NATIONAL CREDIT UNION ADMINISTRATION
ALEXANDRIA, VA 22314-3428
OFFICIAL BUSINESS

Call Report
Form 5300

Effective March 31, 2025 Until Superseded

Version 2025.1

TO THE BOARD OF DIRECTORS:

This booklet contains the Call Report, Form 5300. This form is effective March 31, 2025 until superseded. Please complete the Call Report using accounting and statistical information from your credit union's records as of the reporting cycle date. Instructions for completing the form are available for separate download on the NCUA website, www.ncua.gov. The NCUA website provides the quarterly filing date. In addition, credit union contacts of record receive quarterly email notifications of the cycle highlights.

If you have any non-technical questions, please contact your NCUA Regional Office or your state credit union supervisor, as appropriate. Please contact OneStop, the NCUA's IT Service Desk, by email at OneStop@ncua.gov or phone at 1-800-827-3255 with any technical questions.

Credit Union Name: MID-HUDSON VALLEY

Federal Charter/Certificate Number: 15766

REPORTING REQUIREMENTS

The Call Report includes the quarterly financial statement and 9 schedules. All credit unions must complete the Statement of Financial Condition (Pages 1 through 3) and the Statement of Income and Expense (Pages 4 and 5) every reporting period. Schedules A through I require your input only as applicable.

The table below lists the schedules and applicable reporting requirements for each.

SCHEDULE	REPORTING REQUIREMENT
A, Section 1 - Loans	Complete this schedule if your credit union has any loans.
A, Section 2 - Delinquent Loans	Complete this schedule if any outstanding loans are delinquent.
A, Section 3 - Charge-Offs/Recoveries	Complete this schedule if your credit union has any loan charge offs or recoveries.
A, Section 4 - Other Loan Information	Complete this schedule if your credit union has any loans to credit union officials, with interest rates that exceed 15%, purchased credit impaired loans, or purchased financial assets with credit deterioration.
A, Section 5 - Indirect Loans	Complete this schedule if your credit union has indirect loans outstanding.
A, Section 6 - Loans Purchased and Sold Under 701.22 and 701.23	Complete this schedule if your credit union has purchased or sold whole or partial loans.
A, Section 7 - 1- to 4-Family Residential Real Estate Loans/Leases	Complete this schedule if your credit union has 1- to 4-family residential real estate loans.
A, Section 8 - Commercial	Complete this schedule if your credit union has commercial loans.
B, Section 1 - Supplemental Information for Available-for-Sale or Held-to-Maturity Debt Securities	Complete this schedule if your credit union has any investments classified as available-for-sale or held-to-maturity.
B, Section 2 - Supplemental information for Trading Debt or Equity Securities	Complete this schedule if your credit union has investments classified as trading debt or equity securities.
B, Section 3 - Investment maturity distribution	Complete this schedule if your credit union has investments in time deposits or classified as available-for-sale, held-to-maturity, or trading.
B, Section 4 - Investment Memoranda	Complete this schedule if your credit union has non-conforming investments, brokered certificates of deposit, realized investment gains/losses, other than temporary impairment, assets used to fund employee benefit or deferred compensation plans, or charitable donation accounts.
C, Sections 1 through 5 - Liquidity	Complete this schedule if your credit union has unfunded commitments, off-balance sheet exposures, contingent liabilities, or borrowing arrangements.
D, Shares and Supplemental Information	Complete this schedule if your credit union has shares.
E, Supplemental Information	Complete this schedule if your credit union has grants, employees, plans to add any new branches, international remittances, money services businesses, or credit union service organizations.
F, Derivatives	Complete this schedule if your credit union uses derivative contracts.
G, Capital Adequacy	Complete this schedule if your credit union has completed a merger or acquisition that qualifies for business combination accounting, intends to use an optional total assets election to compute your net worth ratio, or has adopted Financial Accounting Standard Accounting Standards Codification Topic 326 - Financial Instruments - Credit Losses (CECL).
H, Complex Credit Union Leverage Ratio (CCULR) Calculation	Complete this schedule if your quarter-end assets exceed $500,000,000 and you are eligible, qualified, and electing to opt-in to CCULR.
I, Risk Based Capital (RBC) Ratio Calculation	Complete this schedule if your quarter-end assets exceed $500,000,000.

INSTRUCTIONS FOR CORRECTING A SUBMITTED CALL REPORT

If a previously submitted Call Report contains errors, inaccurate information, or omissions, you must correct and resubmit. Instructions for correcting and resubmitting Call Reports in CUOnline can be found in the Credit Union Online Instruction Guide For Natural Person Credit Unions

Credit Union Name: MID-HUDSON VALLEY

Federal Charter/Certificate Number: 15766

CERTIFICATION OF NCUA 5300 CALL REPORT AS OF: SEPTEMBER, 30 2026

By signing below, I hereby certify the information being submitted is complete and accurate to the best of my knowledge and has been certified by the person below. If submitted information is not accurate, I understand I am required to submit a corrected Call Report upon notification or the discovery of a need for correction. I understand false entries and reports or statements, including material omissions, with intent to injure or defraud the credit union, the National Credit Union Administration, its examiners, or other individuals or companies is punishable under 18 U.S.C. 1006.

Certifying Official:

Last Name: Hallam
Please Print

First Name: Alicia
Please Print

Last Name: _____
(*Signature*)

First Name: _____
(*Signature*)

Date: 10/21/2026

Validation Date: 10/21/2026

The instructions to prepare this form meet the requirement to provide guidance to small credit unions under Section 212 of the Small Business Regulatory Enforcement Fairness Act of 1996.

Paperwork Reduction Act Statement
The estimated average public reporting burden associated with this information collection is 4 hours per response. Comments concerning the accuracy of this burden estimate and or any other aspect of this information collection, including suggestions for reducing this burden should be addressed to the:

National Credit Union Administration
Office of General Counsel
Attn: PRA Clearance Officer
1775 Duke Street
Alexandria, VA 22314-3428

An agency may not conduct or sponsor, and a person is not required to respond to, an information collection unless it displays a valid OMB control number.

Credit Union Name: MID-HUDSON VALLEY

Federal Charter/Certificate Number: 15766

NATIONAL CREDIT UNION ADMINISTRATION
CALL REPORT FORM 5300

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STATEMENT OF FINANCIAL CONDITION AS OF: SEPTEMBER, 30 2026

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ASSETS

Have you adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)? Select yes or no.	Yes	**AS0010**
NOTE - Review the Call Report Instructions carefully if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).		

CASH AND DEPOSITS: If your credit union reports an amount in Account AS0007 complete Schedule B, Section 3, Investments - Maturity Distribution.

			Amount	Account
1. Cash on Hand	a.	Coin and Currency	$13,810,166	**AS0004**
	b.	Cash Items in Process of Collection	$3,415,191	**AS0005**
	c.	Total Cash on Hand	$17,225,357	**730A**
2. Cash on Deposit (Amounts Deposited in Financial Institutions)	a.	Cash on Deposit in Corporate Credit Unions	$2,344,189	**730B1**
	b.	Cash on Deposit in a Federal Reserve Bank	$65,678,351	**AS0003**
	c.	Cash on Deposit in Other Financial Institutions	$28,051,419	**730B2**
	d.	Total Cash on Deposit (Amounts Deposited in Financial Institutions)	$96,073,959	**730B**
3. Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions			$0	**AS0007**
4. All other deposits			$0	**AS0008**
5. **TOTAL CASH AND OTHER DEPOSITS (Sum of Accounts 730A, 730B, AS0007, and AS0008)**			$113,299,316	**AS0009**

INVESTMENT SECURITIES: If your credit union reports amounts below, complete Schedule B, Sections 1 through 4, as applicable.

	Amount	Account
6. Equity Securities	$0	**AS0055**
7. Trading Debt Securities	$0	**AS0061**
8. Available-for-Sale Debt Securities[1], at fair value	$303,909,219	**AS0067**
Enter an amount in Account AS0042 if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL), as applicable.		
Amount / **Account**		
9. (Allowance for Credit Losses on Available-for-Sale Debt Securities) $0 **AS0042**		
10. Held-to-Maturity Debt Securities[2]	$0	**AS0073**
Enter an amount in Account AS0041 if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL), as applicable.		
11. Allowance for Credit Losses on Held-to-Maturity Debt Securities	$0	**AS0041**
12. **TOTAL INVESTMENT SECURITIES (Sum of Accounts AS0055, AS0061, AS0067, and AS0073 less AS0041)**	$303,909,219	**AS0013**

OTHER INVESTMENTS: If your credit union reports amounts below, complete Schedule B, Section 3.

			Amount	Account
13. Other Investments	a.	Nonperpetual Capital Account	$0	**769A**
	b.	Perpetual Contributed Capital	$201,670	**769B**
	c.	All other investments	$958,900	**AS0016**
14. **TOTAL OTHER INVESTMENTS (Sum of Accounts 769A, 769B, and AS0016)**			$1,160,570	**AS0017**

[1] Also complete line 9 (Account AS0042) if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).
[2] Also complete line 11 (Account AS0041) if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).

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ASSETS -- CONTINUED

LOANS HELD FOR SALE:

	Amount	Account
15. Loans Held for Sale	$1,120,219	003

LOANS AND LEASES: If your credit union reports an amount in Account 025B, complete Schedule A, Sections 1 through 8, as applicable.

	Number of Loans	Account	Amount	Account
16. TOTAL LOANS & LEASES	44,014	025A	$1,193,972,377	025B
17. Less: Allowance for Loan & Lease Losses - Skip to Item 18 if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).			$0	719
18. Less: Allowance for Credit Losses on Loans & Leases - Enter an amount if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)			$10,568,727	AS0048

OTHER ASSETS:

			Amount	Account
19. Foreclosed and Repossessed Assets	a.	Commercial	$0	AS0022
	b.	Consumer Real Estate	$0	AS0023
	c.	Consumer Vehicle	$282,204	AS0024
	d.	Consumer Other	$0	AS0025
	e.	Total Foreclosed and Repossessed Assets	$282,204	798A
20. Land and Building			$14,964,007	007
21. Other Fixed Assets			$7,178,937	008
22. NCUA Share Insurance Capitalization Deposit			$13,575,569	794
23. Other Assets	a.	Goodwill	$0	009D2
	b.	Mortgage servicing assets	$1,101,588	779
	c.	Other Intangible Assets	$0	AS0032
	d.	Accrued Interest on Loans & Leases	$4,459,465	009A
	e.	Accrued Interest on Investments	$1,388,779	009B
	f.	All Other Assets	$34,562,025	009C
	g.	Total Other Assets	$41,511,857	AS0036
24. **TOTAL ASSETS** (Sum of Accounts AS0009, AS0013, AS0017, 003, 025B less 719 and AS0048, 798A, 007, 008, 794 and AS0036)			$1,680,405,548	010

Must equal Account 014 on Page 3

Credit Union Name: MID-HUDSON VALLEY

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STATEMENT OF FINANCIAL CONDITION AS OF: SEPTEMBER, 30 2026

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LIABILITIES:

	Amount	Account
1. Accounts Payable, Accrued Interest on Borrowings, and Other Liabilities	$14,473,414	**825**
2. Accrued Dividends & Interest Payable on Shares & Deposits	$8,672	**820A**
Enter an amount in Account LI0003 if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL), as applicable.		
3. Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	$0	**LI0003**
4. Borrowings - If your credit union reports borrowings, complete Schedule C, Sections 4 and 5	$0	**860C**

SHARES/DEPOSITS: All credit unions must complete Schedule D

	Amount	Account
5. Member Shares of All Types	$1,510,625,691	**013**
6. Nonmember Deposits	$0	**880**
7. Total Shares and Deposits (Sum of Accounts 013 and 880)	$1,510,625,691	**018**
8. **TOTAL LIABILITIES** (Sum of Account 825, 820A, LI0003, 860C, and 018)	$1,525,107,777	**LI0069**

EQUITY:

	Amount	Account
9. Undivided Earnings	$148,159,235	**940**
10. Other Reserves (Appropriations of Undivided Earnings)	$12,445,550	**658**
11. Appropriation for Non-Conforming Investments **(State Credit Unions ONLY)**		**668**
12. Equity acquired in merger	$10,915,278	**658A**
13. Noncontrolling Interest in Consolidated Subsidiaries	$0	**996**
14. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges	$0	**945A**
15. Accumulated Unrealized Losses for OTTI (Due to Other Factors) on Held to Maturity Debt Securities - Skip this line if you have adopted ASC Topic 326 Financial Instruments - Credit Losses (CECL)	$0	**945C**
16. Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities	-$16,222,292	**EQ0009**
17. Other Comprehensive Income (not already included in Account EQ0009, 945A or 945C)	$0	**945B**
18. Net Income (unless this amount is already included in Retained Earnings)	$0	**602**
19. **TOTAL LIABILITIES, SHARES, AND EQUITY (Sum of Accounts LI0069, 940, 658, 668, 658A, 996, 945A, 945B, 945C, EQ0009, and 602)**	$1,680,405,548	**014**

Must equal Account 010 on Page 2

Credit Union Name: MID-HUDSON VALLEY

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STATEMENT OF INCOME AND EXPENSE

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REPORT YEAR-TO-DATE AMOUNTS

INTEREST INCOME YEAR-TO-DATE	Amount	Account
1. Interest on Loans and Leases (Excluding interest refunds)	$51,546,796	110
2. (Less) Interest Refunded	$0	119
3. Income from Investments (Includes Interest and Dividends, exclude changes in fair value and realized gains/losses from Equity and Trading Debt Securities)	$11,847,073	120
4. Other Interest Income	$0	IS0005
5. **TOTAL INTEREST INCOME (Account 110 less Account 119 plus Account 120 and IS0005)**	$63,393,869	115

INTEREST EXPENSE YEAR-TO-DATE						
6. Dividends on Shares (Includes dividends earned during current period)					$16,042,443	380
7. Interest on Deposits (Total interest expense for deposit accounts) **(State Credit Union ONLY)**						381
8. Interest on Borrowed Money					$46,271	340
9. **TOTAL INTEREST EXPENSE (Sum of Accounts 380, 381 and 340)**					$16,088,714	350
10. **NET INTEREST INCOME (Account 115 less Account 350)**					$47,305,155	IS0010
11. Provision for Loan & Lease Losses - Skip to Item 12 if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)					$0	300
Complete Item 12 and Items 1 and 2 on page 22 if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)						
12. Credit Loss Expense	a.	Loans & Leases	$3,579,356	IS0011		
	b.	AFS Debt Securities	$0	IS0012		
	c.	HTM Debt Securities	$0	IS0013		
	d.	Off-Balance Sheet Credit Exposures	$0	IS0016		
	e.	Total Credit Loss Expense			$3,579,356	IS0017

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STATEMENT OF INCOME AND EXPENSE

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REPORT YEAR-TO-DATE AMOUNTS

NON-INTEREST INCOME YEAR-TO-DATE	Amount	Account
13. Fee Income	$4,507,621	131
14. Other Income (Includes unconsolidated CUSO Income)	$6,493,736	IS0020
15. Gain (Loss) on Equity and Trading Debt Securities (includes changes in fair value and realized gains/losses from Equity and Trading Debt Securities)	$0	IS0046
16. Gain (Loss) on all other Investments or change in fair value of hedged items (not Equity or Trading Debt Securities and including amounts reported on Schedule B, Section 4 in	$0	IS0047
17. Gain (Loss) on Derivatives	$0	421
18. Gain (Loss) on Disposition of Fixed Assets	$0	430
19. Gain (Loss) on Sales of Loans and Leases	$156,579	IS0029
20. Gain (Loss) on Sales of Other Real Estate Owned	$0	IS0030
21. Gain from Bargain Purchase (Merger)	$0	431
22. Other Non-interest Income	$718,911	440
23. TOTAL NON-INTEREST INCOME (Sum of Accounts 131, IS0020, IS0046, IS0047, 421, 430, IS0029, IS0030, 431, and 440)	$11,876,847	117
NON-INTEREST EXPENSE YEAR-TO-DATE		
24. Employee Compensation and Benefits	$23,194,133	210
25. Travel and Conference Expense	$538,803	230
26. Office Occupancy Expense	$3,667,710	250
27. Office Operations Expense	$8,495,020	260
28. Educational and Promotional Expenses	$1,774,394	270
29. Loan Servicing Expense	$3,754,000	280
30. Professional and Outside Services	$4,101,743	290
31. Member Insurance Expense	$0	310
32. Operating Fees (Examination and/or supervision fees)	$171,216	320
33. Miscellaneous Non-Interest Expense	$339,507	360
34. TOTAL NON-INTEREST EXPENSE (Sum of Accounts 210, 230, 250, 260, 270, 280, 290, 310, 320 and 360)	$46,036,526	671
NET INCOME YEAR-TO-DATE		
35. NET INCOME (LOSS) (Account IS0010 less 300 and IS0017 plus Account 117 less Account 671)	$9,566,120	661A

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SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: SEPTEMBER, 30 2026

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SECTION 1 - LOANS AND LEASES

Report the interest rate, number and amount of credit union loans on items 1 through 13 below. The Number (Account Code 025A1) and Amount (Account Code 025B1) reported on item 14 should equal the Number (Account Code 025A) and Amount (Account Code 025B) reported on page 2, item 16. Report whole or partial loans purchased by the credit union or indirect loans in the appropriate category within this section. Complete Schedule A, Sections 2 through 8, as necessary.

Non-Commercial Loans/Lines of Credit	Interest Rate	Account	Number of Loans	Account	Amount	Account
1. Unsecured Credit Card Loans	15.81	521	11,481	993	$31,785,389	396
2. Payday Alternative Loans (PALs I and PALs II) (FCU Only)	0.00	522A	0	994A	$0	397A
3. Non-Federally Guaranteed Student Loans	6.50	595A	97	963A	$2,303,076	698A
4. All Other Unsecured Loans/Lines of Credit	11.77	522	8,006	994	$48,935,051	397
5. New Vehicle Loans	6.48	523	3,585	958	$101,446,028	385
6. Used Vehicle Loans	7.42	524	13,785	968	$254,374,916	370
7. Leases Receivable	6.15	565	1,342	954	$54,364,760	002
8. All Other Secured Non-Real Estate Loans/Lines of Credit	3.75	595B	607	963C	$8,964,861	698C
9. Loans/Lines of Credit Secured by a First Lien on a single 1- to 4-Family Residential Property	6.50	563A	1,662	959A	$344,891,073	703A
10. Loans/Lines of Credit Secured by a Junior Lien on a single 1- to 4-Family Residential Property	6.84	562A	2,707	960A	$135,392,743	386A
11. All Other Non-Commercial Real Estate Loans/Lines of Credit	7.38	562B	127	960B	$23,873,989	386B
Commercial Loans/Lines of Credit						
12. Commercial Loans/Lines of Credit Real Estate Secured	6.20	525	332	900K4	$175,722,894	718A5
13. Commercial Loans/Lines of Credit Not Real Estate Secured	8.88	526	283	900P	$11,917,597	400P
14. **TOTAL LOANS AND LEASES** (Sum of items 1 - 13.)			44,014	025A1	$1,193,972,377	025B1

LOANS GRANTED	Number	Account	Amount	Account
15. Loans Granted Year-to-Date	7,944	031A	$336,360,505	031B
a. Payday Alternative Loans (PALs I and PALs II) Granted Year-to-Date (also include amount in item 15) (FCU Only)	0	031C	$0	031D

GOVERNMENT GUARANTEED LOANS			Number	Account	Outstanding Balance	Account	Guaranteed Portion	Account
16. Non-Commercial Loans (included in items 1 - 11 above)	a.	1. Small Business Administration	1	LN0050	$1,452	LN0051	$1,452	LN0052
		2. Paycheck Protection Program (PPP) Loans (Included in 16.a.1.)	1	LN0056	$1,452	LN0057		
	b.	Other Government Guaranteed	0	LN0053	$0	LN0054	$0	LN0055
17. Commercial Loans (included in items 12 - 13 above)	a.	Small Business Administration Commercial Loans	2	691B1	$168,705	691C1	$168,705	691C2
	b.	Other Government Guaranteed Commercial Loans	0	691P	$0	691P1	$0	691P2

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SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: SEPTEMBER, 30 2026

SECTION 2 - DELINQUENT LOANS & LEASES	30 - 59 days	Account	60 - 89 days	Account	90 - 179 days	Account	180 - 359 days	Account	>=360 days	Account	Total Amount of Loans Delinquent 60+ Days	Account	Total Number of Loans Delinquent 60+ Days	Account
Non-Commercial Loans/Lines of Credit														
1. Unsecured Credit Card Loans	$289,437	024B	$108,344	DL0002	$278,845	026B	$0	027B	$0	028B	$387,189	045B	49	045A
2. Payday Alternative Loans (PALs loans) (FCU Only)	$0	089B	$0	DL0009	$0	127B	$0	128B	$0	129B	$0	130B	0	130A
3. Non-Federally Guaranteed Student Loans	$0	020T	$0	DL0016	$0	021T	$0	022T	$0	023T	$0	041T	0	053E
4. All Other Unsecured Loans/Lines of Credit	$307,600	DL0022	$122,384	DL0023	$347,294	DL0024	$17,101	DL0025	$0	DL0026	$486,779	DL0027	67	DL0028
5. New Vehicle Loans	$440,334	020C1	$8,912	DL0030	$188,618	021C1	$0	022C1	$0	023C1	$197,530	041C1	6	035E1
6. Used Vehicle Loans	$2,597,449	020C2	$282,643	DL0037	$251,771	021C2	$12,439	022C2	$23,431	023C2	$570,284	041C2	54	035E2
7. Leases Receivable	$126,938	020D	$0	DL0044	$0	021D	$0	022D	$0	023D	$0	041D	0	034E
8. All Other Secured Non-Real Estate Loans/Lines of Credit	$67,093	DL0050	$0	DL0051	$25,700	DL0052	$0	DL0053	$0	DL0054	$25,700	DL0055	2	DL0056
9. Secured by 1st Lien on a single 1- to 4-Family Residential Property	$761,173	DL0057	$159,740	DL0058	$173,559	DL0059	$274,677	DL0060	$143,177	DL0061	$751,153	DL0062	6	DL0063
10. Secured by Junior Lien on a single 1- to 4-Family Residential Property	$262,655	DL0064	$93,233	DL0065	$118,140	DL0066	$305,845	DL0067	$0	DL0068	$517,218	DL0069	6	DL0070
11. All Other Non-Commercial Real Estate Loans/Lines of Credit	$0	DL0071	$0	DL0072	$0	DL0073	$0	DL0074	$0	DL0075	$0	DL0076	0	DL0077
Commercial Loans/Lines of Credit														
12. Construction and Development Loans	$0	DL0078	$0	DL0079	$0	DL0080	$0	DL0081	$0	DL0082	$0	DL0083	0	DL0084
13. Secured by Farmland	$0	DL0085	$0	DL0086	$0	DL0087	$0	DL0088	$0	DL0089	$0	DL0090	0	DL0091
14. Secured by Multifamily	$2,272,500	DL0092	$0	DL0093	$0	DL0094	$0	DL0095	$0	DL0096	$0	DL0097	0	DL0098
15. Secured by Owner Occupied, Non-Farm, Non-Residential Property	$0	DL0099	$0	DL0100	$0	DL0101	$0	DL0102	$439,990	DL0103	$439,990	DL0104	1	DL0105
16. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	$3,471,350	DL0106	$0	DL0107	$0	DL0108	$0	DL0109	$0	DL0110	$0	DL0111	0	DL0112
17. Loans to finance agricultural production and other loans to farmers	$0	DL0113	$0	DL0114	$0	DL0115	$0	DL0116	$0	DL0117	$0	DL0118	0	DL0119
18. Commercial and Industrial Loans	$1,400,767	DL0120	$0	DL0147	$0	DL0122	$0	DL0123	$791,553	DL0124	$791,553	DL0125	2	DL0126
19. Unsecured Commercial Loans	$0	DL0127	$0	DL0128	$0	DL0129	$0	DL0130	$0	DL0131	$0	DL0132	0	DL0133
20. Unsecured Revolving Lines of Credit for Commercial Purposes	$0	DL0134	$0	DL0135	$0	DL0136	$0	DL0137	$0	DL0138	$0	DL0139	0	DL0140
21. TOTAL DELINQUENT LOANS AND LEASES	$11,997,296	020B	$775,256	DL0141	$1,383,927	021B	$610,062	022B	$1,398,151	023B	$4,167,396	041B	193	041A

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SECTION 2 - DELINQUENT LOANS & LEASES (continued)

			Amount	Account
22. Amount of reportable delinquency included in Total Delinquent Loans and Leases (Account 041B) that relates to:	a.	Participation Loans Purchased Under 701.22 (Account 691L)	$687,399	DL0142
	b.	Indirect Loans (Account 618A)	$665,957	041E
	c.	Whole or Partial Loans Purchased Under 701.23	$31,876	DL0144
23. Amount of Non-Commercial Loans in Non-Accrual Status			$2,160,598	DL0145
24. Amount of Commercial Loans in Non-Accrual Status			$1,231,544	DL0146
25. Total outstanding balances of loans affected by bankruptcy claims			$6,389,821	971

	Number	Account	Amount	Account
26. Total outstanding Troubled Debt Restructured loans (if Account 010 is less than $10 million and you have not adopted CECL) or Modifications to Borrowers Experiencing Financial Difficulty (if Account 010 is $10 million or greater)	3	1000F	$25,226	1001F
Complete Item 27 if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL) and reported Modifications to Borrowers Experiencing Financial Difficulty in Item 26, as applicable				
27. Borrower Experiencing Financial Difficulty Not in Compliance with Modified Loan Terms	0	DL0148	$0	DL0149

SECTION 3 - LOAN CHARGE OFFS AND RECOVERIES

LOAN LOSS INFORMATION		YTD Charge Offs	Account	YTD Recoveries	Account
Non-Commercial Loans/Lines of Credit					
1. Unsecured Credit Card Loans		$845,548	680	$127,948	681
2. Payday Alternative Loans (PALs I and PALs II) (FCU Only)		$0	136	$0	137
3. Non-Federally Guaranteed Student Loans		$0	550T	$4,271	551T
4. All Other Unsecured Loans/Lines of Credit		$1,892,229	CH0007	$807,772	CH0008
5. New Vehicle Loans		$252,415	550C1	$87,329	551C1
6. Used Vehicle Loans		$1,445,009	550C2	$488,584	551C2
7. Leases Receivable		$23,784	550D	$2,100	551D
8. All Other Secured Non-Real Estate Loans/Lines of Credit		$20,737	CH0015	$325	CH0016
9. Secured by 1st Lien on a single 1- to 4-Family Residential Property		$0	CH0017	$0	CH0018
10. Secured by Junior Lien on a single 1- to 4-Family Residential Property		$0	CH0019	$0	CH0020
11. All Other Non-Commercial Real Estate Loans/Lines of Credit		$0	CH0021	$0	CH0022
Commercial Loans/Lines of Credit					
12. Construction and Development Loans		$0	CH0023	$0	CH0024
13. Secured by Farmland		$0	CH0025	$0	CH0026
14. Secured by Multifamily		$0	CH0027	$0	CH0028
15. Secured by Owner Occupied, Non-Farm, Non-Residential Property		$0	CH0029	$0	CH0030
16. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property		$0	CH0031	$0	CH0032
17. Loans to finance agricultural production and other loans to farmers		$0	CH0033	$0	CH0034
18. Commercial and Industrial Loans		$167,602	CH0035	$700	CH0036
19. Unsecured Commercial Loans		$0	CH0037	$0	CH0038
20. Unsecured Revolving Lines of Credit for Commercial Purposes		$125,912	CH0039	$1,732	CH0040
21. **Total Charge Offs and Recoveries (Sum of items 1 - 20)**		$4,773,236	550	$1,520,761	551
22. Of the Total Charge Offs and Recoveries reported in Accounts 550 and 551, report the charge offs and recoveries related to:	a. Participation Loans Purchased Under 701.22 (Account 691L)	$5,444	550F	$388	551F
	b. Indirect Loans (Account 618A)	$1,446,077	550E	$521,952	551E
	c. Whole or Partial Loans Purchased Under 701.23	$354,337	CH0047	$193,188	CH0048

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SECTION 4 - OTHER LOAN INFORMATION

LOANS TO CREDIT UNION OFFICIALS	Number	Account	Amount	Account
1. Loans outstanding to credit union officials and senior executive staff	20	995	$593,062	956

FEDERAL CREDIT UNION INTEREST RATE CEILING REPORT (FCU Only)			Amount	Account
2. Federal Credit Union Interest Rate Ceiling	a.	Dollar amount of loans with interest rates that exceed 15%	$19,522,945	567
	b.	Aggregate weighted average interest rate for the loans with interest rates that exceed 15%	16.39	568

PURCHASED CREDIT IMPAIRED LOANS (PCILs) - Complete this section if the credit union has any PCILs and HAS NOT adopted CECL.

Complete this section if the credit union has any PCILs and HAS NOT adopted CECL.

Report purchased impaired loans, whether obtained through merger or other purchase. Refer to FASB Accounting Standards Codification 310-30.

	Contractual Balance Outstanding	Account	Recorded Investment Reported as Loans in Account 025B	Account
3. Total PCILs Outstanding	$0	PC0001	$0	PC0002

Complete this section if the credit union has adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)

PURCHASED FINANCIAL ASSETS WITH CREDIT DETERIORATION (PCD) - Complete this section for PCD assets acquired during the current reporting period (quarter).

Report financial assets purchased with credit deterioration, whether obtained through merger or other purchase. Refer to FASB Accounting Standards Codification 326.

	Purchase Price	Account	Acquirer's ACL at Acquisition Date	Account	Non-Credit Discount or Premium attributable to other factors	Account	Unpaid Principal Balance or Par Value	Account
4. Total PCD Loans Outstanding	$0	PC0003	$0	PC0004	$0	PC0005	$0	PC0006
5. Total PCD Debt Securities	$0	PC0007	$0	PC0008	$0	PC0009	$0	PC0010

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SECTION 5 - INDIRECT LOANS

Complete this section if the credit union has any indirect loans outstanding. Report all indirect loans reported on page 6 regardless of acquisition method. Indirect loan participations must also be reported in Schedule A, Section 6.

	Number	Account	Amount	Account
1. New and Used Vehicle Loans	13,704	IN0001	$291,987,223	IN0002
2. First Lien and Junior Lien Residential Loans	0	IN0003	$0	IN0004
3. Commercial Loans	0	IN0005	$0	IN0006
4. All Other Loans	1,342	IN0007	$54,364,760	IN0008
5. **TOTAL OUTSTANDING INDIRECT LOANS (Sum of each column)**	15,046	617A	$346,351,983	618A

SECTION 6 - LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23

	Year-to-date				Outstanding			
LOANS PURCHASED	Number	Account	Amount	Account	Number	Account	Amount	Account
1. Loans Purchased from Other Financial Institutions	0	SL0014	$0	SL0015	0	SL0018	$0	SL0019
2. Loans Purchased from Other Sources	0	SL0012	$0	SL0013	360	SL0020	$2,103,217	SL0021

	Year-to-date				Outstanding			
LOANS SOLD	Number	Account	Amount	Account	Number	Account	Amount	Account
3. Loans Sold	48	SL0022	$15,249,183	SL0023				
Report additional information about Loans Sold (already reported in Accounts SL0022 and SL0023) in the items below								
a. First mortgage loans sold on the secondary market	48	SL0024	$15,249,183	736				
b. Loans Transferred with Limited Recourse Qualifying for Sales Accounting	0	SL0026	$0	819				
c. Real Estate Loans Sold with Servicing Retained	48	SL0028	$15,249,183	SL0029	1,409	SL0030	$213,256,264	779A
d. All Other Loans Sold with Servicing Retained	0	SL0032	$0	SL0033	0	SL0034	$0	SL0035

	Participations Purchased				Participations Sold			
LOAN PARTICIPATIONS	Outstanding Balance	Account	Amount Purchased Year-To-Date	Account	Retained Balance Outstanding	Account	Amount Sold Year-To-Date	Account
4. Vehicle - Non-commercial	$15,316,954	SL0036	$16,996,512	SL0037	$0	SL0038	$0	SL0039
5. Non-Federally Guaranteed Student Loans	$5,926	691L7	$0	SL0041	$0	691N7	$0	SL0043
6. 1- to 4-Family Residential Property	$29,043,985	691L2	$23,923,878	SL0045	$0	691N2	$0	SL0047
7. Commercial Loans excluding Construction & Development	$23,607,231	691L8	$3,000,000	SL0049	$420,992	691N8	$0	SL0051
8. Commercial Construction & Development	$0	691L9	$0	SL0053	$0	691N9	$0	SL0055
9. All Other	$0	SL0056	$0	SL0057	$0	SL0058	$0	SL0059
10. **TOTAL (Sum of each column)**	$67,974,096	691L	$43,920,390	690	$420,992	691N	$0	691

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SECTION 7 - 1- to 4-FAMILY RESIDENTIAL PROPERTY AND ALL OTHER NON-COMMERCIAL REAL ESTATE LOANS AND LINES OF CREDIT

1- to 4-FAMILY RESIDENTIAL PROPERTY LOANS/LINES OF CREDIT SECURED BY 1ST LIEN			No. of Loans Outstanding	Account	Amt of Loans Outstanding	Account	Amount Granted Year-To-Date	Account
1. Fixed Rate	a.	> 15 Years	709	RL0001	$140,649,384	RL0002	$22,834,904	RL0003
	b.	15 Years or less	418	RL0004	$40,611,154	RL0005	$4,187,724	RL0006
2. Balloon/Hybrid	a.	> 5 Years	410	RL0007	$134,037,513	RL0008	$12,820,883	RL0009
	b.	5 Years or less	56	RL0010	$22,116,834	RL0011	$6,739,597	RL0012
3. Adjustable Rate			69	RL0013	$7,476,187	RL0014	$0	RL0015
4. **Total 1- to 4-family residential property loans/lines of credit secured by 1st lien (Sum of each column)**					$344,891,072	RL0016	$46,583,108	RL0017

Must equal Account 703A on Schedule A, Section 1

1- to 4-FAMILY RESIDENTIAL PROPERTY LOANS/LINES OF CREDIT SECURED BY JUNIOR LIEN								
5. Closed-End	a.	Fixed Rate	946	RL0018	$52,369,813	RL0019	$5,513,600	RL0020
	b.	Adjustable Rate	175	RL0021	$6,716,118	RL0022	$0	RL0023
6. Open-End	a.	Fixed Rate	0	RL0024	$0	RL0025	$0	RL0026
	b.	Adjustable Rate	1,586	RL0027	$76,306,812	RL0028	$12,569,506	RL0029
7. **Total 1- to 4-family residential property loans/lines of credit secured by junior lien (Sum of each column)**					$135,392,743	RL0030	$18,083,106	RL0031

Must equal Account 386A on Schedule A, Section 1

ALL OTHER NON-COMMERCIAL REAL ESTATE								
8. Closed-End	a.	Fixed Rate	15	RL0032	$2,942,264	RL0033	$0	RL0034
	b.	Adjustable Rate	9	RL0035	$695,503	RL0036	$0	RL0037
9. Open-End	a.	Fixed Rate	23	RL0038	$8,923,559	RL0039	$8,620,474	RL0040
	b.	Adjustable Rate	80	RL0041	$11,312,663	RL0042	$0	RL0043
10. **Total All Other Non-Commercial Real Estate Loans/Lines of Credit (Sum of each column)**					$23,873,989	RL0044	$8,620,474	RL0045

Must equal Account 386B on Schedule A, Section 1

11. **TOTAL 1- to 4-FAMILY RESIDENTIAL PROPERTY AND ALL OTHER NON-COMMERCIAL REAL ESTATE LOANS/LINES OF CREDIT**	4,496	RL0046	$504,157,804	RL0047	$73,286,688	RL0048

ADDITIONAL 1- to 4-FAMILY RESIDENTIAL PROPERTY AND ALL OTHER NON-COMMERCIAL REAL ESTATE LOAN INFORMATION	Amount	Account
12. Balance Outstanding of 1- to 4-Family Residential Construction Loans	$8,718,465	704A2
13. Amount of real estate loans reported in Account RL0047 above that contractually refinance, reprice or mature within the next 5 years	$138,506,107	RL0050

Interest Only & Payment Option	No. of Loans Outstanding	Account	Amt of Loans Outstanding	Account	Amount Granted Year-To-Date	Account
14. Interest Only & Payment Option 1- to 4-Family Residential Property Loans Secured by a 1st Lien	0	704C2	$0	704C1	$0	704C3

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SECTION 8 - COMMERCIAL LENDING

Complete this section if the credit union has outstanding commercial loans or has sold commercial loans year-to-date.

		Commercial Loans							
		No. of Loans	Account	Outstanding Balance	Account	No. of Loans Granted or Purchased Year-To-Date	Account	Amount Granted or Purchased Year-To-Date	Account
1.	**Commercial Loans to Members**								
a.	Construction and Development Loans	15	143A3	$15,270,774	143B3	1	143C3	$800,000	143D3
b.	Secured by Farmland	0	961A5	$0	042A5	0	099A5	$0	463A5
c.	Secured by Multifamily	44	900M	$27,680,353	400M	7	090M	$7,275,000	475M
d.	Secured by Owner Occupied, Non-Farm, Non-Residential Property	130	900H2	$57,559,750	400H2	10	090H2	$5,929,750	475H2
e.	Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	132	900J2	$52,597,173	400J2	12	090J2	$4,500,333	475J2
f.	**TOTAL COMMERCIAL REAL ESTATE SECURED** (Sum of each column)	321	900K2	$153,108,050	718A3	30	090K2	$18,505,083	475K2
g.	Loans to finance agricultural production and other loans to farmers	0	961A6	$0	042A6	0	099A6	$0	463A6
h.	Commercial and Industrial Loans	164	900L2	$9,027,766	400L2	26	090L2	$2,677,963	475L2
i.	Unsecured Commercial Loans	10	900C5	$316,608	400C5	12	090C5	$291,753	475C5
j.	Unsecured Revolving Lines of Credit for Commercial Purposes	109	900C6	$2,573,224	400C6	11	090C6	$287,500	475C6
k.	**TOTAL COMMERCIAL LOANS TO MEMBERS** (Sum of each column)	604	900A1	$165,025,648	400A1	79	090A1	$21,762,299	475A1
2.	**Purchased commercial loans or participation interests to nonmembers**								
a.	Construction and Development Loans	0	143A4	$0	143B4	0	143C4	$0	143D4
b.	Secured by Farmland	0	961A7	$0	042A7	0	099A7	$0	463A7
c.	Secured by Multifamily	0	900M1	$0	400M1	0	090M1	$0	475M1
d.	Secured by Owner Occupied, Non-Farm, Non-Residential Property	2	900H3	$3,991,839	400H3	1	090H3	$3,000,000	475H3
e.	Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	9	900J3	$18,623,005	400J3	0	090J3	$0	475J3
f.	**TOTAL COMMERCIAL REAL ESTATE SECURED** (Sum of each column)	11	900K3	$22,614,844	718A4	1	090K3	$3,000,000	475K3
g.	Loans to finance agricultural production and other loans to farmers	0	961A8	$0	042A8	0	099A8	$0	463A8
h.	Commercial and Industrial Loans	0	900L3	$0	400L3	0	090L3	$0	475L3
i.	Unsecured Commercial Loans	0	900C7	$0	400C7	0	090C7	$0	475C7
j.	Unsecured Revolving Lines of Credit for Commercial Purposes	0	900C8	$0	400C8	0	090C8	$0	475C8
k.	**TOTAL COMMERCIAL LOANS TO NONMEMBERS** (Sum of each column)	11	900B1	$22,614,844	400B1	1	090B1	$3,000,000	475B1
	TOTAL COMMERCIAL LOANS (Sum of Accounts 900A1 and 900B1 and Sum of Accounts 400A1 and 400B1)	615	900T1	$187,640,492	400T1				

MISCELLANEOUS COMMERCIAL LOAN INFORMATION	Number	Account	Amount	Account
3. Outstanding Agricultural Related Loans (Sum of Accounts 961A5, 961A6, 961A7, and 961A8; sum Accounts 042A5, 042A6, 042A7, and 042A8)	0	961A9	$0	042A9
4. Amount of real estate loans included above in Accounts 718A3 and 718A4 that contractually refinance, reprice or mature within the next 5 years			$151,161,296	CM0099
5. Outstanding commercial participations sold but retained servicing (including unfunded commitments)	3	1061A	$420,992	1061
6. Outstanding commercial loans sold but retained servicing (including unfunded commitments)	0	1062A	$0	1062
7. Year-to-Date commercial loans/participations sold but did not retain servicing (including unfunded commitments)	0	1063A	$0	1063

REGULATORY REPORTING - PART 723 - MEMBER BUSINESS LOANS - Complete this section if the credit union has outstanding member business loans.	Amount	Account
8. TOTAL MEMBER BUSINESS LOANS - Net Member Business Loan Balance	$213,345,348	400A

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SCHEDULE B
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SECTION 1 - HELD-TO-MATURITY and AVAILABLE-FOR-SALE DEBT SECURITIES - Complete this schedule if amounts are reported in Accounts AS0067 or AS0073 on page 1.

			Held-to-maturity debt securities				Available-for-sale debt securities			
			Amortized Cost (A)	Account	Fair Value (B)	Account	Amortized Cost (C)	Account	Fair Value (D)	Account
1. US Government Obligations			$0	NV0001	$0	NV0002	$6,986,341	NV0003	$6,825,508	NV0004
2. Federal Agency Securities - Guaranteed	a.	Agency/GSE Debt Instruments - Guaranteed	$0	NV0013	$0	NV0014	$122,511,788	NV0015	$117,202,247	NV0016
	b.	Agency/GSE Non-Debenture Instruments - Guaranteed	$0	NV0017	$0	NV0018	$190,633,382	NV0019	$179,881,464	NV0020
	c.	**TOTAL FEDERAL AGENCY SECURITIES - GUARANTEED**	$0	NV0021	$0	NV0022	$313,145,170	NV0023	$297,083,711	NV0024
3. Federal Agency Securities - Non-Guaranteed	a.	Agency/GSE Debt Instruments - Non-Guaranteed	$0	NV0025	$0	NV0026	$0	NV0027	$0	NV0028
	b.	Agency/GSE Non-Debenture Instruments - Non-Guaranteed	$0	NV0029	$0	NV0030	$0	NV0031	$0	NV0032
	c.	**TOTAL FEDERAL AGENCY SECURITIES - NON-GUARANTEED**	$0	NV0033	$0	NV0034	$0	NV0035	$0	NV0036
4. Non-Federal Agency Asset-Backed Securities - Senior Tranches	a.	Privately Issued Residential Mortgage Related Securities	$0	NV0037	$0	NV0038	$0	NV0039	$0	NV0040
	b.	Privately Issued Commercial Mortgage Related Securities	$0	NV0041	$0	NV0042	$0	NV0043	$0	NV0044
	c.	Other Asset-Backed Securities	$0	NV0045	$0	NV0046	$0	NV0047	$0	NV0048
	d.	**TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SENIOR TRANCHES**	$0	NV0049	$0	NV0050	$0	NV0051	$0	NV0052
5. Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	a.	Privately Issued Residential Mortgage Related Securities	$0	NV0053	$0	NV0054	$0	NV0055	$0	NV0056
	b.	Privately Issued Commercial Mortgage Related Securities	$0	NV0057	$0	NV0058	$0	NV0059	$0	NV0060
	c.	Other Asset-Backed Securities	$0	NV0061	$0	NV0062	$0	NV0063	$0	NV0064
	d.	**TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SUBORDINATED TRANCHES**	$0	NV0065	$0	NV0066	$0	NV0067	$0	NV0068
6. Securities Issued by States and Political Subdivisions in the U.S.			$0	NV0069	$0	NV0070	$0	NV0071	$0	NV0072
7. Debt Securities Issued by Depositories, Banks, and Credit Unions			$0	NV0073	$0	NV0074	$0	NV0075	$0	NV0076
8. All Other Held-to-Maturity or Available-for-Sale Debt Securities			$0	NV0077	$0	NV0078	$0	NV0079	$0	NV0080
9. **Total HTM or AFS Debt Securities (Sum of 1, 2c, 3c, 4d, 5d, 6, 7, and 8)**			$0	NV0081	$0	801	$320,131,511	NV0083	$303,909,219	NV0084

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SECTION 2 - TRADING DEBT AND EQUITY SECURITIES - Complete this schedule if an amount is reported in Account AS0055 or AS0061 on page 1.

			Fair Value	Account
1. US Government Obligations			$0	NV0087
2. Federal Agency Securities - Guaranteed	a.	Agency/GSE Debt Instruments - Guaranteed	$0	NV0088
	b.	Agency/GSE Non-Debenture Instruments - Guaranteed	$0	NV0089
	c.	**TOTAL FEDERAL AGENCY SECURITIES - GUARANTEED**	$0	NV0090
3. Federal Agency Securities - Non-Guaranteed	a.	Agency/GSE Debt Instruments - Non-Guaranteed	$0	NV0091
	b.	Agency/GSE Non-Debenture Instruments - Non-Guaranteed	$0	NV0092
	c.	**TOTAL FEDERAL AGENCY SECURITIES - NON-GUARANTEED**	$0	NV0093
4. Non-Federal Agency Asset-Backed Securities - Senior Tranches	a.	Privately Issued Residential Mortgage Related Securities	$0	NV0094
	b.	Privately Issued Commercial Mortgage Related Securities	$0	NV0095
	c.	Other Asset-Backed Securities	$0	NV0096
	d.	**TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SENIOR TRANCHES**	$0	NV0097
5. Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	a.	Privately Issued Residential Mortgage Related Securities	$0	NV0098
	b.	Privately Issued Commercial Mortgage Related Securities	$0	NV0099
	c.	Other Asset-Backed Securities	$0	NV0100
	d.	**TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SUBORDINATED TRANCHES**	$0	NV0101
6. Securities Issued by States and Political Subdivisions in the U.S.			$0	NV0102
7. Debt Securities Issued by Depositories, Banks, and Credit Unions			$0	NV0103
8. All Other Trading Debt Securities			$0	NV0104
9. **Total Trading Debt Securities - Must equal AS0061 on page 1 (Sum of 1, 2c, 3c, 4d, 5d, 6, 7, and 8)**			$0	NV0105
10. Equity Securities	a.	Common Stock	$0	NV0106
	b.	Registered Investment Companies	$0	NV0107
	c.	Other Equities	$0	NV0108
	d.	**Total Equity Securities - Must equal AS0055 on page 1 (Sum of NV0106, NV0107, and NV0108)**	$0	NV0109
11. **Total Trading Debt and Equity Securities (Sum of NV0105 and NV0109)**			$0	NV0110

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SECTION 3 - INVESTMENT MATURITY DISTRIBUTION - Complete this schedule if amounts are reported in Accounts AS0007, AS0013 or AS0017 on page 1.

	<= 1 Year	Account	> 1-3 Years	Account	> 3-5 Years	Account	> 5-10 Years	Account	> 10 Years	Account	TOTAL AMOUNT	Account
1. Time Deposits	$0	NV0111	$0	NV0112	$0	NV0113	$0	NV0114	$0	NV0115	$0	NV0116
2. Equity Securities	$0	AS0050	$0	AS0051	$0	AS0052	$0	AS0053	$0	AS0054	$0	NV0122
3. Trading Debt Securities	$0	AS0056	$0	AS0057	$0	AS0058	$0	AS0059	$0	AS0060	$0	NV0128
4. Available-for-Sale Debt Securities	$24,636,298	AS0062	$76,777,748	AS0063	$172,614,830	AS0064	$29,880,343	AS0065	$0	AS0066	$303,909,219	NV0134
5. Held-to-Maturity Debt Securities	$0	AS0068	$0	AS0069	$0	AS0070	$0	AS0071	$0	AS0072	$0	NV0140
6. Other Investments	$0	NV0141	$1,160,570	NV0142	$0	NV0143	$0	NV0144	$0	NV0145	$1,160,570	NV0146
7. **Total (Sum items 1 - 6)**	$24,636,298	NV0153	$77,938,318	NV0154	$172,614,830	NV0155	$29,880,343	NV0156	$0	NV0157	$305,069,789	NV0158

Must equal the sum of Accounts AS0007, AS0055, AS0061, AS0067, AS0073, and AS0017 from page 1.

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SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: SEPTEMBER, 30 2026

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SECTION 4 - INVESTMENTS - MEMORANDA - Complete this schedule as applicable.

	Amount	Account
1. Non-Conforming Investments (State Credit Unions ONLY). Exclude investments listed in Accounts 789C or 789D (below).		784A
2. Outstanding balance of brokered certificates of deposit and share certificates	$0	788

Gain (Loss) on Investments	Amount	Account
3. Realized Gains (Losses) on Held to Maturity Debt Securities	$0	NV0159
4. Realized Gains (Losses) on Available for Sale Debt Securities	$0	NV0160
5. Realized Gains (Losses) on all other investments and changes in fair value of hedged items (Do not include gain or loss on Trading Debt or Equity Securities)	$0	NV0161
6. **Gain (Loss) on Investments (Sum of Accounts NV0159, NV0160 and NV0161)**	$0	NV0162

Must equal Account IS0047 on page 5.

Other Than Temporary Impairment Information - Already reported in Account NV0159, NV0160, or NV0161	Amount	Account
7. Total Other-Than-Temporary Impairment (OTTI) Losses	$0	420A
8. Less: Portion OTTI Losses in Other Comprehensive Income	$0	420B
9. **OTTI Losses Recognized in Earnings (Sum of Accounts 420A and 420B)**	$0	420C

Assets used to fund employee benefit or deferred compensation plans

Report amounts already reported in the Asset section of the Statement of Financial Condition to fund employee benefit plans or deferred compensation plans under Section 701.19(c) of the NCUA's regulations (if a federal credit union), or similar state provisions (if state chartered), that are not authorized under Part 703 of the NCUA's regulations.	Remaining Premiums	Account	Cash Surrender Value	Account	Recorded Value	Account
10. a. Securities					$0	789C
b. Other Investments					$0	789D
c. Other Assets						
i. Split Dollar Life Insurance Arrangements						
a) Collateral Assignment	$0	NV0169	$0	NV0170	$0	789E
b) Endorsement	$0	NV0172	$0	NV0173	$0	789E1
ii. Other Insurance					$16,649,050	789E2
iii. Other Non-insurance					$0	789F
d. **Total assets used to fund employee benefit or deferred compensation plans (Sum of Accounts 789C, 789D, 789E, 789E1, 789E2, and 789F)**					$16,649,050	789G

Charitable Donation Accounts	Recorded Value	Account
11. Amounts reported in the Asset section of the Statement of Financial Condition to fund Charitable Donation Accounts	$0	789H

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SCHEDULE C
COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES AS OF: SEPTEMBER, 30 2026

SECTION 1 - UNFUNDED COMMITMENTS (All credit unions must complete lines 1 through 3, as applicable.)

			Amount	Account
1. Unfunded Commitments for Commercial Loans			$48,319,701	814K
2. Unfunded Commitments for All Remaining Loans (Non-Commercial Loans)	a.	Revolving Open-End lines secured by 1- to 4-Family Residential Properties	$80,303,299	811D
	b.	Credit Card Lines	$106,045,172	812C
	c.	Unsecured Share Draft Lines of Credit	$12,726,577	815C
	d.	Unused Overdraft Protection Program	$4,242,882	822C
	e.	Other Unfunded Commitments	$82,779,515	816B5
	f.	**Total Unfunded Commitments for Non-Commercial Loans (Sum of items 2a through 2e)**	$286,097,445	816T
3. **Total Unfunded Commitments for all loan types (Sum of Accounts 814K and 816T)**			$334,417,146	816A

SECTION 2 - OFF-BALANCE SHEET EXPOSURES (Credit unions with more than $500 million in Total Assets must complete this Section)

			Amount	Account
1. Total Unconditionally Cancelable Unfunded Commitments for All loan Types			$0	LQ0013
2. Conditionally Cancelable Unfunded Commitments	a.	Commercial Loans	$48,319,701	LQ0014
	b.	Consumer Loans - Secured and Real Estate	$162,509,785	LQ0015
	c.	Consumer Loans - Unsecured	$123,587,660	LQ0016
	d.	Total Conditionally Cancelable Unfunded Commitments (Sum of Accounts LQ0014, LQ0015, and LQ0016)	$334,417,146	LQ0017
3. Loans transferred with limited recourse or other seller-provided credit enhancements (net of any related valuation allowance)	a.	Commercial Loans	$0	LQ0018
	b.	Consumer Loans	$0	LQ0019
	c.	Total Loans Transferred with Limited Recourse (Sum of Accounts LQ0018 and LQ0019)	$0	LQ0020
4. Loans Transferred under the FHLB MPF program			$0	LQ0021
5. Financial Standby Letters of Credit			$0	LQ0022
6. Forward Agreements that are not derivative contracts			$0	LQ0023
7. Sold Credit Protection	a.	Guarantees	$0	LQ0024
	b.	Credit Derivatives	$0	LQ0025
	c.	Total Sold Credit Protection (Sum of Accounts LQ0024 and L0025)	$0	LQ0026
8. Off-Balance Sheet Securitization Exposures			$0	LQ0027
9. Securities Borrowing or Lending transactions			$0	LQ0028
10. Off-Balance Sheet exposure of repurchase transactions			$0	LQ0029
11. All other off-balance sheet exposures not included above, but meet the definition of Commitments			$0	LQ0030

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SCHEDULE C (continued)
CONTINGENT LIABILITIES AND SOURCES OF FUNDS AS OF: SEPTEMBER, 30 2026

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SECTION 3 - CONTINGENT LIABILITIES (All credit unions must complete this section, if applicable.)

	Amount	Account
1. Other Contingent Liabilities	$0	818A

SECTION 4 - BORROWING ARRANGEMENTS (All credit unions must complete this section, if applicable.)

			Total Borrowing Capacity	Account	Draws Against Borrowing Capacity	Account	Assets Pledged to Secure Borrowing Capacity	Account
1. Borrowing Arrangements	a.	Corporate Credit Unions	$10,100,000	884	$0	885A	$0	LQ0035
	b.	Natural Person Credit Unions	$0	884C	$0	885A1	$0	LQ0039
	c.	Federal Home Loan Bank	$211,129,639	LQ0040	$0	885A3	$277,751,581	LQ0043
	d.	Central Liquidity Facility	$0	LQ0060	$0	LQ0044	$0	LQ0045
	e.	FRB - excludes amounts reported in Account LC0085 below	$8,225,952	LQ0061	$0	LQ0046	$8,746,024	LQ0047
		i. FRB Paycheck Protection Program Lending Facility loans	$0	LQ0062	$0	LC0085	$0	LC0047
	f.	Other Sources	$0	884D	$0	885A2	$0	LQ0053
	g.	**Total Borrowings & Assets Pledged** (Sum of each column)	$229,455,591	881	$0	885A4	$286,497,605	878

Must agree to Account LQ0860 on Schedule C, Section 5

Additional Borrowing Arrangements Information	Amount	Account
2. Amount of Borrowings Callable by Lender	$0	865A

SECTION 5 - BORROWING MATURITY DISTRIBUTION (All credit unions must complete this section, if applicable.)

	A. < 1 Year	Account	B1. 1 - 3 Years	Account	B2. > 3 Years	Account	C. Total Amount	Account
1. Draws Against Borrowing Capacity	$0	883A	$0	883B1	$0	883B2	$0	883C
2. Borrowings from Repurchase Transactions	$0	058A	$0	058B1	$0	058B2	$0	058C
3. Subordinated Debt	$0	867A	$0	867B1	$0	867B2	$0	867C
4. **TOTAL BORROWINGS** (Sum of each column)	$0	860A	$0	860B1	$0	860B2	$0	LQ0860

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SCHEDULE D
SHARES, SUPPLEMENTAL INFORMATION, AS OF: SEPTEMBER, 30 2026

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SECTION 1 - NUMBER OF MEMBERS This section must be completed by all credit unions.	Number	Account
1. Number of current members (not number of accounts)	95,944	083
2. Number of potential members	2,454,461	084

SECTION 2 - SHARES/DEPOSITS MATURITY DISTRIBUTION This section must be completed by all credit unions.

	Number of Accounts	Account	A. < 1 Year	Account	B1. 1 - 3 Years	Account	B2. > 3 Years	Account	C. Total Amount	Account
1. Share Drafts	57,251	452	$334,130,493	902A					$334,130,493	902
2. Regular Shares	111,643	454	$525,545,006	657A					$525,545,006	657
3. Money Market Shares	1,338	458	$138,810,375	911A					$138,810,375	911
4. Share Certificates	11,658	451	$420,921,429	908A	$43,703,445	908B1	$2,368,296	908B2	$466,993,170	908C
5. IRA/KEOGH Accounts	3,292	453	$36,892,857	906A	$6,381,051	906B1	$971,325	906B2	$44,245,233	906C
6. All Other Shares	1,679	455	$901,414	630A	$0	630B1	$0	630B2	$901,414	630
7. **TOTAL SHARES** (Sum of each column)	186,861	966	$1,457,201,574	013A	$50,084,496	013B1	$3,339,621	013B2	$1,510,625,691	SH0013
8. Nonmember Deposits	0	457	$0	880A	$0	880B1	$0	880B2	$0	SH0880
9. **TOTAL SHARES and DEPOSITS** (Sum of items 7 and 8)	186,861	460	$1,457,201,574	018A	$50,084,496	018B1	$3,339,621	018B2	$1,510,625,691	SH0018

Additional Shares/ Deposits (Included in the Shares/Deposits Listed Above)	Amount	Account
10. Accounts Held by Member Public Units	$0	631
11. Accounts Held by Nonmember Public Units	$0	632
12. Non-U.S. dollar denominated deposits	$0	636
13. Dollar Amount of Share Certificates = or > $100,000 (Excluding IRA share certificates and brokered share certificates participated out by the broker in shares of less than $100,000)	$248,573,985	638
14. Dollar Amount of IRA/Keogh share and IRA/Keogh share certificate accounts = or > $100,000	$11,241,946	639
15. Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accts as part of Sweep Program	$0	641
16. Dollar Amount of Commercial Deposit Accounts	$95,639,695	643
17. Negative Shares Included in All Other Unsecured Loans/Lines of Credit on Page 6	$718,835	644

SECTION 3 - NCUA INSURED SAVINGS COMPUTATION This section must be completed by all federally insured credit unions.

Insured shares and deposits, as described in Part 745 of the NCUA's regulations, are authorized by state law and issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or government depositors. Report uninsured shares in this section. Do not include notes payable or other forms of borrowings. Eligible accounts are generally insured up to $250,000 each.

	Amount	Account
1. Uninsured Member Shares and Deposits	$131,528,942	065A4
2. Uninsured Nonmember Shares and Deposits	$0	067A2
3. Total Uninsured Shares and Deposits (Sum of Accounts 065A4 and 067A2)	$131,528,942	068A
4. Total Insured Shares and Deposits (Account 018 less Account 068A)	$1,379,096,749	069A

ADDITIONAL SHARE INSURANCE	Response	Acct
5. Does your credit union maintain share/deposit insurance coverage other than the NCUSIF? (Do not include Life Savings and Borrowers' Protection Insurance or Surety Bond Coverage.)	No	875
a. If so, indicate the name of the insurance company		876
b. Dollar amount of shares and/or deposits insured by the company named above	$0	877

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SCHEDULE E
SUPPLEMENTAL INFORMATION AS OF: SEPTEMBER, 30 2026

SECTION 1 - GRANTS (This schedule must be completed by all credit unions, if applicable.)			Amount	Acct
1. Amount of Grants	a.	Awarded to Your Credit Union, Year-to-Date	$0	926
	b.	Received by Your Credit Union, Year-to-Date	$0	927

SECTION 2 - CREDIT UNION EMPLOYEES (This schedule must be completed by all credit unions, if applicable.)			Number	Acct
1. Number of credit union employees who are:	a.	Full-Time (26 hours or more per week)	258	564A
	b.	Part-Time (25 hours or less per week)	30	564B

SECTION 3 - CREDIT UNION BRANCHES (This schedule must be completed by all credit unions, if applicable.)	Yes or No	Acct
1. Does the credit union plan to add any new branches or expand existing facilities in the next 12 months?	No	566B

SECTION 4 - INTERNATIONAL REMITTANCES (This schedule must be completed by all credit unions, if applicable.)	Number of Remittances	Account
1. Number of International Remittances Originated Year-to-Date	0	928

SECTION 5 - CREDIT UNION SERVICE ORGANIZATIONS (CUSOs) (This schedule must be completed by all credit unions, if applicable.)

Report the following aggregate totals the credit union has in all CUSOs, regardless of whether your credit union owns the CUSO, has a "controlling financial interest," has the "ability to exert significant influence," or owns only a smaller portion of the CUSO.

	Amount	Account
1. Total Value of Investments in CUSOs	$2,714,133	851
2. Total Amount loaned to CUSOs	$100,000	852
3. Total Aggregate Cash Outlay in CUSOs	$1,446,778	853

SECTION 6 - MONEY SERVICES BUSINESSES (This schedule must be completed by all credit unions, if applicable.) (This information will not be released to the public.)		Number of Accounts	Account	Amount	Account
1. Total Money Services Businesses			1050		1050A
a.	Dealers in Foreign Exchange		1051		
b.	Check Cashers		1052		
c.	Monetary Instruments		1053		
d.	Money Transmitters		1054		
e.	Provider of Prepaid Access		1055		
f.	Seller of Prepaid Access		1056		
g.	Other services provided by Money Services Businesses		BA0009		

Sum of Accounts 1051 to BA0009 may not total to Account 1050

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SCHEDULE F
DERIVATIVE TRANSACTIONS REPORT AS OF: SEPTEMBER, 30 2026

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Total Derivative Transactions Outstanding				Total Notional Amount	Account	Net Fair Value Gain (Loss)	Account
1. Interest Rate Derivatives	a.	Options					
		i.	Purchased Options	$0	DT0001	$0	DT0002
		ii.	Written Options	$0	DT0003	$0	DT0004
	b.	Swaps		$0	DT0005	$0	DT0006
	c.	Futures		$0	DT0007	$0	DT0008
	d.	Other Interest Rate Derivatives		$0	DT0009	$0	DT0010
2. Loan Pipeline Management Derivatives				$0	DT0011	$0	DT0012
3. European Equity Call Options				$0	DT0013	$0	DT0014
4. All Other Derivatives				$0	DT0015	$0	DT0016
5. **Total Derivatives** (Sum of each column)				$0	1030	$0	1030C

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SCHEDULE G
CAPITAL ADEQUACY WORKSHEET AS OF: SEPTEMBER, 30 2026

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A credit union is not required to provide input on this schedule unless it has chosen an alternative total assets option offered in Accounts 010A, 010B, or 010C to calculate the Net Worth Ratio, made a one-time adjustment to Undivided Earnings due to the adoption of ASC Topic 326 prior to 1/1/23 or a CECL transitional amount to report in NW0002, completed a merger or acquisition after 12/31/2008, or Subordinated Debt included in Net Worth to report in Account 925A. Information entered on other schedules will populate items below in the CUOnline system, excluding Accounts 1004A, 1004B, 1004C, optional Accounts 010A, 010B, and 010C, and ASC Topic 326 Accounts NW0001, NW0002.

SECTION 1 - ASC TOPIC 326: FINANCIAL INSTRUMENTS - CREDIT LOSSES (CECL) - Complete these rows if you have adopted CECL

	Amount	Account
1. Select the date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	01/01/2023	NW0001
2. One-time Adjustment to Undivided Earnings for those credit unions that early adopted CECL or CECL Transitional Amount (as determined under 702.703(b))	$670,422	NW0002

SECTION 2 - NET WORTH CALCULATION

	Amount	Account
1. Undivided Earnings	$148,159,235	940
2. Appropriation for Non-Conforming Investments (State Credit Union ONLY)		668
3. Other Reserves (Appropriations of Undivided Earnings)	$12,445,550	658
4. Net Income (unless this amount is already included in Undivided Earnings)	$0	602
5. CECL Transition Provision (as determined under 702.703(c))	$0	NW0004
6. Subordinated Debt or Grandfathered Secondary Capital included in Net Worth	$0	925A
7. Adjusted Retained Earnings acquired through Business Combinations		
a. Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations (Amount: $10,915,278; Account: 1004A)		
b. Adjustments made to Retained Earnings acquired through Business Combinations during current quarter (See Instructions) (Amount: $0; Account: 1004B)		
c. Adjusted Gain from Bargain Purchase due to Business Combinations completed during current quarter (See Instructions) (Amount: $0; Account: 1004C)		
d. Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations (Accounts 1004A + 1004B - 1004C)	$10,915,278	1004
8. **TOTAL NET WORTH** (Sum of Accounts 940, 668, 658, 602, NW0004, 925A, and 1004)	$171,520,063	997

These fields will pre-populate.

Complete these fields if a merger/ acquisition was completed AFTER 12/31/2008.

SECTION 3 - TOTAL ASSETS CALCULATION

Total Assets Election - NCUA regulations 702.2 allows credit unions to measure total assets for purposes of calculating the net worth ratio in one of 4 ways: 1) average quarterly balance, 2) average monthly balance, 3) average daily balance, or 4) quarter-end balance. **If you elect to measure total assets using the quarter-end balance do not enter an amount in Accounts 010A, 010B, or 010C.** If you elect to measure total assets using one of the other methods, enter the amount in Account 010A, 010B, or 010C.

	Amount	Account
1. Average of Daily Assets over the calendar quarter	$0	010A
2. Average of the three month-end balances over the calendar quarter	$0	010B
3. The average of the current and three preceding calendar quarter-end balances	$0	010C
4. Total Assets (Acct 010) excluding SBA PPP loans pledged as collateral to the FRB PPP Lending Facility (LC0047) and including the CECL Transition Provision (NW0004)	$1,680,405,548	NW0010

If you elect to use an optional asset amount to calculate your net worth ratio, input an optional asset amount on one of these lines. The amount reported will be automatically adjusted to exclude SBA PPP loans pledged as collateral to the FRB PPP Lending Facility (Acct LC0047) and include the CECL transition provision (Acct NW0004) when calculating the net worth ratio

SECTION 4 - NET WORTH RATIO, RISK-BASED CAPITAL RATIO, AND NET WORTH CLASSIFICATION

	Amount	Applicability	Account
1. Net Worth Ratio (Account 997 divided by Account NW0010, (010A-LC0047+NW0004), (010B-LC0047+NW0004), or (010C-LC0047+NW0004))	10.21		998
2. Risk-Based Capital Ratio (Credit unions with total assets over $500 million that did not opt in to CCULR)	15.40	Applicable	RB0172

NET WORTH CLASSIFICATION	Classification	Account
3. Net Worth Classification if credit union is not new (Based upon Call Report data only--See instructions.)	Well Capitalized	700
4. Net Worth Classification if credit union is new (A "New" credit union has less than $10 million in assets and was chartered in the last 10 years. (Based upon Call Report data only--See instructions.))	Well Capitalized	701

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SCHEDULE H
Complex Credit Union Leverage Ratio (CCULR)

CCULR Election - Complex credit unions, as defined in section 702.103 of the NCUA's regulations, complete this schedule for the CCULR framework election

Election	Election	Account
1. Does your credit union have a CCULR framework election in effect as of the quarter-end report date?	No	LR0001
2. If 'Yes' to question 1, is your credit union continuing to elect the CCULR framework under the Grace Period?		LR0008

Eligibility	Eligibility	Account
3. Total Assets (Credit unions with total assets greater than $500,000,000)	$1,680,405,548	010

Qualifying Criteria (See Instructions)	Input	Account	Ratio	Account
4. CCULR (net worth ratio) of 9% or greater			10.21	998
5. Off-Balance sheet exposures (Requires 25% or less of Total Assets)	$334,417,146	LR0002	19.90	LR0003
6. Trading Assets and Trading Liabilities (Requires 5% or less of Total Assets)	$0	LR0004	0.00	LR0005
7. Goodwill and Other Intangible Assets (Requires 2% or less of Total Assets)	$0	LR0006	0.00	LR0007

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SCHEDULE I
RISK-BASED CAPITAL CALCULATION AS OF: SEPTEMBER, 30 2026

Complex credit unions, as defined in section 702.103 of the NCUA's regulations, that did not opt in to CCULR must complete this schedule.

PART I - NUMERATOR

	EQUITY	TOTALS	Account
1.	Undivided earnings	$148,159,235	940
2.	Appropriations for non-conforming investments		668
3.	Other reserves	$12,445,550	658
4.	Equity acquired in merger	$10,915,278	658A
5.	Net income	$0	602
6.	**Total Equity (Sum of Accounts 940, 668, 658, 658A, and 602)**	$171,520,063	RB0001

ADDITIONS

7.	Allowance for Credit Losses (Sum of Accounts 719, AS0048, AS0041, and LI0003)	$10,568,727	RB0002
8.	Subordinated Debt in accordance with §702.407	$0	RB0003
9.	Section 208 Assistance included in net worth as defined in §702.2	$0	RB0004
10.	**Total Additions (Sum of Accounts RB0002, RB0003, and RB0004)**	$10,568,727	RB0005

DEDUCTIONS

11.	NCUSIF capitalization deposit	$13,575,569	794
12.	Goodwill	$0	009D2
	a. Less: Excluded Goodwill	$0	RB0006
13.	Other intangible assets	$0	AS0032
	a. Less: Excluded intangible assets	$0	RB0007
14.	Identified losses not reflected in the risk-based capital numerator	$0	RB0008
15.	**Total Deductions (Sum of Accounts 794, 009D2, AS0032, and RB0008 less RB0006 and RB0007)**	$13,575,569	RB0009
16.	**TOTAL RISK-BASED CAPITAL NUMERATOR BEFORE MORTGAGE SERVICING ASSETS DEDUCTION (Sum of Accounts RB0001 plus RB0005 minus RB0009)**	$168,513,221	RB0010
	a. Less: Mortgage Servicing Assets (reported in Account 779 on page 2) that exceed 25% of RB0010	$0.00	RB0011
17.	**TOTAL RISK-BASED CAPITAL NUMERATOR (Account RB0010 less Account RB0011)**	$168,513,221.00	RB0012

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SCHEDULE I
RISK-BASED CAPITAL CALCULATION AS OF: SEPTEMBER, 30 2026

Complex credit unions, as defined in section 702.103 of the NCUA's regulations, that did not opt in to CCULR must complete this schedule.
Part II - DENOMINATOR

	ON-BALANCE SHEET ASSETS See page 26 to enter additional Risk Weight Category and Asset Allocations	Totals from Schedules	Adjustments to Totals	Totals for Risk-Weighting	*Risk Weight Category and Asset Allocations* 1 0%	2 20%	3 50%	4 75%	5 100%
18.	Cash and Deposits in Financial Institutions or Reserve Banks	AS0009 $113,299,316	RB0013 $0	RB0014 $113,299,316	RB0015 $80,312,985	RB0016 $32,986,331			RB0017 $0
	INVESTMENTS								
19.	Securities	AS0013 $303,909,219	RB0018 $0	RB0019 $303,909,219	RB0020 $9,742,581	RB0021 $294,166,638	RB0022 $0		RB0023 $0
20.	Other Investments	AS0017 $1,160,570	RB0028 $0	RB0029 $1,160,570	RB0030 $0	RB0031 $958,900			RB0032 $0
21.	**Total Investments** (Sum each column)	RB0039 $305,069,789	RB0040 $0	RB0041 $305,069,789	RB0042 $9,742,581	RB0043 $295,125,538	RB0044 $0		RB0045 $0
	LOANS								
22.	First Lien Residential Real Estate Loans	703A $344,891,073	RB0051 $1,120,219	RB0052 $346,011,292			RB0053 $345,419,879	RB0054 $0	RB0055 $591,413
23.	Junior-Lien Residential Real Estate Loans	386A $135,392,743	RB0056 $0	RB0057 $135,392,743					RB0058 $134,968,757
24.	Consumer Loans (Sum of Accounts 396, 397A, 698A, 397, 385, 370, 002, 698C and 386B)	RB0060 $526,048,070	RB0061 -$1,452	RB0062 $526,046,618	RB0063 $1,197,357	RB0064 $0		RB0065 $441,325,236	RB0066 $82,378,826
25.	Commercial Loans (Sum of Accounts 718A5 and 400P)	RB0068 $187,640,491	RB0069 $1,452	RB0070 $187,641,943	RB0071 $1,452	RB0072 $0			RB0073 $186,408,947
26.	Loans held for sale	003 $1,120,219	RB0075 -$1,120,219						
27.	Less: Allowance for Credit Losses (Loans)	RB0177 $10,568,727	RB0076 $0	RB0077 $10,568,727	RB0078 $10,568,727				
28.	**Total Loans** (Account RB0079 equals sum of 703A, 386A, RB0060, RB0068, 003 less RB0177)	RB0079 $1,184,523,869	RB0080 $0	RB0081 $1,184,523,869	RB0082 -$9,369,918	RB0083 $0	RB0084 $345,419,879	RB0085 $441,325,236	RB0086 $404,347,943
29.	Other Assets (RB0088 equals sum of 798A, 007, 008, 794, and AS0036)	RB0088 $77,512,574	RB0089 $0	RB0090 $77,512,574	RB0091 $13,575,569.00				RB0092 $62,835,417
30.	**Total On-Balance Sheet Assets by Risk Weight** (RB0099 equals sum of AS0009, RB0039, RB0079, and RB0088)	RB0099 $1,680,405,548		RB0100 $1,680,405,548	RB0101 $94,261,217	RB0102 $328,111,869	RB0103 $345,419,879	RB0104 $441,325,236	RB0105 $467,183,360
31.	**Total Risk-Weighted Assets - On Balance Sheet** (Account RB0112 equals sum of RB0113, RB0114, RB0115, RB0116, RB0117, RB0118, RB0119, RB0120, RB0121, and RB0122)	RB0112 $1,043,767,168.80				RB0113 $65,622,373.80	RB0114 $172,709,939.50	RB0115 $330,993,927.00	RB0116 $467,183,360.00

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Credit Union Name: MID-HUDSON VALLEY

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SCHEDULE I
RISK-BASED CAPITAL CALCULATION AS OF: SEPTEMBER, 30 2026

Complex credit unions, as defined in section 702.103 of the NCUA's regulations, that did not opt in to CCULR must complete this schedule.

Part II - DENOMINATOR (continued)

ON-BALANCE SHEET ASSETS	*Risk Weight Category and Asset Allocations*						
Continued from page 25	6	7	8	9	10	Alternative Risk Weights	
	150%	**250%**	**300%**	**400%**	**1250%**	**Risk Weight (%)**	**Asset Amount**
18. Cash and Deposits in Financial Institutions or Reserve Banks							
INVESTMENTS							
19. Securities			**RB0024**		**RB0025**	**RB0026**	**RB0027**
			$0		$0	0.00	$0
20. Other Investments	**RB0033**		**RB0034**	**RB0035**	**RB0036**	**RB0037**	**RB0038**
	$201,670		$0	$0	$0	0.00	$0
21. **Total Investments** (Sum each column)	**RB0046**		**RB0047**	**RB0048**	**RB0049**		**RB0050**
	$201,670		$0	$0	$0		$0
LOANS							
22. First Lien Residential Real Estate Loans							
23. Junior-Lien Residential Real Estate Loans	**RB0059**						
	$423,986						
24. Consumer Loans	**RB0067**						
	$1,145,199						
25. Commercial Loans	**RB0074**						
	$1,231,544						
26. Loans held for sale							
27. Less: Allowance for Credit Losses (Loans)							
28. **Total Loans** (Account RB0079 equals sum of 703A, 386A, RB0060, RB0068, 003 less RB0177)	**RB0087**						
	$2,800,729						
29. Other Assets (RB0088 equals sum of 798A, 007, 008, 794, and AS0036)	**RB0093**	**RB0094**	**RB0095**		**RB0096**	**RB0097**	**RB0098**
	$0	$1,101,588	$0		$0	0.00	$0
30. **Total On-Balance Sheet Assets by Risk Weight** (RB0099 equals sum of AS0009, RB0039, RB0079, and RB0088)	**RB0106**	**RB0107**	**RB0108**	**RB0109**	**RB0110**		**RB0111**
	$3,002,399	$1,101,588	$0	$0	$0		$0
31. **Total Risk-Weighted Assets - On Balance Sheet** (Account RB0112 equals sum of RB0113, RB0114, RB0115, RB0116, RB3606, RB0117, RB0118, RB0119, and RB0120)	**RB0117**	**RB0118**	**RB0119**	**RB0120**	**RB0121**		**RB0122**
	$4,503,598.50	$2,753,970.00	$0.00	$0.00	$0.00		$0.00

Credit Union Name: MID-HUDSON VALLEY

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SCHEDULE I
RISK-BASED CAPITAL CALCULATION AS OF: SEPTEMBER, 30 2026

Complex credit unions, as defined in section 702.103 of the NCUA's regulations, that did not opt in to CCULR must complete this schedule.

Part III - Denominator

Off-Balance Sheet and Derivative Exposures

See page 28 to enter additional Credit Equivalent Risk Weight Allocations

Total Conditionally Cancelable Unfunded Commitments:	**Totals for Risk-Weighting**	**Credit Conversion Factor**	**Credit Equivalent Amount**	***Credit Equivalent Risk Weight Allocations***				
				1	2	3	4	5
				0%	**2%**	**4%**	**20%**	**50%**
32. Unfunded Commitment - Commercial loans	**LQ0014**	50%	**RB0123**					
	$48,319,701		$24,159,851.00					
33. Unfunded Commitment - Consumer Loans - Secured & RE	**LQ0015**	10%	**RB0125**					**RB0126**
	$162,509,785		$16,250,978.00					$1,664,523.00
34. Unfunded Commitment - Consumer Loans - Unsecured	**LQ0016**	10%	**RB0129**					
	$123,587,660		$12,358,766.00					
35. Federal Home Loan Bank under the MPF program	**LQ0021**	20%	**RB0131**					**RB0132**
	$0		$0.00					$0.00
36. All other off-balance sheet exposures (Sum of LQ0020, LQ0022, LQ0023, LQ0026, LQ0027, LQ0028, LQ0029, and LQ0030)	**RB0133**	100%	**RB0134**					**RB0135**
	$0.00		$0.00					$0.00
37. Over-the-counter derivatives			**RB0140**	**RB0141**	**RB0142**	**RB0143**	**RB0144**	**RB0145**
			$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
38. Centrally cleared derivatives			**RB0148**	**RB0149**	**RB0150**	**RB0151**	**RB0152**	
			$0.00	$0.00	$0.00	$0.00	$0.00	

The sum of the Credit Equivalent Risk Weight Allocations equals the Credit Equivalent Amount, which must equal the Totals for Risk Weighting multiplied by the Credit Conversion Factor. For example: RB0126+RB0127+RB0128 must equal LQ0015 * 0.10.

39. **TOTAL OFF-BALANCE SHEET AND DERIVATIVE CREDIT EQUIVALENT AMOUNTS** (Sum each column)			**RB0153**	**RB0154**	**RB0155**	**RB0156**	**RB0157**	**RB0158**
			$52,769,595.00	$0.00	$0.00	$0.00	$0.00	$1,664,523.00
40. **TOTAL RISK-WEIGHTED ASSETS - OFF BALANCE SHEET AND DERIVATIVE EXPOSURES** (RB0162 equals sum of RB0163, RB0164, RB0165, RB0166, RB0167, RB0168, and RB0169)	**RB0162**				**RB0163**	**RB0164**	**RB0165**	**RB0166**
	$50,319,602.25				$0.00	$0.00	$0.00	$832,261.50

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Credit Union Name: MID-HUDSON VALLEY

Federal Charter/Certificate Number: 15766

SCHEDULE I
RISK-BASED CAPITAL CALCULATION AS OF: SEPTEMBER, 30 2026

Complex credit unions, as defined in section 702.103 of the NCUA's regulations, that did not opt in to CCULR must complete this schedule.

Part III - Denominator (continued)

Off-Balance Sheet and Derivative Exposures

Continued from page 27

Total Conditionally Cancelable Unfunded Commitments:		***Credit Equivalent Risk Weight Allocations***			
		6	7	Alternative Risk Weights	
		75%	**100%**	**Risk Weight (%)**	**Exposure Amount**
32.	Unfunded Commitment - Commercial loans		**RB0124**		
			$24,159,851.00		
33.	Unfunded Commitment - Consumer Loans - Secured & RE	**RB0127**	**RB0128**		
		$6,470,925.00	$8,115,530.00		
34.	Unfunded Commitment - Consumer Loans - Unsecured		**RB0130**		
			$12,358,766.00		
35.	Federal Home Loan Bank under the MPF program				
36.	All other off-balance sheet exposures (Sum of LQ0020, LQ0022, LQ0023, LQ0026, LQ0027, LQ0028, LQ0029, and LQ0030)	**RB0136**	**RB0137**	**RB0138**	**RB0139**
		$0.00	$0.00	0.00	$0.00
37.	Over-the-counter derivatives	**RB0146**	**RB0147**		
		$0.00	$0.00		
38.	Centrally cleared derivatives				
39.	**TOTAL OFF-BALANCE SHEET AND DERIVATIVE CREDIT EQUIVALENT AMOUNTS** (Sum each column)	**RB0159**	**RB0160**		**RB0161**
		$6,470,925.00	$44,634,147.00		$0.00
40.	**TOTAL RISK-WEIGHTED ASSETS - OFF BALANCE SHEET AND DERIVATIVE EXPOSURES** (RB0162 equals sum of RB0163, RB0164, RB0165, RB0166, RB0167, RB0168, and RB0169)	**RB0167**	**RB0168**		**RB0169**
		$4,853,193.75	$44,634,147.00		$0.00

Risk-Based Capital Ratio Totals

41.	**TOTAL ON-BALANCE SHEET ASSETS AND OFF-BALANCE SHEET CREDIT EQUIVALENT AMOUNTS (Sum of RB0099 and RB0153)**	**RB0170**
		$1,733,175,143.00
42.	**TOTAL RISK-WEIGHTED ASSETS (Sum of RB0112 and RB0162)**	**RB0171**
		$1,094,086,771.05
43.	**TOTAL RISK-BASED CAPITAL RATIO (RB0012 divided by RB0171)**	**RB0172**
		15.40