



# Financial Report

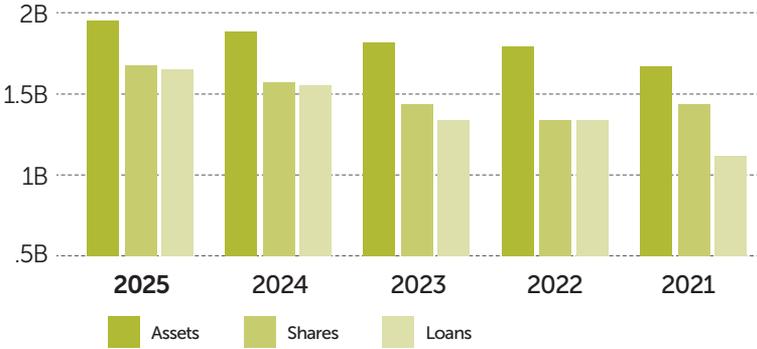
- 2025 -



Income Statement	2025	2024
Interest Income-Loans	\$ 96,679,236	\$ 82,310,997
Interest Income-Investments	5,992,126	8,724,901
<b>Total Interest Income</b>	<b>\$ 102,671,362</b>	<b>\$ 91,035,898</b>
Dividend/Interest Expense	34,506,938	36,227,483
Borrowings	6,526,343	7,608,495
<b>Net Interest Income</b>	<b>\$ 61,638,081</b>	<b>\$ 47,199,920</b>
Non-Interest Income	20,990,533	19,970,417
Provision for Credit Loss	(3,150,969)	(3,909,174)
Payroll & Benefit Expense	(33,062,703)	(32,955,205)
Operating Expense	(29,568,123)	(26,022,545)
<b>Net Income</b>	<b>\$ 16,846,819</b>	<b>\$ 4,283,413</b>

Balance Sheet	2025	2024
<b>Assets</b>		
Cash and Investments	\$ 211,693,147	\$ 273,347,399
Loans (net)	1,661,235,082	1,554,878,435
Property & Equipment	21,510,762	21,699,837
Other Assets	57,261,934	39,644,855
<b>Total Assets</b>	<b>\$1,951,700,925</b>	<b>\$1,889,570,526</b>
<b>Liabilities &amp; Members' Equity</b>		
<b>Liabilities</b>		
Share Accounts	1,675,004,876	1,568,146,399
Other Liabilities	103,710,553	172,881,905
<b>Total Liabilities</b>	<b>\$1,778,715,429</b>	<b>\$1,741,028,304</b>
Members' Equity	172,985,496	148,542,222
<b>Total Liabilities &amp; Equity</b>	<b>\$1,951,700,925</b>	<b>\$1,889,570,526</b>

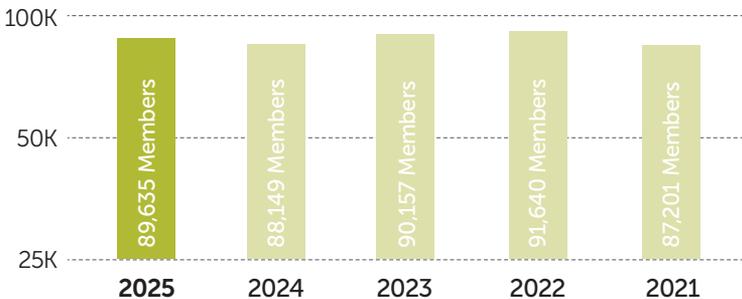
## Assets-Shares-Loans Growth



## Financial History

	Assets	Shares	Loans	Members' Equity
2025	\$1,951,700,925	\$1,675,004,876	\$1,661,235,082	\$172,985,496
2024	1,889,570,526	1,568,146,399	1,554,878,435	148,542,222
2023	1,789,452,936	1,445,417,050	1,391,782,341	139,559,288
2022	1,729,066,173	1,391,413,666	1,359,785,614	129,925,154
2021	1,619,938,590	1,419,107,824	1,117,079,418	140,728,814

## Membership Growth



## Mission

To be our member's most trusted and valued financial resource.

## Committed To Excellence

We are committed to...

- **Providing** you with an exceptional level of service.
- **Making** it easy for you to do business with us.
- **Treating** you with the highest standards of respect and professionalism.
- **Identifying** your financial needs and offering solutions that will improve your financial life.
- **Delivering** accuracy in all of our work.

## Core Values

Excellence. Integrity. Invested.

## 2025 Board Of Directors

Tim Yoder, Chairman

Vince Beasley, Vice-Chair

Randy Zimmerly, Secretary

Susan Cripe

Laurie Nafziger

Carmen Snider

Bruce Stahly



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