



2025 Financial Statement

Statement of Income & Expense	2025	2024
Total Interest Income	9,589,309	9,702,515
Total Interest Expense	2,260,774	2,154,218
Net Interest Income	7,328,535	7,548,296
Provision for Loan Loss	(524,466)	(505,021)
Net Interest Income After Provisions	6,804,069	7,043,275
Service Fees	1,220,074	1,145,343
Other Non-Interest Income	316,319	164,482
Non-Interest Income	1,536,393	1,309,825
Employee Compensation & Benefits	4,187,268	4,022,380
Office Occupancy & Operations	1,348,017	1,300,430
Other Operating Expenses	2,720,722	2,826,397
Total Non-Interest Expense	8,256,007	8,149,207

Statement of Financial Condition	2025	2024
Total Cash	9,744,915	12,216,968
Total Investments	42,744,289	42,333,364
Loans Receivable, Net	120,892,614	118,772,974
Accrued Interest Receivable	488,285	523,052
Land, Building & Equipment, Net	5,074,827	5,418,073
NCUA Share Insurance Capital Deposit	1,568,937	1,573,814
Prepaid Expenses & Other Assets	5,983,378	5,504,999
Total Assets	186,497,245	186,343,244

Liabilities & Member's Equity	2025	2024
Members' Share & Savings Account	168,591,170	169,694,364
Accrued Expenses & Other Liabilities	600,124	757,229
Total Liabilities	169,191,294	170,451,593
Regular Reserves	20,185,717	20,955,969
Accumulated Other Comprehensive Gain (Loss)	(2,879,766)	(5,064,319)
Total Liabilities & Members' Equity	186,497,245	186,343,244

Five Year Financial Report	2025	2024	2023	2022	2021
Total Assets	186,497,245	186,343,244	183,327,104	183,760,106	199,433,995
Member Deposits	169,191,294	169,694,364	168,523,958	170,437,223	181,954,341
Loans Outstanding, Net	120,892,614	118,772,974	115,649,826	111,339,185	102,864,091

Millions

\$300

\$200

\$100

Years

2021 2022 2023 2024 2025

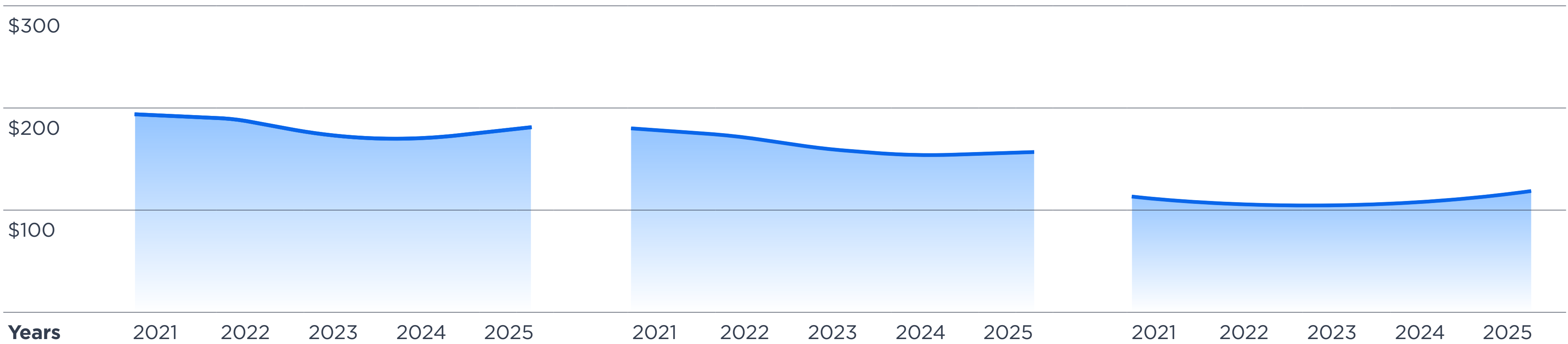
2021 2022 2023 2024 2025

2021 2022 2023 2024 2025

Assets

Member Deposits

Loans



2025 Financial Statement

Three Year Financial Report	2025	2024	2023
Total Assets	189,497,245	186,343,244	183,327,104
Member Deposits	169,191,294	169,694,364	168,523,958
Loans Outstanding, Net	120,892,614	118,772,974	115,649,826
Net Income	84,455	203,894	672,168
Capital Ratio	10.82%	11.25%	11.32%

Millions

\$300

\$200

\$100

Years

2023

2024

2025

2023

2024

2025

2023

2024

2025

Assets

Member Deposits

Loans

