

Best Reward Federal Credit Union - After Close of Period Ending 03-31-25

LOANS

ASSETS

LOANS UNSECURED SIGNATURE	\$	1,304,542.00
LOANS CREDIT CARD	\$	1,848,840.80
LOANS SECURED SHARES	\$	178,541.22
LOANS SECURED VEHICLE	\$	19,205,444.05
FIRST MORTGAGES MY CU	\$	283,463.14
FIRST MORTGAGES (Superior)	\$	1,466,109.57
FIRST MORTGAGES (Cumanet)	\$	166,785.47
SECOND MORTGAGES	\$	1,107,940.89
FIRST MORTGAGES	\$	69,920.93
HOME EQUITY LINE-OF-CREDIT (HELOC)	\$	4,924,989.81
LOANS GROSS	\$	30,556,577.88
LOSS ALLOWANCE - LOAN, COURTESY	\$	(130,700.00)
LOANS NET	\$	30,425,877.88
GRAND TOTAL LOANS NET OF ALLL & DISCOUNT	\$	30,425,877.88

CASH

ACCOUNT RECEIVABLE	\$	2,512.00
CHANGE FUND	\$	1,407,270.23
CASH TOTAL	\$	1,409,782.23

INVESTMENTS

FEDERAL AGENCY SECURITIES	\$	100,740,364.39
CORP ONE CREDIT UNION	\$	9,451,110.34
PCC CORP ONE	\$	1,334,973.60
CERTIFICATES OF DEPOSIT	\$	10,330,000.00
OTHER INVESTMENTS	\$	1,484,562.11
INVESTMENT TOTAL	\$	123,341,010.44

OTHER ASSETS

PREPAID & DEFERRED EXPENSES	.
ACCRUED INTEREST ON LOANS	\$ 90,369.15
ACCRUED INVESTMENT INCOME	\$ 244,951.74
NCUSIF DEPOSIT	\$ 1,145,792.97
VISA SETTLEMENT DEPOSIT	\$ 71,687.00
EFT SETTLEMENT DEPOSIT	\$ 128,000.00
OTHER ASSETS	\$ 2,879,784.23
	\$ -
OTHER ASSETS TOTAL	\$ 4,560,585.09

FIXED ASSETS

LAND LESS DEPRECIATION	\$	789,130.52
BUILDING	\$	2,296,328.90
FURNITURE/EQUIPMENT	\$	3,554,252.24
ALLOW FOR DEPRECIATION	\$	(5,026,218.53)
TOTAL FIXED ASSETS	\$	1,613,493.13
ASSETS TOTAL	\$	161,350,748.77

LIABILITIES AND EQUITY

LIABILITIES

ACCOUNTS PAYABLE	\$	35,903.05
UNDISTRIBUTED PAYROLL	\$	(1,244.00)
DIVIDENDS PAYABLE	\$	11,911.11
NOTES PAYABLE FHLB	\$	25,000,000.00
ACCRUED EXPENSES	\$	195,519.21
CLEARING/SUSPENSE ACCOUNTS	\$	1,936,959.37
VISA REWARD POINTS	\$	32,485.08

TOTAL LIABILITIES	\$ 27,211,533.82
--------------------------	-------------------------

EQUITY

SHARES	\$ 65,096,490.89
MONEY MARKET SHARES	\$ 17,062,543.87
CLUB SHARES	\$ 4,630,333.68
SHARE DRAFTS	\$ 20,835,243.47
IRA CLUBS	\$ 1,252,218.44
IRA CERTS	\$ 1,702,118.69
SHARE CERTS	\$ 8,907,222.34
TOTAL SHARES	\$ 119,486,171.38

GRAND TOTAL LIABILITIES + SHARES	\$	146,697,705.20
---	-----------	-----------------------

REGULAR RESERVES	\$	2,033,136.51
EQUITY ACQUIRED IN MERGER	\$	614,385.88
EQUITY ACQUIRED IN MERGER	\$	1,433,071.00
UNDIVIDED EARNINGS	\$	19,719,301.71
UNREALIZED GAIN/(LOSS) INVEST	\$	(9,257,443.80)
NET INCOME (LOSS)	\$	110,592.27

TOTAL EQUITY \$ 14,653,043.57

TOTAL LIABILITIES AND EQUITY \$ 161,350,748.77

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