STATEMENT OF FINANCIAL CONDITION

Best Reward Federal Credit Union - After Close of Period Ending January 31, 2026

ASSETS

LOANS	LOANS UNSECURED SIGNATURE	$	1,244,863.35
	LOANS CREDIT CARD	$	1,777,912.05
	LOANS SECURED SHARES	$	530,839.58
	LOANS SECURED VEHICLE	$	17,547,682.59
	FIRST MORTGAGES (myCUmortgage)	$	211,063.18
	FIRST MORTGAGES (Superior)	$	1,264,284.68
	FIRST MORTGAGES (Cumanet)	$	154,381.31
	SECOND MORTGAGES	$	534,611.13
	FIRST MORTGAGES	$	65,044.45
	HOME EQUITY LINE-OF-CREDIT (HELOC)	$	5,092,493.52
	LOANS GROSS	**$**	**28,423,175.84**
	ALLOWANCE FOR CREDIT LOSSES	**$**	**(202,911.89)**
	LOANS NET	**$**	**28,220,263.95**
	GRAND TOTAL LOANS NET OF ALLL & DISCOUNT	**$**	**28,220,263.95**
	CASH		
	PNC CHECKING	$	153,919.83
	CHANGE FUND	$	1,454,248.37
	CASH TOTAL	**$**	**1,608,168.20**
INVESTMENTS	FEDERAL AGENCY SECURITIES	$	105,465,303.83
	CORP ONE CREDIT UNION	$	12,965,729.86
	PCC CORP ONE	$	1,334,973.60
	CERTIFICATES OF DEPOSIT	$	7,342,000.00
	OTHER INVESTMENTS	$	1,488,537.40
	INVESTMENT TOTAL	**$**	**128,596,544.69**
OTHER ASSETS	PREPAID & DEFERRED EXPENSES	.	
	ACCRUED INTEREST ON LOANS	$	88,921.76
	ACCRUED INVESTMENT INCOME	$	275,575.35
	NCUSIF DEPOSIT	$	1,127,706.91
	VISA SETTLEMENT DEPOSIT	$	71,687.00
	EFT SETTLEMENT DEPOSIT	$	128,000.00
	OTHER ASSETS	$	2,943,265.73
	OTHER ASSETS TOTAL	**$**	**4,635,156.75**
FIXED ASSETS	LAND LESS DEPRECIATION	$	730,075.08
	BUILDING	$	2,322,120.90
	FURNITURE/EQUIPMENT	$	3,618,193.83
	ALLOW FOR DEPRECIATION	$	(5,105,536.12)
	TOTAL FIXED ASSETS	**$**	**1,564,853.69**
	ASSETS TOTAL	**$**	**164,624,987.28**

LIABILITIES AND EQUITY

LIABILITIES			
	ACCOUNTS PAYABLE	$	51,411.27
	UNDISTRIBUTED PAYROLL	$	112,050.16
	DIVIDENDS PAYABLE	$	14,539.27
	NOTES PAYABLE FHLB	$	25,000,000.00
	ACCRUED EXPENSES	$	129,379.96
	CLEARING/SUSPENSE ACCOUNTS	$	657,198.35
	VISA REWARD POINTS	$	32,485.08
	TOTAL LIABILITIES	**$**	**25,997,064.09**
EQUITY			
	SHARES	$	66,701,066.39
	MONEY MARKET SHARES	$	16,797,546.80
	CLUB SHARES	$	2,937,826.00
	SHARE DRAFTS	$	21,845,031.74
	IRA SHARES	$	1,184,812.59
	IRA CERTS	$	3,402,014.34
	SHARE CERTS	$	7,854,382.69
	TOTAL SHARES	**$**	**120,722,680.55**
GRAND TOTAL LIABILITIES + SHARES		**$**	**146,719,744.64**
	EQUITY ACQUIRED IN MERGERS	$	2,581,836.73
	UNDIVIDED EARNINGS	$	22,232,343.60
	UNREALIZED GAIN/(LOSS) INVEST	$	(6,920,487.79)
	NET INCOME (LOSS)	$	11,550.10
	TOTAL EQUITY	**$**	**17,905,242.64**
	TOTAL LIABILITIES AND EQUITY	**$**	**164,624,987.28**

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.