

**MY CREDIT UNION**  
**CONSOLIDATED BALANCE SHEET**

As of 01/31/25

	<u>Year-To-Date</u> <u>1/31/2025</u>	<u>Year Ending</u> <u>2024</u>
<b>Assets</b>		
Loans to Members	28,501,148.70	28,329,526.98
Allowance for Loan Loss	(119,134.37)	(149,151.32)
Cash on Hand	1,152,591.51	911,946.51
Investments	23,459,216.32	23,034,543.24
Deferred Expense	87,676.84	71,665.25
Fixed Assets	1,438,550.89	1,442,217.11
Other Assets	720,405.48	606,022.42
	<b>55,240,455.37</b>	<b>54,246,770.19</b>
<b>Total Assets</b>		
<b>Liabilities &amp; Equity</b>		
Accounts Payable	682,749.22	762,252.43
Dividends Payable	-	-
Other Liabilities	113,870.97	171,249.78
Member Deposits	48,223,145.62	47,207,719.12
	<b>49,019,765.81</b>	<b>48,141,221.33</b>
<b>Total Liabilities</b>		
Regular Reserves	808,367.25	808,367.25
Undivided Earnings	5,297,181.61	5,297,181.61
	<b>6,105,548.86</b>	<b>6,105,548.86</b>
<b>Total Equity</b>		
<b>Total Liabilities &amp; Equity</b>	<b>55,240,455.37</b>	<b>54,246,770.19</b>

**STATEMENT OF INCOME**

As of 01/31/25

	<u>Year-To-Date</u> <u>1/31/2025</u>	<u>Year Ending</u> <u>2024</u>
<b>Operating Income</b>		
Interest Income	160,076.72	1,807,510.08
Income on Investments	83,731.33	1,115,308.24
Other Operating Income	96,082.08	856,767.52
	<b>339,890.13</b>	<b>3,779,585.84</b>
<b>Total Operating Income</b>		
<b>Operating Expenses</b>		
Total Supplies, Salaries, Equipment	199,239.49	2,696,129.24
Provision for Loan Loss	-	57,917.34
Interest on Borrowed Money	11.77	-
	<b>199,251.26</b>	<b>2,754,046.58</b>
<b>Total Operating Expenses</b>		
<b>Less:</b>		
Dividends to Members	25,498.17	239,890.33
Non Operating Income	-	-
Gain or Loss on Disposition of Assets	-	-
	<b>115,140.70</b>	<b>785,648.93</b>
<b>Net Income/(Loss)</b>		
<b>Number of Members</b>	<b>5,574</b>	<b>5,593</b>

**Credit Committee Report**

Total Loans Granted Year-To-Date	42	426
Dollar Loans Granted Year-To-Date	1,294,211	9,996,538
Loans Granted Since Organization	39,321	39,279
Dollar Loans Since Organization	309,964,138	308,669,927

**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)