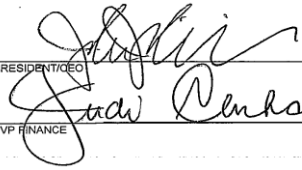
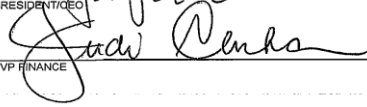


STATEMENT OF FINANCIAL CONDITION

Best Reward Federal Credit Union - After Close of Period Ending 01/31/2024

ASSETS		LIABILITIES AND EQUITY	
LOANS		LIABILITIES	
LOANS UNSECURED SIGNATURE	\$ 1,361,159.46	ACCOUNTS PAYABLE	\$ 157,241.09
LOANS CREDIT CARD	\$ 2,030,839.00	UNDISTRUBED PAYROLL	\$ (549.00)
LOANS SECURED SHARES	\$ 228,607.95	DIVIDENDS PAYABLE	\$ 9,120.41
LOANS SECURED VEHICLE	\$ 19,089,436.87	NOTES PAYABLE FHLB	\$ 27,500,000.00
LOANS SECURED OTHER	\$ 76,440.38	ACCRUED EXPENSES	\$ 115,450.45
FIRST MORTGAGES (Superior)	\$ 1,794,646.74	CLEARING/SUSPENSE ACCOUNTS	\$ 1,959,075.31
FIRST MORTGAGES (Cumanet)	\$ 223,533.71	VISA REWARD POINTS	\$ 32,385.08
SECOND MORTGAGES	\$ 690,650.35		
HOME EQUITY LINE-OF-CREDIT (HELOC)	\$ 4,525,085.83		
	LOANS \$ 30,020,400.29		
		TOTAL LIABILITIES \$ 29,772,723.34	
	LOANS TOTAL \$ 30,020,400.29		
LOANS ACQUIRED BY		EQUITY	
LOANS UNSECURED SIGNATURE	\$ 144,958.69	SHARES	\$ 67,863,312.44
LOANS CREDIT CARD	\$ -	MONEY MARKET SHARES	\$ 17,294,292.37
LOANS SECURED VEHICLE	\$ 1,360,440.93	CLUB SHARES	\$ 4,937,749.39
LOANS SECURED SHARES	\$ 24,782.93	SHARE DRAFTS	\$ 19,949,955.78
LOANS SECURED OTHER (HE)	\$ -	IRA CLUBS	\$ 1,179,459.75
FIRST MORTGAGES	\$ 441,718.61	IRA CERTS	\$ 2,087,280.10
FIRST MORTGAGES (1st position)	\$ 15,776.07	SHARE CERTS	8,453,725.05
FIRST MORTGAGES (Other <= 15 year)	\$ 30,243.39		
FIRST MORTGAGES (Other > 15 year)	\$ -	TOTAL SHARES \$ 121,765,774.88	
SECOND MORTGAGES	\$ 788,303.86		
HOME EQUITY LINE-OF-CREDIT (HELOC)	\$ 39,549.30		
MEMBER BUSINESS UNSECURED	\$ 14,408.51	GRAND TOTAL LIABILITIES + SHARES \$ 151,538,498.22	
MEMBER BUSINESS SECURED	\$ 12,384.78		
COMMERCIAL NON-REAL ESTATE LOAN/LOC	\$ -		
COMMERCIAL REAL ESTATE LOAN/LOC	\$ -		
	LOANS \$ 2,872,567.07		
DISCOUNT: ACQ./PURCHASED LOANS	\$ -	REGULAR RESERVES	\$ 2,033,136.51
	LOANS GROSS \$ 2,872,567.07	EQUITY ACQUIRED IN MERGER	\$ 614,385.88
		EQUITY ACQUIRED IN MERGER	\$ 1,433,071.00
		UNDIVIDED EARNINGS	\$ 18,768,302.27
		UNREALIZED GAIN/(LOSS) INVEST	\$ (11,757,178.34)
		NET INCOME (LOSS)	\$ 68,892.48
		TOTAL EQUITY \$ 11,160,609.80	
	GRAND TOTAL LOANS GROSS \$ 32,892,967.36		
	ALLOWANCE FOR CREDIT LOSSES (230,452.39)		
	GRAND TOTAL LOANS NET OF ALL & DISCOUNT \$ 32,662,514.97		
		TOTAL LIABILITIES AND EQUITY \$ 162,699,108.02	
CASH			
CHANGE FUND	\$ 1,663,647.89		
	CASH TOTAL \$ 1,663,647.89		
INVESTMENTS			
FEDERAL AGENCY SECURITIES	\$ 94,849,868.35		
CORP ONE CREDIT UNION	\$ 9,714,556.64		
PCC CORP ONE	\$ 1,334,973.60		
CERTIFICATES OF DEPOSIT	\$ 14,602,375.23		
NUEVA ESPERANZA CREDIT UNION	\$ -		
OTHER INVESTMENTS	\$ 1,572,814.75		
	INVESTMENT TOTAL \$ 122,074,588.57		
OTHER ASSETS			
PREPAID & DEFERRED EXPENSES	\$ 84,181.56		
ACCRUED INTEREST ON LOANS	\$ 98,368.68		
ACCRUED INVESTMENT INCOME	\$ 223,110.76		
NCUSIF DEPOSIT	\$ 1,233,342.26		
VISA SETTLEMENT DEPOSIT	\$ 68,777.00		
EFT SETTLEMENT DEPOSIT	\$ 128,000.00		
OTHER ASSETS	\$ 2,753,160.40		
	OTHER ASSETS TOTAL \$ 4,588,940.66		
FIXED ASSETS			
LAND LESS DEPRECIATION	\$ 793,218.52		
BUILDING	\$ 2,296,328.90		
FURNITURE/EQUIPMENT	\$ 3,530,918.24		
ALLOW FOR DEPRECIATION	\$ (4,911,049.73)		
	TOTAL FIXED ASSETS \$ 1,709,415.93		
	ASSETS TOTAL \$ 162,699,108.02		

WE CERTIFY, TO THE BEST OF OUR KNOWLEDGE AND BELIEF, THIS STATEMENT AND THE RELATED STATEMENTS ARE TRUE AND CORRECT AND PRESENT FAIRLY THE FINANCIAL POSITION AND THE RESULTS OF OPERATIONS FOR THE PERIODS COVERED.


 PRESIDENT/CEO

 SVP FINANCE