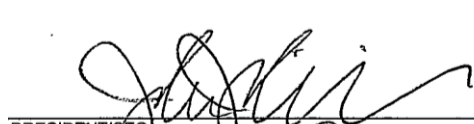
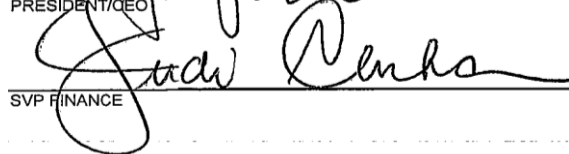


STATEMENT OF FINANCIAL CONDITION

Best Reward Federal Credit Union - After Close of Period Ending 09/30/2021

14185.96 ASSETS		LIABILITIES AND EQUITY	
LOANS		LIABILITIES	
LOANS SECURED	\$ 12,725,495.77	ACCOUNTS PAYABLE	\$ 2,220.74
LOANS UNSECURED	\$ 1,321,988.93	UNDISTRIBUTED PAYROLL	\$ (37,969.00)
FIRST MORTGAGES SUPERIOR	\$ 2,174,854.19	DIVIDENDS PAYABLE	\$ 2,853.55
VISA LOANS	\$ 1,380,833.71	NOTES PAYABLE FHLB	\$ 30,000,000.00
FIRST MORTGAGES (Cumanet)	\$ 434,806.90	ACCRUED EXPENSES	\$ 138,773.22
FIRST MORTGAGES	\$ 88,471.74	CLEARING/SUSPENSE ACCOUNTS	\$ 3,221,657.78
HELOC	\$ 4,853,053.34	VISA REWARD POINTS	\$ 42,485.08
SECOND MORTGAGES	\$ 1,706,950.39	TOTAL LIABILITIES	\$ 33,370,021.37
SHARE SECURED LOANS	\$ 290,486.04		
LOANS GROSS	\$ 24,976,941.01		
LOSS ALLOWANCE - LOAN, COURTESY	\$ (84,166.23)		
LOANS NET	\$ 24,892,774.78		
ACQUIRED LOANS PEFFCU (new auto & unsecured balances paid down to \$0.00)			
	\$ -		
	\$ -		
FIRST MORTGAGE: 30 YEAR	\$ 662,208.68		
FIRST MORTGAGE: 10-15 YEAR	\$ 3,314.39		
SECOND MORTGAGE	\$ 1,115,356.86		
HELOC	\$ 79,536.08		
MEMBER BUSINESS SECURED	\$ 24,521.32		
MEMBER BUSINESS UNSECURED	\$ 29,820.00		
	\$ 1,914,757.33		
DISCOUNT: ACQ./PURCH. PEFFCU LOANS-ALL ADJUSTM	\$ (87,378.58)		
ACQUIRED/PURCHASED PEFFCU LOANS NET	\$ 1,827,378.75		
ACQUIRED LOANS OOEFCU			
UNSECURED/LOC	\$ 53,530.99		
NEW AUTO	\$ 114,442.76		
USED AUTO	\$ 628,415.60		
SECURED NON-REAL ESTATE LOAN/LOC	\$ 119,190.89		
SECURED REAL ESTATE LOAN/LOC FIRST LIEN	\$ 91,038.88		
SECURED REAL ESTATE LOAN/LOC JUNIOR LIEN	\$ 45,380.42		
COMMERCIAL NON-REAL ESTATE LOAN/LOC			
LOANS GROSS	\$ 1,051,999.54		
DISCOUNT: ACQ./PURCH. OOEFCU LOANS-ALL ADJUSTM	\$ (135,744.22)		
ACQUIRED/PURCHASED OOEFCU LOANS NET	\$ 916,255.32		
GRAND TOTAL LOANS	\$ 27,636,408.85		
CASH			
CHANGE FUND	\$ -		
CASH TOTAL	\$ 1,507,031.40		
INVESTMENTS			
FEDERAL AGENCY SECURITIES	\$ 124,088,125.06		
CORP ONE CREDIT UNION	\$ 10,737,253.54		
PCC CORP ONE	\$ 1,206,418.43		
CERTIFICATES OF DEPOSIT	\$ 6,004,019.34		
NUEVA ESPERANZA CREDIT UNION	\$ 10,000.00		
OTHER INVESTMENTS	\$ 1,752,104.16		
INVESTMENT TOTAL	\$ 143,797,920.53		
OTHER ASSETS			
PREPAID & DEFERRED EXPENSES	\$ 77,868.43		
ACCRUED INTEREST ON LOANS	\$ 58,988.05		
ACCRUED INVESTMENT INCOME	\$ 154,336.03		
NCUSIF DEPOSIT	\$ 1,177,612.73		
VISA SETTLEMENT DEPOSIT	\$ 64,579.00		
EFT SETTLEMENT DEPOSIT	\$ 128,000.00		
OTHER ASSETS	\$ 2,173,716.12		
OREO	\$ -		
OTHER ASSETS TOTAL	\$ 3,835,100.36		
FIXED ASSETS			
LAND	\$ 769,973.43		
BUILDING	\$ 2,296,328.90		
FURNITURE/EQUIPMENT	\$ 3,480,981.50		
ALLOW FOR DEPRECIATION	\$ (4,663,251.23)		
TOTAL FIXED ASSETS	\$ 1,884,032.60		
ASSETS TOTAL	\$ 178,660,493.74		
		EQUITY	
		SHARES	\$ 66,877,290.90
		MONEY MARKET SHARES	\$ 20,689,816.83
		CLUB SHARES	\$ 4,508,333.10
		SHARE DRAFTS	\$ 19,556,752.75
		IRA CLUBS	\$ 1,244,268.00
		IRA CERTS	\$ 2,873,727.80
		SHARE CERTS	\$ 8,888,593.97
		TOTAL SHARES	\$ 124,638,783.35
		GRAND TOTAL SHARES	\$ 124,638,783.35
		REGULAR RESERVES	\$ 2,033,136.51
		EQUITY ACQUIRED IN MERGER	\$ 614,385.88
		UNDIVIDED EARNINGS	\$ 17,574,865.72
		UNREALIZED GAIN/(LOSS) INVEST	\$ 429,300.91
		NET INCOME (LOSS)	\$ -
		TOTAL EQUITY	\$ 20,651,689.02
		TOTAL LIABILITIES AND EQUITY	\$ 178,660,493.74
		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	