

STATEMENT OF FINANCIAL CONDITION

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

| ASSETS | | LIABILITIES AND EQUITY | |
|---|--------------------------|---|--------------------------|
| LOANS | | LIABILITIES | |
| LOANS UNSECURED SIGNATURE | \$ 1,169,667.88 | ACCOUNTS PAYABLE | \$ 79,064.69 |
| LOANS CREDIT CARD | \$ 1,733,089.62 | UNDISTRIBUTED PAYROLL | \$ (27,256.24) |
| LOANS SECURED SHARES | \$ 517,544.59 | DIVIDENDS PAYABLE | \$ 15,388.40 |
| LOANS SECURED VEHICLE | \$ 17,244,970.48 | NOTES PAYABLE FHLB | \$ 23,750,000.00 |
| FIRST MORTGAGES (MyCUMortgage) | \$ 208,773.10 | ACCRUED EXPENSES | \$ 229,892.52 |
| FIRST MORTGAGES (Superior) | \$ 1,248,088.02 | CLEARING/SUSPENSE ACCOUNTS | \$ 1,866,918.85 |
| FIRST MORTGAGES (CUMANet) | \$ 147,532.39 | VISA REWARD POINTS | \$ 32,485.08 |
| SECOND MORTGAGES | \$ 4,355,334.73 | | |
| FIRST MORTGAGES | \$ 64,546.41 | | |
| HOME EQUITY LINE-OF-CREDIT (HELOC) | \$ 1,374,341.50 | | |
| LOANS GROSS | \$ 28,063,888.72 | | |
| ALLOWANCE FOR CREDIT LOSSES | \$ (253,235.00) | | |
| LOANS NET | \$ 27,810,653.72 | | |
| | | TOTAL LIABILITIES | \$ 25,946,493.30 |
| GRAND TOTAL LOANS NET OF ALLL & DISCOUNT | \$ 27,810,653.72 | | |
| | | EQUITY | |
| CASH | | SHARES | \$ 66,277,763.25 |
| ACCOUNTS RECEIVABLE | \$ 827.11 | MONEY MARKET SHARES | \$ 16,480,388.16 |
| PNC BANK | \$ 153,919.83 | CLUB SHARES | \$ 2,826,463.68 |
| CHANGE FUND | \$ 1,143,919.44 | SHARE DRAFTS | \$ 21,045,181.72 |
| CASH TOTAL | \$ 1,298,666.38 | IRA SHARES | \$ 1,200,024.10 |
| | | IRA CERTS | \$ 1,559,028.14 |
| | | SHARE CERTS | \$ 11,026,136.84 |
| | | TOTAL SHARES | \$ 120,414,985.89 |
| INVESTMENTS | | GRAND TOTAL LIABILITIES + SHARES | \$ 146,361,479.19 |
| FEDERAL AGENCY SECURITIES | \$ 109,984,529.98 | EQUITY ACQUIRED IN MERGERS | \$ 2,581,836.73 |
| CORP ONE CREDIT UNION | \$ 10,413,383.42 | UNDIVIDED EARNINGS | \$ 22,324,275.67 |
| PCC CORP ONE | \$ 1,334,973.60 | UNREALIZED GAIN/(LOSS) INVEST | \$ (6,815,431.21) |
| CERTIFICATES OF DEPOSIT | \$ 5,498,000.00 | NET INCOME (LOSS) | \$ 6,513.93 |
| OTHER INVESTMENTS | \$ 1,902,064.52 | | |
| INVESTMENT TOTAL | \$ 129,132,951.52 | TOTAL EQUITY | \$ 18,097,195.12 |
| | | TOTAL LIABILITIES AND EQUITY | \$ 164,458,674.31 |
| OTHER ASSETS | | | |
| PREPAID & DEFERRED EXPENSES | \$ 176,470.57 | | |
| ACCRUED INTEREST ON LOANS | \$ 85,951.55 | | |
| ACCRUED INVESTMENT INCOME | \$ 288,470.26 | | |
| NCUSIF DEPOSIT | \$ 1,127,706.91 | | |
| VISA SETTLEMENT DEPOSIT | \$ 71,687.00 | | |
| EFT SETTLEMENT DEPOSIT | \$ 128,000.00 | | |
| OTHER ASSETS | \$ 2,809,069.25 | | |
| OTHER ASSETS TOTAL | \$ 4,687,355.54 | | |
| FIXED ASSETS | | | |
| LAND LESS DEPRECIATION | \$ 729,117.85 | | |
| BUILDING | \$ 2,322,120.90 | | |
| FURNITURE/EQUIPMENT | \$ 3,597,093.83 | | |
| ALLOW FOR DEPRECIATION | \$ (5,119,285.43) | | |
| TOTAL FIXED ASSETS | \$ 1,529,047.15 | | |
| ASSETS TOTAL | \$ 164,458,674.31 | | |

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.