

**MY CREDIT UNION
CONSOLIDATED BALANCE SHEET**

As of 12/31/2025

	<u>Year-To-Date</u> <u>12/31/2025</u>	<u>Year Ending</u> <u>2024</u>
Assets		
Loans to Members	28,965,078.16	28,329,526.98
Allowance for Loan Loss	(80,403.02)	(149,151.32)
Cash on Hand	1,252,608.44	911,946.51
Investments	23,014,379.86	23,034,543.24
NCAU Capitalization Deposit	45,333.93	71,665.25
Fixed Assets	1,420,003.66	1,442,217.11
Other Assets	598,401.94	606,022.42
Total Assets	55,215,402.97	54,246,770.19
Liabilities & Equity		
Accounts Payable	794,162.29	762,252.43
Dividends Payable	-	-
Other Liabilities	170,614.59	171,249.78
Member Deposits	47,656,475.39	47,207,719.12
Total Liabilities	48,621,252.27	48,141,221.33
Regular Reserves	-	808,367.25
Undivided Earnings	6,621,450.70	5,297,181.61
Total Equity	6,621,450.70	6,105,548.86
Total Liabilities & Equity	55,242,702.97	54,246,770.19

**STATEMENT OF INCOME
AS OF 12/31/25**

	<u>Year-To-Date</u> <u>12/31/2025</u>	<u>Year Ending</u> <u>2024</u>
Operating Income		
Interest Income	1,973,424.06	1,807,510.08
Income on Investments	954,437.03	1,115,308.24
Other Operating Income	801,786.93	856,767.52
Total Operating Income	3,729,648.02	3,779,585.84
Operating Expenses		
Total Supplies, Salaries, Equipment	2,901,841.94	2,696,129.24
Provision for Loan Loss	-	57,917.34
Interest on Borrowed Money	-	-
Total Operating Expenses	2,901,841.94	2,754,046.58
Less:		
Dividends to Members	311,904.24	239,890.33
Non Operating Income	-	-
Gain or Loss on Disposition of Assets	-	-
Net Income/(Loss)	515,901.84	785,648.93
Number of Members	5,415	5,593

Credit Committee Report

Total Loans Granted Year-To-Date	487	426
Dollar Loans Granted Year-To-Date	10,780,331	9,996,538
Loans Granted Since Organization	39,766	39,279
Dollar Loans Since Organization	328,554,580	310,019,373

Supervisory Committee Report

Agreed Upon Procedures Audit Performed By Waypoint	12/31/2024
Member Account Verifications Performed By Waypoint	9/30/2023

(Audit Report Available Upon Request - See President/CEO)