

STATEMENT OF FINANCIAL CONDITION

Best Reward Federal Credit Union - After Close of Period Ending 02252025

<u>ASSETS</u>		<u>LIABILITIES AND EQUITY</u>	
LOANS		LIABILITIES	
LOANS UNSECURED SIGNATURE	\$ 1,308,830.54	ACCOUNTS PAYABLE	\$ 35,903.05
LOANS CREDIT CARD	\$ 1,877,963.45	UNDISTRUBED PAYROLL	\$ (1,244.00)
LOANS SECURED SHARES	\$ 177,797.25	DIVIDENDS PAYABLE	\$ 9,760.36
LOANS SECURED VEHICLE	\$ 19,474,698.48	NOTES PAYABLE FHLB	\$ 25,000,000.00
FIRST MORTGAGES MY CU	\$ 283,463.14	ACCRUED EXPENSES	\$ 148,203.63
FIRST MORTGAGES (Superior)	\$ 1,622,061.23	CLEARING/SUSPENSE ACCOUNTS	\$ 1,327,202.26
FIRST MORTGAGES (Cumanet)	\$ 168,346.60	VISA REWARD POINTS	\$ 32,485.08
SECOND MORTGAGES	\$ 1,120,142.82		
FIRST MORTGAGES	\$ 70,398.34		
HOME EQUITY LINE-OF-CREDIT (HELOC)	\$ 4,925,256.90		
LOANS GROSS	\$ 31,028,958.75	TOTAL LIABILITIES	\$ 26,552,310.38
LOSS ALLOWANCE - LOAN, COURTESY	\$ (118,722.48)		
LOANS NET	\$ 30,910,236.27	EQUITY	
		SHARES	\$ 64,739,696.02
GRAND TOTAL LOANS NET OF ALL & DISCOUNT	\$ 30,910,236.27	MONEY MARKET SHARES	\$ 17,003,811.14
		CLUB SHARES	\$ 4,608,972.42
		SHARE DRAFTS	\$ 21,185,496.93
		IRA CLUBS	\$ 1,253,001.41
		IRA CERTS	\$ 1,724,940.50
		SHARE CERTS	\$ 9,032,882.62
		TOTAL SHARES	\$ 119,548,801.04
CASH			
ACCOUNT RECEIVABLE	\$ -	GRAND TOTAL LIABILITIES + SHARES	\$ 146,101,111.42
CHANGE FUND	\$ 1,308,142.01	REGULAR RESERVES	\$ 2,033,136.51
CASH TOTAL	\$ 1,308,142.01	EQUITY ACQUIRED IN MERGER	\$ 614,385.88
		EQUITY ACQUIRED IN MERGER	\$ 1,433,071.00
INVESTMENT		UNDIVIDED EARNINGS	\$ 19,623,876.04
FEDERAL AGENCY SECURITIES	\$ 96,752,548.15	UNREALIZED GAIN/(LOSS) INVEST	\$ (10,335,317.03)
CORP ONE CREDIT UNION	\$ 10,567,683.23	NET INCOME (LOSS)	\$ 95,425.67
PCC CORP ONE	\$ 1,334,973.60	TOTAL EQUITY	\$ 13,464,578.07
CERTIFICATES OF DEPOSIT	\$ 11,047,002.72		
OTHER INVESTMENTS	\$ 1,491,523.22	TOTAL LIABILITIES AND EQUITY	\$ 159,565,689.49
INVESTMENT TOTAL	\$ 121,193,730.92		
OTHER ASSE			
PREPAID & DEFERRED EXPENSES	\$ 173,113.05		
ACCRUED INTEREST ON LOANS	\$ 85,715.36		
ACCRUED INVESTMENT INCOME	\$ 228,749.23		
NCUSIF DEPOSIT	\$ 1,145,792.97		
VISA SETTLEMENT DEPOSIT	\$ 71,687.00		
EFT SETTLEMENT DEPOSIT	\$ 128,000.00		
OTHER ASSETS	\$ 2,698,571.40		
	\$ -		
OTHER ASSETS TOTAL	\$ 4,531,629.01		
FIXED ASSET			
LAND LESS DEPRECIATION	\$ 789,422.52		
BUILDING	\$ 2,296,328.90		
FURNITURE/EQUIPMENT	\$ 3,554,252.24		
ALLOW FOR DEPRECIATION	\$ (5,018,052.38)		
TOTAL FIXED ASSETS	\$ 1,621,951.28		
ASSETS TOTAL	\$ 159,565,689.49		

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