

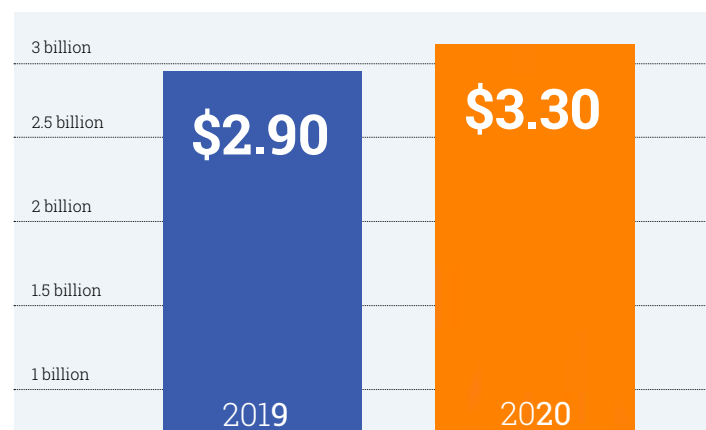
Statement of Financial Condition	2019	2020
<b>Assets</b>		
Cash	75,825,539	208,607,657
Investment Securities <sup>1</sup>	185,160,120	556,496,053
Net Loans to Members <sup>1</sup>	2,468,788,639	2,354,482,644
Premises and Equipment <sup>2</sup>	102,392,866	108,039,282
NCUSIF Deposit <sup>3</sup>	19,567,828	22,216,607
Other Assets	25,340,130	27,869,425
<b>Total Assets</b>	<b>\$2,877,075,122</b>	<b>\$3,277,711,669</b>
<b>Liabilities</b>		
Member Shares	2,210,825,270	2,556,889,687
Accrued Interest Payable	2,740,363	1,532,541
Other Liabilities	356,380,770	384,176,802
Members Equity	307,128,719	335,112,639
<b>Total Liabilities &amp; Member Equity</b>	<b>\$2,877,075,122</b>	<b>\$3,277,711,669</b>

Statement of Income	2019	2020
<b>Income</b>		
Interest on Member Loans	136,493,932	128,106,595
Investment Income	5,543,413	4,998,608
Other Income	37,726,698	53,848,221
<b>Total Income<sup>4</sup></b>	<b>\$179,764,043</b>	<b>\$186,953,424</b>

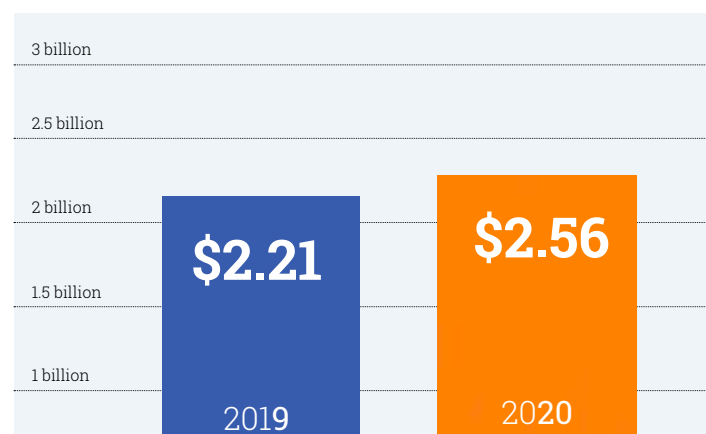
<b>Expenses</b>		
Salaries and Benefits	55,477,044	61,606,057
General Operating	38,392,756	43,343,328
Member Education and Promotion	3,355,967	2,962,331
Provision for Loan Losses	18,274,008	24,696,891
<b>Total Expenses</b>	<b>\$115,499,775</b>	<b>\$132,608,607</b>

<b>Distribution of Net Income</b>		
Net Income	64,264,268	54,344,817
Less Dividends	35,733,270	29,785,928
To Reserve and Undivided Earnings	28,530,998	24,558,899
<b>Number of Members</b>	<b>177,142</b>	<b>177,913</b>
<b>Net Worth to Asset Ratio<sup>5</sup></b>	<b>10.66%</b>	<b>10.21%</b>

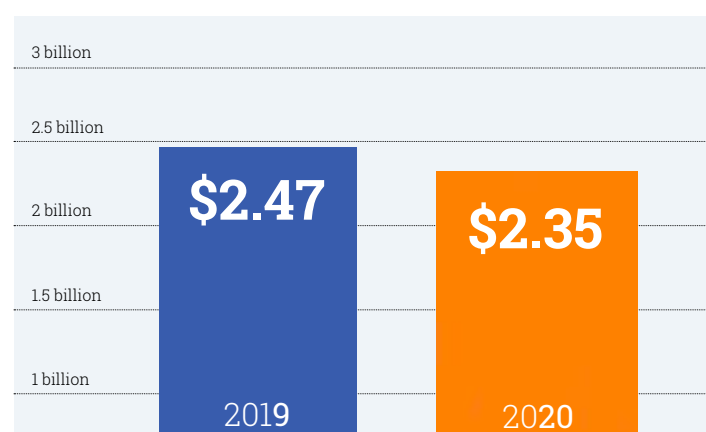
#### Total Assets (in billions)



#### Total Deposits (in billions)



#### Total Loans (in billions)



[1] This money is working for you. Compare the proportion of loans and investments to the total assets. A good target is 80-90%. Our 2020 ratio was 88.8%.

[2] These are investments in office space, computers, and other delivery systems. We try to limit these to less than 5% of total assets. In 2020, ours was 3.3%.

[3] These are deposits made by the credit union to guarantee the safety of your dollars through the National Credit Union Share Insurance Fund.

[4] This is money earned by the Credit Union. "Other Income" primarily comes from VISA interchange, fees, and loan sales.

[5] Member equity divided by assets gives our net worth to asset ratio. The higher the ratio, the stronger our financial position. Our ratio for 2020 was 10.21%.

#### Insured by NCUA

The above financial statements represent audited results. Your credit union Board of Directors has hired the independent auditing firm of BKD, LLP, to audit our financial statements as of December 31, 2020. These audited financial statements will be available during business hours upon request.