |
| Real Estate Loans \$ 1,32,1493,1 \$ 4,61,12,71,57 Real Estate Loans Reserves \$ 120,321,4473,1 \$ 130,347,306,91 \$ 193,048,724,23 Services Total Loans \$ 531,910,50 \$ 1,107,180,01 Less Cost of Savings Services Cash \$ 2,433,447,75 \$ 2,418,315,81 Less Cost of Savings Investments \$ 92,2824,789,14 \$ 77,246,169,26 Office Expense Fixed Assets \$ 5,612,522,93 \$ 5,673,461,11 Compensations & Benefits Other Assets \$ 10,431,174 \$ 8,801,631,35 Marketing Total Other Assets \$ 10,331,154,67 \$ 14,475,092,46 Professional & Outside Expense Total Other Assets \$ 10,331,154,67 \$ 285,879,165.96 Miscelaneous Expense LIABILITIES & NET WORTH Total Operating Reperse Total Operating Income Total Operating Income Priviaion for Loan Servings \$ 71,489,121,65 \$ 13,314,913,87 Proviaion for Loans Losses Nere | | | | | | | | Visa Loans |
| Reserves \$ (2,22) (14.71) \$ (3,059,746,46) Investments Total Loans \$ 180,347,306,91 \$ 193,048,724.23 Total Operating Income Cash \$ 5,31,910.50 \$ 1,107,180.01 Total Operating Income MCUSIF Capitalization \$ 2,633,447,75 \$ 2,618,315.81 Less Cast of Savings Total Investments \$ 9,019,1341.39 \$ 77,428,169,26 Office Expense Fixed Assets \$ 5,612,522.93 \$ 5,673,461.11 Compensations & Brenicins Other Assets/Receivables \$ 10,718,831.74 \$ 8,801,631.35 Marketing TOTAL ASSETS \$ 290,035,161.22 \$ 265,879,165.96 Total Operating Expense LIABILITIES & NET WORTH * 10,288,789.85 \$ 11,314,913.87 Total Operating Expense Money Market \$ 53,940,375.11.25 \$ 59,209.127.44 Provision for Loan Losses Other Assets \$ 0,288,789.63 \$ 74,605,504.82 Net O | | | | | | | | Real Estate Loans |
| Total Laans \$ 180,347,306.91 \$ 193,048,724.23 Services Total Operating Income Cash NCUSIF Capitalization \$ 2,633,447.75 \$ 2,618,315.81 Less Cost of Savings Total Investments \$ 9,0191,341.39 \$ 7,429,853.45 Gross Operating Margin Fixed Assets \$ 5,612,822.93 \$ 5,673,461.11 Componsations & Benefits Other Assets/Receivables \$ 10,718,631.74 \$ 8,801,631.35 Marketing Total Other Assets/Receivables \$ 10,718,631.74 \$ 8,801,65.96 Total Operating Income LIABILITIES & NET WORTH Total Operating Savings \$ 77,489,121.65 \$ 83,214,092.10 Total Operating Income Other Savings | | | | | | | | Investments |
| Cash \$ \$31,910.50 \$ 1,107,180.01 Total Operating Income NCUSIF Capitalization \$ 2,633,447.75 \$ 2,618,315.81 Less Cost of Savings Total Investments \$ 90,191,341.39 \$ 7,429,428,469.26 Office Expense Exced Assets \$ 5,612,522.93 \$ 5,673,461.11 Compensations & Benefits Other Assets/Receivables \$ 10,718,631.74 \$ 8,801,631.35 Marketing Total Other Assets/Receivables \$ 10,718,631.74 \$ 8,801,631.35 Marketing Total Other Assets/Receivables \$ 10,718,631.74 \$ 8,801,631.35 Marketing Total Other Assets/Receivables \$ 10,718,631.74 \$ 8,801,631.35 Marketing UABILITIES & INST WORTH * 280,035,161.22 \$ 285,879,165.96 Total Operating Income UABILITIES & INST WORTH * 5 5,920,127,44 Provision for Loan Losses Net Operating Income Other Savings \$ 70,586,513.34 \$ < | | | \$ | | | | | Services |
| Cash \$ \$31,910.50 \$ 1,107,180.01 NCUSIF Capitalization \$ 2,633,447,75 \$ 2,618,315.81 Less Cost of Savings Total Investments \$ 90,191,341.39 \$ 77,248,169.26 Office Expense Fixed Assets \$ 5,673,461.11 Compensations & Benefits Office Expense Other Assets/Receivables \$ 16,331,154.67 \$ 14,475,092.46 Laan Servicing TOTAL ASSETS \$ 290,035,161.22 \$ 285,879,165.96 Miscellaneous Expense LIABILITIES & NET WORTH * * 290,035,161.22 \$ 285,879,165.96 Total Operating Expense Uirdends Accrued \$ 30,46,275.12 \$ 285,879,165.96 Total Operating Income ULABILITIES & NET WORTH * * 77,489,121.65 \$ 83,214.092.10 Total Operating Income Other Savings \$ 70,489,121.65 \$ 83,214.092.10 Total Operating Income Other Savings \$ 77,489,121.65 \$ 83,214.092.10 | | | · | | Ť | , | | Total Operating Income |
| NCUSIF Capitalization \$ 2,433,447,75 \$ 2,618,315,81 Less Cost of Savings Investments \$ 90,191,341,39 \$ 74,629,853,45 Gross Operating Margin Total Investments \$ 90,2824,789,14 \$ 77,248,169,26 Office Expense Fixed Assets \$ 5,612,522,93 \$ 5,673,461,11 Compensations & Benefits Other Assets/Receivables \$ 10,718,631,74 \$ 8,801,631,35 Marketing Total Other Assets \$ 10,718,631,74 \$ 8,801,631,35 Loan Servicing Professional & Dutside Expense \$ 16,331,154,67 \$ 14,475,092,46 Professional & Outside Expense TOTAL ASSETS \$ 290,035,161,22 \$ 285,879,165.96 Total Operating Expense Primary Savings \$ 77,489,121,65 \$ 8,32,14,092,10 Total Operating Income Other Savings \$ 10,288,788,75 \$ 11,314,913,87 Provision for Loan Losses Certificates \$ 6,3505,080,65 \$ | | Cash | \$ | 531,910.50 | \$ | 1,107,180.01 | | |
| Investments \$ 90,191,341.39 \$ 74,629,853,45 Gross Operating Margin Fixed Assets \$ 92,824,789.14 \$ 77,248,169.26 Office Expense Other Assets/Receivables \$ 5,612,522.93 \$ 5,673,461.11 Compensations & Benefits Other Assets/Receivables \$ 10,718,631.74 \$ 8,801,631.35 Marketing Total Other Assets/Receivables \$ 16,331,154.67 \$ 14,475,092.46 Loan Servicing FOTAL ASSETS \$ 290,035,161.22 \$ 285,879,165.96 Miscellaneous Expense LIABILITIES & NET WORTH * * 70,288,788.95 \$ 11,31,913.87 Money Market \$ 53,946,375.12 \$ 59,209,127.44 Provision for Loan Losses Cherking \$ 70,268,208.25 \$ 113,4913.87 Provision for Loan Losses Cherking \$ 30,426.87 \$ 172,882.90 Gain/Loss on Investments Cherking \$ 30,426.87 \$ 172,882.90 Gain/Loss on Investrin | | NCUSIF Capitalization | | | | | | Less Cost of Savings |
| Total Investments \$ 92,824,789.14 \$ 77,248,169.26 Office Expense Compensations & Benefits Vither Assets Total Other Assets \$ 5,612,522.93 \$ 5,673,461.11 Office Expense Compensations & Benefits Total Other Assets \$ 10,718,631.74 \$ 8,801,631.35 Marketing Professional & Outside Expense TOTAL ASSETS \$ 290,035,161.22 \$ 285,879,165.96 Miscellaneous Professional & Outside Expense LIABILITIES & NET WORTH * 77,489,121.65 \$ 83,214,092.10 Total Operating Expense Money Market \$ 53,946,375.12 \$ 92,209,127.44 Provision for Loan Losses Money Market \$ 53,946,375.12 \$ 74,805,048.2 Provision for Loan Losses Certificates \$ 30,426.78 \$ 172,882.90 Gain/Loss on Investments Dividends Accrued \$ 30,426.78 \$ 778,81,51.78 Net Operating Income Payables \$ 659,766.93 \$ 798,151.78 NET INCOME Qurealized Gain/Loss on Investments< | | • | | | | | | Gross Operating Margin |
| Fixed Assets Other Assets/Receivables Total Other Assets/Receivables\$5,612,522.93 10,718,631.74 \$\$5,673,461.11 8,601,631.35 Compensations & Benefits Compensations & Benefits Compensations & Benefits Marketing Loan Servicing Professional & Outside Expense Miscellaneous Expense Miscellaneous ExpenseOffice Expense Compensations & Benefits Marketing Depressional & Outside Expense Miscellaneous Expense Total Operating ExpenseOffice Expense Compensations & Benefits Marketing Total Operating ExpenseLIABILITIES & NET WORTH | | | | | | | | |
| Other Assets/Receivables Total Other Assets/Receivables \$ 10,718,631.74 \$ 8,801,631.35 Marketing Loan Servicing Professional & Outside Expense Miscellaneous Expense Total Operating Expense TOTAL ASSETS \$ 290,035,161.22 \$ 285,879,165.96 Miscellaneous Expense Total Operating Expense LIABILITIES & NET WORTH Frimary Savings \$ 77,489,121.65 \$ 83,214,092.10 Total Operating Income Other Savings \$ 77,489,121.65 \$ 83,214,092.10 Total Operating Income Other Savings \$ 70,586,513.34 \$ 74,605,504.82 Provision for Loan Losses Certificates \$ 03,426.87 \$ 122,882.90 Gain/Loss on Investments Other Assets Payables \$ 659,766.93 \$ 798,151.78 NET INCOME Reserves \$ 3,879,131.43 \$ 3,879,131.43 Net Soft,122,981 Net Income Under Assets/Receivables \$ 03,426.87 \$ 72,882,90 Reserves Non-Operating Income Reserves \$ 0,659,766.93 \$ <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>Office Expense</td> | | | | | | | | Office Expense |
| Other Assets/Receivables Total Other Assets/Receivables \$ 10,718,631.74 \$ 8,801,631.35 Marketing Loan Servicing Professional & Outside Expense Miscellaneous Expense Total Operating Expense TOTAL ASSETS \$ 290,035,161.22 \$ 285,879,165.96 Miscellaneous Expense Total Operating Expense LIABILITIES & NET WORTH Frimary Savings \$ 77,489,121.65 \$ 83,214,092.10 Total Operating Income Other Savings \$ 77,489,121.65 \$ 83,214,092.10 Total Operating Income Other Savings \$ 70,586,513.34 \$ 74,605,504.82 Provision for Loan Losses Certificates \$ 03,426.87 \$ 122,882.90 Gain/Loss on Investments Other Assets Payables \$ 659,766.93 \$ 798,151.78 NET INCOME Reserves \$ 3,879,131.43 \$ 3,879,131.43 Net Soft,122,981 Net Income Under Assets/Receivables \$ 03,426.87 \$ 72,882,90 Reserves Non-Operating Income Reserves \$ 0,659,766.93 \$ <td></td> <td>Fixed Assets</td> <td>\$</td> <td>5,612,522.93</td> <td>\$</td> <td>5,673,461.11</td> <td></td> <td>Compensations & Benefits</td> | | Fixed Assets | \$ | 5,612,522.93 | \$ | 5,673,461.11 | | Compensations & Benefits |
| Total Other Assets \$ 16,331,154.67 \$ 14,475,092.46 Loan Servicing Professional & Outside Expense Miscellaneous Expense Total Operating Expense TOTAL ASSETS \$ 290,035,161.22 \$ 285,879,165.96 Dividenda Camperating Expense Total Operating Expense LIABILITIES & NET WORTH Total Operating Expense Total Operating Income Total Operating Income Other Savings \$ 77,489,121.65 \$ 83,214,092.10 Provision for Loan Losses Other Savings \$ 77,489,121.65 \$ 83,214,092.10 Provision for Loan Losses Other Savings \$ 70,586,513.34 \$ 74,605,504.82 Provision for Loan Losses Certificates \$ 304,428.87 \$ 112,882.90 Gain/Loss on Investments Dividends Accrued \$ 304,428.87 \$ 172,882.90 Gain/Loss on Investments Payables \$ 659,766,693 \$ 798,151.78 Net INCOME Other Liabilities \$ 3,679,131.43 \$ 3,879,131.43 Net INCOME Reserves \$ 3,879,131 | | Other Assets/Receivables | | | | | | |
| TOTAL ASSETS\$290,035,161.22\$285,879,165.96Professional & Outside Expense Total Operating Expense Total Operating ExpenseLLABILITIES & NET WORTHPrimary Savings\$77,489,121.65\$83,214,092.10Total Operating ExpenseOther Savings\$77,489,121.65\$83,214,092.10Total Operating ExpenseOther Savings\$70,586,513.34\$74,605,504.82Provision for Loan LossesMoney Market\$33,946,375,12\$\$74,605,504.82Checking\$70,586,513.34\$74,605,504.82Net Operating IncomeCertificates\$63,000.65\$44,375,976.06Gain/Loss on InvestmentsDividends Accrued\$304,426.87\$172,882.90Gain/Loss on InvestmentsTotal Liabilities to Members\$276,120,306.58\$798,151.78Net Operating IncomeOther Liabilities\$3,631,516.71\$2,340,071.11NET INCOMEReserves\$3,879,131.43\$3,879,131.43Net NorthUnrealized Gain/Loss on Investments\$(14,629,759,53)\$(14,549,729.81)Unrealized Gain/Loss on Investments\$20,374,199.10\$20,519,044.26Net Worth\$9,623,571.00\$9,848,445.88Version Source | | Total Other Assets | \$ | 16,331,154.67 | \$ | 14,475,092.46 | | Loan Servicing |
| Total Operating ExpenseTotal Operating ExpenseTotal Operating IncomePrimary Savings\$77,489,121.65\$83,214,092.10Total Operating IncomeOther Savings\$10,288,788.95\$11,314,913.87Money Market\$53,946,375.12\$59,209,127.44Provision for Loan LossesChecking\$70,586,513.34\$74,605,504.82Net Operating IncomeCertificates\$63,505,080.65\$44,375,976.06Gain/Loss on InvestmentsDividends Accrued\$304,426.87\$172,882.90Gain/Loss on InvestmentsTotal Liabilities to Members\$276,120,306.58\$272,892,497.19Gain/Loss on Disposition of Assets Non-Operating IncomePayables\$659,766.93\$798,151.78NET INCOMEOther Liabilities\$3,631,516.71\$2,340,071.11NET INCOMEReserves\$3,879,131.43\$3,879,131.43Unrealized Gain/Loss on Investments\$(14,629,759.53)\$(14,549,729.81)Undivided Earnings\$20,374,199.10\$20,519,044.26Net Worth\$9,623,571.00\$9,848,445.88 | | | | | | | | Professional & Outside Expense |
| LIABILITIES & NET WORTH Primary Savings \$ 77,489,121.65 \$ 88,214,092.10 Total Operating Income Other Savings \$ 10,288,788.95 \$ 11,314,913.87 Provision for Loan Losses Money Market \$ 53,946,375.12 \$ 59,209,127.44 Provision for Loan Losses Checking \$ 70,586,513.34 \$ 74,405,504.82 Net Operating Income Certificates \$ 63,505,080.65 \$ 44,375,976.06 Gain/Loss on Investments Dividends Accrued \$ 304,426.87 \$ 172,882.90 Gain/Loss on Disposition of Assets Payables \$ 659,766.93 \$ 798,151.78 NET INCOME Payables \$ 659,766.93 \$ 798,151.78 NET INCOME Reserves \$ 3,831,516.71 \$ 2,340,071.11 NET INCOME Nerealized Gain/Loss on Investments \$ 14,229,759.53 \$ (14,549,729.81) Unrealized Gain/Loss on Investments \$ 0,20,374,199,10 \$ < | TOTAL ASSET | S | \$ | 290,035,161.22 | \$ | 285,879,165.96 | | Miscellaneous Expense |
| Primary Savings \$ 77,489,121.65 \$ 83,214,092.10 Total Operating Income Other Savings \$ 10,288,788.95 \$ 11,314,913.87 Provision for Loan Losses Money Market \$ 53,946,375.12 \$ 59,209,127.44 Provision for Loan Losses Checking \$ 70,586,513.34 \$ 74,605,504.82 Net Operating Income Certificates \$ 63,505,080.65 \$ 44,375,976.06 Gain/Loss on Investments Dividends Accrued \$ 304,426.87 \$ 172,882.90 Gain/Loss on Disposition of Assets Total Liabilities to Members \$ 659,766.93 \$ 798,151.78 NET INCOME Payables \$ 659,766.93 \$ 71,38,222.89 NET INCOME Reserves \$ 3,831,516.71 \$ 2,340,071.11 NET INCOME Reserves \$ 3,879,131.43 \$ 3,879,131.43 Unrealized Gain/Loss on Investments \$ Unrealized Gain/Loss on Investments \$ (14,629,759.53) \$ (14,549,729.81) Undivided Earnings \$ Undivided Earmings | | | | | | | | Total Operating Expense |
| Primary Savings \$ 77,489,121.65 \$ 83,214,092.10 Total Operating Income Other Savings \$ 10,288,788.95 \$ 11,314,913.87 Provision for Loan Losses Money Market \$ 53,946,375.12 \$ 59,209,127.44 Provision for Loan Losses Checking \$ 70,586,513.34 \$ 74,605,504.82 Net Operating Income Certificates \$ 63,505,080.65 \$ 44,375,976.06 Gain/Loss on Investments Dividends Accrued \$ 304,426.87 \$ 172,882.90 Gain/Loss on Disposition of Assets Total Liabilities to Members \$ 659,766.93 \$ 798,151.78 NET INCOME Payables \$ 659,766.93 \$ 71,38,222.89 NET INCOME Reserves \$ 3,831,516.71 \$ 2,340,071.11 NET INCOME Reserves \$ 3,879,131.43 \$ 3,879,131.43 Unrealized Gain/Loss on Investments \$ Unrealized Gain/Loss on Investments \$ (14,629,759.53) \$ (14,549,729.81) Undivided Earnings \$ Undivided Earmings | LIABILITIES | & NET WORTH | | | | | | |
| Other Savings \$ 10,288,788.95 \$ 11,314,913.87 Money Market \$ 53,946,375.12 \$ 59,209,127.44 Provision for Loan Losses Checking \$ 70,586,513.34 \$ 74,605,504.82 Net Operating Income Certificates \$ 63,505,080.65 \$ 44,375,976.06 Gain/Loss on Investments Dividends Accrued \$ 304,426.87 \$ 172,882.90 Gain/Loss on Investments Total Liabilities to Members \$ 276,120,306.58 \$ 272,892,497.19 Gain/Loss on Disposition of Assets Payables \$ 659,766.93 \$ 798,151.78 NET INCOME Cher Liabilities \$ 3,631,516.71 \$ 2,340,071.11 NET INCOME Reserves \$ 3,879,131.43 \$ 3,879,131.43 Unrealized Gain/Loss on Investments \$ (14,629,759.53) \$ (14,549,729.81) Undivided Earnings \$ 20,374,199.10 \$ 20,519,044.26 Net Worth \$ 9,623,571.00 \$ 9,848,445.88 \$ | | | \$ | 77.489.121.65 | \$ | 83,214,092,10 | | Total Operating Income |
| Money Market \$ 53,946,375.12 \$ 59,209,127.44 Provision for Loan Losses Checking \$ 70,586,513.34 \$ 74,605,504.82 Net Operating Income Certificates \$ 63,505,080.65 \$ 44,375,976.06 Gain/Loss on Investments Dividends Accrued \$ 304,426.87 \$ 172,882.90 Gain/Loss on Investments Total Liabilities to Members \$ 276,120,306.58 \$ 798,151.78 NET INCOME Payables \$ 659,766.93 \$ 798,151.78 NET INCOME Reserves \$ 3,631,516.71 \$ 2,340,071.11 NET INCOME Reserves \$ 3,879,131.43 \$ 3,879,131.43 Interview Interview Unrealized Gain/Loss on Investments \$ (14,629,759.53) \$ (14,549,729.81) Interview Interview Undivided Earnings \$ 9,623,571.00 \$ 9,848,445.88 9,848,445.88 | | | | | | | | |
| Checking\$70,586,513.34\$74,605,504.82Net Operating IncomeCertificates\$63,505,080.65\$44,375,976.06Gain/Loss on InvestmentsDividends Accrued\$304,426.87\$172,882.90Gain/Loss on InvestmentsTotal Liabilities to Members\$276,120,306.58\$272,892,497.19Gain/Loss on Disposition of Assets Non-Operating IncomePayables\$659,766.93\$798,151.78NET INCOMEOther Liabilities\$3,631,516.71\$2,340,071.11NET INCOMETotal Other Liabilities\$4,291,283.64\$3,138,222.89NET INCOMEReserves\$3,879,131.43\$3,879,131.43Unrealized Gain/Loss on Investments\$(14,629,759.53)Unrealized Gain/Loss on Investments\$(14,629,759.53)\$(14,549,729.81)Individed Earnings\$20,374,199.10Net Worth\$9,623,571.00\$9,848,445.88\$0,519,044.26Integral | | • | | | | | | Provision for Loan Losses |
| Certificates \$ 63,505,080.65 \$ 44,375,976.06 Dividends Accrued \$ 304,426.87 \$ 172,882.90 Gain/Loss on Investments Total Liabilities to Members \$ 276,120,306.58 \$ 272,892,497.19 Gain/Loss on Disposition of Assets Payables \$ 659,766.93 \$ 798,151.78 Other Liabilities \$ 3,631,516.71 \$ 2,340,071.11 Total Other Liabilities \$ 3,631,516.71 \$ 2,340,071.11 NET INCOME Reserves \$ 3,879,131.43 \$ 3,879,131.43 Unrealized Gain/Loss on Investments \$ (14,629,759.53) Unrealized Gain/Loss on Investments \$ (14,629,759.53) \$ (14,549,729.81) Unrealized Earnings \$ 20,374,199.10 \$ 20,519,044.26 Net Worth \$ 9,623,571.00 \$ 9,848,445.88 \$ 9,848,445.88 \$ 10,0000 \$ 10,0000 | | 5 | | | | | | Net Operating Income |
| Dividends Accrued\$304,426.87\$172,882.90Gain/Loss on InvestmentsTotal Liabilities to Members\$276,120,306.58\$272,892,497.19Gain/Loss on Disposition of Assets Non-Operating IncomePayables\$659,766.93\$798,151.78NET INCOMEOther Liabilities\$3,631,516.71\$2,340,071.11Total Other Liabilities\$3,679,131.43\$3,879,131.43Unrealized Gain/Loss on Investments\$(14,629,759.53)\$(14,549,729.81)Undivided Earnings\$20,374,199.10\$20,519,044.26Net Worth\$9,623,571.00\$9,848,445.88 | | 5 | | | | | | |
| Total Liabilities to Members\$276,120,306.58\$272,892,497.19Gain/Loss on Disposition of Assets Non-Operating IncomePayables\$659,766.93\$798,151.78Other Liabilities\$3,631,516.71\$2,340,071.11Total Other Liabilities\$4,291,283.64\$3,138,222.89Reserves\$3,879,131.43\$3,879,131.43Unrealized Gain/Loss on Investments\$(14,629,759.53)\$(14,549,729.81)Undivided Earnings\$20,374,199.10\$20,519,044.26Net Worth\$9,623,571.00\$9,848,445.88 | | | | | | | | Gain/Loss on Investments |
| Payables \$ 659,766.93 \$ 798,151.78 Net Non-Operating Income Other Liabilities \$ 3,631,516.71 \$ 2,340,071.11 NET INCOME Total Other Liabilities \$ 3,879,131.43 \$ 3,879,131.43 Net Non-Operating Income Reserves \$ 3,879,131.43 \$ 3,138,222.89 NET INCOME Unrealized Gain/Loss on Investments \$ (14,629,759.53) \$ (14,549,729.81) Undivided Earnings \$ 20,374,199.10 \$ 20,519,044.26 Net Worth \$ 9,623,571.00 \$ 9,848,445.88 | | | | | | | | Gain/Loss on Disposition of Assets |
| Other Liabilities \$ 3,631,516.71 \$ 2,340,071.11 NET INCOME Total Other Liabilities \$ 4,291,283.64 \$ 3,138,222.89 Reserves \$ 3,879,131.43 \$ 3,879,131.43 Unrealized Gain/Loss on Investments \$ (14,629,759.53) \$ (14,549,729.81) Undivided Earnings \$ 20,374,199.10 \$ 20,519,044.26 Net Worth \$ 9,623,571.00 \$ 9,848,445.88 | | | Ŧ | , | • | ,, | | Non-Operating Income |
| Other Liabilities \$ 3,631,516.71 \$ 2,340,071.11 NET INCOME Total Other Liabilities \$ 4,291,283.64 \$ 3,138,222.89 Reserves \$ 3,879,131.43 \$ 3,879,131.43 Unrealized Gain/Loss on Investments \$ (14,629,759.53) \$ (14,549,729.81) Undivided Earnings \$ 20,374,199.10 \$ 20,519,044.26 Net Worth \$ 9,623,571.00 \$ 9,848,445.88 | | Pavables | \$ | 659,766,93 | \$ | 798.151.78 | | |
| Total Other Liabilities \$ 4,291,283.64 \$ 3,138,222.89 Reserves \$ 3,879,131.43 \$ 3,879,131.43 Unrealized Gain/Loss on Investments \$ (14,629,759.53) \$ (14,549,729.81) Undivided Earnings \$ 20,374,199.10 \$ 20,519,044.26 Net Worth \$ 9,623,571.00 \$ 9,848,445.88 | | | | , | | | NET INCOME | |
| Reserves \$ 3,879,131.43 \$ 3,879,131.43 Unrealized Gain/Loss on Investments \$ (14,629,759.53) \$ (14,549,729.81) Undivided Earnings \$ 20,374,199.10 \$ 20,519,044.26 Net Worth \$ 9,623,571.00 \$ 9,848,445.88 | | | | · · · · · · | | | | |
| Unrealized Gain/Loss on Investments \$ (14,629,759.53) \$ (14,549,729.81) Undivided Earnings \$ 20,374,199.10 \$ 20,519,044.26 Net Worth \$ 9,623,571.00 \$ 9,848,445.88 | | | • | .,, | • | -, | | |
| Unrealized Gain/Loss on Investments \$ (14,629,759.53) \$ (14,549,729.81) Undivided Earnings \$ 20,374,199.10 \$ 20,519,044.26 Net Worth \$ 9,623,571.00 \$ 9,848,445.88 | | Reserves | \$ | 3,879,131.43 | \$ | 3,879,131.43 | | |
| Undivided Earnings \$ 20,374,199.10 \$ 20,519,044.26 Net Worth \$ 9,623,571.00 \$ 9,848,445.88 | | Unrealized Gain/Loss on Investments | | | | | | |
| Net Worth \$ 9,623,571.00 \$ 9,848,445.88 | | Undivided Earnings | | | | | | |
| | | • | | | | | | |
| TOTAL LIABILITIES & NET WORTH \$ 290,035,161.22 \$ 285,879,165.96 | | | · | , , , | | , , | | |
| | TOTAL LIABIL | ITIES & NET WORTH | \$ | 290,035,161.22 | \$ | 285,879,165.96 | | |

STATEMENT OF **INCOME AND EXPENSES**

2024

| ົ | n | 2 | 2 |
|---|---|---|---|
| 2 | υ | 2 | J |

| \$ | 7,016,858.11 | \$ 6,924,400.20 |
|----------------|---------------|---------------------|
| | 641,579.88 | \$ 533,529.77 |
| \$ \$ \$ | 3,681,661.91 | \$ 2,928,834.14 |
| \$ | 2,451,570.16 | \$ 1,919,289.26 |
| \$ | 2,773,534.44 | \$ 4,463,744.59 |
| \$ | 16,565,204.50 | \$ 16,769,797.96 |
| | | |
| \$ | 3,656,518.08 | \$ 1,619,138.99 |
| \$ | 12,908,686.42 | \$ 15,150,658.97 |
| | | |
| \$ | 1,735,289.88 | \$ 1,816,858.81 |
| \$ | 5,629,902.55 | \$ 5,295,000.70 |
| \$ | 420,003.00 | \$ 420,003.00 |
| \$ \$ \$ | 548,134.70 | \$ 586,321.43 |
| \$ | 2,653,428.60 | \$ 2,667,901.03 |
| \$ | 286,818.59 | \$ 326,032.31 |
| \$ | 11,273,577.32 | \$ 11,112,117.28 |
| | | |
| \$ | 1,635,109.10 | \$ 4,038,541.69 |
| | | |
| \$ | 1,748,678.32 | \$ 1,433,146.01 |
| \$ | -113,569.22 | \$ 2,605,395.68 |
| | | |
| \$ | 0.00 | \$ 0.00 |
| \$ | 0.00 | \$ 0.00 |
| \$ | (31,275.94) | \$ (10,318.11) |
| | | |
| \$ | -144,845.16 | \$ 2,595,077.57 |
| | | |