

UNITED STATES BANKRUPTCY COURT

DISTRICT OF MONTANA

In re:

THORCO, INC.,

Debtor.

THORCO, INC., a Montana corporation,

Plaintiff,

vs.

WHITEFISH CREDIT UNION, a MT Credit Union; MO SOMERS, LLC, a Montana limited liability company; RUIS GLACIER, LLC, a Montana limited liability company; and DOES 1-10,

Defendants.

Case No. 22-90119-JMM

Chapter 11
(Subchapter V)

Adversary No. 22-____-JMM

**Sixth Affidavit from Katherine Wilson
NCUA Supervision Analyst, Jessica Hufford**

BEFORE ME, the undersigned authority, on this day personally, May 17, 2023, I, Katherine Wilson, agent for Cogburn Enterprises, LLC, being of full age, swore or affirmed to tell the truth and on her oath deposes and says:

1. I am not a party to this case, with the exception of Cogburn Enterprises proof of claim for \$3,263.64
2. I am a citizen of the United States, a resident of the State of Montana, and over the age of 18.
3. I have been retained by Dennis and Donna Thornton and Thorco, Inc., to contact the NCUA and verify the information in Gerald Fritz's Expert Witness Report dated February 22, 2023.

On May 1, 2023, I made a phone call to the NCUA Regional Director, Cherie Freed. I was informed she was on the road, so I left a message requesting a return call.

On May 10, 2023, I received a return call from NCUA Supervision Analyst, Jessica Hufford. The call began at 1:45 p.m. and ended 2:48 p.m., total call time of 1 hr. 3 minutes.

I introduced myself and asked if she remembered ever speaking with Dennis Thornton regarding his litigation with Whitefish Credit Union. She stated that she did remember the case vaguely, so I gave her a brief overview of the case and informed her that it is currently in bankruptcy court.

I explained to Jessica that I was calling to verify with the NCUA information provided in an Expert Witness Report that was written by Gerald Fritts, regarding Whitefish Credit Union's 5300 Reports. Jessica thought she couldn't help much and explained that all of the instructions for the 5300 Reports are attached to each quarterly report form. I explained to her that we understood that and that I was an independent investigator and just needed to verify the information in his report and she agreed to talk with me and assist if possible.

I have copied each line item from Gerald Fritts' February 2023 Expert Witness Report for reference as I address each line item discussed with Jessica individually and is as follows:

➤ **No. 1 through 5:**

1. *This expert witness report involves litigation and a Settlement Agreement and Mutual Release hereafter (SA) between Thorco Inc. and Whitefish Credit Union hereafter (WCU).*

See: GMF Exhibit 1pg

2. *In an out-of-court settlement, on June 8, 2016 (second quarter of 2016) WCU agreed to cancel approximately \$3 million in debt against Thorco Inc. by vacating the judgment WCU had received in the amount of \$4,348,880 against Thorco Inc., Dennis and Donna Thornton and dismissing WCU's foreclosure lawsuit with prejudice.*

See: GMF Exhibit 1pg. 2 item 3 Deficiency, item 5 stipulation to vacate judgment and dismiss with prejudice.

3. *The agreement called for the Restructure of the remaining debt in the amount of \$1,400,000. This is known as a troubled debt restructure (TDR).*

See: GMF Exhibit 1pg 1 item 2.b release of mortgages.

4. *On August 16, 2016 (third quarter of 2016) the court vacated WCU's judgment in the amount of \$4,348,880.*

See: GMF Exhibit 2 order vacating judgment

5. *On August 24, 2016 (third quarter of 2016) the court dismissed the foreclosure lawsuit with prejudice.*

See: GMF Exhibit 3 order dismissing with prejudice

This information was discussed in our initial introduction and conversation. No confirmation from Jessica was necessary on these items.

➤ **No. 6 through 8:**

6. *On October 24, 2016 LIZ SCHOLTEN certified WCU's third-quarter (of 2016) NCUA 5300 call report ending on September 30, 2016.*

See: GMF Exhibit 4

7. *Liz Scholten submitted the certified 5300 call report to the National Credit Union Association, Office of the Chief Information Officer 1775 Duke St., Alexandria, VA 22314-3428.*

8. *The 5300 report is WCU's Statement of Financial Condition as of September 30, 2016.*

Not discussed as they are statements of fact on the 5300 Reports.

➤ **No. 9:**

Page 9 of the report is loan charge-offs and recoveries as of September 30, 2016, this is where credit unions are required to report year to date YTD charge offs and year to date YTD recoveries. Each type of loan is identified.

Jessica verified that this statement is true.

➤ **No. 10 & 11:**

10. *Line 6 Total First Mortgage Real Estate Loans/Lines of Credit shows a charge off of \$3,079,542.*

11. *Line 16. Member Business Loans Secured by Real Estate shows a charge off of \$3,070,513.*

Jessica pulled up on her computer the third quarter WCU 5300 Report and verified that that would be the place that the charge off of the dismissed judgement **should be**. After reviewing the previous and subsequent quarterly reports, Jessica said, "It was safe to assume that is the Thorco Inc. charge off, but without looking at the documents they used to draft the 5300 reports, it is hard to say for 100% and those documents are with WCU. But that is where it should be".

➤ **No 12 & 13:**

12. *Line 22 shows TDR Loans Secured by First Mortgages to be \$2,739,571.*

13. *Line 24 shows TDR RE Loans Also Reported as Business Loans to also be \$2,739,571.*

See: GMF Exhibit 4

Jessica agreed that if the charge off included in no. 10 & 11 was the amount to be written off by WCU from the settlement agreement, it is safe to say that part of the amounts in line 22 & 24 include the \$1.4M from that same agreement.

➤ **No. 14 & 15:**

14. *On August 16, 2016 (third quarter of 2016) the district court-ordered the judgment vacated. The vacated judgment is a charge-off of \$4,348,880 but according to the terms of the SA \$1,400,000 was to remain as a TDR. The judgment amount of \$4,348,880 subtracting the \$1,400,000 leaves a charge-off balance of \$2,948,880.*

15. *There was a cash component in the Settlement Agreement of \$150,000 adding that to \$2,948,880 brings the total value of the settlement to Thorco Inc. to \$3,098,880 and is considered reportable income to Thorco Inc. See: GMF Exhibit 1 pg.1 item 1 cash component.*

Statements of fact and did not verify with Jessica.

➤ **No. 16:**

16. *The \$150,000 was also charged off and could have been written off as expenses or in some other column without further information, it is hard to determine how that was written off. It could also be in the second quarter because the payment was made in June 2016. Or if the attorney fees that were contained in the judgment that had already been paid this could account for an adjustment.*

Jessica agreed with the statement, but without the supporting documents, she said it was hard to say 100%.

➤ **No. 17:**

17. *It is highly unlikely that WCU had any other contractual obligation to charged off any other debt in the \$3 million range during that timeframe. There is sufficient evidence to show that \$2,948,880 of Thorco Inc. 's debt to WCU was charged off in the third-quarter of 2016.*

Jessica stated that with the Dismissal with Prejudice occurring in August of 2016, that she could agree that it likely or one would assume the Thorco's debt is included in that.

➤ **No. 18:**

18. *Lines 22 and 24 show the total debt restructures for the third quarter of 2016 to be \$2,739,571. There is sufficient contractual evidence in the SA to show that a **TDR** was agreed to in June 2016. There is sufficient evidence to show WCU would not be required to report the **TDR** in the second quarter because the judgment was not vacated until the third quarter. There is sufficient evidence to show that WCU was required to report the **TDR** in the third quarter and*

there is sufficient evidence to show an amount higher than \$1,400,000 was reported for the third quarter by WCU.

Jessica agreed this statement is true.

➤ **No. 19:**

19. On October 25, 2018, (fourth-quarter of 2018) WCU's attorney Sean Frampton electronically transferred Thorco Inc. 's property to WCU using escrow mortgage security deeds with no power of attorney or permission to do so.

This transfer took place while the 2009 mortgage was still of record, that remain of record until May 12, 2022. See: GMF Exhibit 5

This statement is a statement of fact and not disputed. It was agreed upon by Jessica that there should have been a monetary transaction to reflect the newly acquired asset in the fourth quarter 2018.

➤ **No. 20 & 21:**

20. On May 7, 2019, LIZ SCHOLTEN certified WCU's fourth -quarter NCUA 5300 call report ending on December 30, 2018.

See: GMF Exhibit 6

21. Liz Scholten submitted the certified 5300 call report to the National Credit Union Association, Office of the Chief Information Officer 1775 Duke St., Alexandria, VA 22314-3428.

Not discussed as they are statements of fact on the 5300 Reports.

➤ **No. 22:**

22. The October 25, 2018 transfer from Thorco Inc. to WCU would be considered a cash recovery in the amount of the appraised value of the property at the time of transfer.

Jessica agreed with this statement.

➤ **No. 23 through 25:**

23. *On Page 10 Loan Charge-Offs and Recoveries as of December 31, 2018 (fourth-quarter)*

24. *Line 6 Total First Mortgage Real Estate Loans/Lines Of Credit YTD recoveries shows \$18,675.*

25. *Line 16. Member Business Loans Secured by Real Estate YTD recoveries shows \$20,800.*

Jessica agreed that this is the page where the recovery from selling the property should be shown.

➤ **No 26 & 27:**

26. *WCU submitted a proof of claim on November 3, 2014 to the U.S. Bankruptcy Court's claiming the value of the property to be \$8,790,000. Although this is not a current appraisal the value of recovery should be somewhere in the \$8,790,000 range. There is no amount even close in the year-to-date recovery (YTD) for the transfer of the Thorco Inc. property to WCU.*

See: GMF Exhibit 7

27. *On January 21, 2022 Brian Murphy of RE/MAX Rocky Mountains Real Estate Inc. listed the 500 acres Sean Frampton transferred on October 25, 2018 from Thorco Inc. to WCU for sale, using MLS # 2220638 the asking price \$3,999,000.*

Brian Murphy listed the property while the 2009 mortgage was still of record, that remain of record until May 12, 2022.

It is not disputed the amount listed on the proof of claim and it was not discussed whether the recover should be listed in the \$8,790,000 range.

➤ **No. 28:**

28. *The listing shows the property to be REO/Bank owned and the owner of record to be Whitefish Credit Union. The listing also shows the property went under contract on January 26, 2022, and the sales data shows the property sold on February 14, 2022, for \$4 million in cash. The property was transferred using a special warranty deed signed by CEO James Kenyon and transferred with no title insurance.*

This transfer took place while the 2009 mortgage was still of record, that remain of record until May 12, 2022.

See: GMF Exhibit 8

In providing this information to Jessica, she seemed at a loss for words. She stated there should be an entry for the recovery on the sale of the property. Regarding the Special Warranty Deed and the Corrected Release of Mortgage, Jessica stated, "I don't understand that. The title work not being processed by a clerk, in general, CEOs don't get involved in title work, PERIOD!"

While discussing the title paperwork, Jessica brought up the question of whether WCU had a CUSO account. In my research I had come across this term, so I inquired if a CUSO was a special company that does all the paperwork for a credit union and she confirmed that is what it is. Below is the NCUA definition:

What is a CUSO? A CUSO is an organization that is owned by credit unions in whole or in part that provides permitted financial services and/or operational services primarily to credit unions or members of credit unions.

How are CUSOs structured? A CUSO must be a limited liability company, corporation or limited partnership. The corporation can be structured as a for-profit or as a non-profit cooperative. The most common form of CUSO is a limited liability company ("LLC"). CUSOs are typically run by boards appointed or elected by the owner credit unions.

I informed Jessica that while sitting through the week-long Deanna McAtee v. Sean Frampton trial, I did not hear any testimony regarding a CUSO being responsible for processing of paperwork. I informed her this was a malicious prosecution case against a WCU attorney, that had just taken place in Flathead County, where part of the case was centered around WCU failing to record a deed and there was a direct line of questioning on whose responsibility it was to record documents.

I informed Jessica that Jennifer Archer, WCU employee, testified during that trial that the Loan Processing Department was responsible for the recording of all documents, but no mention of a CUSO account during the trial.

Jessica seemed very puzzled at the sale of the property while there was a mortgage still in place; there was a long silence, then she stated that she could not understand how that was done.

➤ **No. 28 (2nd) through 30:**

28. *On May 2, 2022, Molly Drollinger certified WCU's first quarter (of 2022) NCUA 5300 call report ending on March 31, 2022 See GMF Exhibit 9*

29. *Molly Drollinger submitted the certified 5300 call report to the National Credit Union Association, Office of the Chief Information Officer 1775 Duke St., Alexandria, VA 22314-3428.*

30. *The 5300 report is WCU's Statement of Financial Condition as of March 31, 2022. Note. The 2022 5300 report forms are different than the previous ones but basically the same.*

Not discussed as they are statements of fact on the 5300 Reports.

➤ **No. 31:**

31. The \$4 million alleged cash sale on February 14, 2022 is required to be recorded on page 8 in **Section 3-Loan Charge-Offs and Recoveries** in the column under year-to-date recoveries. There is no reported recovery in the amount of \$4 million.

See: GMF Exhibit 9

Jessica verified this statement is true by informing me that this is where the entry for the recovery should be.

➤ **No. 32:**

32. *On May 12, 2022 with instructions from WCU, Title Financial Specialty Services recorded a Satisfaction of Mortgage quit-claim deed on the 2009 Thorco Inc. loan.*

See: GMF Exhibit 10

Title Financial Specialty Services recorded the Satisfaction of Mortgage quit-claim deed using a special power of attorney recorded with the Flathead County clerk and Recorder's Office.
See: GMF Exhibit 11

I informed Jessica about the Satisfaction of Mortgage issued to Thorco, Inc. by WCU Special Power of Attorney, Title Financial Specialty Services (TFSS) and also about the Corrected Release of Mortgage, signed by WCU, CEO James Kenyon (which was not mentioned in this Expert Witness Report) filed approx. a month later. I informed Jessica about how stunned TFSS, Shauna Romrell and Shannon Gavin were when I asked them if they were aware that a Corrected Release of Mortgage was recorded, they had stated they were not aware of that.

I discussed with Jessica how I had phoned Title Financial Specialty Services and confirmed with them that WCU only had a lien on the property. Title Financial Specialty Services could not understand how WCU sold the property either, because "they only had a lien on it", per their employee. As stated earlier, Jessica seemed puzzled by the fact that the CEO would be signing title paperwork "period" and didn't comment further.

➤ **No. 32 (2nd) through 34:**

32. *On July 28, 2022 Molly Drollinger certified WCU's second quarter (of 2022) NCUA 5300 call report ending on June 30 2022.*

See: GMF Exhibit 12

33. *Molly Drollinger submitted the certified 5300 call report to the National Credit Union Association, Office of the Chief Information Officer 1775 Duke St., Alexandria, VA 22314-3428.*

34. *The 5300 report is WCU's Statement of Financial Condition as of June 30, 2022.*

Not discussed, as they are statements of fact on the 5300 Reports.

➤ **No. 35:**

35. *On Page 8 section 3 **Loan Charge-Offs and Recoveries** there is a total of \$253,700 in year-to-date charge-offs. This can only mean the charge-off had already occurred in the third quarter of 2016.*

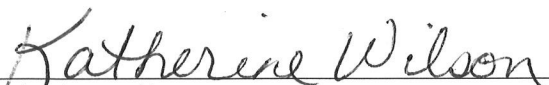
During our discussion, Jessica agreed with this statement.

End of Expert Witness Report.

When questioning Jessica about whether or not all the information we just talked about seems right to her, Jessica stated that Montana has the regulatory authority in this matter and that they, referring to the NCUA, has no jurisdiction to do anything. Jessica did state that when Montana sends out auditors, an NCUA field staff accompanies them. She said that what she would do is pass on the information we just discussed to the field officer, but that is all she could do. I thanked her for doing that and for her time. I also informed Jessica that with the guilty verdict against Sean Frampton, she could watch the video of the victims account of what took place, as well as, video of the other victims of WCU on Northwest Liberty News website and I encouraged her to take the time to watch their videos.

This is still an ongoing investigation and I reserve the right to provide supplemental reports that support this affidavit.

I DECLARE UNDER PENALTY OF PERJURY AND UNDER THE LAWS OF THE STATE OF MONTANA THAT THE FOREGOING IS TRUE AND CORRECT.



Katherine Wilson
PSP-PSV-LIC-16378 Process Server
PSP-PI-LIC-16517 Private Investigator

Expert Witness Report

Gerald Fritts

Thorco Inc

VS

Whitefish Credit Union

February 2023

Gerald M. Fritts

234 Shelter Valley Drive, gmf@acshf.com
Kalispell MT 59901 (406) 235-6593

Summary: Demonstrable expertise in Development Strategy for Rural Affordable Housing Programs, Opportunity Zone Programs, Low Income Housing Tax Credits, Project Funding Methods and New Market Tax Credits

Executive Director, ACSHF 2003 – present

Low Income Housing Consultant / President, Evergreen International, Inc. 1986 – present

- Own, Operate and Develop low and moderate-income housing throughout North America.
- Coordinate funding using mostly USDA 515 loans, as well as Low Income Housing Tax Credits. Current projects include 24 up to 74-unit properties, with and without rental assistance, serving seniors and the disabled, along with occasional high feasibility family projects.
- Created first All Native American Housing Bond (privately placed with Fannie Mae enhancement)
- Started Evergreen International, Inc., which provides financial consulting for projects primarily located in rural America. Affiliated with Allied Mortgage Capital Corp. (Houston, TX) in same time period.
- Produced over \$190 million in Section 538 USDA Multifamily loans, by pioneering the use of Low Income Housing Tax Credits in partnership with Native American Reservations and securing USDA, and HUD, loan guarantees.
- Originated over 50% of all Section 184 loans in the nation (from 1986 to 2007)

Executive Vice President 1982 – 1986
Puget Sound National Mortgage Kirkland, WA

- Managed 57 loan officers and staff; sold company to Puget Sound National Bank.
- Began origination of Native American Trust Loans

Executive Vice President 1972 – 1982
Columbia Pacific Mortgage Corp. Richland, WA

- Managed 5 offices in 4 Western states / 2nd year 'before tax' income \$1,000,000
- Marketed both commercial and residential loans

Asset Management 1966 – 1972
International Business Machines (IBM) Spokane, WA

- Accounts GSA Collection

Gerald M. Fritts

234 Shelter Valley Drive, gmf@acshf.com
Kalispell MT 59901 (406) 235-6593

Accomplishments

Projects and Funding: Grants – Loans with minimal requirement to be repaid

1992 - 6.5 million (Tribal)	2015 - .4 million Nevada HOME
1993 - 4.3 Million (Tribal)	2015 - Utah 3.1 million LIHTC
1996 - 17.2 Million (Tribal)	2015 - Utah 2.7 million LIHTC
1998 - 12.4 Million (30% Tribal)	2015 - 17K grant - Lake County, MT
2001 - 4.0 Million (Low Income Housing)	2016 - 300K Montana Coal Board - NCMA
2005 - 6.2 Million (Low Income Housing)	2016 - .4 million Olene Walker Trust
2006 - 7.8 Million (Tribal)	2016 - .46 million Olene Walker Trust
2008 - 6.8 Million (Biodiesel)	2017 - Summerhill 1 & 2 ~ 2.6 million loan/800K grant
2011 - 480 Million (Low Income Housing)	2018 - 400K Summerhill HOME
2011 - CBDG 1.2 Million	2018 - 440K Summerhill HOME
2012 - 33 million Alpena	2018 - USDA transfers (4)
2013 - 32 million RNFL	2019 - 400K Overton
2014 - 5 million Lincoln County LIHTC	Several since

States with completed projects: WA, OR, ID, MT, ND, CA, MS, FL, GA, SC, NC, AZ, NM, TX, NV, UT, CO

Education:

1964-1972	Whitworth College	Spokane, WA
	B.A., Business Administration and History	

Boards & Awards:

National Republican "Business Man of the Year" 2003	Texas A&M – chair of the Advisory Board 2000-2007
ICA Mortgage "President's Club"	NorthStar (monitors research grants) 2005-2008
Allied Home Mortgage "President's Circle"	Oregon State University (Advisory Board) 1993-1999
HUD "2000 Best of the Best"	Pacific NW Archaeological Society – Chairman 1983-1993
ACSHF Executive Director	Willamette Savings and Loan Board Member, 1979-1982
IBM's Means Service Award – 23 Awards Innovation	

Contributions:

Speaker / or panel participant for: USDA Rural Development, Novogradac, HUD, Washington Housing Commission, Wisconsin Housing Finance Authority, Office of Native American Programs

References:

Stephen Wasserman, Developer - (770) 874-8800

Dan Garrett, WNC & Associates, Inc. – (515) 333-2537

5300 Expert Witness Report

1. This expert witness report involves litigation and a Settlement Agreement and Mutual Release hereafter (SA) between Thorco Inc. and Whitefish Credit Union hereafter (WCU).

See: GMF Exhibit 1pg

2. In an out-of-court settlement, on June 8, 2016 (second quarter of 2016) WCU agreed to cancel approximately \$3 million in debt against Thorco Inc. by vacating the judgment WCU had received in the amount of \$4,348,880 against Thorco Inc., Dennis and Donna Thornton and dismissing WCU's foreclosure lawsuit with prejudice.

See: GMF Exhibit 1pg. 2 item 3 Deficiency, item 5 stipulation to vacate judgment and dismiss with prejudice.

3. The agreement called for the Restructure of the remaining debt in the amount of **\$1,400,000**. This is known as a troubled debt restructure (**TDR**).

See: GMF Exhibit 1pg 1 item 2.b release of mortgages.

4. On August 16, 2016 (third quarter of 2016) the court vacated WCU's judgment in the amount of \$4,348,880.

See: GMF Exhibit 2 order vacating judgment

5. On August 24, 2016 (third quarter of 2016) the court dismissed the foreclosure lawsuit with prejudice.

See: GMF Exhibit 3 order dismissing with prejudice

Addressing WCU's quarterly 5300 call report submitted to the National Credit Union Association (NCUA)

6. On October 24, 2016 **LIZ SCHOLTEN** certified WCU's third-quarter (of 2016) NCUA 5300 call report ending on September 30, 2016.

See: GMF Exhibit 4

7. Liz Scholten submitted the certified 5300 call report to the National Credit Union Association, Office of the Chief Information Officer 1775 Duke St., Alexandria, VA 22314-3428.
8. The 5300 report is WCU's Statement of Financial Condition as of September 30, 2016.
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10. Line 6 **Total First Mortgage Real Estate Loans/Lines Of Credit** shows a charge off of \$3,079,542.
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17. It is highly unlikely that WCU had any other contractual obligation to charged off any other debt in the \$3 million range during that timeframe. There is sufficient evidence to show that \$2,948,880 of Thorco Inc.'s debt to WCU was charged off in the third-quarter of 2016.

18. Lines 22 and 24 show the total debt restructures for the third quarter of 2016 to be \$2,739,571. There is sufficient contractual evidence in the SA to show that a **TDR** was agreed to in June 2016. There is sufficient evidence to show WCU would not be required to report the **TDR** in the second quarter because the judgment was not vacated until the third quarter. There is sufficient evidence to show that WCU was required to report the **TDR** in the third quarter and there is sufficient evidence to show an amount higher than \$1,400,000 was reported for the third quarter by WCU.

19. On October 25, 2018, (fourth-quarter of 2018) WCU's attorney Sean Frampton electronically transferred Thorco Inc.'s property to WCU using escrow mortgage security deeds with no power of attorney or permission to do so.

This transfer took place while the 2009 mortgage was still of record, that remain of record until May 12, 2022.

See: GMF Exhibit 5

20. On May 7, 2019, LIZ SCHOLTEN certified WCU's fourth -quarter NCUA 5300 call report ending on December 30, 2018.

See: GMF Exhibit 6

21. Liz Scholten submitted the certified 5300 call report to the National Credit Union Association, Office of the Chief Information Officer 1775 Duke St., Alexandria, VA 22314-3428.

22. The October 25, 2018 transfer from Thorco Inc. to WCU would be considered a cash recovery in the amount of the appraised value of the property at the time of transfer.

23. On Page 10 **Loan Charge-Offs and Recoveries as of December 31, 2018** (fourth-quarter)

24 Line 6 **Total First Mortgage Real Estate Loans/Lines Of Credit** YTD recoveries shows \$18,675.

25. Line 16. **Member Business Loans Secured by Real Estate** YTD recoveries shows \$20,800.

26. WCU submitted a proof of claim on November 3, 2014 to the U.S. Bankruptcy Court's claiming the value of the property to be \$8,790,000. Although this is not a current appraisal the value of recovery should be somewhere in the \$8,790,000 range. There is no amount even close in the year-to-date recovery (YTD) for the transfer of the Thorco Inc. property to WCU.

See: GMF Exhibit 7

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Brian Murphy listed the property while the 2009 mortgage was still of record, that remain of record until May 12, 2022.

28. The listing shows the property to be REO/Bank owned and the owner of record to be Whitefish Credit Union. The listing also shows the property went under contract on January 26, 2022, and the sales data shows the property sold on February 14, 2022, for \$4 million in cash. The property was transferred using a special warranty deed signed by CEO James Kenyon and transferred with no title insurance.

This transfer took place while the 2009 mortgage was still of record, that remain of record until May 12, 2022.

See: GMF Exhibit 8

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Note. The 2022 5300 report forms are different than the previous ones but basically the same.

31. The \$4 million alleged cash sale on February 14, 2022 is required to be recorded on page 8 in **Section 3-Loan Charge-Offs and Recoveries** in the column under year-to-date recoveries. There is no reported recovery in the amount of \$4 million.

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See: GMF Exhibit 10

Title Financial Specialty Services recorded the Satisfaction of Mortgage quit-claim deed using a special power of attorney recorded with the Flathead County clerk and Recorder's Office.

See: GMF Exhibit 11

32. On July 28, 2022 Molly Drollinger certified WCU's second quarter (of 2022) NCUA 5300 call report ending on June 30 2022.

See: GMF Exhibit 12

33. Molly Drollinger submitted the certified 5300 call report to the National Credit Union Association, Office of the Chief Information Officer 1775 Duke St., Alexandria, VA 22314-3428.

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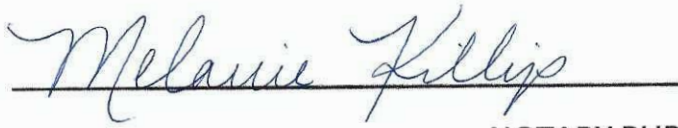
FURTHER, AFFIANT SAYETH NOT.


Gerald M Fritts, *Affiant*.

State of Montana)
) ss
County of Flathead)

Gerald M Fritts, being first duly sworn upon his oath, states he has examined exhibits 1 through 12 and offers the above expert opinion based on the evidence provided as to be true and correct to the best of his knowledge and belief.

SUBSCRIBED TO AND SWORN before me this 22nd day of February 2023 by Gerald M Fritts.



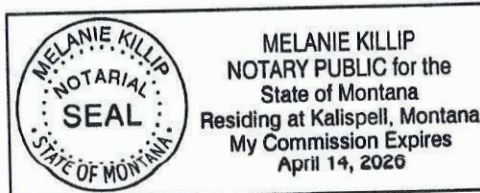
NOTARY PUBLIC for the State of Montana

Residing at:

Kalispell

My Commission Expires:

4/14/26



G M F Exhibit 1

SETTLEMENT AGREEMENT AND MUTUAL RELEASE

RELEASORS: Thorco, Inc., Dennis Thornton, Donna Thornton (collectively "Thorco").

RELEASEE: Whitefish Credit Union ("WCU").

DESCRIPTION OF CASUALTY: All counterclaims described in DV-12-174B.

SETTLEMENT AND RELEASE TERMS:

1. Cash Component

WCU shall pay one hundred fifty thousand dollars (\$150,000) to Releasors within three days of the execution of this Settlement Agreement and Mutual Release.

2. Option to Purchase

- a. Within 18 months of the date of this Settlement Agreement and Mutual Release, Thorco may exercise an option to purchase the properties described above for one million four hundred thousand dollars (\$1,400,000). The option price is allocated to each parcel as follows: The 300 Acre Tract, legally described in Exhibit A, is priced at \$1,100,000; the 200 Acre Tract, legally described in Exhibit A, is priced at \$300,000. Within the 18 months, Thorco may exercise its option to purchase either the 200 Acre Tract, the 300 Acre Tract, or both.
- b. WCU shall execute releases of its mortgages for the 200 and 300 acre tracts, a copy of which are attached as Exhibit B. At execution of this agreement, the executed releases shall be deposited into escrow with First American Title Company. If Thorco timely exercises its option, First American Title shall record the appropriate release or releases.
- c. Thorco shall execute Non-Merger Warranty Deeds conveying all of Thorco's right, title, and interest in the 200 and 300 acre tracts to WCU along with a Realty Transfer Certificate, a copy of which are attached as Exhibit C. At execution of this agreement, the executed Non-Merger Warranty Deeds shall be deposited into escrow with First American Title Company. If Thorco fails to timely exercise its option(s), First American Title shall record the appropriate deed(s).

3. **Deficiency**

WCU agrees to waive any claim for deficiency under any loan document, note, or guaranty at issue in the above-described civil matter, Cause No. DV-12-174B.

4. **Right of Redemption**

Thorco waives any right of redemption in the 200 or 300 acre tracts.

5. **Stipulation to Vacate Judgment and Dismiss with Prejudice**

The parties agree that they, or their attorneys of record, shall stipulate to vacate the Judgment of Foreclosure and Order of Sale and dismiss with prejudice, as fully settled upon the merits, the above-described civil matter, Cause No. DV-12-174B. Each party shall pay their own respective costs and attorneys' fees.

6. **Release**

Releasors, in consideration of the terms of the Settlement Agreement set forth above, fully and forever release and discharge WCU, its subsidiaries, affiliates, and parent companies, heirs, executors, personal representatives, successors, assigns, employers, employees, agents, attorneys, and any other person, firm or corporation liable or who may be claimed to be liable as a result of the casualty described, from any and all actions, claims, causes of action, demands, or expenses for damages or injuries, whether asserted or unasserted, known or unknown, foreseen or unforeseen, arising out of the described casualty, including any and all claims for attorneys' fees.

7. **Future Damages**

Inasmuch as the injuries, damages, and losses resulting from the events described herein may not be fully known and may be more numerous or more serious than it is now understood or expected, Releasors agree, as a further consideration of this agreement, that this Mutual Release applies to any and all injuries, damages and losses resulting from the casualty described herein, even though now unanticipated, unexpected and unknown, as well as any and all injuries, damages and losses which have already developed and which are now known or anticipated.

8. **No Admission of Liability**

It is understood that the above-mentioned sum is accepted by each recipient as the sole consideration for full satisfaction and accord to compromise a disputed claim, and that neither payment of the sum nor the negotiations for settlement shall be considered as an admission of liability. The debt evidenced by Judgment of Foreclosure and Order of Sale in Cause No. DV-12-174B, Flathead County District Court is disputed by Thorco.

9. **No Additional Claims**

The parties mutually represent that no present or future claims are filed or contemplated against any other party potentially liable for the losses, damages and injuries for which this Mutual Release is given. In the event any additional claim is made which directly or indirectly results in additional liability exposure to either party for the losses, injuries, and damages for which this Mutual Release is given, the parties hereto covenant and agree to indemnify and save each other harmless from all such claims and demands, including reasonable attorney fees and all other expenses necessarily incurred.

10. **Further Assurances**

The parties agree to cooperate fully, to execute any and all additional documents and to take all additional actions that may be necessary or appropriate to give full force and effect to the terms of this Settlement Agreement and Mutual Release.

11. **Attorneys' Fees**

In the event suit is brought or claim is made arising out of the breach of any of the provisions of this Settlement Agreement and Mutual Release or to enforce any of the provisions of this Settlement Agreement and Mutual Release, the prevailing party shall be entitled to recover its reasonable attorneys' fees from the other party.

12. **Confidential**

The parties acknowledge that the amount and terms of this settlement are to be confidential and shall not be publicly disclosed by them or their representatives, except a party may disclose such information: (1) as its counsel may advise it is required to disclose under applicable laws and regulations, (2) as otherwise required by an order of a court of competent jurisdiction, or (3) as required for Thorco to disclose terms in connection with efforts related to performance of the above-described Option to Purchase, including without limitation, efforts to secure financing or investors.

13. **Tax Issues**

WCU shall file a Form 1099 in accordance with its standard practices regarding debt reduction. WCU agrees it will report only the principal balance of the loans in question, an amount up to \$3,360,170.62, on the Form 1099. Thorco agrees to bring no claim against WCU regarding the Form 1099. WCU agrees not to formally or voluntarily intervene with any tax-related protest to the IRS by Thorco regarding the Form 1099, and will only participate to the extent it is legally obligated or compelled to do. WCU agrees it will make no negative report to any credit agency in relation to the loan in question.

Prior to the date escrow is established and during the time documents are held in escrow, real estate tax notices were and will be received by Thorco. Thorco may elect not to

pay the real estate taxes, delinquent or to become delinquent, because it may elect not to close the escrow and record the releases of mortgage. WCU understands that it may be obliged to pay delinquent real estate taxes should it close the escrow and have the Warrant Deeds recorded.

14. Final Agreement

This Settlement Agreement and Mutual Release represents the parties' entire agreement with respect to the subject matter of this Agreement and supersedes any and all prior agreements, negotiations, and oral understandings. This Settlement Agreement and Mutual Release may not be modified or amended unless done so in writing and executed by the parties.

15. Disclaimer

The parties have carefully read the foregoing, discussed its legal effect with their attorneys, understand the contents thereof, and sign the same of their own free will and accord.

This Settlement Agreement and Mutual Release shall be binding upon the parties' heirs, executors, successors, personal representatives and assigns.

DATED, this 8 day of June 2016.

CAUTION: READ BEFORE SIGNING!

PARTIES:

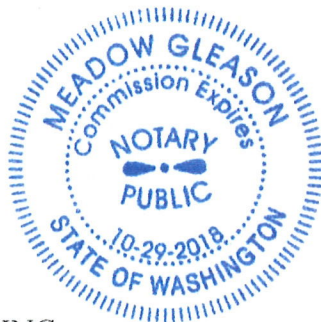
THORCO, INC.

X Dennis Thornton
By: Dennis Thornton As: President

STATE OF Washington)
: SS
County of Pend Oreille)

This instrument was acknowledged before me on the 8 day of June 2016, by Dennis Thornton as President of Thorco, Inc.

(SEAL)



[Signature]
Notary Public for the State of Washington

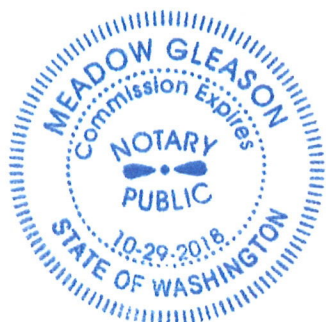
THORCO, INC.

X Donna Thornton
By: Donna Thornton As: Sec/Treas

STATE OF Washington)
: SS
County of Pend Oreille)

This instrument was acknowledged before me on the 8 day of June 2016, by Donna Thornton as Sec/Treas of Thorco, Inc.

(SEAL)



[Signature]
Notary Public for the State of Washington

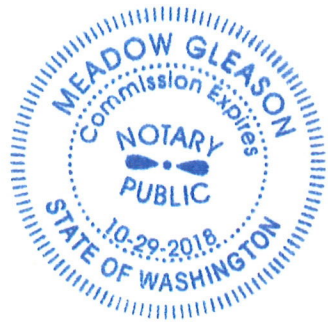
DENNIS THORNTON

X *Dennis Thornton*

STATE OF Washington)
County of Pend Oreille : SS

This instrument was acknowledged before me on the 8 day of June 2016, by
Dennis Thornton.

(SEAL)



Meadow Gleason
Notary Public for the State of Washington

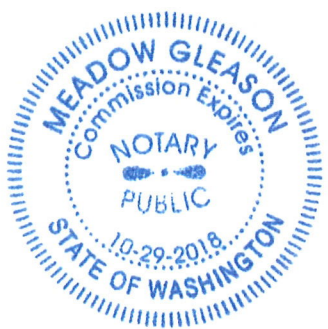
DONNA THORNTON

X *Donna Thornton*

STATE OF Washington)
County of Pend Oreille : SS

This instrument was acknowledged before me on the 8 day of June 2016, by
Donna Thornton.

(SEAL)



Meadow Gleason
Notary Public for the State of Washington

WHITEFISH CREDIT UNION

X [Signature]
By: Amos D. Archer As: SAG OFFICER

STATE OF MONTANA)
 : SS
County of Flathead)


This instrument was acknowledged before me on the 8th day of June 2016, by
AARON ARCHER as SAG OFFICER of Whitefish Credit Union.

[Signature]
Notary Public for the State of Montana




ATTORNEYS:

John L. Amsden
Justin P. Stalpes
Anthony F. Jackson
BECK & AMSDEN, pllc
1946 Stadium Drive, Suite 1
Bozeman, MT 59715
Attorney for Thorcø, Inc., Dennis Thornton, and Donna Thornton

By: 
John L. Amsden
Justin P. Stalpes
Anthony F. Jackson

Date: 6/7/16

Sean S. Frampton
Johnna J. Preble
MORRISON & FRAMPTON, PLLP
Frank Lloyd Wright Building
341 Central Avenue
Whitefish, Montana 59937
Attorneys for Whitefish Credit Union

By: 
Sean S. Frampton
Johnna J. Preble

Date: 6-9-16

EXHIBIT A

200 Acre Tract:

The North Half Northwest Quarter Northwest Quarter (N1/2NW1/4NW1/4);
The South Half Northwest Quarter Northwest Quarter (S1/2NW1/4NW1/4);
The North Half Northeast Quarter Northwest Quarter (N1/2NE1/4NW1/4);
The South Half Northeast Quarter Northwest Quarter (S1/2NE1/4NW1/4);
The North Half Southeast Quarter Northwest Quarter (N1/2SE1/4NW1/4);
The South Half Southeast Quarter Northwest Quarter (S1/2SE1/4NW1/4);
The North Half Southwest Quarter Northwest Quarter (N1/2SW1/4NW1/4);
The South Half Southwest Quarter Northwest Quarter (S1/2SW1/4NW1/4);
AND
The North Half Northwest Quarter Southwest Quarter (N1/2NW1/4SW1/4);
The South Half Northwest Quarter Southwest Quarter (S1/2NW1/4SW1/4);

ALL in Section 28, Township 27 North, Range 21 West, P.M.M., Flathead County,
Montana.

300 Acre Tract:

The North Half Southwest Quarter Northwest Quarter (N1/2SW1/4NW1/4);
The South Half Southwest Quarter Northwest Quarter (S1/2SW1/4NW1/4);
The North Half Northwest Quarter Southwest Quarter (N1/2NW1/4SW1/4);
The South Half Northwest Quarter Southwest Quarter (S1/2NW1/4SW1/4);
The North Half Southwest Quarter Southwest Quarter (N1/2SW1/4SW1/4);
AND
The North Half Northeast Quarter Southwest Quarter (N1/2NE1/4SW1/4);
The South Half Northeast Quarter Southwest Quarter (S1/2NE1/4SW1/4);
The North Half Southeast Quarter Southwest Quarter (N1/2SE1/4SW1/4);
The South Half Southeast Quarter Southwest Quarter (S1/2SE1/4SW1/4);
The North Half Northwest Quarter Southeast Quarter (N1/2NW1/4SE1/4);
The South Half Northwest Quarter Southeast Quarter (S1/2NW1/4SE1/4);
The North Half Southwest Quarter Southeast Quarter (N1/2SW1/4SE1/4);
The South Half Southwest Quarter Southeast Quarter (S1/2SW1/4SE1/4);
AND
The Southeast Quarter Northwest Quarter (SE1/4NW1/4)

EXCEPTING THEREFROM that portion deeded to Flathead County for road
purposes by Deed recorded June 26, 1937 in Book 223, Page 614, records of Flathead
County, Montana.

ALL in Section 27, Township 27 North, Range 21 West, P.M.M., Flathead County,
Montana.

EXHIBIT B

Return after Recording to:

Thorco, Inc.
c/o John L. Amsden
BECK & AMSDEN, pllc
1946 Stadium Drive, Suite 1
Bozeman, MT 59715

With a copy to:

Whitefish Credit Union
c/o Sean S. Frampton
MORRISON & FRAMPTON, PLLP
341 Central Avenue
Whitefish, MT 59937

[Above this line is for recording purposes only.]

(Loan # 966428-750) (Guarantee #FT20120081)

RELEASE OF MORTGAGE

The undersigned, as the Mortgagee in that following described Mortgage, does hereby fully release and discharge the same of record:

- Mortgage, to secure an original indebtedness of \$3,360,000.00, dated March 19, 2009 and any other amounts and/or obligations secured thereby.
- Recorded: March 24, 2009, Instrument No. 200900007830
- Mortgagor: Thorco, Inc.
- Mortgagee: Whitefish Credit Union
- Encumbered Real Property:

- The North Half Northwest Quarter Northwest Quarter (N1/2NW1/4NW1/4);
- The South Half Northwest Quarter Northwest Quarter (S1/2NW1/4NW1/4);
- The North Half Northeast Quarter Northwest Quarter (N1/2NE1/4NW1/4);
- The South Half Northeast Quarter Northwest Quarter (S1/2NE1/4NW1/4);
- The North Half Southeast Quarter Northwest Quarter (N1/2SE1/4NW1/4);
- The South Half Southeast Quarter Northwest Quarter (S1/2SE1/4NW1/4);
- The North Half Southwest Quarter Northwest Quarter (N1/2SW1/4NW1/4);
- The South Half Southwest Quarter Northwest Quarter (S1/2SW1/4NW1/4);


AND

- The North Half Northwest Quarter Southwest Quarter (N1/2NW1/4SW1/4);
- The South Half Northwest Quarter Southwest Quarter (S1/2NW1/4SW1/4);

ALL in Section 28, Township 27 North, Range 21 West, P.M.M., Flathead County, Montana.

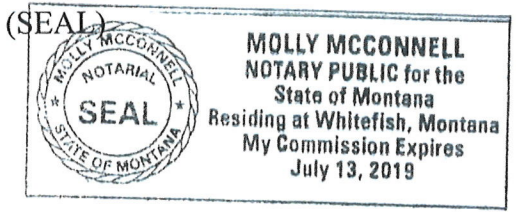
DATED this 8th day of JUNE, 2016.

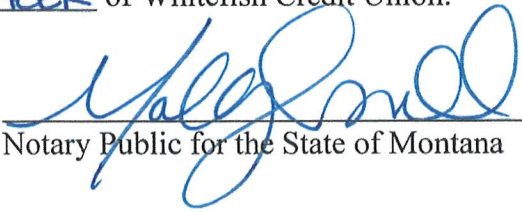
WHITEFISH CREDIT UNION

X 
By: ARON D. ARCHER
as SAG OFFICER

STATE OF MONTANA)
 : SS
County of Flathead)

This instrument was acknowledged before me on the 8th day of June, 2016,
by AARON ARCHER as SAG OFFICER of Whitefish Credit Union.





Notary Public for the State of Montana

Return after Recording to:

Thorco, Inc.
c/o John L. Amsden
BECK & AMSDEN, pllc
1946 Stadium Drive, Suite 1
Bozeman, MT 59715

With a copy to:

Whitefish Credit Union
c/o Sean S. Frampton
MORRISON & FRAMPTON, PLLP
341 Central Avenue
Whitefish, MT 59937

[Above this line is for recording purposes only.]

(Loan # 966428-750) (Guarantee #FT20120081)

RELEASE OF MORTGAGE

The undersigned, as the Mortgagee in that following described Mortgage, does hereby fully release and discharge the same of record:

- *Mortgage, to secure an original indebtedness of \$3,360,000.00, dated March 19, 2009 and any other amounts and/or obligations secured thereby.*
- *Recorded: March 24, 2009, Instrument No. 200900007830*
- *Mortgagor: Thorco, Inc.*
- *Mortgagee: Whitefish Credit Union*
- *Encumbered Real Property:*

- The North Half Southwest Quarter Northwest Quarter (N1/2SW1/4NW1/4);
The South Half Southwest Quarter Northwest Quarter (S1/2SW1/4NW1/4);
The North Half Northwest Quarter Southwest Quarter (N1/2NW1/4SW1/4);
The South Half Northwest Quarter Southwest Quarter (S1/2NW1/4SW1/4);
The North Half Southwest Quarter Southwest Quarter (N1/2SW1/4SW1/4);
AND

The North Half Northeast Quarter Southwest Quarter (N1/2NE1/4SW1/4);
The South Half Northeast Quarter Southwest Quarter (S1/2NE1/4SW1/4);
The North Half Southeast Quarter Southwest Quarter (N1/2SE1/4SW1/4);
The South Half Southeast Quarter Southwest Quarter (S1/2SE1/4SW1/4);
The North Half Northwest Quarter Southeast Quarter (N1/2NW1/4SE1/4);
The South Half Northwest Quarter Southeast Quarter (S1/2NW1/4SE1/4);
The North Half Southwest Quarter Southeast Quarter (N1/2SW1/4SE1/4);
The South Half Southwest Quarter Southeast Quarter (S1/2SW1/4SE1/4);
AND

The Southeast Quarter Northwest Quarter (SE1/4NW1/4)

EXCEPTING THEREFROM that portion deeded to Flathead County for road purposes by Deed recorded June 26, 1937 in Book 223, Page 614, records of Flathead County, Montana.

ALL in Section 27, Township 27 North, Range 21 West, P.M.M., Flathead County, Montana.

DATED this 8th day of JUNE, 2016.

WHITEFISH CREDIT UNION

X [Signature]
By: ARON D. ARCHER
as SAG OFFICER

STATE OF MONTANA)
 : SS
County of Flathead)

This instrument was acknowledged before me on the 8th day of June, 2016,
by ARON ARCHER as SAG OFFICER of Whitefish Credit Union.

[Signature]
Notary Public for the State of Montana



EXHIBIT C

Return after Recording to:

Thorco, Inc.
c/o John L. Amsden
BECK & AMSDEN, pllc
1946 Stadium Drive, Suite 1
Bozeman, MT 59715

With a copy to:

Whitefish Credit Union
c/o Sean S. Frampton
MORRISON & FRAMPTON, PLLP
341 Central Avenue
Whitefish, MT 59937

[Above this line is for recording purposes only.]

(Loan # 966428-750) (Guarantee #FT20120081)

WARRANTY DEED

For, and in consideration of, the covenants herein provided, **THORCO, INC.** ("Grantor"), a Montana corporation, hereby grants, sells and conveys unto **WHITEFISH CREDIT UNION** ("Grantee"), of Whitefish, Montana, the following described real property, TOGETHER with any and all appurtenances thereto belonging or in any way appertaining, located in County of Flathead, State of Montana, and more particularly described as follows:

The North Half Northwest Quarter Northwest Quarter (N1/2NW1/4NW1/4);
The South Half Northwest Quarter Northwest Quarter (S1/2NW1/4NW1/4);
The North Half Northeast Quarter Northwest Quarter (N1/2NE1/4NW1/4);
The South Half Northeast Quarter Northwest Quarter (S1/2NE1/4NW1/4);
The North Half Southeast Quarter Northwest Quarter (N1/2SE1/4NW1/4);
The South Half Southeast Quarter Northwest Quarter (S1/2SE1/4NW1/4);
The North Half Southwest Quarter Northwest Quarter (N1/2SW1/4NW1/4);
The South Half Southwest Quarter Northwest Quarter (S1/2SW1/4NW1/4);
AND
The North Half Northwest Quarter Southwest Quarter (N1/2NW1/4SW1/4);
The South Half Northwest Quarter Southwest Quarter (S1/2NW1/4SW1/4);

ALL in Section 28, Township 27 North, Range 21 West, P.M.M., Flathead County, Montana.

("Property")

TO HAVE AND TO HOLD unto the Grantee and to the Grantee's successors and assigns, forever.

AND the Grantor(s) and Grantor(s) heirs do hereby covenant that they will forever warrant and defend the Grantee's right, title and interest in and to the said premises and the quiet

and peaceful possession thereof unto the Grantee and the Grantee's successors and assigns, against the acts and deeds of the Grantor(s) and all and every person or persons whomsoever lawfully claim or to claim the same.

AND it is expressly understood and agreed by Grantor and Grantee that all of the liens and security interests in the Property created and evidenced by the Loan Agreement, Mortgage, and Guarantees entered into between the parties on March 19, 2009 ("Loan Documents"), and all of Grantee's rights and remedies with respect thereto, including, but not limited to, the remedy of judicial or non-judicial foreclosure, and the equitable estate of Grantee in the Property shall not merge with the legal estate and title in the Property to be conveyed by Grantor to Grantee pursuant to this Deed. To the contrary, Grantee's liens and security interests under the Loan Documents and the beneficial estate of Grantee in the Property shall be and remain separate and distinct from the legal estate and title in the Property to be acquired by Grantee from Grantor pursuant to this Deed. The liens and the Loan Documents shall not be released or relinquished and are preserved and shall continue in full force and effect to protect Grantee against any intervening lien, interest or title, or for other purposes of security. Further, the priority of the liens of the Loan Documents is not intended to be altered hereby, and nothing herein or in any document or instrument executed in connection herewith shall be construed to subordinate the priority of the liens of the Loan Documents to any other liens, encumbrances or interests whatsoever. The liens under the Loan Documents shall not merge with the fee or leasehold title to the Property unless and until Grantee elects to do so in its sole and absolute discretion by separate document recorded hereafter or, if Grantee so elects, by foreclosure of the Loan Documents. For the purposes of permitting Grantee to exercise such rights and remedies, Grantor and Grantee agree that the statutes of limitation applicable with respect to the exercise of such rights and remedies under the Loan Documents are hereby tolled and extended so that the exercise of such rights and remedies shall not be limited under any applicable statutes of limitation, by laches or otherwise. The parties agree that Grantee shall not be deemed a mortgagee in possession, or be deemed in control of or a partner or joint venturer of Grantor by virtue of this Deed or the dealings of the parties, and Grantor shall not hold itself out as such or make claim against Grantee by virtue of any of the foregoing.

This Deed is an absolute conveyance of title, in effect as well as in form, and is not intended as a mortgage, trust conveyance, or security of any kind.

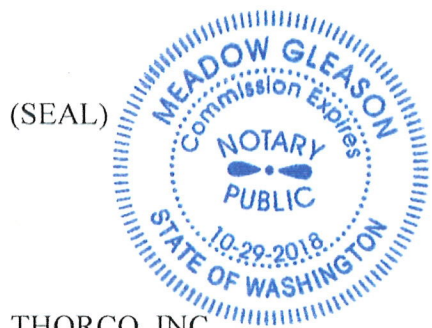
THORCO, INC.

X [Signature]
By: Dennis Thornton; As: President

Date: 6-8-2016

STATE OF Washington)
: ss
County of Pend Oreille)

This instrument was acknowledged before me on the 8 day of June 2016, by Dennis D. Thornton as President of Thorco, Inc.



[Signature]
Notary Public for the State of Washington

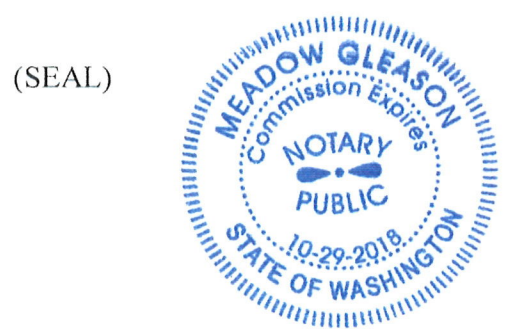
THORCO, INC.

X [Signature]
By: Donna Thornton; As: Sec/Treas

Date: 6-8-2016

STATE OF Washington)
: ss
County of Pend Oreille)

This instrument was acknowledged before me on the 8 day of June 2016, by Donna Thornton as Sec/Treas of Thorco, Inc.



[Signature]
Notary Public for the State of Washington

REALTY TRANSFER CERTIFICATE

Confidential Tax Document

The information contained in this certificate is confidential by Montana law. Unauthorized disclosure of this information is a criminal offense.

GEOCODE(S)
ASSESSMENT CODE:

The Department of Revenue will change the name on ownership records used for the assessment and taxation of real property when this form is fully and accurately completed and signed.

Montana law requires this form be completed and may impose up to a \$500 penalty for failure to file a Realty Transfer Certificate (15-7-304, 305 and 310, MCA)

PART 1 - DATE OF TRANSFER (SALE)

MM/DD/YYYY

PART 2 - PARTIES Please complete this section in full; if additional space is required, please attach a separate page

Seller (Grantor) Name THORCO, INC. Mailing Address c/o BECK & AMSDEN, pllc (Permanent) 1946 Stadium Drive, Suite 1 City Bozeman ST MT Zip 59715

List the last 4 digits of the SSN or FEIN SSN 000 - 00 - FEIN 00 - 000 0137 Daytime Phone

Main Geocode Assessor Code or Parcel #

Buyer (Grantee) Name WHITEFISH CREDIT UNION Mailing Address 300 Baker Avenue (Permanent) City Whitefish ST MT Zip 59937

SSN 000 - 00 - FEIN 00 - 000 8730 Daytime Phone

Buyer Principal Residence Yes No Mailing Address For Tax Notice (If different) City ST Zip

Transfer to Trustee, Custodian, or other Representative: Trust FEIN 00 - 000 Minor SSN 000 - 00 -

PART 3 - PROPERTY DESCRIPTION Please complete fully; if additional space is required, please attach a separate page

Legal Description SEE ATTACHED EXHIBIT A Attachment

Add/Sub Block Lot County FLATHEAD City/Town Section 27 Township 27n Range 21w

PART 4 - TYPE OF TRANSFER Please complete fully, more than one may apply.

Sale Gift Barter Nominal or No Consideration Part of 1031 or 1033 exchange Transfer is subject to a reserved life estate Sheriff's sale: mortgage trust indenture other Deed in lieu of foreclosure Short sale Auction/Sealed bid

Transfer by Operation of Law Termination of joint tenancy by death Termination of life estate by death Court order or decree (except sheriff's sale) Merger, consolidation, or other business entity reorganization

PART 5 - EXCEPTIONS FROM PROVIDING SALES PRICE INFORMATION Please complete fully, more than one may apply

Gift Termination of life estate by death Transfer in contemplation of death without consideration Transfer pursuant to court decree (except sheriff's sale) Transfer between husband/wife or parent/child for nominal consideration Tax deed Transfer of property of the estate of a decedent Merger, consolidation or reorganization of business entity Transfer by government agency Land eligible for timberland/forestland classification (15-44-103, MCA) Correction, modification, or supplement of previously recorded instrument, no additional consideration Land eligible for agricultural classification (15-7-201, MCA) Termination of joint tenancy by death Other (Specify Type) Settlement in Cause No. DV-12-174B

PART 6 - SALE PRICE INFORMATION Please complete fully, more than one may apply

Actual Sale Price \$ Financing: Cash FHA VA Contract Other Terms: New loan OR Assumption of existing loan Value of personal property included in sale \$ 0.00 Value of inventory included in sale \$ 0.00 Value of licenses included in sale \$ 0.00 Value of good will included in sale \$ 0.00 Was an SID payoff included in the sale price? Yes No Did the buyer assume an SID? Yes No Amount of SID paid or assumed: \$ 0.00 Was a mobile home included in the sale? Yes No

PART 7 - WATER RIGHT DISCLOSURE - This Disclosure is only applicable to the property identified in PART 3 above

A. Property is served by a public water supply, i.e., city, irrigation district, or water district provides water. B. Seller has no water rights on record with DNRC to transfer. C. Seller is transferring ALL water rights on record with DNRC to the Buyer. D. Seller is dividing or exempting (reserving) water rights. Seller must file Water Right Update form.

Seller (Grantor) Signature Date 6-8-2016

PART 8 - PREPARER INFORMATION Preparer's signature is required

Name/Title Johanna Preble (please print) Signature Daytime Phone (406) 862-9600 Mailing Address 341 Central Ave. City Whitefish ST MT Zip 59937

Clerk and Recorder Use Only

Recording Information: Document # Warranty Trust Deed Quit Claim Grant Contract for Deed Decree Interest Bargain & Sale Deed Notice of Purchaser's Interest Statement of Acknowledgement Termination of Joint Tenancy Tax Deed Beneficiary Deed Other

EXHIBIT A

The North Half Northwest Quarter Northwest Quarter (N1/2NW1/4NW1/4);

The South Half Northwest Quarter Northwest Quarter (S1/2NW1/4NW1/4);

The North Half Northeast Quarter Northwest Quarter (N1/2NE1/4NW1/4);

The South Half Northeast Quarter Northwest Quarter (S1/2NE1/4NW1/4);

The North Half Southeast Quarter Northwest Quarter (N1/2SE1/4NW1/4);

The South Half Southeast Quarter Northwest Quarter (S1/2SE1/4NW1/4);

The North Half Southwest Quarter Northwest Quarter (N1/2SW1/4NW1/4);

The South Half Southwest Quarter Northwest Quarter (S1/2SW1/4NW1/4);

AND

The North Half Northwest Quarter Southwest Quarter (N1/2NW1/4SW1/4);

The South Half Northwest Quarter Southwest Quarter (S1/2NW1/4SW1/4);

ALL in Section 28, Township 27 North, Range 21 West, P.M.M., Flathead County,
Montana.

Return after Recording to:

Thorco, Inc.
c/o John L. Amsden
BECK & AMSDEN, pllc
1946 Stadium Drive, Suite 1
Bozeman, MT 59715

With a copy to:

Whitefish Credit Union
c/o Sean S. Frampton
MORRISON & FRAMPTON, PLLP
341 Central Avenue
Whitefish, MT 59937

[Above this line is for recording purposes only.]

(Loan # 966428-750) (Guarantee #FT20120081)

WARRANTY DEED

For, and in consideration of, the covenants herein provided, **THORCO, INC.** (“Grantor”), a Montana corporation, hereby grants, sells and conveys unto **WHITEFISH CREDIT UNION** (“Grantee”), of Whitefish, Montana, the following described real property, TOGETHER with any and all appurtenances thereto belonging or in any way appertaining, located in County of Flathead, State of Montana, and more particularly described as follows:

The North Half Southwest Quarter Northwest Quarter (N1/2SW1/4NW1/4);
The South Half Southwest Quarter Northwest Quarter (S1/2SW1/4NW1/4);
The North Half Northwest Quarter Southwest Quarter (N1/2NW1/4SW1/4);
The South Half Northwest Quarter Southwest Quarter (S1/2NW1/4SW1/4);
The North Half Southwest Quarter Southwest Quarter (N1/2SW1/4SW1/4);

AND

The North Half Northeast Quarter Southwest Quarter (N1/2NE1/4SW1/4);
The South Half Northeast Quarter Southwest Quarter (S1/2NE1/4SW1/4);
The North Half Southeast Quarter Southwest Quarter (N1/2SE1/4SW1/4);
The South Half Southeast Quarter Southwest Quarter (S1/2SE1/4SW1/4);
The North Half Northwest Quarter Southeast Quarter (N1/2NW1/4SE1/4);
The South Half Northwest Quarter Southeast Quarter (S1/2NW1/4SE1/4);
The North Half Southwest Quarter Southeast Quarter (N1/2SW1/4SE1/4);
The South Half Southwest Quarter Southeast Quarter (S1/2SW1/4SE1/4);

AND

The Southeast Quarter Northwest Quarter (SE1/4NW1/4)

EXCEPTING THEREFROM that portion deeded to Flathead County for road purposes by Deed recorded June 26, 1937 in Book 223, Page 614, records of Flathead County, Montana.

ALL in Section 27, Township 27 North, Range 21 West, P.M.M., Flathead County, Montana.

("Property")

TO HAVE AND TO HOLD unto the Grantee and to the Grantee's successors and assigns, forever.

AND the Grantor(s) and Grantor(s) heirs do hereby covenant that they will forever warrant and defend the Grantee's right, title and interest in and to the said premises and the quiet and peaceful possession thereof unto the Grantee and the Grantee's successors and assigns, against the acts and deeds of the Grantor(s) and all and every person or persons whomsoever lawfully claim or to claim the same.

AND it is expressly understood and agreed by Grantor and Grantee that all of the liens and security interests in the Property created and evidenced by the Loan Agreement, Mortgage, and Guarantees entered into between the parties on March 19, 2009 ("Loan Documents"), and all of Grantee's rights and remedies with respect thereto, including, but not limited to, the remedy of judicial or non-judicial foreclosure, and the equitable estate of Grantee in the Property shall not merge with the legal estate and title in the Property to be conveyed by Grantor to Grantee pursuant to this Deed. To the contrary, Grantee's liens and security interests under the Loan Documents and the beneficial estate of Grantee in the Property shall be and remain separate and distinct from the legal estate and title in the Property to be acquired by Grantee from Grantor pursuant to this Deed. The liens and the Loan Documents shall not be released or relinquished and are preserved and shall continue in full force and effect to protect Grantee against any intervening lien, interest or title, or for other purposes of security. Further, the priority of the liens of the Loan Documents is not intended to be altered hereby, and nothing herein or in any document or instrument executed in connection herewith shall be construed to subordinate the priority of the liens of the Loan Documents to any other liens, encumbrances or interests whatsoever. The liens under the Loan Documents shall not merge with the fee or leasehold title to the Property unless and until Grantee elects to do so in its sole and absolute discretion by separate document recorded hereafter or, if Grantee so elects, by foreclosure of the Loan Documents. For the purposes of permitting Grantee to exercise such rights and remedies, Grantor and Grantee agree that the statutes of limitation applicable with respect to the exercise of such rights and remedies under the Loan Documents are hereby tolled and extended so that the exercise of such rights and remedies shall not be limited under any applicable statutes of limitation, by laches or otherwise. The parties agree that Grantee shall not be deemed a mortgagee in possession, or be deemed in control of or a partner or joint venturer of Grantor by virtue of this Deed or the dealings of the parties, and Grantor shall not hold itself out as such or make claim against Grantee by virtue of any of the foregoing.

This Deed is an absolute conveyance of title, in effect as well as in form, and is not intended as a mortgage, trust conveyance, or security of any kind.

THORCO, INC.

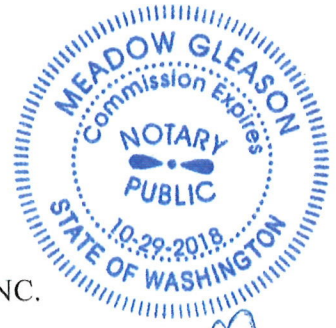
X [Signature]
By: Dennis Thornton; As: President

Date: 6-8-2016

STATE OF Washington)
: ss
County of Pend Oreille)

This instrument was acknowledged before me on the 8 day of June 2016, by Dennis D Thornton as President of Thorco, Inc.

(SEAL)



[Signature]
Notary Public for the State of Washington

THORCO, INC.

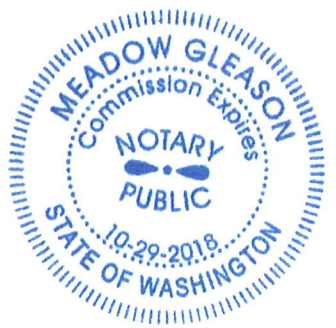
X [Signature]
By: Donna Thornton; As: Sec/Treas

Date: 6-8-2016

STATE OF Washington)
: ss
County of Pend Oreille)

This instrument was acknowledged before me on the 8 day of June 2016, by Donna Thornton as Sec/Treas of Thorco, Inc.

(SEAL)



[Signature]
Notary Public for the State of Washington

REALTY TRANSFER CERTIFICATE

Confidential Tax Document

The information contained in this certificate is confidential by Montana law. Unauthorized disclosure of this information is a criminal offense.

GEOCODE(S)
ASSESSMENT CODE:

The Department of Revenue will change the name on ownership records used for the assessment and taxation of real property when this form is fully and accurately completed and signed. (Please read the attached instructions on page 1 for assistance in completing and filing this form). Montana law requires this form be completed and may impose up to a \$500 penalty for failure to file a Realty Transfer Certificate (15-7-304, 305 and 310, MCA)

PART 1 - DATE OF TRANSFER (SALE)

(MM/DD/YYYY)

PART 2 - PARTIES Please complete this section in full; if additional space is required, please attach a separate page

Seller (Grantor)
Name THORCO, INC
Mailing Address c/o BECK & AMSDEN, pllc
(Permanent) 1946 Stadium Drive, Suite 1
City Bozeman ST MT Zip 59715
Seller Principal Residence Yes No

List the last 4 digits of the SSN or FEIN
SSN 000 - 00 -
SSN 000 - 00 -
FEIN 00 - 000 0137
Daytime Phone

Main Geocode
Assessor Code or Parcel #

Buyer (Grantee)
Name WHITEFISH CREDIT UNION
Mailing Address 300 Baker Avenue
(Permanent)
City Whitefish ST MT Zip 59937
Buyer Principal Residence Yes No

SSN 000 - 00 -
SSN 000 - 00 -
FEIN 00 - 000 8730
Daytime Phone

Transfer to Trustee, Custodian, or other Representative:
Trust FEIN 00 - 000
Minor SSN 000 - 00 -

PART 3 - PROPERTY DESCRIPTION Please complete fully; if additional space is required, please attach a separate page

Legal Description SEE ATTACHED EXHIBIT A Attachment
Add/Sub Block Lot
County FLATHEAD City/Town Section 28 Township 27n Range 21w

PART 4 - TYPE OF TRANSFER Please complete fully, more than one may apply.

Sale Gift Barter Nominal or No Consideration Part of 1031 or 1033 exchange Transfer is subject to a reserved life estate
Sheriff's sale: mortgage trust indenture other Deed in lieu of foreclosure Short sale Auction/Sealed bid
A copy of the recorded instrument must be attached to the Realty Transfer Certificate.

Transfer by Operation of Law
Termination of joint tenancy by death Termination of life estate by death Court order or decree (except sheriff's sale) Merger, consolidation, or other business entity reorganization

PART 5 - EXCEPTIONS FROM PROVIDING SALES PRICE INFORMATION Please complete fully, more than one may apply

Gift Termination of life estate by death
Transfer in contemplation of death without consideration Transfer pursuant to court decree (except sheriff's sale)
Transfer between husband/wife or parent/child for nominal consideration Tax deed
Transfer of property of the estate of a decedent Merger, consolidation or reorganization of business entity
Transfer by government agency Land eligible for timberland/forestland classification (15-44-103, MCA)
Correction, modification, or supplement of previously recorded instrument, no additional consideration Land eligible for agricultural classification (15-7-201, MCA)
Termination of joint tenancy by death Transfer to a revocable living trust
Other (Specify Type) Settlement in Cause No. DV-12-174B

PART 6 - SALE PRICE INFORMATION Please complete fully, more than one may apply

Actual Sale Price \$
Financing: Cash FHA VA Contract Other
Terms: New loan OR Assumption of existing loan
Value of personal property included in sale \$ 0.00
Value of inventory included in sale \$ 0.00
Value of licenses included in sale \$ 0.00
Value of good will included in sale \$ 0.00
Was an SID payoff included in the sale price? Yes No
Did the buyer assume an SID? Yes No
Amount of SID paid or assumed: \$ 0.00
Was a mobile home included in the sale? Yes No

PART 7 - WATER RIGHT DISCLOSURE - This Disclosure is only applicable to the property identified in PART 3 above

A. Property is served by a public water supply, i.e., city, irrigation district, or water district provides water.
B. Seller has no water rights on record with DNRC to transfer.
C. Seller is transferring ALL water rights on record with DNRC to the Buyer.
D. Seller is dividing or exempting (reserving) water rights. Seller must file Water Right Update form.

Seller (Grantor) Signature Date 10-8-2010

PART 8 - PREPARER INFORMATION Preparer's signature is required

Name/Title Johnna Preble (please print) Signature
Mailing Address 341 Central Ave. Daytime Phone (406) 862-9600
City Whitefish ST MT Zip 59937

Clerk and Recorder Use Only

Recording Information: Document # Book Page Date
Warranty Trust Deed Quit Claim Grant Contract for Deed Decree Interest
Bargain & Sale Deed Notice of Purchaser's Interest Statement of Acknowledgement Termination of Joint Tenancy
Tax Deed Beneficiary Deed Other

EXHIBIT A

The North Half Southwest Quarter Northwest Quarter (N1/2SW1/4NW1/4);
The South Half Southwest Quarter Northwest Quarter (S1/2SW1/4NW1/4);
The North Half Northwest Quarter Southwest Quarter (N1/2NW1/4SW1/4);
The South Half Northwest Quarter Southwest Quarter (S1/2NW1/4SW1/4);
The North Half Southwest Quarter Southwest Quarter (N1/2SW1/4SW1/4);
AND

The North Half Northeast Quarter Southwest Quarter (N1/2NE1/4SW1/4);
The South Half Northeast Quarter Southwest Quarter (S1/2NE1/4SW1/4);
The North Half Southeast Quarter Southwest Quarter (N1/2SE1/4SW1/4);
The South Half Southeast Quarter Southwest Quarter (S1/2SE1/4SW1/4);
The North Half Northwest Quarter Southeast Quarter (N1/2NW1/4SE1/4);
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The South Half Southwest Quarter Southeast Quarter (S1/2SW1/4SE1/4);
AND

The Southeast Quarter Northwest Quarter (SE1/4NW1/4)

EXCEPTING THEREFROM that portion deeded to Flathead County for road purposes by Deed recorded June 26, 1937 in Book 223, Page 614, records of Flathead County, Montana.

ALL in Section 27, Township 27 North, Range 21 West, P.M.M., Flathead County, Montana.

GMF Exhibit 2


alalib

2-4-2022. Expert Witness Report by Gerald White Exhibit 70

CERTIFIED

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Honorable Robert B. Allison
District Judge, Department 2
Flathead County Justice Center
920 South Main Street, Suite 310
Kalispell, MT 59901
Telephone: (406) 758-5906

CLERK OF DISTRICT COURT
2016 AUG 16 PH 4:29
FILED
BY  DEPUTY

MONTANA ELEVENTH JUDICIAL DISTRICT COURT, FLATHEAD COUNTY

WHITEFISH CREDIT UNION,
Plaintiff,

-vs-

THORCO, INC., a Montana Corporation,
DENNIS THORNTON, DONNA
THORNTON, and JOHN DOE(s) 1-10.
Defendants.

Cause No. DV-12-174 B

Judge: Robert B. Allison

ORDER VACATING JUDGMENT
OF FORECLOSURE
AND ORDER OF SALE

THORCO INC., a Montana corporation,
DENNIS THORNTON and
DONNA THORNTON,
Counter-Claimants,

-vs-

WHITEFISH CREDIT UNION, and
JOHN DOES 1 - 10,
Counter-Defendants.

Pursuant to the joint motion filed by the parties, through their respective counsel,

ORDER VACATING JUDGMENT OF FORECLOSURE AND ORDER OF SALE
Cause No. DV-12-174B



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IT IS HEREBY ORDERED that the Judgment of Foreclosure and Order of Sale entered by this Court on February 23, 2016 is vacated.

DATED this 10th day of August, 2016.


Hon. Robert B. Allison
District Court Judge

cc: Sean S. Frampton/Johnna J. Preble
John L. Amsden/Justin P. Stalpes
John Heenan
Ford Elsaesser

B/10/16 &

STATE OF MICHIGAN
County of ...
FILED ...
County of ...
by Rachel R. ...
Deputy Clerk



GMF Exhibit 3

2-4-2022. Expert Witness Report by Gerald Fritts Exhibit 70

daally

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Honorable Robert B. Allison
District Judge, Department 2
Flathead County Justice Center
920 South Main Street, Suite 310
Kalispell, MT 59901
Telephone: (406) 758-5906

CLERK OF DISTRICT COURT
2016 AUG 24 PM 4:08
FILED
BY BA
DEPUTY

MONTANA ELEVENTH JUDICIAL DISTRICT COURT, FLATHEAD COUNTY

WHITEFISH CREDIT UNION,

Plaintiff,

-vs-

THORCO, INC., a Montana Corporation,
DENNIS THORNTON, DONNA
THORNTON, and JOHN DOE(s) 1-10.

Defendants.

Cause No. DV-12-174 B

Judge: Robert B. Allison

ORDER OF DISMISSAL WITH
PREJUDICE

THORCO INC., a Montana corporation,
DENNIS THORNTON and
DONNA THORNTON,

Counter-Claimants,

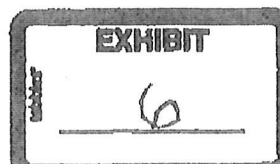
-vs-

WHITEFISH CREDIT UNION, and
JOHN DOES 1 - 10,

Counter-Defendants.

Pursuant to written Stipulation by and between the parties, through their respective
counsel,

ORDER OF DISMISSAL WITH PREJUDICE
Cause No. DV-12-174B




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IT IS HEREBY ORDERED that the claims between Whitefish Credit Union, Thorco, Inc., Dennis Thornton, and Donna Thornton are hereby dismissed with prejudice, each party to bear its own costs and attorney fees.

DATED this 24th day of August, 2016.


Hon. Robert B. Allison
District Court Judge

cc: Sean S. Frampton/Johnna J. Preble
John L. Amsden/Justin P. Stalpes
John Heenan
Ford Elsasser
8/24/16 *EL*

STATE OF MONTANA
DISTRICT COURT
County of 2 Feb 2016
By Richard R. Worde
Deputy Clerk



GMF Exhibit 4

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

Call Report Form and Instructions

**TO THE BOARD OF DIRECTORS
OF THE CREDIT UNION
ADDRESSED:**

This booklet contains the Call Report, Form 5300. This form is effective September 30, 2016 until superseded. Please complete the Call Report using accounting and statistical information from your credit union's records as of 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 National Credit Union Administration Regional Office or your state credit union supervisor, as appropriate. Please call NCUA Customer Service at 1-800-827-3255 with any technical questions.

**NATIONAL
CREDIT UNION
ADMINISTRATION**



**CALL REPORT
Form 5300
Effective
September 30, 2016
Until Superseded**

INSTRUCTIONS FOR REPORTING REQUIREMENTS

The Call Report contains three sections: a core section (pages 1 -10), PCA Net Worth Calculation Worksheet (Page 11), and supplementary schedules.

All credit unions must complete the core section every reporting period. The PCA Net Worth Calculation Worksheet requires no input unless you completed a merger or acquisition that qualifies for Business Combination Accounting or intend to use an optional Total Assets Election and/or Alternative Risk Based Net Worth calculation to compute your net worth ratio. In this case, you must input your financial information into the system.

The supplementary schedules A - E, pages 13 - 25, requires your input only if applicable. The table below reflects the supplementary schedules and applicable reporting requirements for each schedule.

SCHEDULE	REPORTING REQUIREMENT
A - Specialized Lending	Complete this schedule if your credit union: <ul style="list-style-type: none"> • has indirect loans outstanding, • has real estate loans outstanding or real estate lending activity year to date, • has purchased loans from, or sold loans to, other financial institutions year to date, • has participation loans outstanding or participation • has business loans outstanding or business lending • has any Troubled Debt Restructured (TDR) loans outstanding or has approved TDR loans year-to-date. • has purchased or obtained credit impaired loans in a merger.
B - Investments, Supplemental Information	Complete this schedule if your credit union: <ul style="list-style-type: none"> • has investments classified as Trading, Available for Sale, or Held to Maturity, • has non-security investments that meet the requirements of Section 703.10(a), • has investments purchased under an investment pilot • has investment repurchase agreements, • has investments not authorized by the FCU Act or • has investments in brokered certificates of deposit or brokered share certificates.
C - Credit Union Service Organization (CUSO) Information	Complete this schedule if your credit union has investments, loans, or an aggregate cash outlay in CUSOs.
D - Derivative Transactions Report	Complete this schedule if your credit union uses derivative contracts.
E - Bank Secrecy Act/Anti-Money Laundering Information	Complete this schedule if Money Services Businesses hold accounts at your credit union.

INSTRUCTIONS FOR CORRECTING A SUBMITTED CALL REPORT

If a previously submitted Call Report contains errors, inaccurate information, or omissions, you must correct and resubmit it.

Credit Union Name: WHITEFISH CREDIT UNION ASSOCIATION Federal Charter/Certificate Number: 61949**CERTIFICATION OF NCUA 5300 CALL REPORT AS OF: SEPTEMBER, 30 2016**

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: Scholten
Please Print

First Name: Liz
Please Print

Last Name: Scholten
(Signature)

First Name: Liz
(Signature)

Date: 10/24/2016

Validation Date: 10/27/2016

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.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number.

Public reporting burden of this collection of information is estimated to average 6 hours per response, including the time for reviewing instructions, searching existing data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspects of this collection of information, including suggestions for reducing this burden to:

National Credit Union Administration
Office of the Chief Information Officer
1775 Duke Street
Alexandria, VA 22314-3428

STATEMENT OF FINANCIAL CONDITION AS OF: SEPTEMBER, 30 2016
 (ROUND CENTS TO THE NEAREST WHOLE DOLLAR. DO NOT REPORT CENTS.)

This page must be completed by all credit unions.

ASSETS

CASH:

	Acct Code	Amount
1. Cash on Hand (Coin and Currency).....	730A	\$2,377,765
2. Cash on Deposit (Amounts Deposited in Financial Institutions)		
a. Cash on Deposit in Corporate Credit Unions.....	730B1	\$0
b. Cash on Deposit in Other Financial Institutions.....	730B2	\$75,125,705
c. Total Cash on Deposit (Amounts Deposited in Financial Institutions).....	730B	\$75,125,705
3. Cash Equivalents (Investments with Original Maturities of Three Months or Less).....	730C	\$0

INVESTMENTS: If your credit union reports amounts for items 4, 5, or 6 below, complete Schedule B - Investments, Supplemental Information.

	A	B	C1	C2	D	E
	Acct Code	Acct Code	Acct Code	Acct Code	Acct Code	Acct Code
	<= 1 Year	> 1-3 Years	> 3-5 Years	> 5-10 Years	> 10 Years	TOTAL AMOUNT
4. Trading Securities.....	\$0	\$0	\$0	\$0	\$0	\$0
5. Available for Sale Securities....	\$114,234,435	\$141,318,810	\$189,433,821	\$29,906,491	\$76,007,000	\$550,900,557
6. Held-to-Maturity Securities.....	\$0	\$0	\$0	\$0	\$0	\$0
7. Deposits in commercial banks, S&Ls, savings banks.....	\$0	\$0	\$0	\$0	\$0	\$0
8. Loans to and investments in natural person credit unions	\$0	\$0	\$0	\$0	\$0	\$0
9. Membership capital at corp. CUs/Nonperpetual Capital Account						
10. Paid-in capital at corp. CUs/Perpetual Contributed Capital						
11. All other investments in corporate credit unions	\$0	\$0	\$0	\$0	\$0	\$0
12. All other investments.....	\$0	\$1,748,000	\$0	\$0	\$0	\$1,748,000
13. TOTAL INVESTMENTS (Sum of Items 4-12).....	\$114,234,435	\$143,066,810	\$189,433,821	\$29,906,491	\$76,007,000	\$552,648,557

LOANS Held for Sale: See Instructions.

	Acct Code	Amount
14. Loans Held for Sale.....	003	\$0

STATEMENT OF FINANCIAL CONDITION AS OF: SEPTEMBER, 30 2016

This page must be completed by all credit unions.

ASSETS -- CONTINUED

LOANS & LEASES: LOANS & LEASES: Report participation loans (loans purchased by the credit union) in the appropriate category within this section. Also, please complete Schedule A - Specialized Lending, if your credit union has any real estate loans, member business loans outstanding, originated any real estate loans, or member business loans during the reporting period.

	Interest Rate	Acct Code	Number of Loans	Acct Code	Amount	Acct Code
15. Unsecured Credit Card Loans.....	0.00	521	0	993	\$0	396
16. All Other Unsecured Loans/Lines of Credit.....	8.07	522	512	994	\$2,699,409	397
17. Payday Alternative Loans (PAL loans) (Federal CU Only)..		522A		994A		397A
18. Non-Federally Guaranteed Student Loans.....	0.00	595A	0	963A	\$0	698A
19. New Vehicle Loans.....	2.64	523	194	958	\$3,983,631	385
20. Used Vehicle Loans.....	2.74	524	1,688	968	\$15,760,745	370
21. Total 1st Mortgage Real Estate Loans/Lines of Credit	2.50	563	4,272	959	\$607,627,632	703
22. Total Other Real Estate Loans/Lines of Credit	3.81	562	280	960	\$12,432,386	386
23. Leases Receivable.....	0.00	565	0	954	\$0	002
24. Total All Other Loans/Lines of Credit.....	4.87	595	1,059	963	\$54,123,242	698
25. TOTAL LOANS & LEASES (Sum of items 15-24).....			8,005	025A	\$696,627,045	025B
26. Less: Allowance for Loan & Lease Losses.....					\$5,279,308	719

Other Assets:

27. Foreclosed and Repossessed Assets	Number of Loans	Acct Code	Amount	Acct Code		
a. Real Estate.....	12	798B1	\$10,215,048	798A1		
b. Automobiles.....	0	798B2	\$0	798A2		
c. Other.....	0	798B3	\$0	798A3		
d. Total Foreclosed and Repossessed Assets.....	12	798B	\$10,215,048	798A	Amount	Acct Code
28. Land and Building.....					\$12,884,218	007
29. Other Fixed Assets.....					\$2,138,842	008
30. NCUA Share Insurance Capitalization Deposit.....					\$11,133,734	794
31. Intangible Assets			Amount	Acct Code		
a. Identifiable Intangible Assets.....			\$0	009D1		
b. Goodwill.....			\$0	009D2		
c. Total Intangible Assets.....			\$0	009D		
32. Other Assets			Amount	Acct Code		
a. Accrued Interest on Loans.....			\$1,781,835	009A		
b. Accrued Interest on Investments.....			\$2,588,508	009B		
c. All Other Assets.....			\$2,621,921	009C		
d. Non-Trading Derivative Assets, net.....			\$0	009E		
e. Total Other Assets.....			\$6,992,264	009		
33. TOTAL ASSETS (Sum of items 1, 2c, 3, 13, 14, 25 less 26, 27d, 28, 29, 30, 31c, and 32e).....					\$1,364,863,870	010
34. Loans Granted Year-to-Date.....	Number	Acct Code	Amount	Acct Code		
a. Payday Alternative Loans (PAL loans) Granted Year-to-Date (also include amount in Line 34) (Federal CU Only)	2,117	031A	\$166,083,354	031B		
		031C		031D		
35. Non-Federally Guaranteed Student Loans in Deferred Status.....	0	963B	\$0	698B		
36. Loans Outstanding to Credit Union Officials and Senior Executive Staff.....	32	995	\$4,029,500	956		

STATEMENT OF FINANCIAL CONDITION AS OF: SEPTEMBER, 30 2016

This page must be completed by all credit unions.

LIABILITIES:	A. < 1 Year	Acct Code	B1. 1 - 3 Years	Acct Code	B2. > 3 Years	Acct Code	C. Total Amount	Acct Code
1. Draws Against Lines of Credit	\$0	883A	\$0	883B1	\$0	883B2	\$0	883C
2. Other Notes, Promissory Notes and Interest Payable.....	\$811,667	011A	\$1,623,334	011B1	\$1,838,557	011B2	\$4,273,558	011C
3. Borrowing Repurchase Transactions.....	\$0	058A	\$0	058B1	\$0	058B2	\$0	058C
4. Subordinated Debt.....	\$0	867A	\$0	867B1	\$0	867B2	\$0	867C
5. Subordinated Debt included in Net Worth.....	\$811,667	860A	\$0	925A1	\$0	925A2	\$0	925A
6. TOTALS (each column).....	\$811,667	860A	\$1,623,334	860B1	\$1,838,557	860B2	\$4,273,558	860C
7. Non-Trading Derivative Liabilities, net.....							\$0	825A
8. Accrued Dividends & Interest Payable on Shares & Deposits.....							\$2,055,175	820A
9. Accounts Payable and Other Liabilities.....							\$3,553,681	825

SHARES/DEPOSITS:	Dividend Rate	Acct Code	Number of Accounts	Acct Code	A. < 1 Year	Acct Code	B1. 1 - 3 Years	Acct Code	B2. > 3 Years	Acct Code	C. Total Amount
10. Share Drafts.....	0.05	553	6,869	452	\$4,921,971	902A			\$0	908B2	\$4,921,971
11. Regular Shares.....	0.68	552	49,697	454	\$1,051,111,106	657A					\$1,051,111,106
12. Money Market Shares.....	0.00	532	0	458	\$0	911A					\$0
13. Share Certificates.....	0.00	547	0	451	\$0	908A	\$0	908B1	\$0	908B2	\$0
14. IRA/KEOGH Accounts.....	0.85	554	3,777	453	\$129,393,969	906A	\$0	906B1	\$0	906B2	\$129,393,969
15. All Other Shares.....	0.00	585	0	455	\$0	630A	\$0	630B1	\$0	630B2	\$0
16. TOTAL SHARES.....			60,343	966	\$1,185,427,046	013A	\$0	013B1	\$0	013B2	\$1,185,427,046
17. Nonmember Deposits.....	0.00	599	0	457	\$0	880A	\$0	880B1	\$0	880B2	\$0
18. TOTAL SHARES and DEPOSITS.....			60,343	460	\$1,185,427,046	018A	\$0	018B1	\$0	018B2	\$1,185,427,046

Additional Shares/ Deposits (Included in the Shares/Deposits Listed Above):

	Amount	Acct
19. Accounts Held by Member Government Depositors.....	\$8,539,584	631
20. Accounts Held by Nonmember Government Depositors.....	\$0	632
21. Employee Benefit Member Shares.....	\$0	633
22. Employee Benefit Nonmember Shares.....	\$0	634
23. 529 Plan Member Deposits.....	\$0	635
24. Non-dollar denominated deposits.....	\$0	636
25. Health Savings Accounts.....	\$0	637

26. Dollar Amount of Share Certificates = or > \$100,000 (Excluding brokered share certificates participated out by the broker in shares of less than \$100,000).....

27. Dollar Amount of IRA/Keogh Accounts = or > \$100,000.....

28. Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accts as part of Sweep Program

29. Dollar Amount of Business Share Accounts.....

30. Negative Shares Included in All Other Unsecured Loans/Lines of Credit on Page 2.....

\$0	638
\$54,412,646	639
\$0	641
\$96,448,217	643
\$5,579	644

Credit Union Name: WHITEFISH CREDIT UNION ASSOCIATION Federal Charter/Certificate Number: 61949

STATEMENT OF FINANCIAL CONDITION AS OF: SEPTEMBER, 30 2016

This page must be completed by all credit unions.

EQUITY:	Amount	Acct code
31. Undivided Earnings.....	\$136,158,735	940
32. Regular Reserves.....	\$20,351,361	931
33. Appropriation for Non-Conforming Investments (State Credit Unions ONLY).....	\$0	668
34. Other Reserves.(Appropriations of Undivided Earnings).....	\$0	658
35. Equity Acquired in Merger.....	\$0	658A
36. Miscellaneous Equity	\$0	996
37. Accumulated Unrealized Gains (Losses) on Available for Sale Securities.....	\$3,462,786	945
38. Accumulated Unrealized Losses for OTTI (Due to Other Factors) on HTM Debt Securities.....	\$0	945C
39. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges.....	\$0	945A
40. Other Comprehensive Income (unless already included in item 36-38).....	\$540,697	945B
41. Net Income (unless this amount is already included in Undivided Earnings).....	\$9,040,831	602
42. TOTAL LIABILITIES, SHARES, AND EQUITY (Sum items 6-9, 18, and 31-41; must equal line 33, P.2.).....	\$1,364,863,870	014

If the credit union has any unfunded commitments or loans sold or swapped with recourse, complete Pg 10 - Liquidity, Commitments and Sources.

NCUA INSURED SAVINGS COMPUTATION

(ROUND CENTS TO THE NEAREST WHOLE DOLLAR. DO NOT REPORT CENTS.)

This section must be completed by all credit unions.

(See instructions for the following line items.)		
	Uninsured Amount	Acct Code
A. Uninsured IRA and KEOGH Member Shares and Deposits	\$3,278,143	065A1
A1. Uninsured KEOGH Member Shares and Deposits for Employee Benefit Plans	\$0	065A3
B. Uninsured Employee Benefit Member Shares and Deposits	\$0	065B1
C. Uninsured Member 529 Plan Deposits	\$0	065C1
D. Uninsured Member Accts Held by Government Depositors	\$8,289,584	065D1
E. Other Uninsured Member Shares and Deposits	\$48,534,345	065E1
F. TOTAL UNINSURED MEMBER SHARES AND DEPOSITS (A+A1+B+C+D+E)	\$60,102,072	065A4
G. Uninsured Nonmember Employee Benefit Shares and Deposits	\$0	067A1
H. Uninsured Nonmember Accts Held by Government Depositors	\$0	067B1
I. Other Uninsured Nonmember Shares and Deposits	\$0	067C1
J. TOTAL UNINSURED NONMEMBER SHARES AND DEPOSITS (G+H+I)	\$0	067A2
K. TOTAL UNINSURED SHARES AND DEPOSITS (F+J)	\$60,102,072	068A
L. TOTAL INSURED SHARES AND DEPOSITS (item 18 from page 3 less item K)	\$1,125,324,974	069A

Credit Union Name: WHITEFISH CREDIT UNION ASSOCIATION

Federal Charter/Certificate Number: 61949

STATEMENT OF INCOME AND EXPENSE

This page must be completed by all credit unions.

REPORT YEAR-TO-DATE NUMBERS FOR THE CYCLE

INTEREST INCOME YEAR-TO-DATE: JANUARY 1, 2016 to SEPTEMBER, 30 2016		Amount	Acct Code
1.	Interest on Loans (Gross-before interest refunds).....	\$20,015,649	110
2.	(Less) Interest Refunded.....	\$0	119
3.	Income from Investments (Including Interest and Dividends).....	\$7,763,593	120
4.	Trading Profits and Losses (Realized and Unrealized Gains/Losses).....	\$0	124
5.	TOTAL INTEREST INCOME (Sum of items 1-4).....	\$27,779,242	115

INTEREST EXPENSE YEAR-TO-DATE: JANUARY 1, 2016 to SEPTEMBER, 30 2016			
6.	Dividends on Shares (Includes dividends earned during current period).....	\$6,056,408	380
7.	Interest on Deposits (Total interest expense for deposit accounts) (State Credit Union ONLY) ...	\$0	381
8.	Interest on Borrowed Money.....	\$180,420	340
9.	TOTAL INTEREST EXPENSE (Sum of items 6-8).....	\$6,236,828	350
10.	Provision for Loan & Lease Losses.....	(\$491,382)	300
11.	NET INTEREST INCOME AFTER PROVISION FOR LOAN AND LEASE LOSSES (Item 5 less item 9 less item 10).....	\$22,033,796	116

NON-INTEREST INCOME YEAR-TO-DATE: JANUARY 1, 2016 to SEPTEMBER, 30 2016			
12.	Fee Income.....	\$380,080	131
13.	Other Operating Income (Includes unconsolidated CUSO Income and Gain (Loss) associated with the Hedged Item (Non-Investment Assets) in a Non-Trading, Fair Value (FV) Derivatives Hedge).....	\$735,706	659
14.	Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities).....	\$57,685	420
a.	Total Other-Than-Temporary Impairment (OTTI) Losses...	\$0	420A
b.	Less: Portion OTTI Losses in Other Comprehensive Income..	\$0	420B
c.	OTTI Losses Recognized in Earnings (Include in Item 14)...	\$0	420C
d.	Gain (Loss) associated with the Hedged Item (Investments) in a Non-Trading, FV Derivatives Hedge (Include in Item 14)	\$0	420D
15.	Gain (Loss) on Non-Trading Derivatives.....	\$0	421
16.	Gain (Loss) on Disposition of Fixed Assets.....	(\$59,948)	430
17.	Gain from Bargain Purchase (Merger).....	\$0	431
18.	Other Non-operating Income (Expense).....	\$0	440
19.	TOTAL NON-INTEREST INCOME (Sum of items 12-18).....	\$1,113,523	117

NON-INTEREST EXPENSE YEAR-TO-DATE: JANUARY 1, 2016 to SEPTEMBER, 30 2016			
20.	Total Employee Compensation and Benefits.....	\$7,354,316	210
21.	Travel and Conference Expense.....	\$424,464	230
22.	Office Occupancy Expense.....	\$985,646	250
23.	Office Operations Expense.....	\$1,465,003	260
24.	Educational and Promotional Expenses.....	\$888,233	270
25.	Loan Servicing Expense.....	\$1,109,838	280
26.	Professional and Outside Services.....	\$276,735	290
27.	Member Insurance		
a.	NCUSIF Premium Expense.....	\$0	311A
b.	Temporary Corporate CU Stabilization Fund Assessment...	\$0	311
c.	Other Member Insurance Expense.....	\$0	310A
d.	Total Member Insurance.....	\$0	310
28.	Operating Fees (Examination and/or supervision fees).....	\$80,938	320
29.	Miscellaneous Operating Expenses.....	\$1,521,313	360
30.	TOTAL NON-INTEREST EXPENSE (Sum of items 20-29).....	\$14,106,486	671
31.	NET INCOME (LOSS) (line 11 plus line 19 less line 30).....	\$9,040,833	661A

RESERVE TRANSFERS YEAR-TO-DATE: JANUARY 1, 2016 to SEPTEMBER, 30 2016			
32.	Transfer to Regular Reserves.....	\$0	393

OTHER CALCULATIONS			
33.	NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT REPORTED ON LINES 27a & 27b (Item 31 + Item 27a+ Item 27b).....	\$9,040,833	660A

NCUA 5300

Credit Union Name: WHITEFISH CREDIT UNION ASSOCIATION

Federal Charter/Certificate Number: 61949

MISCELLANEOUS INFORMATION AS OF: SEPTEMBER, 30 2016

This page must be completed by all credit unions.

1. Does your credit union maintain share/deposit insurance coverage in addition to the NCUSIF? (Do not include Life Savings and Borrowers' Protection Insurance or Surety Bond Coverage.)

Acct Code	875
No	
Yes/No	

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
-----	-----

2. Number of current members (not number of accounts).....

55,871	083
--------	-----

3. Number of potential members.....

156,010	084
---------	-----

4. Number of credit union employees who are:

a. Full-Time (26 hours or more per week).....

145	564A
-----	------

b. Part-Time (25 hours or less per week).....

1	564B
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5. Provide the aggregate of all capital and operating lease payments on fixed assets, without discounting commitments for future payments to present value.....

\$116,480	980
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6. Has the credit union completed a merger or acquisition that qualifies for Business Combination Accounting on or after January 1, 2009? If this answer is "Yes" please complete line 7 on Page 11.

No	1003
Yes/No	

7. If you have a transactional world wide website, how many members use it.....

7,931	892B
-------	------

8. Does the credit union plan to add any new branches or expand existing facilities in the next 12 months?.....

Yes	566B
Yes/No	

9. Uninsured Secondary Capital (Low-Income Designated CUs Only).....

1 - 3 Years	Acct Code	> 3 Years	Acct Code	Total Amount	Acct Code
\$0	925B1	\$0	925B2	\$0	925

10. Amount of Grants Awarded to Your Credit Union Year-to-Date.....

\$0	926
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11. Amount of Grants Received by Your Credit Union Year-to-Date.....

\$0	927
-----	-----

12. Number of International Remittances Originated Year-to-Date.....

0	928
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DELINQUENT LOANS BY COLLATERAL TYPE AS OF: SEPTEMBER 30 2016
This page must be completed by all credit unions.

Report Number Only

TOTAL NUMBER OF DELINQUENT LOANS BY COLLATERAL TYPE	Reportable Delinquency				Total Number of Reportable Delinquent Loans					
	30-59 days	60-179 days	180-359 days	>=360 days						
1a. Unsecured Credit Card Loans.....	0	024A	0	026A	0	027A	0	028A	0	045A
2a. Payday Alternative Loans (PAL loans) (Federal CU Only).....	0	089A	0	127A	0	128A	0	129A	0	130A
3a. Non-Federally Guaranteed Student Loans.....	0	053A	0	053B	0	053C	0	053D	0	053E
4a. New Vehicle Loans.....	0	035A1	0	035E1	0	035C1	0	035D1	0	035E1
5a. Used Vehicle Loans.....	1	035A2	1	035E2	0	035C2	0	035D2	0	035E2
6a. 1st Mortgage Real Estate Loans/Lines of Credit										
1. Fixed Rate (incl. Hybrid/Balloon > 5 yrs).....	1	029A	1	029B	2	029C	0	029D	0	029E
2. Adjustable Rate (incl. Hybrid/Balloon 5 yrs or less)	2	030A	4	030B	2	030C	0	030D	0	030E
7a. Other Real Estate Loans/Lines of Credit										
1. Fixed Rate/Hybrid/Balloon.....	0	032A	0	032B	0	032C	0	032D	0	032E
2. Adjustable Rate.....	0	033A	2	033B	0	033C	0	033D	0	033E
8a. Leases Receivable.....	0	034A	0	034B	0	034C	0	034D	0	034E
9a. All Other Loans (See Instructions).....	9	035A	6	035B	2	035C	0	035D	0	035E
10a. TOTAL NUMBER OF DELINQUENT LOANS	13	020A	14	021A	6	022A	0	023A	0	041A

Report Amount Only

TOTAL AMOUNT OF DELINQUENT LOANS BY COLLATERAL TYPE	Reportable Delinquency				Total Amount of Reportable Delinquent Loans					
	30-59 days	60-179 days	180-359 days	>=360 days						
1b. Unsecured Credit Card Loans.....	\$0	024B	\$0	026B	\$0	027B	\$0	028B	\$0	045B
2b. Payday Alternative Loans (PAL loans) (Federal CU Only).....	\$0	089B	\$0	127B	\$0	128B	\$0	129B	\$0	130B
3b. Non-Federally Guaranteed Student Loans.....	\$0	020T	\$0	021T	\$0	022T	\$0	023T	\$0	041T
4b. New Vehicle Loans.....	\$0	020C1	\$0	021C1	\$0	022C1	\$0	023C1	\$0	041C1
5b. Used Vehicle Loans.....	\$16,442	020C2	\$3,980	021C2	\$0	022C2	\$0	023C2	\$3,980	041C2
6b. 1st Mortgage Real Estate Loans/Lines of Credit										
1. Fixed Rate (incl. Hybrid/Balloon > 5yrs).....	\$72,174	751	\$62,370	752	\$214,645	753	\$0	754	\$277,015	713A
2. Adjustable Rate (incl. Hybrid/Balloon 5 yrs or less)	\$431,875	771	\$946,597	772	\$480,628	773	\$0	774	\$1,427,225	714A
7b. Other Real Estate Loans/Lines of Credit										
1. Fixed Rate/Hybrid/Balloon.....	\$0	755	\$0	756	\$0	757	\$0	758	\$0	715A
2. Adjustable Rate.....	\$0	775	\$600,638	776	\$0	777	\$0	778	\$600,638	716A
8b. Leases Receivable.....	\$0	020D	\$0	021D	\$0	022D	\$0	023D	\$0	041D
9b. All Other Loans (See Instructions).....	\$677,510	020C	\$60,658	021C	\$5,987	022C	\$0	023C	\$66,645	041C
10b. TOTAL AMOUNT OF DELINQUENT LOANS	\$1,198,001	020B	\$1,674,243	021B	\$701,260	022B	\$0	023B	\$2,375,503	041B

ADDITIONAL DELINQUENCY INFORMATION AS OF: SEPTEMBER 30, 2016
 (Included in the delinquent loan information reported on Page 7)
 This page must be completed by all credit unions.

Report Number Only

	Reportable Delinquency				Total Number of Reportable Delinquent Loans
	30-59 days	60-179 days	180-359 days	>=360 days	
11a. Indirect Loans.....	0	0	0	0	0
12a. Participation Loans.....	2	0	0	0	0
13a. Interest Only & Payment Option 1st Mortgage Loans	0	0	0	0	0
14a. Interest Only & Payment Option Other RE/LOC Loans	0	0	0	0	0
15a. Residential Construction excluding Business Purpose	0	1	0	0	1
16a. Member Business Loans Secured by Real Estate	0	0	0	0	0
17a. Member Business Loans NOT Secured by Real Estate	2	1	0	0	1
18a. Nonmember Business Loans NOT Secured by Real Estate	0	0	0	0	0
19a. Nonmember Business Loans NOT Secured By Real Estate	0	0	0	0	0
20a. Agricultural Loans.....	0	1	0	0	1
21a. Business Construction & Development Loans.....	1	0	0	0	0
22a. TDR Loans Secured by First Mortgages	0	1	0	0	1
23a. TDR Loans Secured by Other RE/LOCs	0	0	0	0	0
24a. TDR RE Loans Also Reported as Business Loans	0	0	0	0	0
25a. TDR Consumer Loans NOT Secured by Real Estate	0	0	0	0	0
26a. TDR Business Loans NOT Secured by Real Estate	0	0	0	0	0
27a. Loans Held for Sale.....	0	0	0	0	0

Report Amount Only

	Reportable Delinquency				Total Amount of Reportable Delinquent Loans
	30-59 days	60-179 days	180-359 days	>=360 days	
11a. Indirect Loans.....	\$0	\$0	\$0	\$0	\$0
12a. Participation Loans.....	\$14,157	\$0	\$0	\$0	\$0
13a. Interest Only & Payment Option 1st Mortgage Loans	\$0	\$0	\$0	\$0	\$0
14a. Interest Only & Payment Option Other RE/LOC Loans	\$0	\$0	\$0	\$0	\$0
15a. Residential Construction excluding Business Purpose	\$0	\$399,252	\$0	\$0	\$399,252
16a. Member Business Loans Secured by Real Estate	\$405,007	\$201,386	\$0	\$0	\$201,386
17a. Member Business Loans NOT Secured by Real Estate	\$515,912	\$49,915	\$0	\$0	\$49,915
18a. Nonmember Business Loans NOT Secured by Real Estate	\$0	\$0	\$0	\$0	\$0
19a. Nonmember Business Loans NOT Secured By Real Estate	\$0	\$0	\$0	\$0	\$0
20a. Agricultural Loans.....	\$0	\$201,386	\$0	\$0	\$201,386
21a. Business Construction & Development Loans.....	\$0	\$0	\$0	\$0	\$0
22a. TDR Loans Secured by First Mortgages	\$335,784	\$315,459	\$0	\$0	\$315,459
23a. TDR Loans Secured by Other RE/LOCs	\$0	\$0	\$0	\$0	\$0
24a. TDR RE Loans Also Reported as Business Loans	\$0	\$0	\$0	\$0	\$0
25a. TDR Consumer Loans NOT Secured by Real Estate	\$0	\$0	\$0	\$0	\$0
26a. TDR Business Loans NOT Secured by Real Estate	\$0	\$0	\$0	\$0	\$0
27a. Loans Held for Sale.....	\$0	\$0	\$0	\$0	\$0

Credit Union Name: WHITEFISH CREDIT UNION ASSOCIATION

Federal Charter/Certificate Number: 61949

LOAN CHARGE OFFS AND RECOVERIES AS OF: SEPTEMBER, 30 2016

This page must be completed by all credit unions.

LOAN LOSS INFORMATION

1. Unsecured Credit Card Loans.....
2. Payday Alternative Loans (PAL loans) (Federal CU Only)...
3. Non-Federally Guaranteed Student Loans.....
4. New Vehicle Loans.....
5. Used Vehicle Loans.....
6. Total 1st Mortgage Real Estate Loans/Lines of Credit
7. Total Other Real Estate Loans/Lines of Credit.....
8. Leases Receivable.....
9. All Other Loans (See Instructions).....
10. **Total Charge Offs and Recoveries**.....

YTD Charge Offs	Acct Code	YTD Recoveries	Acct Code
\$0	680	\$0	681
	136		137
\$0	550T	\$0	551T
\$0	550C1	\$0	551C1
\$46,176	550C2	\$41,411	551C2
\$3,079,542	548	\$198,013	607
\$0	549	\$2,025	608
\$0	550D	\$0	551D
\$48,715	550C	\$17,407	551C
\$3,174,433	550	\$258,856	551

ADDITIONAL LOAN LOSS INFORMATION
(Included in the loan losses reported above.)

11. Indirect Loans.....
12. Participation Loans.....
13. Interest Only & Payment Option 1st Mortgage Loans
14. Interest Only & Payment Option Other RE/LOC Loans
15. Residential Construction excluding Business Purpose
16. Member Business Loans Secured by Real Estate
17. Member Business Loans **NOT** Secured by Real Estate
18. Nonmember Business Secured By Real Estate
19. Nonmember Business Loans NOT Secured By Real Estate
20. Agricultural Loans.....
21. Business Construction & Development Loans
22. TDR Loans Secured by First Mortgages
23. TDR Loans Secured by Other RE/LOCs
24. TDR RE Loans Also Reported as Business Loans
25. TDR Consumer Loans **NOT** Secured by Real Estate
26. TDR Business Loans **NOT** Secured by Real Estate
27. All loans charged off due to Bankruptcy YTD.....

YTD Charge Offs	Acct Code	YTD Recoveries	Acct Code
\$0	550E	\$0	551E
\$0	550F	\$0	551F
\$0	550I	\$0	551I
\$0	550M	\$225	551M
\$0	550N	\$0	551N
\$3,070,513	550G1	\$199,446	551G1
\$0	550G2	\$4,311	551G2
\$0	550P1	\$0	551P1
\$0	550P2	\$0	551P2
\$330,942	550H	\$2,950	551H
\$0	550Q	\$0	551Q
\$2,739,571	550U	\$0	551U
\$0	550V	\$0	551V
\$2,739,571	550W	\$0	551W
\$0	550X	\$0	551X
\$0	550Y	\$0	551Y

\$7,420	682
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28. Number of members with loans (outstanding) who have filed for:
 - a. Chapter 7 Bankruptcy YTD.....
 - b. Chapter 13 Bankruptcy YTD.....
 - c. Chapter 11 or 12 Bankruptcy YTD.....

No. of Members	Acct Code
4	081
0	082
0	088

29. Total outstanding loan balances subject to bankruptcies identified in items 28a - 28c.

Amount	Acct Code
\$132,865	971

30. Real Estate Loans Foreclosed Year-to-Date (Report Balance at time of Foreclosure)

No. of Loans	Acct Code	Amount	Acct Code
7	1005A	\$7,845,301	1005

31. Congressional Reporting Requirement

- a. Dollar amount of loans with interest rates that exceed 15% (Federal Credit Unions Only).....
- b. Aggregate weighted average interest rate for the loans with interest rates that exceed 15% (Federal Credit Unions Only).....

	567
	568

LIQUIDITY, COMMITMENTS AND SOURCES AS OF: SEPTEMBER, 30 2016
 All credit unions must complete lines 1 through 10, if applicable.

OFF-BALANCE SHEET COMMITMENTS AND OTHER ITEMS

Amount Committed Directly by Credit Union	Acct Code	Amount Committed through Third Party / Indirect	Acct Code	Total Amount	Acct Code
\$4,534,712	814D1	\$0	814D2	\$4,534,712	814D
\$881,490	814F1	\$0	814F2	\$881,490	814F
\$0	814G1	\$0	814G2	\$0	814G
\$0	814H1	\$0	814H2	\$0	814H
\$5,416,202	814E1	\$0	814E2	\$5,416,202	814E

1. Unfunded Commitments for Business Loans
 - A. Member Business Loans Secured by Real Estate
 - B. Member Business Loans NOT Secured by Real Estate
 - C. Nonmember Business Loans Secured By Real Estate
 - D. Nonmember Business Loans NOT Secured By Real Estate
 - E. Total Unfunded Commitments for Business Loans

Amount Committed Directly by Credit Union	Acct Code	Amount Committed through Third Party / Indirect	Acct Code	Total Amount	Acct Code
\$58,436	814J1	\$0	814J2	\$58,436	814J
\$0	814A2	\$0	814A3	\$0	814A1
\$295,164	813A	\$0	813B	\$295,164	813

2. Miscellaneous Business Loan Unfunded Commitments (Include in the appropriate security category of item 1 above.)
 - A. Agricultural Related Business Loans
 - B. Construction & Land Development
 - C. Outstanding Letters of Credit

Amount Committed Directly by Credit Union	Acct Code	Amount Committed through Third Party / Indirect	Acct Code	Total Amount	Acct Code
\$12,220,301	811A3	\$0	811A4	\$12,220,301	811
\$0	812A	\$0	812B	\$0	812
\$0	815A	\$0	815B	\$0	815
\$500	822A	\$0	822B	\$500	822
\$0	811A1	\$0	811A2	\$0	811A
\$0	811B1	\$0	811B2	\$0	811B
\$0	811C1	\$0	811C2	\$0	811C
\$1,438,033	816B1	\$0	816B2	\$1,438,033	816
\$13,658,834	816E1	\$0	816E2	\$13,658,834	816E

3. Unfunded Commitments for All Remaining Loans (Non-Business Loans)
 - A. Revolving Open-End lines secured by 1-4 Family Residential Properties
 - B. Credit Card Lines
 - C. Unsecured Share Draft Lines of Credit
 - D. Overdraft Protection Program Commitments
 - E. Residential Construction Loans excluding Business Purpose
 - F. Federally Insured Home Equity Conversion Mortgages (HECM)(Reverse Mortgages)
 - G. Proprietary Reverse Mortgage Products
 - H. Other Unfunded Commitments
 - I. Total Unfunded Commitments for Non-Business Loans

\$19,075,036	816A1	\$0	816A2	\$19,075,036	816A
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Total Unfunded Commitments for all loan types (Sum items 1E and 3I).....

\$0	818
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4. Dollar Amount of Pending Bond Claims.....

CONTINGENT LIABILITIES

\$0	819
\$0	818A

5. Loans Transferred with Limited Recourse Qualifying for Sales Accounting
6. Other Contingent Liabilities

CREDIT AND BORROWING ARRANGEMENTS

\$0	865A
\$56,677,221	878

7. Amount of Borrowings Subject to Early Repayment at Lender's Option
8. Assets Pledged to Secure Borrowings

Uncommitted LOC	Acct Code	Committed LOC	Acct Code	Total Amount	Acct Code
\$0	884A1	\$0	884A2	\$0	884
\$0	884C1	\$0	884C2	\$0	884C
\$549,261,439	884D1	\$0	884D2	\$549,261,439	884D
\$549,261,439	884E	\$0	882	\$549,261,439	881

9. Lines of Credit
 - A. Corporate Credit Unions
 - B. Natural Person Credit Unions
 - C. Other Credit Lines
 - D. TOTAL

Draws Against LOC	Acct Code	Term Borrowings	Acct Code	Other Borrowings	Acct Code	Total Borrowings
\$0	885A	\$0	885B	\$0	885C	\$0
\$0	885A1	\$0	885B1	\$0	885D1	\$0
\$0	885A2	\$0	885B2	\$0	885C2	\$0
\$0	885A3	\$4,273,558	885B3	\$0	885C3	\$4,273,558
\$0	885B4	\$0	885B5	\$0	885D4	\$0
\$0	885A4	\$4,273,558	885B5	\$0	885C5	\$0
\$0	885A4	\$4,273,558	885B5	\$0	885C6	\$4,273,558

10. Borrowings
 - A. Corporate Credit Unions
 - B. Natural Person Credit Unions
 - C. Other Sources
 - D. FHLB
 - E. CLF
 - F. FRB
 - G. TOTAL

Credit Union Name: WHITEFISH CREDIT UNION ASSOCIATION

Federal Charter/Certificate Number: 61949

PCA NET WORTH CALCULATION WORKSHEET AS OF: SEPTEMBER, 30 2016

A credit union is not required to provide input on this page unless it has chosen an alternative total assets option offered on lines 10 through 12 to calculate Net Worth, elected to calculate an alternative Risk Based Net Worth ratio, or completed a merger/acquisition after 12/31/2008.

o Online Filers : Information entered on preceding schedules will populate line items below in the online 5300 System, excluding items 7a - 7d and optional items 10, 11 and 12.

NET WORTH TO TOTAL ASSETS RATIO

NUMERATOR: NET WORTH

- 1. Undivided Earnings.....
- 2. Regular Reserves.....
- 3. Appropriation for Non-Conforming Investments (State Credit Union ONLY).....
- 4. Other Reserves (Appropriations of Undivided Earnings).....
- 5. Subordinated Debt included in Net Worth.....
- 6. Net Income (unless this amount is already included in Undivided Earnings).....
- 7. Adjusted Retained Earnings acquired through Business Combinations
 - a. Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations.....
 - b. Adjustments made to Retained Earnings acquired through Business Combinations during current quarter (See Instructions).....
 - c. Adjusted Gain from Bargain Purchase due to Business Combinations completed during current quarter (See Instructions).....
 - d. Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations (7a + 7b - 7c).....
- 8. TOTAL NET WORTH (Sum of items 1-6 and 7d).....

Amount	Acct Code
\$136,158,735	940
\$20,351,361	931
\$0	668
\$0	658
\$0	925A
\$9,040,831	602

Amount	Acct Code
\$0	1004A
\$0	1004B
\$0	1004C

\$0	1004
\$165,550,927	997

DENOMINATOR: TOTAL ASSETS

- 9. Total Assets (quarter-end).....

\$1,364,863,870	010
-----------------	-----

Total Assets Elections (Optional)

Retain line 9 quarter-end total assets above as net worth ratio denominator, or select one of the total assets computation options below by inputting the result in the appropriate line item. Line 13 below will compute your net worth ratio using line 9 quarter-end total assets as your denominator unless you enter an amount in line 10, 11 or 12.

- 10. Average of Daily Assets over the calendar quarter.....
- 11. Average of the three month-end balances over the calendar quarter.....
- 12. The average of the current and three preceding calendar quarter-end balances.....

\$0	010A
\$0	010B
\$0	010C

- 13. Net Worth Ratio (Line 8 divided by line 9, 10, 11, or 12)
- 14a. Risk Based Net Worth (RBNW) Requirement (Standard Calculation).....
- b. Risk Based Net Worth (RBNW) Alternative Method under Section 702.107.....

12.12	998
6.9	999
0.00	999A

- 15. Net Worth Classification if credit union is not new (Based upon Call Report data only--See instructions.).....

Well Capitalized	700
Well Capitalized	701

- 16. 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.)

Credit Union Name: WHITEFISH CREDIT UNION ASSOCIATION

Federal Charter/Certificate Number: 61949

**STANDARD COMPONENTS OF
RISK BASED NET WORTH REQUIREMENT (RBNW) AS OF: SEPTEMBER, 30 2016
(AUTOMATED -- NO INPUT NECESSARY)**

This information below is provided only for your information. No credit union is required to provide input on this page.
Information entered on preceding schedules will populate the line items below in the online 5300 System.
Manual Call Report filers will also leave these items blank.

A RBNW Requirement is only applicable for those credit unions with assets greater than \$50,000,000 and a RBNW requirement greater than six percent.

A	B	C	D	E	F
Risk portfolio	Dollar balance	Amount as percent of quarter-end total assets	Risk weighting	Amount times risk weighting	Standard component
<u>Quarter-end total assets</u> Assets, line 33 (Acct 010)	1,364,863,870	100.00			
<u>(a) Long-term real estate loans</u> Sched A Sect 2 Line 10 (Acct. Code 710) less: Sched A Sect 4 Line 12 (Acct. Code 718) Sched A Sect 2 Line 17 (Acct. Code 712) Threshold amount: 0 to 25% Excess amount: over 25%	319,774,822	23.43 23.43 0.00	6.00 14.00	1.41 0.00	1.41
<u>(b) MBLs outstanding</u> Sched A Sect 4 line 10 (Acct. Code 400) Threshold amount: 0 to 15% Threshold amount: >15 to 25% Excess amount: over 25%	120,767,553	8.85 8.85 0.00 0.00	6.00 8.00 14.00	0.53 0.00 0.00	0.53
<u>(c) Investments</u> <i>Weighted-average life:</i> Page 1 Lines 2c, 3 and 13: 0 to 1 year (Acct. Code 799A1 + 730B + 730C-738A-739A) > 1 year to 3 years (Acct. Code 799B-738B-739B) > 3 years to 5 years (Acct. Code 799C1-738C-739C) > 5 years to 10 years (Acct. Code 799C2-738D-739D) > 10 years (Acct. Code 799D-738E-739E)	626,604,954 188,190,832 143,066,810 189,433,821 29,906,491 76,007,000	45.91 13.79 10.48 13.88 2.19 5.57	3.00 6.00 12.00 12.00 20.00	0.41 0.63 1.67 0.26 1.11	4.08
<u>(d) Low-risk assets</u> Assets Line 1 (Acct. Code 730A) Assets Line 30 (Acct. Code 794) Schedule B Line 1b (Acct. Code 740)	14,680,807	1.08	0.00		0.00
Sum of risk portfolios (a) through (d) above	1,081,828,136	79.26			
<u>(e) Average-risk assets</u> Assets, line 33 (Acct. Code 010) less: Risk portfolio items (a) through (d) above	283,035,734	20.74	6.00		1.24
<u>(f) Loans sold with recourse</u> Page 10, line 5 (Acct. Code 819)	0	0.00	6.00		0.00
<u>(g) Unused MBL commitments</u> Sched A Sect 4 line 11 (Acct. Code 814B)	5,416,202	0.40	6.00		0.02
<u>(h) Allowance (Credit limited to 1.5% of loans)</u> Assets, line 26 (Acct. Code 719)	5,279,308	0.39	100.00		0.39
Sum of standard components: RBNW requirement (Acct. Code 999B)					6.90

**SCHEDULE A
SPECIALIZED LENDING AS OF: SEPTEMBER, 30 2016**

Section 1: If your credit union has indirect loans, complete this section.
Section 2: If your credit union has any real estate loans outstanding or has originated any real estate loans year-to-date, complete this section.
Section 3: If your credit union has any participation loans outstanding or purchased or sold loans or participations year-to-date, complete this section.
Section 4: If your credit union has any business loans outstanding or has originated/purchased any business loans year-to-date, complete this section. If these loans are secured by real estate, complete section 2 also.
Section 5: If your credit union has any Troubled Debt Restructured loans outstanding or has modified any loans year-to-date, complete this section.
Section 6: If your credit union has purchased or obtained credit impaired loans in a merger, complete this section.

SECTION 1 - INDIRECT LOANS

1. INDIRECT LOANS
 - a. Indirect Loans - Point of Sale Arrangement.....
 - b. Indirect Loans - Outsourced Lending Relationship.....
 - c. TOTAL OUTSTANDING INDIRECT LOANS.....

You may stop here if your credit union has no real estate loans or member business loans outstanding and has not originated any real estate loans or member business loans year-to-date or if your credit union has not purchased or sold any loans or does not have any participation loans outstanding.

SECTION 2 - REAL ESTATE LOANS AND LINES OF CREDIT - INCLUDING BUS. LOANS SECURED BY REAL ESTATE

FIRST MORTGAGE

No. of Loans Outstanding	Acct Code	Amt of Loans Outstanding	Acct Code	No. of Loans Granted Year-to-Date	Acct Code	Amount Granted Year-To-Date	Acct Code
1,982	972A	\$277,403,526	704A	361	982A	\$70,242,939	720A
518	972B	\$47,478,952	704B	67	982B	\$8,991,480	720B
288	972C	\$41,065,594	704C	17	982C	\$2,354,520	720C
17	972D	\$2,580,473	704D	4	982D	\$552,500	720D
0	972E	\$0	704E	0	982E	\$0	720E
225	973A	\$23,367,304	705A	78	983A	\$11,553,659	721A
1,242	973B	\$215,731,783	705B	59	983B	\$18,644,210	721B
95	974	\$4,608,831	706	11	984	\$655,200	722
50	975	\$3,412,719	707	1	985	\$154,388	723
135	976	\$4,410,836	708	31	986	\$1,606,551	724
0	976B	\$0	708B	0	986B	\$0	724B
4,552	978	\$620,060,018	710	629	988	\$114,755,447	726

**MISCELLANEOUS REAL ESTATE LOANS/
LINES OF CREDIT INFORMATION**

No. of Loans Outstanding	Acct Code	Amt of Loans Outstanding	Acct Code	No. of Loans Outstanding YTD	Acct Code	Amount Granted YTD	Acct Code
151	704C2	\$8,811,968	704C1	\$4,598,333	704C3	\$1,861,518	704D3
134	704D1	\$4,373,992	704D2		704D3		704G3
0	704F1	\$0	704F2	0	704F3	\$0	704F4
0	704G1	\$0	704G2	0	704G3	\$0	704G4

13. REVERSE MORTGAGES
 a. Federally Insured Home Equity Conversion Mortgage (HECM)
 b. Proprietary Reverse Mortgage Products

**SCHEDULE A
SPECIALIZED LENDING (Continued) AS OF: SEPTEMBER, 30 2016**

SECTION 2 CONTINUED - REAL ESTATE LOANS AND LINES OF CREDIT

MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION (continued)

- 14. Balance Outstanding of 1st Mtg Residential Construction Loans - Excluding Business Purpose.....
- 15. Allowance for Losses on all Real Estate Loans.....
- 16. Total Amount of All 1st Mortgage Loans which have been sold in the secondary market year-to-date
- 17. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not reported in Sect 4, line 9.....
- 18. Amount of real estate loans sold but serviced by the credit union.....
- 19. Mortgaging Servicing Rights.....

Amount	Acct Code
\$340,120	704A1
\$1,546,287	731
\$0	736

\$185,891,226	712
\$0	779A
\$0	779

SECTION 3 - LOANS PURCHASED AND SOLD IN FULL & PARTICIPATION LOANS PURCHASED AND SOLD

- 1. **LOANS PURCHASED AND SOLD YEAR-TO-DATE**
 - a. Loans Purchased In Full from Other Financial Institutions.....
 - b. Loans Purchased In Full from Other Sources.....
 - c. Loans, Excluding Real Estate Loans, Sold in Full.....

Number	Acct Code	Amount	Acct Code	Amount
0	614	\$0	615	\$0
0	612	\$0	613	\$0
0	616	\$0	616A	\$0

- 2. **PARTICIPATION LOANS PURCHASED**

ALL OUTSTANDING			PURCHASED YTD		
Number	Acct Code	Amount Outstanding	Number	Acct Code	Amount Purchased YTD
97	619A1	\$36,624,295	48	690A1	\$27,163,276
2	619A2	\$433,599	0	690A2	\$0
99	619A3	\$37,057,894	48	690A	\$27,163,276

- 3. **OUTSTANDING PARTICIPATION LOANS SOLD**

Participation Interest Retained			Participation Interest Sold AND/OR Serviced		
Number	Acct Code	Amount of Participation Interest Retained	Number	Acct Code	Amount of Participation Interest Sold AND/OR Serviced
0	691D1	\$0	0	691F1	\$0
1	691D2	\$17,175	1	691F2	\$139,062
1	691D	\$17,175	1	691F	\$139,062

- 4. **PARTICIPATION LOANS SOLD YEAR-TO-DATE**

Participation Interest Retained			Participation Interest Sold AND/OR Serviced		
Number	Acct Code	Amount of Participation Interest Retained	Number	Acct Code	Amount of Participation Interest Sold AND/OR Serviced
0	691H1	\$0	0	691A1	\$0
0	691H2	\$0	0	691A2	\$0
0	691H	\$0	0	691A	\$0

- 5. **PARTICIPATION LOANS OUTSTANDING BY TYPE**

Purchased Participations, Outstanding on Financial Statements			Portion of Participations Sold, Outstanding on Financial Statements		
Number	Acct Code	Amount	Number	Acct Code	Amount Sold Outstanding
0	691K1	\$0	0	691M1	\$0
0	691K7	\$0	0	691M7	\$0
0	691K2	\$0	0	691M2	\$0
2	691K3	\$433,599	1	691M3	\$17,175
97	691K4	\$36,624,295	0	691M4	\$0
0	691K5	\$0	0	691M5	\$0
0	691K6	\$0	0	691M6	\$0
99	691K	\$37,057,894	1	691M	\$17,175

- a. Consumer.....
- b. Non-Federally Guaranteed Student Loans.....
- c. Real Estate.....
- d. Member Business Loans excluding C&D.....
- e. Non-Member Business Loans excluding C&D.....
- f. Commercial Construction & Development.....
- g. Loan Pools.....
- TOTAL OUTSTANDING (each column).....**

**SCHEDULE A
REPORT YEAR-TO-DATE NUMBERS FOR THE PERIOD: JANUARY 1, 2016 to SEPTEMBER, 30 2016**

SECTION 4 - BUSINESS LENDING - Complete this section if the credit union has any business loans.

No. of Loans	Acct Code	Net Member Business Loan Balance (NMBLB)	Acct Code	No. of Loans Granted or Purchased Year-to-Date	Acct Code	NMBLB Granted or Purchased Year-to-Date	Acct Code
10	143A1	\$1,953,781	143B1	0	143C1	\$0	143D1
10	961A1	\$2,913,431	042A1	1	099A1	\$249,500	463A1
352	900G	\$114,061,470	400G	38	090G	\$11,530,521	475G
0	900H	\$0	400H	0	090H	\$0	475H
0	900J	\$0	400J	0	090J	\$0	475J
372	900K	\$118,928,682	718A1	39	090K	\$11,780,021	475K
0	961A2	\$0	042A2	0	099A2	\$0	463A2
49	900L	\$6,750,589	400L	28	090L	\$4,692,258	475L
2	900C1	\$112,583	400C1	1	090C1	\$75,000	475C1
8	900C2	\$391,901	400C2	4	090C2	\$234,875	475C2
431	900A	\$126,183,755	400A	72	090A	\$16,782,154	475A

2. Purchased business loans or participation interests to nonmembers

0	143A2	\$0	143B2	0	143C2	\$0	143D2
0	961A3	\$0	042A3	0	099A3	\$0	463A3
0	900G1	\$0	400G1	0	090G1	\$0	475G1
0	900H1	\$0	400H1	0	090H1	\$0	475H1
0	900J1	\$0	400J1	0	090J1	\$0	475J1
0	900K1	\$0	718A2	0	090K1	\$0	475K1
0	961A4	\$0	042A4	0	099A4	\$0	463A4
0	900L1	\$0	400L1	0	090L1	\$0	475L1
0	900C3	\$0	400C3	0	090C3	\$0	475C3
0	900C4	\$0	400C4	0	090C4	\$0	475C4
0	900B	\$0	400B	0	090B	\$0	475B
431	900T	\$126,183,755	400T				

MISCELLANEOUS BUSINESS LOAN INFORMATION

- Construction and Development Loans meeting the requirements of 723.3(a)
- Unsecured Business Loans outstanding meeting the requirement of 723.7(c) - (d)
- Purchased business loans or participation interests to members
- Agricultural Related Loans (1b+1g+2b+2g)
- Business Loans and Participations sold Year-to-Date
- Small Business Administration Loans
- Portion of Real Estate Loans included in line 10 of page 13 which are also reported as business loans on lines 11 and 21 above

Number	Acct Code	Amount	Acct Code
10	143A	\$1,953,781	143B
10	900C	\$504,484	400C
2	900D	\$433,599	400D
10	961A	\$2,913,431	042A
0	691B	\$0	691C
0	900F	\$0	400F
		\$114,393,970	718A

**RISK BASED NET WORTH (RBNW)
For credit unions with assets greater than \$50,000,000**

10. Loans and participation interests qualifying for RBNW	Acct Code	Amount	Acct Code
11. Unfunded commitments for business loans and participation interests qualifying for RBNW	400	\$120,767,553	400
12. Amount of Real Estate Loans included in line 10 of page 13 also reported as business loans and participation interests qualifying for RBNW on line 10 directly above	814B	\$5,416,202	814B
		\$114,393,970	718

**SCHEDULE A
SPECIALIZED LENDING (Continued) AS OF: SEPTEMBER, 30 2016**

This page must be completed by all credit unions

SECTION 5 - TROUBLED DEBT RESTRUCTURED LOANS - Complete this section if the credit union has any TDR loans outstanding.

Report loans that qualify under generally accepted accounting principles as troubled debt restructurings (TDRs). TDRs are loans for which the credit union, for economic or legal reasons related to a borrower's financial difficulties, grants a concession to the borrower that it would not otherwise consider. Refer to FASB Accounting Standards Codification 310-40. These loans should also be reported as part of the overall balances in the appropriate category on the Statement of Financial Condition (page 2); in Schedule A, Section 2 for real estate loans; in Schedule A, Section 4 for business loans; and on pages 7 and 8, if delinquent. See Delinquent Loan instructions for information regarding TDR delinquency reporting.

TDR Loans in Accrual Status			TDR Loans in Nonaccrual Status			Total TDR Loans Outstanding by Category		
No. of Loans Outstanding	Acct Code	Amount in Accrual Status	No. of Loans Outstanding	Acct Code	Amount in Nonaccrual Status	Total No. of Loans	Acct Code	Total Amount
48	1006A	\$20,425,965	1	1008A	\$315,459	49	1010A	\$20,741,424
3	1006B	\$227,846	0	1008B	\$0	3	1010B	\$227,846
29	1006C	\$16,540,905	0	1008C	\$0	29	1010C	\$16,540,905
1	1006D	\$89,495	0	1008D	\$0	1	1010D	\$89,495
0	1006E	\$0	0	1008E	\$0	0	1010E	\$0
52	1006	\$20,743,306	1	1008	\$315,459	53	1000F	\$21,058,765

1. a. TDR Loans Secured by First Mortgages
- b. TDR Loans Secured by Other RE/LOCs
- c. TDR RE Loans Also Reported as Business Loans
- d. TDR Consumer Loans NOT Secured by Real Estate
- e. TDR Business Loans NOT Secured by Real Estate
- f. Total TDR Loans Outstanding (a+b+d+e)

REPORT YEAR-TO-DATE NUMBERS FOR THE PERIOD: JANUARY 1, 2016 to SEPTEMBER, 30 2016

Number of Loans	Acct Code	Amount YTD	Acct Code	Amount
6	1012A	\$748,837	1009F	
			1009E	
			1013	\$1,241,835

2. TDR Loans Approved Year-to-Date

3. TDR portion of Allowance for Loan and Lease Losses

Section 6 - PURCHASED CREDIT IMPAIRED LOANS (PCILs) - Complete this section if the credit union has any PCILs.

Report purchased impaired loans, whether obtained through merger or other purchase. The outstanding balances of these loans should also be reported on the correct lines of the Statement of Financial Condition (page 2); in Schedule A, Section 2 for real estate loans; in Schedule A, Section 4 for business loans; and on pages 7 and 8, if delinquent.

Report all Balances as of Call Report Date

A	B	C	D	E	F
No. of Loans Outstanding	Contractually Required Payments Receivable of PCILs	Nonaccrutable Balance Outstanding	Accrutable Yield Outstanding	Recorded Investment in Loan Receivable (Amount Included in Loans on Page 2)	Uncollectible amounts of PCILs charged off to the Allowance for Loan and Lease Losses Account, YTD
0	1014	\$0	\$0	\$0	\$0
0	1015	\$0	\$0	\$0	\$0
0	1016	\$0	\$0	\$0	\$0
0	1017	\$0	\$0	\$0	\$0
0	1018	\$0	\$0	\$0	\$0
0	1019	\$0	\$0	\$0	\$0

1. a. PCILs Secured by First Mortgages
- b. PCILs Secured by Other RE/LOCs
- c. PCILs (RE Loans) Also Reported as Business Loans
- d. PCILs (Consumer Loans) NOT Secured by Real Estate
- e. PCILs (Business Loans) NOT Secured by Real Estate
- f. Total PCILs Outstanding (a+b+d+e)

**SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: SEPTEMBER, 30 2016**

Complete this schedule if amounts are reported on page 1, lines 4, 5, or 6; or if items below are applicable.

TYPES OF INVESTMENTS

1. U.S. Government Obligations
 - a. NCUA Guaranteed Notes

	<= 1 Year 738A	> 1- 3 Years 738B	> 3 - 5 Years 738C	> 5 - 10 Years 738D	> 10 Years 738E	Total Amount
Amt of Variable Rate	\$1,169,308	\$0	\$0	\$0	\$0	\$1,169,308
Amt of Fixed Rate	\$0	\$0	\$0	\$0	\$0	\$0
b. TOTAL NCUA GUARANTEED NOTES						\$1,169,308
c. Total FDIC-issued Guaranteed Notes						\$0
d. All Other U.S. Government Obligations						\$0
e. TOTAL U.S. GOVERNMENT OBLIGATIONS						\$0

2. Federal Agency Securities
 - a. Agency/GSE Debt Instruments (not backed by mortgages).....
 - b. Agency/GSE Mortgage-Backed Securities.....
 - c. TOTAL FEDERAL AGENCY SECURITIES.....
3. Securities Issued by States and Political Subdivisions in the U.S.
4. Other Mortgage-Backed Securities
 - a. Privately Issued Mortgage-Related Securities
 - i. Privately Issued Mortgage-Related Securities
 - ii. Privately Issued Securities (exclude from 4.a.i.) that fail to meet the definition of a mortgage-related security (i.e., downgraded below the two highest rating categories) after purchase (FCU Only)
 - b. Privately Issued Mortgage-Backed Securities (SCU Only).....
 - c. TOTAL OTHER MORTGAGE-BACKED SECURITIES.....
5. Mutual Funds
6. Common Trusts.....
7. Bank Issued FDIC-Guaranteed Bonds.....

						\$28,608,621	742C1
						\$353,130,115	742C2
						\$381,738,736	742C
						\$86,167,085	745
						\$0	981A
							981C
						\$0	981B
						\$0	981
						\$0	743D
						\$0	743E
						\$0	746

INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)

8. Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas.....
9. Non-Mortgage Related Securities with Maturities Greater than Three Years that Do Not Have Embedded Options or Complex Coupon Formulas.....
10. Total of Securities Meeting the Requirements of Section 703.12(b) (Sum of items 2b+4c+8+9)

MORTGAGE-BACKED SECURITIES

11. Collateralized Mortg. Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs)....
12. Commercial Mortgage Backed Securities.....

						\$236,708,424	733
						\$3,597	733A

Acct Code	Amount
786A	
786B	
786	

**SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: SEPTEMBER, 30 2016**

Complete this schedule if amounts are reported on page 1, lines 4, 5, or 6; or if items below are applicable.

MISCELLANEOUS INVESTMENT INFORMATION

- 13. Total of Deposits and Shares Meeting the Requirements of Section 703.10(a) (FCU Only)
- 14. Market Value of Investments Purchased Under an Investment Pilot Program - 703.19 (FCU Only).....
- 15. Fair Value of Held to Maturity Investments (reported on line 6 of page 1).....
- 16. Investment Repurchase Agreements.....
- 17. Borrowing Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage.....
- 18. Investments Not Authorized by the FCU Act or NCUA Rules and Regulations (SCU ONLY). Exclude investments listed in Line 20 a. or b. (below).
- 19. Outstanding balance of brokered certificates of deposit and share certificates
- 20. Amounts 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 NCUA Rules and Regulations (if FCU), or similar state provisions (if SCU), that are not authorized under Part 703 of NCUA Rules and Regulations.
 - a. Securities.....
 - b. Other Investments.....
 - c. Other Assets.....
 - i. Split Dollar Life Insurance Arrangements
 - a) Collateral Assignment.....
 - b) Endorsement.....
 - ii. Other Insurance.....
 - iii. Other Non-insurance.....
 - d. Total (sum items a. - c.).....
- 21. Amounts reported in Asset section of the Statement of Financial Condition to fund Charitable Donation Accounts.....

	785
	785A
\$0	801
\$0	780
\$0	781
\$0	784A
\$0	788

	Acct Code
Recorded Value	789C
\$0	789D
\$0	789E
\$0	789E1
\$0	789E2
\$0	789F
\$0	789G

	Acct Code
Recorded Value	789H
\$0	

FCU= Federal Credit Union SCU= State Credit Union

SCHEDULE C
CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION AS OF: SEPTEMBER, 30 2016

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	ACCT CODE
Total Value of Investments in CUSOs	\$0	851
Total Amount loaned to CUSOs	\$0	852
Total Aggregate Cash Outlay in CUSOs	\$0	853

SCHEDULE D
DERIVATIVE TRANSACTIONS REPORT AS OF: SEPTEMBER, 30 2016

SECTION 1 - Outstanding

1. Total Derivative Transactions Outstanding:

- a. Interest Rate Swaps:
 - i. Pay-fixed.....
 - ii. Receive-fixed.....
 - iii. Basis.....
- b. Interest Rate Options:
 - i. Caps Purchased.....
 - ii. Floors Purchased.....
- c. Treasury Futures:
 - i. 2 & 3 Year Notes.....
 - ii. 5 & 10 Year Notes.....
- d. Other Derivatives (List):
 - i. _____
 - ii. _____
 - iii. _____

Total Notional Amount	Acct Code	Fair Value of Derivatives in a Gain Position	Acct Code	Fair Value of Derivatives in a Loss Position	Acct Code	Net Fair Value Gain (Loss)	Acct Code
\$0	1020	\$0	1020A	\$0	1020B	\$0	1020C
\$0	1021	\$0	1021A	\$0	1021B	\$0	1021C
\$0	1022	\$0	1022A	\$0	1022B	\$0	1022C
\$0	1023	\$0	1023A	\$0	1023B	\$0	1023C
\$0	1024	\$0	1024A	\$0	1024B	\$0	1024C
\$0	1025	\$0	1025A	\$0	1025B	\$0	1025C
\$0	1026	\$0	1026A	\$0	1026B	\$0	1026C
\$0	1027	\$0	1027A	\$0	1027B	\$0	1027C
\$0	1028	\$0	1028A	\$0	1028B	\$0	1028C
\$0	1029	\$0	1029A	\$0	1029B	\$0	1029C
\$0	1030	\$0	1030A	\$0	1030B	\$0	1030C

**SCHEDULE D
DERIVATIVE TRANSACTIONS REPORT AS OF: SEPTEMBER, 30 2016**

SECTION 2 - Outstanding with Accounting Designation

1. Derivative Transactions Outstanding with No Hedge Accounting Designation:

No Hedge Accounting Designation						
Number of Trades	Acct Code	Notional Amount	Acct Code	Net Fair Value Gain (Loss)	Acct Code	
a. Interest Rate Swaps:						
i. Pay-fixed.....	0	1020D	\$0	1020E	\$0	1020F
ii. Receive-fixed.....	0	1021D	\$0	1021E	\$0	1021F
iii. Basis.....	0	1022D	\$0	1022E	\$0	1022F
b. Interest Rate Options:						
i. Caps Purchased.....	0	1023D	\$0	1023E	\$0	1023F
ii. Floors Purchased.....	0	1024D	\$0	1024E	\$0	1024F
c. Treasury Futures:						
i. 2 & 3 Year Notes.....	0	1025D	\$0	1025E	\$0	1025F
ii. 5 & 10 Year Notes.....	0	1026D	\$0	1026E	\$0	1026F
d. Other Derivatives (List):						
	Acct Code					
i. _____	1027Z	0	1027D	\$0	1027E	1027F
ii. _____	1028Z	0	1028D	\$0	1028E	1028F
iii. _____	1029Z	0	1029D	\$0	1029E	1029F
Total Derivatives.....	0	1030D	\$0	1030E	\$0	1030F

2. Derivative Transactions Outstanding with Fair Value Hedge Accounting Designation:

Fair Value Hedge Designation						
# of Trades	Acct Code	Notional Amount	Acct Code	Net Fair Value Gain (Loss)	Acct Code	
a. Interest Rate Swaps:						
i. Pay-fixed.....	0	1020G	\$0	1020H	\$0	1020J
ii. Receive-fixed.....	0	1021G	\$0	1021H	\$0	1021J
iii. Basis.....	0	1022G	\$0	1022H	\$0	1022J
b. Interest Rate Options:						
i. Caps Purchased.....	0	1023G	\$0	1023H	\$0	1023J
ii. Floors Purchased.....	0	1024G	\$0	1024H	\$0	1024J
c. Treasury Futures:						
i. 2 & 3 Year Notes.....	0	1025G	\$0	1025H	\$0	1025J
ii. 5 & 10 Year Notes.....	0	1026G	\$0	1026H	\$0	1026J
d. Other Derivatives (List):						
	Acct Code					
i. _____	1027Z	0	1027G	\$0	1027H	1027J
ii. _____	1028Z	0	1028G	\$0	1028H	1028J
iii. _____	1029Z	0	1029G	\$0	1029H	1029J
Total Derivatives.....	0	1030G	\$0	1030H	\$0	1030J

3. Derivative Transactions Outstanding with Cash Flow Hedge Accounting Designation:

Cash Flow Hedge Designation						
# of Trades	Acct Code	Notional Amount	Acct Code	Net Fair Value Gain (Loss)	Acct Code	
a. Interest Rate Swaps:						
i. Pay-fixed.....	0	1020K	\$0	1020L	\$0	1020M
ii. Receive-fixed.....	0	1021K	\$0	1021L	\$0	1021M
iii. Basis.....	0	1022K	\$0	1022L	\$0	1022M
b. Interest Rate Options:						
i. Caps Purchased.....	0	1023K	\$0	1023L	\$0	1023M
ii. Floors Purchased.....	0	1024K	\$0	1024L	\$0	1024M
c. Treasury Futures:						
i. 2 & 3 Year Notes.....	0	1025K	\$0	1025L	\$0	1025M
ii. 5 & 10 Year Notes.....	0	1026K	\$0	1026L	\$0	1026M
d. Other Derivatives (List):						
	Acct Code					
i. _____	1027Z	0	1027K	\$0	1027L	1027M
ii. _____	1028Z	0	1028K	\$0	1028L	1028M
iii. _____	1029Z	0	1029K	\$0	1029L	1029M
Total Derivatives.....	0	1030K	\$0	1030L	\$0	1030M

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**SCHEDULE D
DERIVATIVE TRANSACTIONS REPORT AS OF: SEPTEMBER, 30 2016**

SECTION 3 - Activity

1. Derivative Transactions activity:

- a. Interest Rate Swaps:
 - i. Pay-fixed.....
 - ii. Receive-fixed.....
 - iii. Basis.....
- b. Interest Rate Options:
 - i. Caps Purchased....
 - ii. Floors Purchased...
- c. Treasury Futures:
 - i. 2 & 3 Year Notes....
 - ii. 5 & 10 Year Notes..
- d. Other Derivatives (List):
 - i. _____
 - ii. _____
 - iii. _____

Total Notional Amount from Previous Quarter (A)	Acct Code	Notional Amount of Derivative Transactions Made in Current Quarter (B)	Acct Code	Notional Amount Amortized, Matured, or Terminated in Current Quarter (C)	Acct Code	Outstanding Total Notional Amounts (A) + (B) + (C)	Acct Code
\$0	1020N	\$0	1020P	\$0	1020Q	\$0	1020R
\$0	1021N	\$0	1021P	\$0	1021Q	\$0	1021R
\$0	1022N	\$0	1022P	\$0	1022Q	\$0	1022R
\$0	1023N	\$0	1023P	\$0	1023Q	\$0	1023R
\$0	1024N	\$0	1024P	\$0	1024Q	\$0	1024R
\$0	1025N	\$0	1025P	\$0	1025Q	\$0	1025R
\$0	1026N	\$0	1026P	\$0	1026Q	\$0	1026R
\$0	1027N	\$0	1027P	\$0	1027Q	\$0	1027R
\$0	1028N	\$0	1028P	\$0	1028Q	\$0	1028R
\$0	1029N	\$0	1029P	\$0	1029Q	\$0	1029R
\$0	1030N	\$0	1030P	\$0	1030Q	\$0	1030R

Acct Code
1027Z
1028Z
1029Z

Total Derivatives.....

**SCHEDULE D
DERIVATIVE TRANSACTIONS REPORT AS OF: SEPTEMBER 30 2016**

SECTION 4 - Maturity Horizon

1. Current Notional Amount of Derivatives based on Maturity (years remaining in contract):

- a. Interest Rate Swaps:
 - i. Pay-fixed.....
 - ii. Receive-fixed.....
 - iii. Basis.....
- b. Interest Rate Options:
 - i. Caps Purchased....
 - ii. Floors Purchased...
- c. Treasury Futures:
 - i. 2 & 3 Year Notes....
 - ii. 5 & 10 Year Notes...
- d. Other Derivatives (List):
 - i. _____
 - ii. _____
 - iii. _____

Notional Amount													
≤1 yr	Acct Code	>1 to ≤3 yrs	Acct Code	>3 to ≤5 yrs	Acct Code	>5 to ≤10 yrs	Acct Code	>10 yrs	Acct Code	Total	Acct Code	Weighted Average yrs to Maturity	Acct Code
\$0	1020S	\$0	1020T	\$0	1020U	\$0	1020V	\$0	1020W	\$0	1020X	0.00	1020Y
\$0	1021S	\$0	1021T	\$0	1021U	\$0	1021V	\$0	1021W	\$0	1021X	0.00	1021Y
\$0	1022S	\$0	1022T	\$0	1022U	\$0	1022V	\$0	1022W	\$0	1022X	0.00	1022Y
\$0	1023S	\$0	1023T	\$0	1023U	\$0	1023V	\$0	1023W	\$0	1023X	0.00	1023Y
\$0	1024S	\$0	1024T	\$0	1024U	\$0	1024V	\$0	1024W	\$0	1024X	0.00	1024Y
\$0	1025S	\$0	1025T							\$0	1025X	0.00	1025Y
\$0	1026S	\$0	1026T	\$0	1026U	\$0	1026V	\$0	1026W	\$0	1026X	0.00	1026Y
\$0	1027S	\$0	1027T	\$0	1027U	\$0	1027V	\$0	1027W	\$0	1027X	0.00	1027Y
\$0	1028S	\$0	1028T	\$0	1028U	\$0	1028V	\$0	1028W	\$0	1028X	0.00	1028Y
\$0	1029S	\$0	1029T	\$0	1029U	\$0	1029V	\$0	1029W	\$0	1029X	0.00	1029Y
\$0	1030S	\$0	1030T	\$0	1030U	\$0	1030V	\$0	1030W	\$0	1030X	0.00	1030Y

Net Fair Value Gains (Losses)

≤1 yr	Acct Code	>1 to ≤3 yrs	Acct Code	>3 to ≤5 yrs	Acct Code	>5 to ≤10 yrs	Acct Code	>10 yrs	Acct Code	Total	Acct Code
\$0	1020S1	\$0	1020T1	\$0	1020U1	\$0	1020V1	\$0	1020W1	\$0	1020X1
\$0	1021S1	\$0	1021T1	\$0	1021U1	\$0	1021V1	\$0	1021W1	\$0	1021X1
\$0	1022S1	\$0	1022T1	\$0	1022U1	\$0	1022V1	\$0	1022W1	\$0	1022X1
\$0	1023S1	\$0	1023T1	\$0	1023U1	\$0	1023V1	\$0	1023W1	\$0	1023X1
\$0	1024S1	\$0	1024T1	\$0	1024U1	\$0	1024V1	\$0	1024W1	\$0	1024X1
\$0	1025S1	\$0	1025T1							\$0	1025X1
\$0	1026S1	\$0	1026T1	\$0	1026U1	\$0	1026V1	\$0	1026W1	\$0	1026X1
\$0	1027S1	\$0	1027T1	\$0	1027U1	\$0	1027V1	\$0	1027W1	\$0	1027X1
\$0	1028S1	\$0	1028T1	\$0	1028U1	\$0	1028V1	\$0	1028W1	\$0	1028X1
\$0	1029S1	\$0	1029T1	\$0	1029U1	\$0	1029V1	\$0	1029W1	\$0	1029X1
\$0	1030S1	\$0	1030T1	\$0	1030U1	\$0	1030V1	\$0	1030W1	\$0	1030X1

2. Current Net Fair Value Gains (Losses) of Derivatives based on Maturity (years remaining in contract)

- a. Interest Rate Swaps:
 - i. Pay-fixed.....
 - ii. Receive-fixed.....
 - iii. Basis.....
- b. Interest Rate Options:
 - i. Caps Purchased....
 - ii. Floors Purchased...
- c. Treasury Futures:
 - i. 2 & 3 Year Notes....
 - ii. 5 & 10 Year Notes...
- d. Other Derivatives (List):
 - i. _____
 - ii. _____
 - iii. _____

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**SCHEDULE D
DERIVATIVE TRANSACTIONS REPORT AS OF: SEPTEMBER, 30 2016**

SECTION 5 - Counterparty Exposure for Derivative Transactions

1	Acct Code	2	Acct Code	3	Acct Code	4	Acct Code	Total	Acct Code	
Clearing or Bilateral Agreement :										
1. Derivative Net Fair Value Gain (Loss) as of the end of the current quarter:	\$0	1031A	\$0	1031B	\$0	1031C	\$0	1031D	\$0	1031
a. Interest Rate Swaps	\$0	1032A	\$0	1032B	\$0	1032C	\$0	1032D	\$0	1032
b. Interest Rate Options	\$0	1033A	\$0	1033B	\$0	1033C	\$0	1033D	\$0	1033
c. Treasury Futures	\$0	1034A	\$0	1034B	\$0	1034C	\$0	1034D	\$0	1034
d. Other	\$0	1035A	\$0	1035B	\$0	1035C	\$0	1035D	\$0	1035
e. Total net fair value as of the end of the current quarter										
2. Fair Value of Collateral Pledged to (+) or Received from (-) Counterparty (Variation Margin only):										
a. Cash	\$0	1036A	\$0	1036B	\$0	1036C	\$0	1036D	\$0	1036
b. U.S. Treasury Securities	\$0	1037A	\$0	1037B	\$0	1037C	\$0	1037D	\$0	1037
c. U.S. Gov't Agency Debt	\$0	1038A	\$0	1038B	\$0	1038C	\$0	1038D	\$0	1038
d. U.S. Gov't Agency Securities (MBS)	\$0	1039A	\$0	1039B	\$0	1039C	\$0	1039D	\$0	1039
e. Total	\$0	1040A	\$0	1040B	\$0	1040C	\$0	1040D	\$0	1040
3. Net Credit Exposure from Derivatives										
	\$0	1041A	\$0	1041B	\$0	1041C	\$0	1041D	\$0	1041
4. Fair Value of Collateral posted as Initial Margin										
	\$0	1042A	\$0	1042B	\$0	1042C	\$0	1042D	\$0	1042

SCHEDULE E

BANK SECRECY ACT/ANTI-MONEY LAUNDERING INFORMATION AS OF: SEPTEMBER, 30 2016

Complete this schedule if the items below are applicable. This information will not be released to the public.

MONEY SERVICES BUSINESSES

- 1. Total Money Services Businesses.....
- 2. Dealers in Foreign Exchange.....
- 3. Check Cashers.....
- 4. Monetary Instruments.....
- 5. Money Transmitters.....
- 6. Provider of Prepaid Access.....
- 7. Seller of Prepaid Access.....

Number of Accounts	Acct Code	Amount	Acct Code
*	1050	*	1050A
*	1051		
*	1052		
*	1053		
*	1054		
*	1055		
*	1056		

GMF Exhibit 5

FRAMPTON PURDY

ATTORNEYS AT LAW

SEAN S. FRAMPTON
DOUGLAS SCOTTI
RYAN D. PURDY

530 WEST 19TH STREET #301
WHITEFISH, MONTANA 59937
T: (406) 862-9600 F: (406) 862-9611
WWW.FRAMPTONPURDY.COM

LAURA J. WEBB
CONNOR C. WALKER

October 25, 2018

VIA US MAIL AND EMAIL mklinkhammer@montanadsl.net

Mr. Michael Klinkhammer
Klinkhammer Law Offices
1111 S Main St
Kalispell, MT 59901

RE: Recording of Warranty Deeds per Agreement

Dear Mike:

Please be advised that WCU recorded the attached deeds to the property today. Judgment was entered on October 9, 2018 and the 14-day automatic stay on execution of the judgment passed on October 23, 2018. Also, Thornton's complaint never contained a cause of action for preliminary or permanent injunction and thus neither the judgment nor the automatic stay provision would apply.

With the assistance of the Flathead County Sheriff's office, the locks at the entrance of the property have been changed. We understand that your client has machinery and personal property located on the property and WCU will grant supervised access for the Thorntons to remove their personal property so long as this office receives 48 hours of advanced notice and the Flathead County Sheriff's office is available to accompany and supervise the removal.

Finally, please be advised that your client does not have permission to be on the property and that any attempt to access the property without the advance written consent of WCU will be considered a trespass for which WCU will report to the Flathead County Sheriff.

Frampton Purdy Law Firm



Sean S. Frampton

SSF/kk
Enclosures

GMF Exhibit 6

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

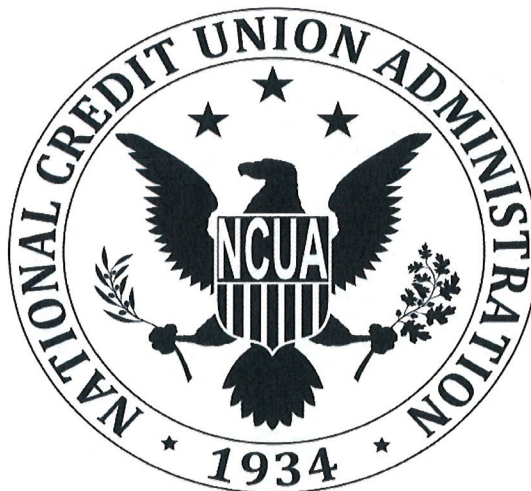
Call Report Form and Instructions

**TO THE BOARD OF DIRECTORS OF
THE CREDIT UNION ADDRESSED:**

This booklet contains the Call Report, Form 5300. This form is effective September 30, 2018 until superseded. Please complete the Call Report using accounting and statistical information from your credit union's records as of 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 National Credit Union Administration Regional Office or your state credit union supervisor, as appropriate. Please call NCUA Customer Service at 1-800-827-3255 with any technical questions.

**NATIONAL
CREDIT UNION
ADMINISTRATION**



**CALL REPORT
Form 5300
Effective
September 30, 2018
Until Superseded**

INSTRUCTIONS FOR REPORTING REQUIREMENTS

The Call Report contains three sections: a core section (pages 1 -11), PCA Net Worth Calculation Worksheet (Page 12), and supplementary schedules.

All credit unions must complete the core section every reporting period. The PCA Net Worth Calculation Worksheet requires no input unless you completed a merger or acquisition that qualifies for Business Combination Accounting or intend to use an optional Total Assets Election and/or Alternative Risk Based Net Worth calculation to compute your net worth ratio. In this case, you must input your financial information into the system.

The supplementary schedules A - E, pages 14 - 26, requires your input only if applicable. The table below reflects the supplementary schedules and applicable reporting requirements for each schedule.

SCHEDULE	REPORTING REQUIREMENT
A - Specialized Lending	Complete this schedule if your credit union: <ul style="list-style-type: none"> ● has indirect loans outstanding, ● has real estate loans outstanding or real estate lending activity year to date, ● has purchased loans from, or sold loans to, other financial institutions year to date, ● has participation loans outstanding or participation lending activity year to date, ● has member business/commercial loans outstanding or commercial lending activity year to date, or ● has any Troubled Debt Restructured (TDR) loans outstanding or has approved TDR loans year-to-date. ● has purchased or obtained credit impaired loans in a merger.
B - Investments, Supplemental Information	Complete this schedule if your credit union: <ul style="list-style-type: none"> ● has investments classified as Trading, Available for Sale, or Held to Maturity, ● has non-security investments that meet the requirements of Section 703.10(a), ● has investments purchased under an investment pilot program as defined by Section 703.19, ● has investment repurchase agreements, ● has investments not authorized by the FCU Act or NCUA Rules and Regulations, or ● has investments in brokered certificates of deposit or brokered share certificates.
C - Credit Union Service Organization (CUSO) Information	Complete this schedule if your credit union has investments, loans, or an aggregate cash outlay in CUSOs.
D - Derivative Transactions Report	Complete this schedule if your credit union uses derivative contracts.
E - Bank Secrecy Act/Anti-Money Laundering Information	Complete this schedule if Money Services Businesses hold accounts at your credit union.

INSTRUCTIONS FOR CORRECTING A SUBMITTED CALL REPORT

If a previously submitted Call Report contains errors, inaccurate information, or omissions, you must correct and resubmit it.

Credit Union Name: WHITEFISH CREDIT UNION ASSOCIATION Federal Charter/Certificate Number: 61949

CERTIFICATION OF NCUA 5300 CALL REPORT AS OF: DECEMBER, 31 2018

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: Scholten
Please Print

First Name: Liz
Please Print

Last Name: Scholten
(Signature)

First Name: Liz
(Signature)

Date: 05/07/2019

Validation Date: 07/23/2019

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.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number.

Public reporting burden of this collection of information is estimated to average 6 hours per response, including the time for reviewing instructions, searching existing data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspects of this collection of information, including suggestions for reducing this burden to:

National Credit Union Administration
Office of the Chief Information Officer
1775 Duke Street
Alexandria, VA 22314-3428

STATEMENT OF FINANCIAL CONDITION AS OF: DECEMBER 31 2018
 (ROUND CENTS TO THE NEAREST WHOLE DOLLAR. DO NOT REPORT CENTS.)

This page must be completed by all credit unions.

ASSETS

CASH:

	Acct Code	Amount
1. Cash on Hand (Coin and Currency).....	730A	\$2,285,860
2. Cash on Deposit (Amounts Deposited in Financial Institutions)		
a. Cash on Deposit in Corporate Credit Unions.....	730B1	\$0
b. Cash on Deposit in Other Financial Institutions.....	730B2	\$25,091,816
c. Total Cash on Deposit (Amounts Deposited in Financial Institutions).....	730B	\$25,091,816
3. Cash Equivalents (Investments with Original Maturities of Three Months or Less).....	730C	\$0

INVESTMENTS: if your credit union reports amounts for items 4, 5, or 6 below, complete Schedule B - Investments, Supplemental Information.

	A	B	C1	C2	D	E
	Acct Code	Acct Code	Acct Code	Acct Code	Acct Code	Acct Code
	<= 1 Year	> 1-3 Years	> 3-5 Years	> 5-10 Years	> 10 Years	TOTAL AMOUNT
4. Trading Securities.....	965A	\$0	\$0	\$0	\$0	\$0
5. Available for Sale Securities....	797A	\$96,628,302	\$145,870,068	\$123,868,801	\$53,144,026	\$515,211,660
6. Held-to-Maturity Securities.....	796A	\$0	\$0	\$0	\$0	\$0
7. Deposits in commercial banks, S&Ls, savings banks.....	744A	\$750,000	\$3,250,000	\$0	\$0	\$4,000,000
8. Loans to and investments in natural person credit unions.....	672A	\$0	\$0	\$0	\$0	\$0
9. Membership capital at corp. CUs/Nonperpetual Capital Account	769A1	\$0				\$0
10. Paid-in capital at corp. CUs/Perpetual Contributed Capital	769B1	\$0				\$0
11. All other investments in corporate credit unions.....	652A	\$0	\$0	\$0	\$0	\$0
12. All other investments.....	766A	\$1,731,100	\$0	\$0	\$0	\$0
13. TOTAL INVESTMENTS (Sum of items 4-12).....	799A1	\$99,109,402	\$149,120,068	\$123,868,801	\$53,144,026	\$534,798,451

LOANS Held for Sale: See Instructions.

	Acct	Amount
14. Loans Held for Sale.....	003	\$0

Credit Union Name: WHITEFISH CREDIT UNION ASSOCIATION

Federal Charter/Certificate Number: 61949

STATEMENT OF FINANCIAL CONDITION AS OF: DECEMBER, 31 2018

This page must be completed by all credit unions.

ASSETS -- CONTINUED

	Number of Loans	Acct Code	Amount	Acct Code
15. TOTAL LOANS & LEASES.....	10,390	025A	\$862,899,254	025B
16. Less: Allowance for Loan & Lease Losses.....			\$1,791,411	719

Other Assets:

	Number of Loans	Acct Code	Amount	Acct Code	Amount	Acct Code
17. Foreclosed and Repossessed Assets						
a. Real Estate.....	4	798B1	\$4,843,225	798A1		
b. Automobiles.....	0	798B2	\$0	798A2		
c. Other.....	0	798B3	\$0	798A3		
d. Total Foreclosed and Repossessed Assets.....	4	798B	\$4,843,225	798A		
18. Land and Building.....					\$14,799,447	007
19. Other Fixed Assets.....					\$2,236,629	008
20. NCUA Share Insurance Capitalization Deposit.....					\$11,755,968	794
21. Intangible Assets						
a. Identifiable Intangible Assets.....			\$0	009D1		
b. Goodwill.....			\$0	009D2		
c. Total Intangible Assets.....			\$0	009D		
22. Other Assets						
a. Accrued Interest on Loans.....			\$2,454,062	009A		
b. Accrued Interest on Investments.....			\$2,560,550	009B		
c. All Other Assets.....			\$3,307,460	009C		
d. Non-Trading Derivative Assets, net.....			\$0	009E		
e. Total Other Assets.....			\$8,322,072	009		
23. TOTAL ASSETS (Sum of items 1, 2c, 3, 13, 14, 15 less 16, 17d, 18, 19, 20, 21c, and 22e).....					\$1,465,241,311	010

STATEMENT OF FINANCIAL CONDITION AS OF: DECEMBER, 31 2018

This page must be completed by all credit unions.

LIABILITIES:	A. < 1 Year	Acct Code	B1. 1 - 3 Years	Acct Code	B2. > 3 Years	Acct Code	C. Total Amount	Acct Code
1. Draws Against Lines of Credit	\$0	883A	\$0	883B1	\$0	883B2	\$0	883C
2. Other Notes, Promissory Notes and Interest Payable.....	\$451,667	011A	\$12,141	011B1	\$0	011B2	\$463,808	011C
3. Borrowing Repurchase Transactions.....	\$0	058A	\$0	058B1	\$0	058B2	\$0	058C
4. Subordinated Debt.....	\$0	867A	\$0	867B1	\$0	867B2	\$0	867C
5. Subordinated Debt included in Net Worth.....	\$451,667	860A	\$12,141	860B1	\$0	860B2	\$463,808	860C
6. TOTALS (each column).....								
7. Non-Trading Derivative Liabilities, net.....							\$0	825A
8. Accrued Dividends & Interest Payable on Shares & Deposits.....							\$0	820A
9. Accounts Payable and Other Liabilities.....							\$5,157,035	825

SHARES/DEPOSITS:	Dividend Rate	Acct Code	Number of Accounts	Acct Code	A. < 1 Year	Acct Code	B1. 1 - 3 Years	Acct Code	B2. > 3 Years	Acct Code	C. Total Amount	Acct Code
10. Share Drafts.....	0.05	553	10,071	452	\$7,486,157	902A					\$7,486,157	902
11. Regular Shares.....	1.60	552	50,665	454	\$1,139,605,713	657A					\$1,139,605,713	657
12. Money Market Shares.....	0.00	532	0	458	\$0	911A					\$0	911
13. Share Certificates.....	0.00	547	0	451	\$0	908A			\$0	908B2	\$0	908C
14. IRA/KEOGH Accounts.....	2.00	554	3,539	453	\$127,680,573	908A			\$0	908B2	\$127,680,573	906C
15. All Other Shares.....	0.00	585	19	455	\$21,393	630A			\$0	630B2	\$21,393	630
16. TOTAL SHARES.....			64,294	966	\$1,274,793,836	013A			\$0	013B2	\$1,274,793,836	013
17. Nonmember Deposits.....	0.00	599	0	457	\$0	880A			\$0	880B2	\$0	880
18. TOTAL SHARES and DEPOSITS.....			64,294	460	\$1,274,793,836	018A			\$0	018B2	\$1,274,793,836	018

Additional Shares/ Deposits (Included in the Shares/Deposits Listed Above):

	Amount	Acct
19. Accounts Held by Member Government Depositors.....	\$20,458,203	631
20. Accounts Held by Nonmember Government Depositors.....	\$0	632
21. Employee Benefit Member Shares.....	\$0	633
22. Employee Benefit Nonmember Shares.....	\$0	634
23. 529 Plan Member Deposits.....	\$0	635
24. Non-dollar denominated deposits.....	\$0	636
25. Health Savings Accounts.....	\$0	637
26. Dollar Amount of Share Certificates = or > \$100,000 (Excluding brokered share certificates participated out by the broker in shares of less than \$100,000).....	\$0	638
27. Dollar Amount of IRA/Keogh Accounts = or > \$100,000.....	\$55,766,467	639
28. Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accts as part of Sweep Program	\$0	641
29. Dollar Amount of Commercial Share Accounts.....	\$108,615,906	643
30. Negative Shares Included in All Other Unsecured Loans/Lines of Credit on Page 6.....	\$21,906	644

Credit Union Name: WHITEFISH CREDIT UNION ASSOCIATION

Federal Charter/Certificate Number: 61949

STATEMENT OF FINANCIAL CONDITION AS OF: DECEMBER, 31 2018

This page must be completed by all credit unions.

EQUITY:	Amount	Acct code
31. Undivided Earnings.....	\$172,544,930	940
32. Regular Reserves.....	\$20,351,362	931
33. Appropriation for Non-Conforming Investments (State Credit Unions ONLY).....	\$0	668
34. Other Reserves.(Appropriations of Undivided Earnings).....	\$0	658
35. Equity Acquired in Merger.....	\$0	658A
36. Miscellaneous Equity	\$0	996
37. Accumulated Unrealized Gains (Losses) on Available for Sale Securities.....	(\$7,681,912)	945
38. Accumulated Unrealized Losses for OTTI (Due to Other Factors) on HTM Debt Securities.....	\$0	945C
39. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges.....	\$0	945A
40. Other Comprehensive Income (unless already included in item 37-39).....	(\$387,748)	945B
41. Net Income (unless this amount is already included in Undivided Earnings).....	\$0	602
42. TOTAL LIABILITIES, SHARES, AND EQUITY (Sum items 6-9, 18, and 31-41; must equal line 23, P.2.).....	\$1,465,241,311	014

If the credit union has any unfunded commitments or loans sold or swapped with recourse, complete Pg 11 - Liquidity, Commitments and Sources.

NCUA INSURED SAVINGS COMPUTATION

(ROUND CENTS TO THE NEAREST WHOLE DOLLAR. DO NOT REPORT CENTS.)

This section must be completed by all credit unions.

Insured shares and deposits, as described in Part 745 of the NCUA Rules and 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.		
(See instructions for the following line items.)	Uninsured Amount	Acct Code
A. Uninsured IRA and KEOGH Member Shares and Deposits	\$4,160,560	065A1
A1. Uninsured KEOGH Member Shares and Deposits for Employee Benefit Plans	\$0	065A3
B. Uninsured Employee Benefit Member Shares and Deposits	\$0	065B1
C. Uninsured Member 529 Plan Deposits	\$0	065C1
D. Uninsured Member Accts Held by Government Depositors	\$20,208,203	065D1
E. Other Uninsured Member Shares and Deposits	\$70,959,194	065E1
F. TOTAL UNINSURED MEMBER SHARES AND DEPOSITS (A+A1+B+C+D+E)	\$95,327,957	065A4
G. Uninsured Nonmember Employee Benefit Shares and Deposits	\$0	067A1
H. Uninsured Nonmember Accts Held by Government Depositors	\$0	067B1
I. Other Uninsured Nonmember Shares and Deposits	\$0	067C1
J. TOTAL UNINSURED NONMEMBER SHARES AND DEPOSITS (G+H+I)	\$0	067A2
K. TOTAL UNINSURED SHARES AND DEPOSITS (F+J)	\$95,327,957	068A
L. TOTAL INSURED SHARES AND DEPOSITS (item 18 from page 3 less item K)	\$1,179,465,879	069A

STATEMENT OF INCOME AND EXPENSE

This page must be completed by all credit unions.

REPORT YEAR-TO-DATE NUMBERS FOR THE CYCLE

INTEREST INCOME YEAR-TO-DATE FOR THE CYCLE		Amount	Acct Code
1.	Interest on Loans (Gross-before interest refunds).....	\$33,383,927	110
2.	(Less) Interest Refunded.....	\$0	119
3.	Income from Investments (Including Interest and Dividends).....	\$14,402,732	120
4.	Trading Profits and Losses (Realized and Unrealized Gains/Losses).....	\$0	124
5.	TOTAL INTEREST INCOME (Sum of items 1-4).....	\$47,786,659	115

INTEREST EXPENSE YEAR-TO-DATE FOR THE CYCLE		Amount	Acct Code
6.	Dividends on Shares (Includes dividends earned during current period).....	\$18,136,596	380
7.	Interest on Deposits (Total interest expense for deposit accounts) (State Credit Union ONLY)...	\$0	381
8.	Interest on Borrowed Money.....	\$52,395	340
9.	TOTAL INTEREST EXPENSE (Sum of items 6-8).....	\$18,188,991	350
10.	Provision for Loan & Lease Losses.....	(\$1,441,833)	300
11.	NET INTEREST INCOME AFTER PROVISION FOR LOAN AND LEASE LOSSES (Item 5 less item 9 less item 10).....	\$31,039,501	116

NON-INTEREST INCOME YEAR-TO-DATE FOR THE CYCLE		Amount	Acct Code
12.	Fee Income.....	\$667,550	131
13.	Other Operating Income (Includes unconsolidated CUSO Income and Gain (Loss) associated with the Hedged Item (Non-Investment Assets) in a Non-Trading, Fair Value (FV) Derivatives Hedge).....	\$1,632,117	659
14.	Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities).....	(\$38,541)	420
a.	Total Other-Than-Temporary Impairment (OTTI) Losses...	\$0	420A
b.	Less: Portion OTTI Losses in Other Comprehensive Income..	\$0	420B
c.	OTTI Losses Recognized in Earnings (Include in Item 14)...	\$0	420C
d.	Gain (Loss) associated with the Hedged Item (Investments) in a Non-Trading, FV Derivatives Hedge (Include in Item 14)	\$0	420D
15.	Gain (Loss) on Non-Trading Derivatives.....	\$0	421
16.	Gain (Loss) on Disposition of Fixed Assets.....	(\$75,125)	430
17.	Gain from Bargain Purchase (Merger).....	\$0	431
18.	Other Non-operating Income (Expense).....	\$0	440
19.	TOTAL NON-INTEREST INCOME (Sum of items 12-18).....	\$2,186,001	117

NON-INTEREST EXPENSE YEAR-TO-DATE FOR THE CYCLE		Amount	Acct Code
20.	Total Employee Compensation and Benefits.....	\$12,513,293	210
21.	Travel and Conference Expense.....	\$572,571	230
22.	Office Occupancy Expense.....	\$1,558,273	250
23.	Office Operations Expense.....	\$2,620,285	260
24.	Educational and Promotional Expenses.....	\$1,310,950	270
25.	Loan Servicing Expense.....	\$511,581	280
26.	Professional and Outside Services.....	\$343,784	290
27.	Member Insurance		
a.	NCUSIF Premium Expense.....	\$0	311A
b.	Temporary Corporate CU Stabilization Fund Assessment...	\$0	311
c.	Other Member Insurance Expense.....	\$0	310A
d.	Total Member Insurance.....	\$0	310
28.	Operating Fees (Examination and/or supervision fees).....	\$138,252	320
29.	Miscellaneous Operating Expenses.....	\$1,152,013	360
30.	TOTAL NON-INTEREST EXPENSE (Sum of items 20-29).....	\$20,721,002	671
31.	NET INCOME (LOSS) (line 11 plus line 19 less line 30).....	\$12,504,500	661A

RESERVE TRANSFERS YEAR-TO-DATE FOR THE CYCLE		Amount	Acct Code
32.	Transfer to Regular Reserves.....	\$0	393

OTHER CALCULATIONS		Amount	Acct Code
33.	NET INCOME (LOSS) EXCLUDING NCUSIF PREMIUMS AND TEMPORARY CORPORATE CU STABILIZATION FUND ASSESSMENT REPORTED ON LINES 27a & 27b (Item 31 + Item 27a+ Item 27b).....	\$12,504,500	660A

Credit Union Name: WHITEFISH CREDIT UNION ASSOCIATION

Federal Charter/Certificate Number: 61949

LOANS AS OF: DECEMBER, 31 2018

This page must be completed by all credit unions.

LOANS & LEASES: Report the interest rate, number, and amount of credit union loans on lines 1 through 13 below. The Number (Account Code 025A1) and Amount (Account Code 025B1) reported on Line 14 should equal the Number (Account Code 025A) and Amount (Account Code 025B) reported on Page 2 Line 15. Report participation loans (loans purchased by the credit union) or indirect loans in the appropriate category within this section. Also, please complete Schedule A - Specialized Lending, if your credit union has any indirect loans, real estate loans, member business/commercial loans, troubled debt restructured, or purchased credit impaired loans outstanding or if the credit union originated any real estate loans or commercial loans during the reporting period.

	Interest Rate	Acct Code	Number of Loans	Acct Code	Amount	Acct Code
1. Unsecured Credit Card Loans.....	9.00	521	377	993	\$1,367,204	396
2. Payday Alternative Loans (PAL loans) (Federal CU Only).....		522A		994A		397A
3. Non-Federally Guaranteed Student Loans.....	0.00	595A	0	963A	\$0	698A
4. All Other Unsecured Loans/Lines of Credit.....	9.28	522	743	994	\$3,426,596	397
5. New Vehicle Loans.....	3.83	523	212	958	\$4,734,160	385
6. Used Vehicle Loans.....	4.65	524	2,423	968	\$27,108,131	370
7. Leases Receivable.....	0.00	565	0	954	\$0	002
8. All Other Secured Non-Real Estate Loans/Lines of Credit.....	4.46	595B	1,181	963C	\$18,538,507	698C
9. Total Loans/Lines of Credit Secured by 1st Lien 1-4 Family Residential Properties.....	3.91	563A	4,023	959A	\$595,520,115	703A
10. Total Loans/Lines of Credit Secured by Junior Lien 1-4 Family Residential Properties.....	5.10	562A	417	960A	\$19,030,729	386A
11. All Other Real Estate Loans/Lines of Credit.....	6.17	562B	443	960B	\$28,019,321	386B
12. Commercial Loans/Lines of Credit Real Estate Secured.....	5.26	525	469	900K4	\$152,026,957	718A5
13. Commercial Loans/Lines of Credit Not Real Estate Secured...	5.70	526	102	900P	\$13,127,534	400P
14. TOTAL LOANS & LEASES (Sum of items 1-13 must equal total loans and leases, Page 2.).....			10,390	025A1	\$862,899,254	025B1

15. Loans Granted Year-to-Date.....	Number	Acct Code	Amount	Acct Code		
	3,304	031A	\$200,939,344	031B		
a. Payday Alternative Loans (PAL loans) Granted Year-to-Date (also include amount in Line 15) (Federal CU Only)		031C		031D		
16. Non-Federally Guaranteed Student Loans in Deferred Status.....	0	963B	\$0	698B		
17. Loans Outstanding to Credit Union Officials and Senior Executive Staff.....	25	995	\$3,943,862	956		
18. Government Guaranteed Non-Commercial Loans (contained in lines 1 - 11 above).....	Number	Acct Code	Outstanding Balance	Acct Code	Guaranteed Portion	Acct Code
	0	1060	\$0	1060A	\$0	1060B
19. Government Guaranteed Commercial Loans (contained in lines 12 - 13 above)						
a. Small Business Administration Loans.....	29	691B1	\$7,151,950	691C1	\$6,895,112	691C2
b. Other Government Guaranteed Loans.....	61	691P	\$29,663,241	691P1	\$27,778,592	691P2

MISCELLANEOUS INFORMATION AS OF: DECEMBER, 31 2018
This page must be completed by all credit unions.

1. 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.)

	Acct Code
No	875

Yes/No

a. If so, indicate the name of the insurance company.....

	Acct Code
	876

b. Dollar amount of shares and/or deposits insured by the company named above.....

	Acct Code
	877
	\$0

2. Number of current members (not number of accounts).....

	Acct Code
	083
	55,750
	084
	161,424

3. Number of potential members.....

4. Number of credit union employees who are:

a. Full-Time (26 hours or more per week).....

	Acct Code
	564A
	158

b. Part-Time (25 hours or less per week).....

	Acct Code
	564B
	1

5. Provide the aggregate of all capital and operating lease payments on fixed assets, without discounting commitments for future payments to present value.....

	Acct Code
	980
	\$270,200

6. Has the credit union completed a merger or acquisition that qualifies for Business Combination Accounting on or after January 1, 2009? **if this answer is "Yes" please complete line 7 on Page 12.**

	Acct Code
	1003
	No

Yes/No

7. If you have a transactional world wide website, how many members use it.....

	Acct Code
	892B
	13,552

8. Does the credit union plan to add any new branches or expand existing facilities in the next 12 months?.....

	Acct Code
	566B
	No

Yes/No

9. Uninsured Secondary Capital (Low-Income Designated CUs Only).....

1 - 3 Years	Acct Code	> 3 Years	Acct Code	Total Amount	Acct Code
\$0	925B1	\$0	925B2	\$0	925

10. Amount of Grants Awarded to Your Credit Union Year-to-Date.....

11. Amount of Grants Received by Your Credit Union Year-to-Date.....

12. Number of International Remittances Originated Year-to-Date.....

	Acct Code
	926
	\$0
	927
	\$0
	928
	0

DELINQUENT LOANS BY COLLATERAL TYPE AS OF: DECEMBER, 31 2018
This page must be completed by all credit unions.

Report Number Only

TOTAL NUMBER OF DELINQUENT LOANS BY COLLATERAL TYPE	Reportable Delinquency						Total Number of Reportable Delinquent Loans	
	30- 59 days		60-179 days		180-359 days			>=360 days
	024A	026A	027A	028A	029A	030A		
1a. Unsecured Credit Card Loans.....	0	0	0	0	0	0	0	045A
2a. Payday Alternative Loans (PAL loans) (Federal CU Only).....	089A	127A	128A	129A	130A	131A	0	130A
3a. Non-Federally Guaranteed Student Loans.....	0	0	0	0	0	0	0	053E
4a. New Vehicle Loans.....	0	035A1	0	035B1	0	035D1	1	035E1
5a. Used Vehicle Loans.....	6	035A2	5	035B2	1	035D2	6	035E2
6a. 1st Mortgage Real Estate Loans/Lines of Credit								
1. Fixed Rate (incl. Hybrid/Balloon > 5 yrs).....	4	029A	5	029B	2	029C	1	029D
2. Adjustable Rate (incl. Hybrid/Balloon 5 yrs or less)	0	030A	0	030B	1	030C	0	030D
7a. Other Real Estate Loans/Lines of Credit								
1. Fixed Rate/Hybrid/Balloon.....	1	032A	0	032B	0	032C	0	032D
2. Adjustable Rate.....	0	033A	0	033B	0	033C	0	033D
8a. Leases Receivable.....	0	034A	0	034B	0	034C	0	034D
9a. All Other Loans (See Instructions).....	2	035A	7	035B	0	035C	0	035D
10a. TOTAL NUMBER OF DELINQUENT LOANS	13	020A	18	021A	4	022A	1	023A

TOTAL AMOUNT OF DELINQUENT LOANS BY COLLATERAL TYPE

1a. Unsecured Credit Card Loans.....	\$0	024B	\$0	026B	\$0	027B	\$0	028B	\$0	045B
2a. Payday Alternative Loans (PAL loans) (Federal CU Only).....	089B	127B	128B	129B	130B	131B	0	130B		
3a. Non-Federally Guaranteed Student Loans.....	\$0	020T	\$0	021T	\$0	022T	\$0	041T		
4a. New Vehicle Loans.....	\$0	020C1	\$18,556	021C1	\$0	022C1	\$0	041C1		
5a. Used Vehicle Loans.....	\$50,851	020C2	\$69,813	021C2	\$21,779	022C2	\$0	041C2		
6a. 1st Mortgage Real Estate Loans/Lines of Credit										
1. Fixed Rate (incl. Hybrid/Balloon > 5 yrs).....	\$415,688	751	\$466,174	752	\$216,966	753	\$163,877	754		
2. Adjustable Rate (incl. Hybrid/Balloon 5 yrs or less)	\$0	771	\$0	772	\$53,983	773	\$0	774		
7a. Other Real Estate Loans/Lines of Credit										
1. Fixed Rate/Hybrid/Balloon.....	\$106,502	755	\$0	756	\$0	757	\$0	758		
2. Adjustable Rate.....	\$0	775	\$0	776	\$0	777	\$0	778		
8a. Leases Receivable.....	\$0	020D	\$0	021D	\$0	022D	\$0	041D		
9a. All Other Loans (See Instructions).....	\$11,058	020C	\$2,675,651	021C	\$0	022C	\$0	041C		
10b. TOTAL AMOUNT OF DELINQUENT LOANS	\$584,099	020B	\$3,230,394	021B	\$292,728	022B	\$163,877	023B		

Report Amount Only

TOTAL AMOUNT OF DELINQUENT LOANS BY COLLATERAL TYPE	Reportable Delinquency						Total Amount of Reportable Delinquent Loans	
	30- 59 days		60-179 days		180-359 days			>=360 days
	024B	026B	027B	028B	029B	030B		
1b. Unsecured Credit Card Loans.....	\$0	024B	\$0	026B	\$0	027B	\$0	045B
2b. Payday Alternative Loans (PAL loans) (Federal CU Only).....	089B	127B	128B	129B	130B	131B	0	130B
3b. Non-Federally Guaranteed Student Loans.....	\$0	020T	\$0	021T	\$0	022T	\$0	041T
4b. New Vehicle Loans.....	\$0	020C1	\$18,556	021C1	\$0	022C1	\$0	041C1
5b. Used Vehicle Loans.....	\$50,851	020C2	\$69,813	021C2	\$21,779	022C2	\$0	041C2
6b. 1st Mortgage Real Estate Loans/Lines of Credit								
1. Fixed Rate (incl. Hybrid/Balloon > 5 yrs).....	\$415,688	751	\$466,174	752	\$216,966	753	\$163,877	754
2. Adjustable Rate (incl. Hybrid/Balloon 5 yrs or less)	\$0	771	\$0	772	\$53,983	773	\$0	774
7b. Other Real Estate Loans/Lines of Credit								
1. Fixed Rate/Hybrid/Balloon.....	\$106,502	755	\$0	756	\$0	757	\$0	758
2. Adjustable Rate.....	\$0	775	\$0	776	\$0	777	\$0	778
8b. Leases Receivable.....	\$0	020D	\$0	021D	\$0	022D	\$0	041D
9b. All Other Loans (See Instructions).....	\$11,058	020C	\$2,675,651	021C	\$0	022C	\$0	041C
10b. TOTAL AMOUNT OF DELINQUENT LOANS	\$584,099	020B	\$3,230,394	021B	\$292,728	022B	\$163,877	023B

ADDITIONAL DELINQUENCY INFORMATION AS OF: DECEMBER, 31 2018
 (Included in the delinquent loan information reported on Page 8)

This page must be completed by all credit unions.

Report Number Only

	Reportable Delinquency										Total Number of Reportable Delinquent Loans	
	30-59 days		60-179 days		180-359 days		>=360 days					
11a. Indirect Loans.....	0	036A	0	036B	0	036C	0	036D	0	036E	0	036E
12a. Participation Loans.....	0	037A	4	037B	0	037C	0	037D	0	037E	4	037E
13a. Interest Only & Payment Option 1st Mortgage Loans	1	038A	0	038B	0	038C	0	038D	0	038E	0	038E
14a. Interest Only & Payment Option Other RE/LOC Loans	0	039A	0	039B	0	039C	0	039D	0	039E	0	039E
15a. Residential Construction excluding Commercial Purpose	0	040A1	0	040B2	0	040C1	0	040D1	0	040E1	0	040E1
16a. Member Commercial Loans Secured by Real Estate	3	043A3	1	043B3	1	043C3	0	043D3	0	043E3	2	043E3
17a. Member Commercial Loans NOT Secured by Real Estate	0	043A4	0	043B4	0	043C4	0	043D4	0	043E4	0	043E4
18a. Nonmember Commercial Loans Secured by Real Estate	0	046A3	0	046B3	0	046C3	0	046D3	0	046E3	0	046E3
19a. Nonmember Commercial Loans NOT Secured By Real Estate	0	046A4	0	046B4	0	046C4	0	046D4	0	046E4	0	046E4
20a. Agricultural Loans.....	0	044A1	0	044B1	0	044C1	0	044D1	0	044E1	0	044E1
21a. Commercial Construction & Development Loans.....	0	047A1	0	047B1	0	047C1	0	047D1	0	047E1	0	047E1
22a. TDR Loans Secured by First Mortgages	0	054A	0	054B	1	054C	1	054D	1	054E	2	054E
23a. TDR Loans Secured by Other RE/LOCs	0	055A	0	055B	0	055C	0	055D	0	055E	0	055E
24a. TDR RE Loans Also Reported as Commercial Loans	0	056A1	0	056B1	1	056C1	0	056D1	0	056E1	1	056E1
25a. TDR Consumer Loans NOT Secured by Real Estate	0	057A	0	057B	0	057C	0	057D	0	057E	0	057E
26a. TDR Commercial Loans NOT Secured by Real Estate	0	059A1	0	059B1	0	059C1	0	059D1	0	059E1	0	059E1
27a. Loans Held for Sale.....	0	060A	0	060B	0	060C	0	060D	0	060E	0	060E

Report Amount Only

	Reportable Delinquency										Total Amount of Reportable Delinquent Loans	
	30-59 days		60-179 days		180-359 days		>=360 days					
11b. Indirect Loans.....	\$0	020E	\$0	021E	\$0	022E	\$0	023E	\$0	024E	\$0	041E
12b. Participation Loans.....	\$0	020F	\$2,642,935	021F	\$0	022F	\$0	023F	\$0	024F	\$2,642,935	041F
13b. Interest Only & Payment Option 1st Mortgage Loans	\$152,414	020I	\$0	021I	\$0	022I	\$0	023I	\$0	024I	\$0	041I
14b. Interest Only & Payment Option Other RE/LOC Loans	\$0	020M	\$0	021M	\$0	022M	\$0	023M	\$0	024M	\$0	041M
15b. Residential Construction excluding Commercial Purpose	\$0	020N1	\$0	021N1	\$0	022N1	\$0	023N1	\$0	024N1	\$0	041N1
16b. Member Commercial Loans Secured by Real Estate	\$394,845	020G3	\$41,759	021G3	\$131,389	022G3	\$0	023G3	\$0	024G3	\$173,148	041G3
17b. Member Commercial Loans NOT Secured by Real Estate	\$0	020G4	\$0	021G4	\$0	022G4	\$0	023G4	\$0	024G4	\$0	041G4
18b. Nonmember Commercial Loans Secured by Real Estate	\$0	020P3	\$0	021P3	\$0	022P3	\$0	023P3	\$0	024P3	\$0	041P3
19b. Nonmember Commercial Loans NOT Secured By Real Estate	\$0	020P4	\$0	021P4	\$0	022P4	\$0	023P4	\$0	024P4	\$0	041P4
20b. Agricultural Loans.....	\$0	020H1	\$0	021H1	\$0	022H1	\$0	023H1	\$0	024H1	\$0	041H1
21b. Commercial Construction & Development Loans.....	\$0	020Q1	\$0	021Q1	\$0	022Q1	\$0	023Q1	\$0	024Q1	\$0	041Q1
22b. TDR Loans Secured by First Mortgages	\$0	020U	\$0	021U	\$131,389	022U	\$163,877	023U	\$0	024U	\$295,266	041U
23b. TDR Loans Secured by Other RE/LOCs	\$0	020V	\$0	021V	\$0	022V	\$0	023V	\$0	024V	\$0	041V
24b. TDR RE Loans Also Reported as Commercial Loans	\$0	020W1	\$0	021W1	\$131,389	022W1	\$0	023W1	\$0	024W1	\$131,389	041W1
25b. TDR Consumer Loans NOT Secured by Real Estate	\$0	020X	\$0	021X	\$0	022X	\$0	023X	\$0	024X	\$0	041X
26b. TDR Commercial Loans NOT Secured by Real Estate	\$0	020Y1	\$0	021Y1	\$0	022Y1	\$0	023Y1	\$0	024Y1	\$0	041Y1
27b. Loans Held for Sale.....	\$0	071F	\$0	071G	\$0	071H	\$0	071I	\$0	071J	\$0	071J

LOAN CHARGE OFFS AND RECOVERIES AS OF: DECEMBER, 31 2018

This page must be completed by all credit unions.

LOAN LOSS INFORMATION

	YTD Charge Offs	Acct Code	YTD Recoveries	Acct Code
1. Unsecured Credit Card Loans.....	\$0	680	\$0	681
2. Payday Alternative Loans (PAL loans) (Federal CU Only)...		136		137
3. Non-Federally Guaranteed Student Loans.....	\$0	550T	\$0	551T
4. New Vehicle Loans.....	\$0	550C1	\$0	551C1
5. Used Vehicle Loans.....	\$53,671	550C2	\$5,404	551C2
6. Total 1st Mortgage Real Estate Loans/Lines of Credit	\$168,565	548	\$18,675	607
7. Total Other Real Estate Loans/Lines of Credit.....	\$0	549	\$2,800	608
8. Leases Receivable.....	\$0	550D	\$0	551D
9. All Other Loans (See Instructions).....	\$198,628	550C	\$19,617	551C
10. Total Charge Offs and Recoveries	\$420,864	550	\$46,496	551

ADDITIONAL LOAN LOSS INFORMATION
(Included in the loan losses reported above.)

	YTD Charge Offs	Acct Code	YTD Recoveries	Acct Code
11. Indirect Loans.....	\$0	550E	\$0	551E
12. Participation Loans.....	\$0	550F	\$0	551F
13. Interest Only & Payment Option 1st Mortgage Loans	\$0	550I	\$0	551I
14. Interest Only & Payment Option Other RE/LOC Loans	\$0	550M	\$0	551M
15. Residential Construction excluding Commercial Purpose	\$0	550N1	\$0	551N1
16. Member Commercial Loans Secured by Real Estate	\$168,565	550G3	\$20,800	551G3
17. Member Commercial Loans NOT Secured by Real Estate	\$89,520	550G4	\$11,890	551G4
18. Nonmember Commercial Loans Secured by Real Estate	\$0	550P3	\$0	551P3
19. Nonmember Commercial Loans NOT Secured By Real Estate	\$0	550P4	\$0	551P4
20. Agricultural Loans.....	\$0	550H1	\$0	551H1
21. Commercial Construction & Development Loans.....	\$0	550Q1	\$0	551Q1
22. TDR Loans Secured by First Mortgages	\$168,565	550U	\$15,000	551U
23. TDR Loans Secured by Other RE/LOCs	\$0	550V	\$2,400	551V
24. TDR RE Loans Also Reported as Commercial Loans	\$168,565	550W1	\$2,800	551W1
25. TDR Consumer Loans NOT Secured by Real Estate	\$0	550X	\$0	551X
26. TDR Commercial Loans NOT Secured by Real Estate	\$0	550Y1	\$0	551Y1
27. All loans charged off due to Bankruptcy YTD.....	\$6,748	682		

28. Number of members with loans (outstanding) who have filed for:

- a. Chapter 7 Bankruptcy YTD.....
- b. Chapter 13 Bankruptcy YTD.....
- c. Chapter 11 or 12 Bankruptcy YTD.....

No. of Members	Acct Code
2	081
1	082
0	088

29. Total outstanding loan balances subject to bankruptcies identified in items 28a - 28c.

Amount	Acct Code
\$129,012	971

30. Real Estate Loans Foreclosed Year-to-Date (Report Balance at time of Foreclosure)

No. of Loans	Acct Code	Amount	Acct Code
0	1005A	\$0	1005

31. Congressional Reporting Requirement

- a. Dollar amount of loans with interest rates that exceed 15% (**Federal Credit Unions Only**).....
- b. Aggregate weighted average interest rate for the loans with interest rates that exceed 15% (**Federal Credit Unions Only**).....

	567
	568

LIQUIDITY, COMMITMENTS AND SOURCES AS OF: DECEMBER, 31 2018

All credit unions must complete lines 1 through 10, if applicable.

OFF-BALANCE SHEET COMMITMENTS AND OTHER ITEMS

Amount Committed Directly by Credit Union	Acct Code	Amount Committed through Third Party / Indirect	Acct Code	Total Amount	Acct Code
\$7,165,859	814K1	\$0	814K2	\$7,165,859	814K

1. Total Unfunded Commitments for Commercial Loans

2. Miscellaneous Commercial Loan Unfunded Commitments (Include in item 1 above as appropriate.)

\$113,919	814J3	\$0	814J4	\$113,919	814J5
\$0	814A6	\$0	814A7	\$0	814A8
\$430,186	813A1	\$0	813B1	\$430,186	813A2

A. Agricultural Related Commercial Loans

B. Construction & Land Development

C. Outstanding Letters of Credit

3. Unfunded Commitments for All Remaining Loans (Non-Commercial Loans)

\$19,754,718	811D1	\$0	811D2	\$19,754,718	811D
\$1,578,115	812A1	\$0	812B1	\$1,578,115	812C
\$0	815A1	\$0	815B1	\$0	815C
\$0	822A1	\$0	822B1	\$0	822C
\$1,104,058	811E1	\$0	811E2	\$1,104,058	811E
\$0	811B3	\$0	811B4	\$0	811B5
\$0	811C3	\$0	811C4	\$0	811C5
\$1,378,376	816B3	\$0	816B4	\$1,378,376	816B5
\$23,815,267	816T1	\$0	816T2	\$23,815,267	816T

A. Revolving Open-End lines secured by 1-4 Family Residential Properties

B. Credit Card Lines

C. Unsecured Share Draft Lines of Credit

D. Overdraft Protection Program Commitments

E. Residential Construction Loans excluding Commercial purpose

F. Federally Insured Home Equity Conversion Mortgages (HECM)(Reverse Mortgages)

G. Proprietary Reverse Mortgage Products

H. Other Unfunded Commitments

I. Total Unfunded Commitments for Non-Commercial Loans

Total Unfunded Commitments for all loan types (Sum items 1 and 3).....

\$30,981,126	816A1	\$0	816A2	\$30,981,126	816A
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4. Dollar Amount of Pending Bond Claims.....

\$0	818
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CONTINGENT LIABILITIES

5. Loans Transferred with Limited Recourse Qualifying for Sales Accounting.....

\$0	819
\$0	818A

6. Other Contingent Liabilities.....

CREDIT AND BORROWING ARRANGEMENTS

7. Amount of Borrowings Subject to Early Repayment at Lender's Option.....

\$0	865A
-----	------

8. Assets Pledged to Secure Borrowings.....

\$56,449,553	878
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9. Lines of Credit

A. Corporate Credit Unions

B. Natural Person Credit Unions

C. Other Credit Lines

D. TOTAL

Uncommitted LOC	Acct Code	Committed LOC	Acct Code	Total Amount	Acct Code
\$0	884A1	\$0	884A2	\$0	884
\$0	884C1	\$0	884C2	\$0	884C
\$729,264,385	884D1	\$0	884D2	\$729,264,385	884D
\$729,264,385	884E	\$0	882	\$729,264,385	881

10. Borrowings

A. Corporate Credit Unions

B. Natural Person Credit Unions

C. Other Sources

D. FHLB

E. CLF

F. FRB

G. TOTAL

Uncommitted LOC	Acct Code	Term Borrowings	Acct Code	Other Borrowings	Acct Code	Total Borrowings	Acct Code
\$0	885A	\$0	885B	\$0	885C	\$0	885D
\$0	885A1	\$0	885B1	\$0	885C1	\$0	885D1
\$0	885A2	\$0	885B2	\$0	885C2	\$0	885D2
\$0	885A3	\$463,808	885B3	\$0	885C3	\$463,808	885D3
		\$0	885B4	\$0	885C4	\$0	885D4
\$0	885A4	\$463,808	885B5	\$0	885C5	\$0	885D5
				\$0	885C6	\$463,808	885D6

PCA NET WORTH CALCULATION WORKSHEET AS OF: DECEMBER, 31 2018

A credit union is not required to provide input on this page unless it has chosen an alternative total assets option offered on lines 10 through 12 to calculate Net Worth, elected to calculate an alternative Risk Based Net Worth ratio, or completed a merger/ acquisition after 12/31/2008.

*o **Online Filers** : Information entered on preceding schedules will populate line items below in the online 5300 System, excluding items 7a - 7d and optional items 10, 11 and 12.*

NET WORTH TO TOTAL ASSETS RATIO

NUMERATOR: NET WORTH

	Amount	Acct Code
1. Undivided Earnings.....	\$172,544,930	940
2. Regular Reserves.....	\$20,351,362	931
3. Appropriation for Non-Conforming Investments (State Credit Union ONLY).....	\$0	668
4. Other Reserves (Appropriations of Undivided Earnings).....	\$0	658
5. Subordinated Debt included in Net Worth.....	\$0	925A
6. Net Income (unless this amount is already included in Undivided Earnings).....	\$0	602
7. Adjusted Retained Earnings acquired through Business Combinations		
a. Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations.....	\$0	1004A
b. Adjustments made to Retained Earnings acquired through Business Combinations during current quarter (See Instructions).....	\$0	1004B
c. Adjusted Gain from Bargain Purchase due to Business Combinations completed during current quarter (See Instructions).....	\$0	1004C
d. Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations (7a + 7b - 7c).....	\$0	1004
8. TOTAL NET WORTH (Sum of items 1-6 and 7d).....	\$192,896,292	997

DENOMINATOR: TOTAL ASSETS

9. Total Assets (quarter-end).....	\$1,465,241,311	010
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Total Assets Elections (Optional)

Retain line 9 quarter-end total assets above as net worth ratio denominator, or select one of the total assets computation options below by inputting the result in the appropriate line item. Line 13 below will compute your net worth ratio using line 9 quarter-end total assets as your denominator unless you enter an amount in line 10, 11 or 12.

10. Average of Daily Assets over the calendar quarter.....	\$0	010A
11. Average of the three month-end balances over the calendar quarter.....	\$0	010B
12. The average of the current and three preceding calendar quarter-end balances.....	\$0	010C

13. Net Worth Ratio (Line 8 divided by line 9, 10, 11, or 12)	13.16	998
14a. Risk Based Net Worth (RBNW) Requirement (Standard Calculation).....	8.09	999
b. Risk Based Net Worth (RBNW) Alternative Method under Section 702.107.....	0.00	999A

15. Net Worth Classification if credit union is not new (Based upon Call Report data only--See instructions.).....	Well Capitalized	700
16. Net Worth Classification if credit union is new.....	Well Capitalized	701

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.)

Credit Union Name: WHITEFISH CREDIT UNION ASSOCIATIONFederal Charter/Certificate Number: 61949

**STANDARD COMPONENTS OF
RISK BASED NET WORTH REQUIREMENT (RBNW) AS OF: DECEMBER, 31 2018
(AUTOMATED -- NO INPUT NECESSARY)**

This information below is provided only for your information. No credit union is required to provide input on this page.
Information entered on preceding schedules will populate the line items below in the online 5300 System.

A RBNW Requirement is only applicable for those credit unions with assets greater than \$50,000,000 and a RBNW requirement greater than six percent.

A	B	C	D	E	F
Risk portfolio	Dollar balance	Amount as percent of quarter-end total assets	Risk weighting	Amount times risk weighting	Standard component
<u>Quarter-end total assets</u> Assets, line 23 (Acct 010)	1,465,241,311	100.00			
<u>(a) Long-term real estate loans</u> Sched A Sect 2 Line 12 (Acct. Code 710) less: Sched A Sect 4 Line 11 (Acct. Code 718) Sched A Sect 2 Line 19 (Acct. Code 712) Threshold amount: 0 to 25% Excess amount: over 25%	529,541,207	36.14 25.00 11.14	 6.00 14.00	 1.50 1.56	3.06
<u>(b) MBLs outstanding</u> Sched A Sect 4 line 9 (Acct. Code 400) Threshold amount: 0 to 15% Threshold amount: >15 to 25% Excess amount: over 25%	127,985,242	8.73 8.73 0.00 0.00	 6.00 8.00 14.00	 0.52 0.00 0.00	0.52
<u>(c) Investments</u> <u>Weighted-average life:</u> Page 1 Lines 2c, 3 and 13: 0 to 1 year (Acct. Code 799A1 + 730B + 730C-738A-739A) > 1 year to 3 years (Acct. Code 799B-738B-739B) > 3 years to 5 years (Acct. Code 799C1-738C-739C) > 5 years to 10 years (Acct. Code 799C2-738D-739D) > 10 years (Acct. Code 799D-738E-739E)	559,565,597 134,323,300 99,109,402 149,120,068 123,868,801 53,144,026	38.19 9.17 6.76 10.18 8.45 3.63	 3.00 6.00 12.00 12.00 20.00	 0.28 0.41 1.22 1.01 0.73	3.64
<u>(d) Low-risk assets</u> Assets Line 1 (Acct. Code 730A) Assets Line 20 (Acct. Code 794) Schedule B Line 1b (Acct. Code 740)	14,366,498	0.98	0.00		0.00
Sum of risk portfolios (a) through (d) above	1,231,458,544	84.04			
<u>(e) Average-risk assets</u> Assets, line 23 (Acct. Code 010) less: Risk portfolio items (a) through (d) above	233,782,767	15.96	6.00		0.95
<u>(f) Loans sold with recourse</u> Page 11, line 5 (Acct. Code 819)	0	0.00	6.00		0.00
<u>(g) Unused MBL commitments</u> Sched A Sect 4 line 10 (Acct. Code 814B)	7,165,859	0.49	6.00		0.02
<u>(h) Allowance (Credit limited to 1.5% of loans)</u> Assets, line 16 (Acct. Code 719)	1,791,411	0.12	100.00		0.11
Sum of standard components: RBNW requirement (Acct. Code 999B)					8.09

Credit Union Name: WHITEFISH CREDIT UNION ASSOCIATION

Federal Charter/Certificate Number: 61949

**SCHEDULE A
SPECIALIZED LENDING AS OF: DECEMBER, 31 2018**

Section 1: If your credit union has indirect loans, complete this section.
Section 2: If your credit union has any real estate loans outstanding or has originated any real estate loans year-to-date, complete this section.
Section 3: If your credit union has any participation loans outstanding or purchased or sold loans or participations year-to-date, complete this section.
Section 4: If your credit union has any member business/commercial loans outstanding or has originated/purchased any commercial loans year-to-date, complete this section. If these loans are secured by real estate, complete section 2 also.
Section 5: If your credit union has any Troubled Debt Restructured loans outstanding or has modified any loans year-to-date, complete this section.
Section 6: If your credit union has purchased or obtained credit impaired loans in a merger, complete this section.

SECTION 1 - INDIRECT LOANS

1. INDIRECT LOANS
 - a. Indirect Loans - Point of Sale Arrangement.....
 - b. Indirect Loans - Outsourced Lending Relationship.....
 - c. TOTAL OUTSTANDING INDIRECT LOANS.....

You may stop here if your credit union has no real estate loans or member business/commercial loans outstanding and has not originated any real estate loans or commercial loans year-to-date or if your credit union has not purchased or sold any loans or does not have any participation loans outstanding.

SECTION 2 - REAL ESTATE LOANS AND LINES OF CREDIT - INCLUDING MEMBER BUSINESS/COMMERCIAL LOANS SECURED BY REAL ESTATE

**REAL ESTATE LOANS
FIRST MORTGAGE**

No. of Loans Outstanding	Acct Code	Amt of Loans Outstanding	Acct Code	No. of Loans Granted Year-to-Date	Acct Code	Amount Granted Year-to-Date	Acct Code
2,760	972A	\$413,700,147	704A	466	982A	\$86,815,628	720A
484	972B	\$44,133,470	704B	67	982B	\$11,539,690	720B
248	972C	\$47,086,408	704C	34	982C	\$6,180,072	720C
3	972D	\$813,354	704D	0	982D	\$0	720D
0	972E	\$0	704E	0	982E	\$0	720E
237	973A	\$28,549,621	705A	35	983A	\$8,846,900	721A
1,170	973B	\$237,884,191	705B	184	983B	\$49,020,213	721B
		\$772,167,191	703				
11. Total 1st Mortgage Real Estate Loans/Lines of Credit (sum lines 1-5).....							
92	974	\$5,374,947	706	27	984	\$1,428,000	722
34	975	\$2,887,216	707	5	985	\$813,299	723
324	976	\$14,167,768	708	119	986	\$8,878,300	724
0	976B	\$0	708B	1	986B	\$255,000	724B
		\$22,429,931	386				
5,352	978	\$794,597,122	710	938	988	\$173,777,102	726

OTHER REAL ESTATE

92	974	\$5,374,947	706	27	984	\$1,428,000	722
34	975	\$2,887,216	707	5	985	\$813,299	723
324	976	\$14,167,768	708	119	986	\$8,878,300	724
0	976B	\$0	708B	1	986B	\$255,000	724B
		\$22,429,931	386				
5,352	978	\$794,597,122	710	938	988	\$173,777,102	726

**MISCELLANEOUS REAL ESTATE LOANS/
LINES OF CREDIT INFORMATION**

No. of Loans Outstanding	Acct Code	Amt of Loans Outstanding	Acct Code	No. of Loans Outstanding	Acct Code	Amount Granted YTD	Acct Code
191	704C2	\$0	704C1	\$16,439,874	704C1	\$12,699,175	704C3
324	704D1	\$0	704D2	\$14,167,768	704D2	\$9,157,242	704D3
				No. of Loans Granted YTD		Amount Granted YTD	
0	704F1	\$0	704F2	0	704F3	\$0	704F4
0	704G1	\$0	704G2	0	704G3	\$0	704G4

15. REVERSE MORTGAGES

- a. Federally Insured Home Equity Conversion Mortgage (HECM)
- b. Proprietary Reverse Mortgage Products

Credit Union Name: WHITEFISH CREDIT UNION ASSOCIATION

Federal Charter/Certificate Number: 61949

**SCHEDULE A
SPECIALIZED LENDING (Continued) AS OF: DECEMBER, 31 2018**

SECTION 2 CONTINUED - REAL ESTATE LOANS AND LINES OF CREDIT

- MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION (continued)
- 16. Balance Outstanding of 1st Mtg Residential Construction Loans - Excluding Commercial Purpose...
 - 17. Allowance for Losses on all Real Estate Loans.....
 - 18. Total Amount of All 1st Mortgage Loans which have been sold in the secondary market year-to-date
 - 19. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not reported in Sect 4, line 10 (account 718).....
 - 20. Amount of real estate loans sold but serviced by the credit union.....
 - 21. Mortgage Servicing Rights.....

Amount	Acct Code
\$1,977,717	704A2
\$255,235	731
\$0	736

\$149,187,252	712
\$0	779A
\$0	779

SECTION 3 - LOANS PURCHASED AND SOLD IN FULL & PARTICIPATION LOANS PURCHASED AND SOLD

- 1. LOANS PURCHASED AND SOLD YEAR-TO-DATE
 - a. Loans Purchased in Full from Other Financial Institutions.....
 - b. Loans Purchased in Full from Other Sources.....
 - c. Loans, Excluding Real Estate Loans, Sold in Full.....

Number	Acct Code	Amount	Acct Code	PURCHASED YTD	
				Acct Code	Amount
0	614	\$0	615		
0	612	\$0	613		
0	616	\$0	616A		

- 2. PARTICIPATION LOANS PURCHASED
 - a. Purchased With Recourse
 - b. Purchased Without Recourse
 - TOTAL PURCHASED (each column).....

Number	Acct Code	Amount Outstanding	Acct Code	ALL OUTSTANDING	
				Acct Code	Amount
90	619A1	\$36,815,191	619B1		
1	619A2	\$354,057	619B2		
91	619A3	\$37,169,248	619B		

- 3. OUTSTANDING PARTICIPATION LOANS SOLD
 - a. Sold With Recourse
 - b. Sold Without Recourse
 - TOTAL OUTSTANDING SOLD (each column)...

Number	Acct Code	Amount of Participation Interest Retained	Acct Code	Participation Interest Retained	
				Acct Code	Amount of Participation Interest Sold AND/OR Serviced
0	691D1	\$0	691E1		
1	691D2	\$13,459	691E2		
1	691D	\$13,459	691E		

- 4. PARTICIPATION LOANS SOLD YEAR-TO-DATE
 - a. Sold With Recourse YTD.....
 - b. Sold Without Recourse YTD.....
 - TOTAL SOLD YTD (each column).....

Number	Acct Code	Amount of Participation Interest Retained	Acct Code	Participation Interest Sold AND/OR Serviced	
				Acct Code	Amount of Participation Interest Sold AND/OR Serviced
0	691H1	\$0	691I1		
0	691H2	\$0	691I2		
0	691H	\$0	691I		

- 5. PARTICIPATION LOANS OUTSTANDING BY TYPE
 - a. Consumer.....
 - b. Non-Federally Guaranteed Student Loans.....
 - c. Real Estate.....
 - d. Commercial Loans excluding C&D.....
 - e. Commercial Construction & Development.....
 - f. Loan Pools.....
 - TOTAL OUTSTANDING (each column).....

Number	Acct Code	Amount	Acct Code	Portion of Participations Sold, Outstanding on Financial Statements	
				Acct Code	Amount Sold Outstanding
0	691K1	\$0	691L1		
0	691K7	\$0	691L7		
0	691K2	\$0	691L2		
91	691K8	\$37,169,248	691L8		
0	691K9	\$0	691L9		
0	691K6	\$0	691L6		
91	691K	\$37,169,248	691L		

**SCHEDULE A
SPECIALIZED LENDING (Continued) AS OF: DECEMBER, 31 2018**

SECTION 4 - MEMBER BUSINESS & COMMERCIAL LENDING - Complete this section if the credit union has any commercial or member business loans.

Commercial Loans								
No. of Loans	Acct Code	Outstanding Balance	Acct Code	No. of Loans Granted or Purchased Year-to-Date	Acct Code	Amount Granted or Purchased Year-to-Date	Acct Code	
1. Commercial Loans to Members								
a. Construction and Development Loans	4	143A3	\$998,438	143B3	1	143C3	\$2,287,500	143D3
b. Secured by Farmland	8	961A5	\$1,903,920	042A5	0	099A5	\$0	463A5
c. Secured by Multifamily	395	900M	\$119,109,302	400M	92	090M	\$25,930,056	475M
d. Secured by Owner Occupied, Non-Farm, Non-Residential Property	0	900H2	\$0	400H2	0	090H2	\$0	475H2
e. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	0	900J2	\$0	400J2	0	090J2	\$0	475J2
f. TOTAL REAL ESTATE SECURED	407	900K2	\$122,011,660	718A3	93	090K2	\$28,217,556	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	47	900L2	\$5,903,311	400L2	14	090L2	\$1,010,881	475L2
i. Unsecured Commercial Loans	2	900C5	\$56,479	400C5	1	090C5	\$35,000	475C5
j. Unsecured Revolving Lines of Credit for Commercial Purposes	24	900C6	\$13,792	400C6	22	090C6	\$66,878	475C6
k. TOTAL COMMERCIAL LOANS to Members	480	900A1	\$127,985,242	400A1	130	090A1	\$29,330,315	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	62	900M1	\$30,015,297	400M1	0	090M1	\$0	475M1
d. Secured by Owner Occupied, Non-Farm, Non-Residential Property	0	900H3	\$0	400H3	0	090H3	\$0	475H3
e. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	0	900J3	\$0	400J3	0	090J3	\$0	475J3
f. TOTAL REAL ESTATE SECURED	62	900K3	\$30,015,297	718A4	0	090K3	\$0	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	29	900L3	\$7,153,952	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	91	900B1	\$37,169,249	400B1	0	090B1	\$0	475B1
TOTAL COMMERCIAL LOANS (1k+2k)	571	900T1	\$165,154,491	400T1				
MISCELLANEOUS COMMERCIAL LOAN INFORMATION								
	No. of Loans	Acct Code	Amount	Acct Code				
3. Outstanding commercial participations sold but retained servicing (including unfunded commitments)	1	1061A	\$102,876	1061				
4. Outstanding commercial loans sold but retained servicing (including unfunded commitments)	0	1062A	\$0	1062				
5. Year-to-Date commercial loans/participations sold but did not retain servicing (including unfunded commitments)	0	1063A	\$0	1063				
6. Agricultural Related Loans (1b+1g+2b+2g)	8	961A9	\$1,903,920	042A9				

REGULATORY REPORTING - PART 723 - MEMBER BUSINESS LOANS		
	Amount	Acct Code
7. Net Member Business Loan Balance (NMBLB)	\$128,807,199	400A
RISK BASED NET WORTH (RBNW) - For credit unions with assets greater than \$50,000,000		
	Amount	Acct Code
8. Loans and participation interests qualifying for RBNW	\$127,985,242	400
9. Unfunded commitments for member business loans and participation interests qualifying for RBNW	\$7,165,859	814B
10. Amount of Real Estate Loans included in line 12 of page 14 also reported as member business loans and participation interests qualifying for RBNW on line 8 above	\$115,868,663	718

**SCHEDULE A
SPECIALIZED LENDING (Continued) AS OF: DECEMBER, 31 2018**

This page must be completed by all credit unions

SECTION 5 - TROUBLED DEBT RESTRUCTURED LOANS - Complete this section if the credit union has any TDR loans outstanding.

Report loans that qualify under generally accepted accounting principles as troubled debt restructurings (TDRs). TDRs are loans for which the credit union, for economic or legal reasons related to a borrower's financial difficulties, grants a concession to the borrower that it would not otherwise consider. Refer to FASB Accounting Standards Codification 310-40. These loans should also be reported as part of the overall balances in the appropriate category on the Statement of Financial Condition (page 2); in Schedule A, Section 2 for real estate loans; in Schedule A, Section 4 for member business & commercial lending; and on pages 8 and 9, if delinquent. See Delinquent Loan instructions for information regarding TDR delinquency reporting.

TDR Loans in Accrual Status			TDR Loans in Nonaccrual Status			Total TDR Loans Outstanding by Category		
No. of Loans Outstanding	Acct Code	Amount in Accrual Status	No. of Loans Outstanding	Acct Code	Amount in Nonaccrual Status	Total No. of Loans	Acct Code	Total Amount
29	1006A	\$13,354,684	2	1008A	\$295,266	31	1010A	\$13,649,950
4	1006B	\$441,561	0	1008B	\$0	4	1010B	\$441,561
16	1006F	\$10,697,263	1	1008F	\$131,389	17	1010F	\$10,828,652
0	1006D	\$0	0	1008D	\$0	0	1010D	\$0
1	1006G	\$39,286	0	1008G	\$0	1	1010G	\$39,286
34	1006	\$13,835,531	2	1008	\$295,266	36	1000F	\$14,130,797

1. a. TDR Loans Secured by First Mortgages
- b. TDR Loans Secured by Other RE/LOCs
- c. TDR RE Loans Also Reported as Commercial Loans
- d. TDR Consumer Loans NOT Secured by Real Estate
- e. TDR Commercial Loans NOT Secured by Real Estate
- f. Total TDR Loans Outstanding (a+b+d+e)

REPORT YEAR-TO-DATE NUMBERS FOR THE CYCLE

Number of Loans	Acct Code	Amount YTD	Acct Code
18	1012A	\$3,218,459	1002F
		Amount	Acct Code
		\$159,454	1013

2. TDR Loans Approved Year-to-Date

3. TDR portion of Allowance for Loan and Lease Losses

Section 6 - PURCHASED CREDIT IMPAIRED LOANS (PCILs) - Complete this section if the credit union has any PCILs.

Report purchased impaired loans, whether obtained through merger or other purchase. The outstanding balances of these loans should also be reported on the correct lines of the Statement of Financial Condition (page 2); in Schedule A, Section 2 for real estate loans; in Schedule A, Section 4 for member business & commercial lending; and on pages 8 and 9, if delinquent.

Report all Balances as of Call Report Date

A	No. of Loans Outstanding	Acct Code	B		C	D	F	
			Contractually Required Payments Receivable of PCILs	Acct Code			Recorded Investment in Loan Receivable (Amount included in Loans on Page 2)	Acct Code
	0	1014	\$0	1014A	\$0	1014C	\$0	1014E
	0	1015	\$0	1015A	\$0	1015C	\$0	1015E
	0	1116	\$0	1116A	\$0	1116C	\$0	1116E
	0	1017	\$0	1017A	\$0	1017C	\$0	1017E
	0	1118	\$0	1118A	\$0	1118C	\$0	1118E
	0	1019	\$0	1019A	\$0	1019C	\$0	1019E

1. a. PCILs Secured by First Mortgages
- b. PCILs Secured by Other RE/LOCs
- c. PCILs (RE Loans) Also Reported as Commercial Loans
- d. PCILs (Consumer Loans) NOT Secured by Real Estate
- e. PCILs (Commercial Loans) NOT Secured by Real Estate
- f. Total PCILs Outstanding (a+b+d+e)

**SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: DECEMBER 31 2018**

Complete this schedule if amounts are reported on page 1, lines 4, 5, or 6; or if items below are applicable.

TYPES OF INVESTMENTS

1. U.S. Government Obligations
 - a. NCUA Guaranteed Notes

	<= 1 Year 738A	> 1-3 Years 738B	> 3-5 Years 738C	> 5-10 Years 738D	> 10 Years 738E	Total Amount
Amt of Variable Rate	\$324,670	\$0	\$0	\$0	\$0	\$324,670
Amt of Fixed Rate	\$0	\$0	\$0	\$0	\$0	\$0
2. TOTAL NCUA GUARANTEED NOTES						
c. Total FDIC-issued Guaranteed Notes.....						
d. All Other U.S. Government Obligations.....						
2. Federal Agency Securities						
a. Agency/GSE Debt Instruments (not backed by mortgages).....						
b. Agency/GSE Mortgage-Backed Securities.....						
3. TOTAL FEDERAL AGENCY SECURITIES						
3. Securities Issued by States and Political Subdivisions in the U.S.						
4. Other Mortgage-Backed Securities						
a. Privately Issued Mortgage-Related Securities						
i. Privately Issued Mortgage-Related Securities						
ii. Privately Issued Securities (exclude from 4.i.) that fail to meet the definition of a mortgage-related security (i.e., downgraded below the two highest rating categories) after purchase (FCU Only)						
b. Privately Issued Mortgage-Backed Securities (SCU Only).....						
c. TOTAL OTHER MORTGAGE-BACKED SECURITIES.....						
5. Mutual Funds						
6. Common Trusts.....						
7. Bank Issued FDIC-Guaranteed Bonds.....						
INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)						
8. Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas.....						
9. Non-Mortgage Related Securities with Maturities Greater than Three Years that Do Not Have Embedded Options or Complex Coupon Formulas.....						
10. Total of Securities Meeting the Requirements of Section 703.12(b) (Sum of items 2b+4c+8+9)						
MORTGAGE-BACKED SECURITIES						
11. Collateralized Mortg. Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs)....						
12. Commercial Mortgage Backed Securities.....						

**SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: DECEMBER, 31 2018**

Complete this schedule if amounts are reported on page 1, lines 4, 5, or 6; or if items below are applicable.

MISCELLANEOUS INVESTMENT INFORMATION

13. Total of Deposits and Shares Meeting the Requirements of Section 703.10(a) (FCU Only).....	785
14. Market Value of Investments Purchased Under an Investment Pilot Program - 703.19 (FCU Only).....	785A
15. Fair Value of Held to Maturity Investments (reported on line 6 of page 1).....	\$0 801
16. Investment Repurchase Agreements.....	\$0 780
17. Borrowing Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage.....	\$0 781
18. Investments Not Authorized by the FCU Act or NCUA Rules and Regulations (SCU ONLY). Exclude investments listed in Line 20 a. or b. (below).	\$0 784A
19. Outstanding balance of brokered certificates of deposit and share certificates	\$4,000,000 788

20. Amounts 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 NCUA Rules and Regulations (if FCU), or similar state provisions (if SCU), that are not authorized under Part 703 of NCUA Rules and Regulations.	Acct Code
a. Securities.....	\$0 789C
b. Other Investments.....	\$13,855,691 789D
c. Other Assets.....	
i. Split Dollar Life Insurance Arrangements	
a) Collateral Assignment.....	\$0 789E
b) Endorsement.....	\$0 789E1
ii. Other Insurance.....	\$0 789E2
iii. Other Non-insurance.....	\$0 789F
d. Total (sum items a. - c.).....	\$13,855,691 789G

Recorded Value	\$0	Acct Code
		789H

21. Amounts reported in Asset section of the Statement of Financial Condition to fund Charitable Donation Accounts.....

FCU= Federal Credit Union SCU= State Credit Union

Credit Union Name: WHITEFISH CREDIT UNION ASSOCIATION

Federal Charter/Certificate Number: 61949

**SCHEDULE C
CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION AS OF: DECEMBER, 31 2018**

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	ACCT CODE
Total Value of Investments in CUSOs	\$20,000	851
Total Amount loaned to CUSOs	\$0	852
Total Aggregate Cash Outlay in CUSOs	\$20,000	853

SCHEDULE D
DERIVATIVE TRANSACTIONS REPORT AS OF: DECEMBER, 31 2018

SECTION 1 - Outstanding

1. Total Derivative Transactions Outstanding:

- a. Interest Rate Swaps:
 - i. Pay-fixed.....
 - ii. Receive-fixed.....
 - iii. Basis.....
- b. Interest Rate Options:
 - i. Caps Purchased.....
 - ii. Floors Purchased.....
- c. Treasury Futures:
 - i. 2 & 3 Year Notes.....
 - ii. 5 & 10 Year Notes.....
- d. Other Derivatives (List):
 - i. _____
 - ii. _____
 - iii. _____

Total Notional Amount	Acct Code	Fair Value of Derivatives in a Gain Position	Acct Code	Fair Value of Derivatives in a Loss Position	Acct Code	Net Fair Value Gain (Loss)	Acct Code
\$0	1020	\$0	1020A	\$0	1020B	\$0	1020C
\$0	1021	\$0	1021A	\$0	1021B	\$0	1021C
\$0	1022	\$0	1022A	\$0	1022B	\$0	1022C
\$0	1023	\$0	1023A	\$0	1023B	\$0	1023C
\$0	1024	\$0	1024A	\$0	1024B	\$0	1024C
\$0	1025	\$0	1025A	\$0	1025B	\$0	1025C
\$0	1026	\$0	1026A	\$0	1026B	\$0	1026C
\$0	1027	\$0	1027A	\$0	1027B	\$0	1027C
\$0	1028	\$0	1028A	\$0	1028B	\$0	1028C
\$0	1029	\$0	1029A	\$0	1029B	\$0	1029C
\$0	1030	\$0	1030A	\$0	1030B	\$0	1030C

**SCHEDULE D
DERIVATIVE TRANSACTIONS REPORT AS OF: DECEMBER, 31 2018**

SECTION 2 - Outstanding with Accounting Designation

1. Derivative Transactions Outstanding with No Hedge Accounting Designation:

No Hedge Accounting Designation					
Number of Trades	Acct Code	Notional Amount	Acct Code	Net Fair Value Gain (Loss)	Acct Code
a. Interest Rate Swaps:					
i. Pay-fixed.....	0 1020D	\$0	1020E	\$0	1020F
ii. Receive-fixed.....	0 1021D	\$0	1021E	\$0	1021F
iii. Basis.....	0 1022D	\$0	1022E	\$0	1022F
b. Interest Rate Options:					
i. Caps Purchased.....	0 1023D	\$0	1023E	\$0	1023F
ii. Floors Purchased.....	0 1024D	\$0	1024E	\$0	1024F
c. Treasury Futures:					
i. 2 & 3 Year Notes.....	0 1025D	\$0	1025E	\$0	1025F
ii. 5 & 10 Year Notes.....	0 1026D	\$0	1026E	\$0	1026F
d. Other Derivatives (List):					
	Acct Code				
i. _____	1027Z	0 1027D	\$0	1027E	\$0 1027F
ii. _____	1028Z	0 1028D	\$0	1028E	\$0 1028F
iii. _____	1029Z	0 1029D	\$0	1029E	\$0 1029F
Total Derivatives.....	0 1030D	\$0	1030E	\$0	1030F

2. Derivative Transactions Outstanding with Fair Value Hedge Accounting Designation:

Fair Value Hedge Designation					
# of Trades	Acct Code	Notional Amount	Acct Code	Net Fair Value Gain (Loss)	Acct Code
a. Interest Rate Swaps:					
i. Pay-fixed.....	0 1020G	\$0	1020H	\$0	1020J
ii. Receive-fixed.....	0 1021G	\$0	1021H	\$0	1021J
iii. Basis.....	0 1022G	\$0	1022H	\$0	1022J
b. Interest Rate Options:					
i. Caps Purchased.....	0 1023G	\$0	1023H	\$0	1023J
ii. Floors Purchased.....	0 1024G	\$0	1024H	\$0	1024J
c. Treasury Futures:					
i. 2 & 3 Year Notes.....	0 1025G	\$0	1025H	\$0	1025J
ii. 5 & 10 Year Notes.....	0 1026G	\$0	1026H	\$0	1026J
d. Other Derivatives (List):					
	Acct Code				
i. _____	1027Z	0 1027G	\$0	1027H	\$0 1027J
ii. _____	1028Z	0 1028G	\$0	1028H	\$0 1028J
iii. _____	1029Z	0 1029G	\$0	1029H	\$0 1029J
Total Derivatives.....	0 1030G	\$0	1030H	\$0	1030J

3. Derivative Transactions Outstanding with Cash Flow Hedge Accounting Designation:

Cash Flow Hedge Designation					
# of Trades	Acct Code	Notional Amount	Acct Code	Net Fair Value Gain (Loss)	Acct Code
a. Interest Rate Swaps:					
i. Pay-fixed.....	0 1020K	\$0	1020L	\$0	1020M
ii. Receive-fixed.....	0 1021K	\$0	1021L	\$0	1021M
iii. Basis.....	0 1022K	\$0	1022L	\$0	1022M
b. Interest Rate Options:					
i. Caps Purchased.....	0 1023K	\$0	1023L	\$0	1023M
ii. Floors Purchased.....	0 1024K	\$0	1024L	\$0	1024M
c. Treasury Futures:					
i. 2 & 3 Year Notes.....	0 1025K	\$0	1025L	\$0	1025M
ii. 5 & 10 Year Notes.....	0 1026K	\$0	1026L	\$0	1026M
d. Other Derivatives (List):					
	Acct Code				
i. _____	1027Z	0 1027K	\$0	1027L	\$0 1027M
ii. _____	1028Z	0 1028K	\$0	1028L	\$0 1028M
iii. _____	1029Z	0 1029K	\$0	1029L	\$0 1029M
Total Derivatives.....	0 1030K	\$0	1030L	\$0	1030M

**SCHEDULE D
DERIVATIVE TRANSACTIONS REPORT AS OF: DECEMBER, 31 2018**

SECTION 3 - Activity

1. Derivative Transactions activity:

- a. Interest Rate Swaps:
 - i. Pay-fixed.....
 - ii. Receive-fixed.....
 - iii. Basis.....
- b. Interest Rate Options:
 - i. Caps Purchased....
 - ii. Floors Purchased...
- c. Treasury Futures:
 - i. 2 & 3 Year Notes....
 - ii. 5 & 10 Year Notes..

Total Notional Amount from Previous Quarter (A)	Acct Code	Notional Amount of Derivative Transactions Made in Current Quarter (B)	Acct Code	Notional Amount Amortized, Matured, or Terminated in Current Quarter (C)	Acct Code	Outstanding Total Notional Amounts (A) + (B) + (C)	Acct Code
\$0	1020N	\$0	1020P	\$0	1020Q	\$0	1020R
\$0	1021N	\$0	1021P	\$0	1021Q	\$0	1021R
\$0	1022N	\$0	1022P	\$0	1022Q	\$0	1022R
\$0	1023N	\$0	1023P	\$0	1023Q	\$0	1023R
\$0	1024N	\$0	1024P	\$0	1024Q	\$0	1024R
\$0	1025N	\$0	1025P	\$0	1025Q	\$0	1025R
\$0	1026N	\$0	1026P	\$0	1026Q	\$0	1026R
\$0	1027N	\$0	1027P	\$0	1027Q	\$0	1027R
\$0	1028N	\$0	1028P	\$0	1028Q	\$0	1028R
\$0	1029N	\$0	1029P	\$0	1029Q	\$0	1029R
\$0	1030N	\$0	1030P	\$0	1030Q	\$0	1030R

Acct Code
1027Z
1028Z
1029Z

Total Derivatives.....

**SCHEDULE D
DERIVATIVE TRANSACTIONS REPORT AS OF: DECEMBER 31 2018**

SECTION 4 - Maturity Horizon

1. Current Notional Amount of Derivatives based on Maturity (years remaining in contract):

- a. Interest Rate Swaps:
 - i. Pay-fixed.....
 - ii. Receive-fixed.....
 - iii. Basis.....
- b. Interest Rate Options:
 - i. Caps Purchased....
 - ii. Floors Purchased...
- c. Treasury Futures:
 - i. 2 & 3 Year Notes....
 - ii. 5 & 10 Year Notes...
- d. Other Derivatives (List):
 - i. _____
 - ii. _____
 - iii. _____

Total Derivatives.....

	Notional Amount										Total	Acct Code	Weighted Average yrs to Maturity	Acct Code
	≤1 yr	>1 to ≤3 yrs	Acct Code	>3 to ≤5 yrs	Acct Code	>5 to ≤10 yrs	Acct Code	>10 yrs	Acct Code	Total				
	\$0	1020S	\$0	1020T	\$0	1020U	\$0	1020V	\$0	1020W	\$0	1020X	0.00	1020Y
	\$0	1021S	\$0	1021T	\$0	1021U	\$0	1021V	\$0	1021W	\$0	1021X	0.00	1021Y
	\$0	1022S	\$0	1022T	\$0	1022U	\$0	1022V	\$0	1022W	\$0	1022X	0.00	1022Y
	\$0	1023S	\$0	1023T	\$0	1023U	\$0	1023V	\$0	1023W	\$0	1023X	0.00	1023Y
	\$0	1024S	\$0	1024T	\$0	1024U	\$0	1024V	\$0	1024W	\$0	1024X	0.00	1024Y
	\$0	1025S	\$0	1025T	\$0	1025U	\$0	1025V	\$0	1025W	\$0	1025X	0.00	1025Y
	\$0	1026S	\$0	1026T	\$0	1026U	\$0	1026V	\$0	1026W	\$0	1026X	0.00	1026Y
Acct Code														
1027Z	\$0	1027S	\$0	1027T	\$0	1027U	\$0	1027V	\$0	1027W	\$0	1027X	0.00	1027Y
1028Z	\$0	1028S	\$0	1028T	\$0	1028U	\$0	1028V	\$0	1028W	\$0	1028X	0.00	1028Y
1029Z	\$0	1029S	\$0	1029T	\$0	1029U	\$0	1029V	\$0	1029W	\$0	1029X	0.00	1029Y
Total Derivatives.....	\$0	1030S	\$0	1030T	\$0	1030U	\$0	1030V	\$0	1030W	\$0	1030X	0.00	1030Y

Net Fair Value Gains (Losses)

	Net Fair Value Gains (Losses)										Total	Acct Code		
	≤1 yr	>1 to ≤3 yrs	Acct Code	>3 to ≤5 yrs	Acct Code	>5 to ≤10 yrs	Acct Code	>10 yrs	Acct Code	Total				
	\$0	1020S1	\$0	1020T1	\$0	1020U1	\$0	1020V1	\$0	1020W1	\$0	1020X1		
	\$0	1021S1	\$0	1021T1	\$0	1021U1	\$0	1021V1	\$0	1021W1	\$0	1021X1		
	\$0	1022S1	\$0	1022T1	\$0	1022U1	\$0	1022V1	\$0	1022W1	\$0	1022X1		
	\$0	1023S1	\$0	1023T1	\$0	1023U1	\$0	1023V1	\$0	1023W1	\$0	1023X1		
	\$0	1024S1	\$0	1024T1	\$0	1024U1	\$0	1024V1	\$0	1024W1	\$0	1024X1		
	\$0	1025S1	\$0	1025T1	\$0	1025U1	\$0	1025V1	\$0	1025W1	\$0	1025X1		
	\$0	1026S1	\$0	1026T1	\$0	1026U1	\$0	1026V1	\$0	1026W1	\$0	1026X1		
Acct Code														
1027Z	\$0	1027S1	\$0	1027T1	\$0	1027U1	\$0	1027V1	\$0	1027W1	\$0	1027X1		
1028Z	\$0	1028S1	\$0	1028T1	\$0	1028U1	\$0	1028V1	\$0	1028W1	\$0	1028X1		
1029Z	\$0	1029S1	\$0	1029T1	\$0	1029U1	\$0	1029V1	\$0	1029W1	\$0	1029X1		
Total Derivatives.....	\$0	1030S1	\$0	1030T1	\$0	1030U1	\$0	1030V1	\$0	1030W1	\$0	1030X1		

2. Current Net Fair Value Gains (Losses) of Derivatives based on Maturity (years remaining in contract)

- a. Interest Rate Swaps:
 - i. Pay-fixed.....
 - ii. Receive-fixed.....
 - iii. Basis.....
- b. Interest Rate Options:
 - i. Caps Purchased....
 - ii. Floors Purchased...
- c. Treasury Futures:
 - i. 2 & 3 Year Notes....
 - ii. 5 & 10 Year Notes...
- d. Other Derivatives (List):
 - i. _____
 - ii. _____
 - iii. _____

Total Derivatives.....

**SCHEDULE D
DERIVATIVE TRANSACTIONS REPORT AS OF: DECEMBER 31 2018**

SECTION 5 - Counterparty Exposure for Derivative Transactions

1	Acct Code	2	Acct Code	3	Acct Code	4	Acct Code	Total	Acct Code	
Clearing or Bilateral Agreement :										
1. Derivative Net Fair Value Gain (Loss) as of the end of the current quarter:										
	\$0	1031A	\$0	1031B	\$0	1031C	\$0	1031D	\$0	1031
a. Interest Rate Swaps	\$0	1032A	\$0	1032B	\$0	1032C	\$0	1032D	\$0	1032
b. Interest Rate Options	\$0	1033A	\$0	1033B	\$0	1033C	\$0	1033D	\$0	1033
c. Treasury Futures	\$0	1034A	\$0	1034B	\$0	1034C	\$0	1034D	\$0	1034
d. Other	\$0	1035A	\$0	1035B	\$0	1035C	\$0	1035D	\$0	1035
e. Total Net Fair Value as of the end of the current quarter										
2. Fair Value of Collateral Pledged to (+) or Received from (-) Counterparty (Variation Margin only):										
a. Cash	\$0	1036A	\$0	1036B	\$0	1036C	\$0	1036D	\$0	1036
b. U.S. Treasury Securities	\$0	1037A	\$0	1037B	\$0	1037C	\$0	1037D	\$0	1037
c. U.S. Gov't Agency Debt	\$0	1038A	\$0	1038B	\$0	1038C	\$0	1038D	\$0	1038
d. U.S. Gov't Agency Securities (MBS)	\$0	1039A	\$0	1039B	\$0	1039C	\$0	1039D	\$0	1039
e. Total	\$0	1040A	\$0	1040B	\$0	1040C	\$0	1040D	\$0	1040
3. Net Credit Exposure from Derivatives										
	\$0	1041A	\$0	1041B	\$0	1041C	\$0	1041D	\$0	1041
4. Fair Value of Collateral posted as Initial Margin										
	\$0	1042A	\$0	1042B	\$0	1042C	\$0	1042D	\$0	1042

SCHEDULE E

BANK SECRECY ACT/ANTI-MONEY LAUNDERING INFORMATION AS OF: DECEMBER, 31 2018

Complete this schedule if the items below are applicable. This information will not be released to the public.

MONEY SERVICES BUSINESSES

- 1. Total Money Services Businesses.....
- 2. Dealers in Foreign Exchange.....
- 3. Check Cashers.....
- 4. Monetary Instruments.....
- 5. Money Transmitters.....
- 6. Provider of Prepaid Access.....
- 7. Seller of Prepaid Access.....

Number of Accounts	Acct Code	Amount	Acct Code
*	1050	*	1050A
*	1051		
*	1052		
*	1053		
*	1054		
*	1055		
*	1056		

GMF Exhibit 7

Case 14-60633-RBK Claim 4-1 Filed 11/03/14 Page 1 of 4

B10 (Official Form 10) (04/13)		PROOF OF CLAIM
UNITED STATES BANKRUPTCY COURT District of Montana		
Name of Debtor Thorco, Inc.	Case Number 14-60633-11	
NOTE: Do not use this form to make a claim for an administrative expense that arises after the bankruptcy filing. You may file a request for payment of an administrative expense according to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property) Whitefish Credit Union		COURT USE ONLY
Name and address where notices should be sent Dean A. Stensland PO Box 9199 Missoula, MT 59807-9199 Telephone number (406) 543-6646 email dstensland@boonokaribero.com		<input type="checkbox"/> Check this box if this claim amends a previously filed claim. Court Claim Number: _____ <i>(If known)</i> Filed on: _____
Name and address where payment should be sent (if different from above) Telephone number: _____ email: _____		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars.
1. Amount of Claim as of Date Case Filed: \$ 4,188,854.24		
If all or part of the claim is secured, complete item 4. If all or part of the claim is entitled to priority, complete item 5. <input checked="" type="checkbox"/> Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.		
2. Basis for Claim: loan of money, default, summary judgment granted (See instruction #2)		
3. Last four digits of any number by which creditor identifies debtor:	3a. Debtor may have scheduled account as: (See instruction #3a)	3b. Uniform Claim Identifier (optional): (See instruction #3b)
4. Secured Claim (See instruction #4) Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information. Nature of property or right of setoff: <input checked="" type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: _____ Value of Property: \$ 8,790,000.00 per Debtor's Disclosure Statement		Amount of arrearage and other charges, as of the time case was filed, included in secured claim, if any: \$ _____ Basis for perfection: 3/10/14 Summary judgment order 3/19/09 Mortgage Amount of Secured Claim: \$ 4,188,854.24 Amount Unsecured: \$ _____
Annual Interest Rate 10.000% <input checked="" type="checkbox"/> Fixed or <input type="checkbox"/> Variable (when case was filed) 1 - legal judgment rate		
5. Amount of Claim Entitled to Priority under 11 U.S.C. § 507 (a). If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount.		
<input type="checkbox"/> Domestic support obligations under 11 U.S.C. § 507 (a)(1)(A) or (a)(1)(B)	<input type="checkbox"/> Wages, salaries, or commissions (up to \$12,475*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier -- 11 U.S.C. § 507 (a)(4)	<input type="checkbox"/> Contributions to an employee benefit plan -- 11 U.S.C. § 507 (a)(5)
<input type="checkbox"/> Up to \$2,775* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use -- 11 U.S.C. § 507 (a)(7)	<input type="checkbox"/> Taxes or penalties owed to governmental units -- 11 U.S.C. § 507 (a)(8)	<input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. § 507 (a)()
		Amount entitled to priority: \$ _____
<small>*Amounts are subject to adjustment on 4/01/16 and every 5 years thereafter with respect to cases commenced on or after the date of adjustment</small>		
6. Credits. The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #6)		

PROOF OF CLAIM

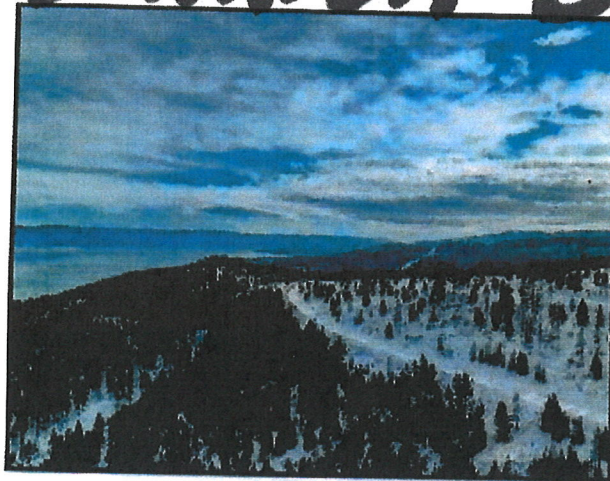
Page 2

The Note, Mortgage, Motion for Summary Judgment Order, Order granting Whitefish Credit Union summary judgment on foreclosure claim, proposed Judgment for Foreclosure and Order of Sale, and applicable affidavits are attached. Interest continued to accrue from November 21, 2013 to May 27, 2014. As an over-secured creditor, Whitefish Credit Union is also entitled to reasonable attorney fees, costs, and interest post-petition

A. Breakdown of Total Amount Owed

Summary Judgment Order amount:	\$4,073,741.54
Legal Fees to obtain summary judgment on judicial foreclosure	\$ 115,112.70
 TOTAL as of November 21, 2013:	 \$4,188,854.24

GMF Exhibit 8



Nhn No Name, Somers, MT 59932
MLS #22200638

Unique and Rare Development potential within close proximity of vastly growing Flathead Lake Community of Somers. Approximately 500 acres, 200 and 300 non contiguous land. 300 acres that has had past infrastructure and roads roughed in with most potential homesites cleared. Great views of Flathead Lake and Mountainous region can be seen. 200 acres with Flathead views, sloped with past growth logging. Listing agent must accompany all showings. Call/Text Brian Murphy 406-890-1681, or your real estate professional.

Reports

Property Type	Land	Cumulative DOM	24
Days On Market	24	Listing Office	RE/MAX Rocky Mountain Real Estate, Inc. License #:
Listing Member	Brian Murphy License #: rre-bro-lic-25164 Mobile: 406-890-1681 home: 406-890-1681 Office Phone: 406-862-9000 http://www.murphyranchandland.com Brian Murphy	Selling Office	RE/MAX Rocky Mountain Real Estate, Inc.
Selling Member			

Contract Data

Property Sub-Type	Residential	Listing Date	01/21/2022
Exempt From Listing	No	Original List Price	3,999,000
List Price	3,999,000	List Price/Acre	7,998
Selling Office Comm.	2.50	Selling Office Type (\$/%)	%
Variable Compensation	Yes	Sellers Preferred Title Company	FPT
Sub. Agency	No	Agent Owned	No
Owner of Record	<u>Whitefish Credit Union</u>	REO/Bank Owned	Yes

Sold Data

Status	Closed	Sold Price	4,000,000
Sold Date	02/14/2022	Under Contract Date	01/26/2022
How Sold	Cash	Potential Short Sale	No
Status Change Date	02/14/2022	Sold Price/Acre	8000
Seller's Concessions Y/N	No		

General Property Description

Lot Size Estimate	100+	Lot Acres	500
Lot SqFt	21,780,000	Waterfront	None
HOA	None	HOA Dues Amount	0
HOA Transfer Fee	None	HOA Transfer Fee Amount	0

Legal and Taxes

Covenant	Unknown	Zoning	None
Taxes	621.28	Tax Year	2021
Assessor Number	0000213950	Legal	CLA
School District	District No. 29		

Remarks

Member Remarks
Power transmission line thru road to the east. Listing agent must accompany. Property to transfer via Special Warranty Deed. Purchaser to sign OREO Real Estate Purchase Addendum. Information is deemed reliable but not warranted by Rocky Mountain Real Estate

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



Call Report Form 5300

Effective March 31, 2022 Until Superseded

GMAF Exhibit 9

TO THE BOARD OF DIRECTORS:

This booklet contains the Call Report, Form 5300. This form is effective March 31, 2022 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.

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, NCUA Guaranteed Note investments, 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, Prompt Corrective Action (PCA)	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](#)

NCUA 5300

Effective March 31, 2022

Previous Editions Are Obsolete

CERTIFICATION OF NCUA 5300 CALL REPORT AS OF: MARCH, 31 2022

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: Drollinger
Please Print

First Name: Molly
Please Print

Last Name: Drollinger
(Signature)

First Name: Molly
(Signature)

Date: 05/02/2022

Validation Date: 05/03/2022

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.

**NATIONAL CREDIT UNION ADMINISTRATION
CALL REPORT FORM 5300**

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Condition - Assets
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STATEMENT OF FINANCIAL CONDITION AS OF: MARCH, 31 2022

This page must be completed by all credit unions.

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ASSETS

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

CASH AND DEPOSITS: If your credit union reports an amount in Account AS0007 or AS0008 below, complete Schedule B, Section 3, Investments - Maturity Distribution.

	Amount	Account
1. Cash on Hand		
a. Coin and Currency	\$4,196,437	AS0004
b. Cash Items in Process of Collection	\$0	AS0005
c. Total Cash on Hand	\$4,196,437	730A
2. Cash on Deposit (Amounts Deposited in Financial Institutions)		
a. Cash on Deposit in Corporate Credit Unions	\$259,231	730B1
b. Cash on Deposit in a Federal Reserve Bank	\$166,084,357	AS0003
c. Cash on Deposit in Other Financial Institutions	\$399,446	730B2
d. Total Cash on Deposit (Amounts Deposited in Financial Institutions)	\$166,743,034	730B
3. Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions	\$3,250,000	AS0007
4. All other deposits	\$0	AS0008
5. TOTAL CASH AND OTHER DEPOSITS (Sum of Accounts 730A, 730B, AS0007, and AS0008)	\$174,189,471	AS0009

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

	Amount	Account
6. Equity Securities	\$16,748,217	AS0055
7. Trading Debt Securities	\$0	AS0061
8. Available-for-Sale Debt Securities	\$798,604,399	AS0067
9. Held-to-Maturity Debt Securities ¹	\$0	AS0073
10. Allowance for Credit Losses on Investment Securities	\$0	AS0041
11. TOTAL INVESTMENT SECURITIES (Sum of Accounts AS0055, AS0061, AS0067, and AS0073 less AS0041)	\$815,352,616	AS0013

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

	Amount	Account
12. Other Investments		
a. Nonperpetual Capital Account	\$0	769A
b. Perpetual Contributed Capital	\$0	769B
c. All other investments	\$2,561,500	AS0016
13. TOTAL OTHER INVESTMENTS (Sum of Accounts 769A, 769B, and AS0016)	\$2,561,500	AS0017

¹ Also complete line 10 (Account AS0041) if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).

STATEMENT OF FINANCIAL CONDITION AS OF: **MARCH, 31 2022**

This page must be completed by all credit unions.

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ASSETS -- CONTINUED

LOANS HELD FOR SALE:

	Amount	Account
14. Loans Held for Sale	\$0	003

LOANS AND LEASES: If your credit union reports an amount in Account 025B, complete Schedule A, Sections 1 through 9, as applicable.

	Number of Loans	Account	Amount	Account
15. TOTAL LOANS & LEASES	13,634	025A	\$1,104,523,147	025B
16. Less: Allowance for Loan & Lease Losses - Skip to Line 17 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).			\$840,027	719
17. Less: Allowance for Credit Losses on Loans & Leases - Enter an amount if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)			\$0	AS0048

OTHER ASSETS:

	Amount	Account
18. Foreclosed and Repossessed Assets		
a. Commercial	\$0	AS0022
b. Consumer Real Estate	\$0	AS0023
c. Consumer Vehicle	\$0	AS0024
d. Consumer Other	\$0	AS0025
e. Total Foreclosed and Repossessed Assets	\$0	798A
19. Land and Building	\$16,631,257	007
20. Other Fixed Assets	\$2,250,897	008
21. NCUA Share Insurance Capitalization Deposit	\$15,417,551	794
22. Other Assets		
a. Goodwill	\$0	009D2
b. Mortgage servicing assets	\$0	779
c. Other Intangible Assets	\$0	AS0032
d. Accrued Interest on Loans & Leases	\$2,670,276	009A
e. Accrued Interest on Investments	\$3,045,816	009B
f. All Other Assets	\$2,082,151	009C
g. Total Other Assets	\$7,798,243	AS0036
23. TOTAL ASSETS (Sum of Accounts AS0009, AS0013, AS0017, 003, 025B less 719 and AS0048, 798A, 007, 008, 794 and AS0036)	\$2,137,894,655	010

Must equal Account 014 on Page 3

STATEMENT OF FINANCIAL CONDITION AS OF: MARCH, 31 2022

This page must be completed by all credit unions.

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LIABILITIES:

	Amount	Account
1. Accounts Payable, Accrued Interest on Borrowings, and Other Liabilities	\$8,136,935	825
2. Accrued Dividends & Interest Payable on Shares & Deposits	\$2,591,398	820A
Enter an amount in Account LI0003 if you have early 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	\$1,929,503,277	013
6. Nonmember Deposits	\$0	880
7. Total Shares and Deposits (Sum of Accounts 013 and 880)	\$1,929,503,277	018
8. TOTAL LIABILITIES (Sum of Account 825, 820A, LI0003, 860C, and 018)	\$1,940,231,610	LI0069

EQUITY:

	Amount	Account
9. Undivided Earnings	\$238,993,292	940
10. Other Reserves (Appropriations of Undivided Earnings)	\$0	658
11. Appropriation for Non-Conforming Investments (State Credit Unions ONLY)	\$0	668
12. Equity acquired in merger	\$0	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 early adopted ASC Topic 326 Financial Instruments - Credit Losses (CECL)	\$0	945C
16. Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities	(\$49,126,435)	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)	\$7,786,188	602
19. TOTAL LIABILITIES, SHARES, AND EQUITY (Sum of Accounts LI0069, 940, 658, 668, 658A, 996, 945A, 945B, 945C, EQ0009, and 602)	\$2,137,884,655	014

Must equal Account 010 on Page 2

STATEMENT OF INCOME AND EXPENSE
This page must be completed by all credit unions.
REPORT YEAR-TO-DATE AMOUNTS

[Back to Navigation Page](#)

INTEREST INCOME YEAR-TO-DATE		Amount	Account
1.	Interest on Loans and Leases (Excluding interest refunds)	\$10,359,411	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)	\$3,797,135	120
4.	Other Interest Income	\$0	IS0005
5.	TOTAL INTEREST INCOME (Account 110 less Account 119 plus Account 120 and IS0005)	\$14,156,546	115

INTEREST EXPENSE YEAR-TO-DATE		Amount	Account
6.	Dividends on Shares (Includes dividends earned during current period)	\$2,590,417	380
7.	Interest on Deposits (Total interest expense for deposit accounts) (State Credit Union ONLY)	\$0	381
8.	Interest on Borrowed Money	\$0	340
9.	TOTAL INTEREST EXPENSE (Sum of Accounts 380, 381 and 340)	\$2,590,417	350
10.	NET INTEREST INCOME (Account 115 less Account 350)	\$11,566,129	IS0010
11.	Provision for Loan & Lease Losses - Skip to Line 12 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)	(\$391,157)	300
Complete Item 12 and Items 16 and 17 on page 22 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)			
12.	Credit Loss Expense		
	a. Loans & Leases	\$0	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	\$0	IS0017

[Continue to page 5](#)

STATEMENT OF INCOME AND EXPENSE
This page must be completed by all credit unions.

REPORT YEAR-TO-DATE AMOUNTS

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NON-INTEREST INCOME YEAR-TO-DATE	Amount	Account
13. Fee Income	\$301,504	131
14. Other Income (Includes unconsolidated CUSO Income)	\$335,377	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). Complete Schedule B, Section 4.	(\$45,901)	IS0046
16. Gain (Loss) on all other Investments or other Hedged items (not Equity or Trading Debt Securities and including amounts reported on Schedule B, Section 4 in Accounts 420C and IS0026)	\$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	\$0	IS0029
20. Gain (Loss) on Sales of Other Real Estate Owned	\$2,567,943	IS0030
21. Gain from Bargain Purchase (Merger)	\$0	431
22. Other Non-Interest Income	\$0	440
23. TOTAL NON-INTEREST INCOME (Sum of Accounts 131, IS0020, IS0046, IS0047, 421, 430, IS0029, IS0030, 431, and 440)	\$3,158,923	117
NON-INTEREST EXPENSE YEAR-TO-DATE		
24. Employee Compensation and Benefits	\$4,785,368	210
25. Travel and Conference Expense	\$118,607	230
26. Office Occupancy Expense	\$393,510	250
27. Office Operations Expense	\$950,067	260
28. Educational and Promotional Expenses	\$455,915	270
29. Loan Servicing Expense	\$97,887	280
30. Professional and Outside Services	\$213,230	290
31. Member Insurance Expense	\$0	310
32. Operating Fees (Examination and/or supervision fees)	\$23,337	320
33. Miscellaneous Non-Interest Expense	\$292,100	360
34. TOTAL NON-INTEREST EXPENSE (Sum of Accounts 210, 230, 250, 260, 270, 280, 290, 310, 320 and 360)	\$7,330,021	671
NET INCOME YEAR-TO-DATE		
35. NET INCOME (LOSS) (Account IS0010 less 300 and IS0017 plus Account 117 less Account 671)	\$7,786,188	661A

**SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: MARCH, 31 2022**

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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 15. 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	9.01	521	1,904	993	\$4,962,690	396
2.	Payday Alternative Loans (PALs I and PALs II) (FCU Only)		522A		994A		397A
3.	Non-Federally Guaranteed Student Loans	0.00	595A	0	963A	\$0	698A
4.	All Other Unsecured Loans/Lines of Credit	9.56	522	942	994	\$5,375,147	397
5.	New Vehicle Loans	2.92	523	436	958	\$13,500,967	385
6.	Used Vehicle Loans	3.59	524	3,286	968	\$50,148,130	370
7.	Leases Receivable	0.00	565	0	954	\$0	002
8.	All Other Secured Non-Real Estate Loans/Lines of Credit	4.10	595B	1,256	963C	\$23,010,173	698C
9.	Loans/Lines of Credit Secured by a First Lien on a single 1- to 4-Family Residential Property	3.29	563A	4,092	959A	\$757,953,917	703A
10.	Loans/Lines of Credit Secured by a Junior Lien on a single 1- to 4-Family Residential Property	3.30	562A	620	960A	\$35,191,006	386A
11.	All Other (Non-Commercial) Real Estate Loans/Lines of Credit	5.62	562B	552	960B	\$50,496,204	386B
Commercial Loans/Lines of Credit							
12.	Commercial Loans/Lines of Credit Real Estate Secured	4.35	525	451	900K4	\$155,760,629	718A5
13.	Commercial Loans/Lines of Credit Not Real Estate Secured	0.00	526	95	900P	\$8,124,284	400P
14.	TOTAL LOANS AND LEASES (Sum of items 1 - 13.)			13,634	025A1	\$1,104,523,147	025B1

LOANS GRANTED

15. Loans Granted Year-to-Date		Number	Account	Amount	Account
a. Payday Alternative Loans (PALs I and PALs II) Granted Year-to-Date (also include amount in item 15) (FCU Only)		952	031A	\$109,121,985	031B
			031C		031D

GOVERNMENT GUARANTEED LOANS

16. Non-Commercial Loans (Included in items 1 - 11 above)		Number	Account	Outstanding Balance	Account	Guaranteed Portion	Account
a. 1. Small Business Administration		0	LN0050	\$0	LN0051	\$0	LN0052
2. Paycheck Protection Program (PPP) Loans (Included in 16.a.1.)		0	LN0056	\$0	LN0057	\$0	LN0055
b. Other Government Guaranteed		0	LN0053	\$0	LN0054	\$0	LN0055
17. Commercial Loans (Included in items 12 - 13 above)		14	691B1	\$3,447,118	691C1	\$3,397,342	691C2
b. Other Government Guaranteed Commercial Loans		31	691P	\$13,551,015	691P1	\$13,122,008	691P2

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LOANS, SUPPLEMENTAL INFORMATION AS OF: MARCH, 31 2022**

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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	Total Number of Loans Delinquent 60+ Days	Account
Non-Commercial Loans/Lines of Credit													
1. Unsecured Credit Card Loans	\$3,002	024B	\$15,552	DL0002	\$10,024	025B	\$0	027B	\$0	028B	\$25,576	4	045A
2. Payday Alternative Loans (PALs loans) (FCU Only)		089B		DL0009		127B		128B		129B		130B	130A
3. Non-Federally Guaranteed Student Loans	\$0	020T	\$0	DL0016	\$0	021T	\$0	022T	\$0	023T	\$0	041T	033E
4. All Other Unsecured Loans/Lines of Credit	\$28,451	DL0022	\$0	DL0023	\$3,711	DL0024	\$0	DL0025	\$0	DL0026	\$3,711	DL0027	DL0028
5. New Vehicle Loans	\$0	020C1	\$0	DL0030	\$0	021C1	\$0	022C1	\$0	023C1	\$0	041C1	035E1
6. Used Vehicle Loans	\$87,960	020C2	\$30,851	DL0037	\$26,817	021C2	\$0	022C2	\$0	023C2	\$57,668	041C2	035E2
7. Leases Receivable	\$0	020D	\$0	DL0044	\$0	021D	\$0	022D	\$0	023D	\$0	041D	034E
8. All Other Secured Non-Real Estate Loans/Lines of Credit	\$0	DL0050	\$0	DL0051	\$0	DL0052	\$0	DL0053	\$0	DL0054	\$0	DL0055	DL0056
9. Secured by 1st Lien on a single 1- to 4-Family Residential Property	\$0	DL0057	\$0	DL0058	\$77,587	DL0059	\$0	DL0060	\$0	DL0061	\$77,587	DL0062	DL0063
10. Secured by Junior Lien on a single 1- to 4-Family Residential Property	\$93,942	DL0064	\$0	DL0065	\$0	DL0066	\$0	DL0067	\$0	DL0068	\$0	DL0069	DL0070
11. All Other (Non-Commercial) Real Estate Loans/Lines of Credit	\$0	DL0071	\$0	DL0072	\$0	DL0073	\$51,072	DL0074	\$0	DL0075	\$51,072	DL0076	DL0077
Commercial Loans/Lines of Credit													
12. Construction and Development Loans	\$0	DL0078	\$0	DL0079	\$0	DL0080	\$0	DL0081	\$0	DL0082	\$0	DL0083	DL0084
13. Secured by Farmland	\$0	DL0085	\$0	DL0086	\$0	DL0087	\$0	DL0088	\$0	DL0089	\$0	DL0090	DL0091
14. Secured by Multifamily	\$516,435	DL0092	\$0	DL0093	\$0	DL0094	\$0	DL0095	\$0	DL0096	\$0	DL0097	DL0098
15. Secured by Owner Occupied, Non-Farm, Non-Residential Property	\$0	DL0099	\$0	DL0100	\$0	DL0101	\$0	DL0102	\$0	DL0103	\$0	DL0104	DL0105
16. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	\$0	DL0106	\$0	DL0107	\$0	DL0108	\$0	DL0109	\$0	DL0110	\$0	DL0111	DL0112
17. Loans to finance agricultural production and other loans to farmers	\$0	DL0113	\$0	DL0114	\$0	DL0115	\$0	DL0116	\$0	DL0117	\$0	DL0118	DL0119
18. Commercial and Industrial Loans	\$234,088	DL0120	\$0	DL0147	\$0	DL0122	\$0	DL0123	\$547,710	DL0124	\$547,710	DL0125	DL0126
19. Unsecured Commercial Loans	\$0	DL0127	\$0	DL0128	\$0	DL0129	\$0	DL0130	\$0	DL0131	\$0	DL0132	DL0133
20. Unsecured Revolving Lines of Credit for Commercial Purposes	\$0	DL0134	\$0	DL0135	\$0	DL0136	\$0	DL0137	\$0	DL0138	\$0	DL0139	DL0140
21. TOTAL DELINQUENT LOANS AND LEASES	\$963,878	020B	\$46,403	DL0141	\$118,139	021B	\$51,072	022B	\$547,710	023B	\$763,324	041B	12 041A

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LOANS, SUPPLEMENTAL INFORMATION AS OF: MARCH, 31 2022**

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SECTION 2 - DELINQUENT LOANS & LEASES (continued)

	22. Amount of reportable delinquency included in Total Delinquent Loans and Leases (Account 041B) that relates to:			Amount	Account
	a. Participation Loans Purchased Under 701.22 (Account 691L)	b. Indirect Loans (Account 618A)	c. Whole or Partial Loans Purchased Under 701.23		
23. Amount of Consumer Loans in Non-Accrual Status				\$169,211	DL0144
24. Amount of Commercial Loans in Non-Accrual Status				\$0	DL0146
25. Total outstanding balances of loans affected by bankruptcy claims				\$5,009	971
26. Total outstanding Troubled Debt Restructured loans	Number	Account	Amount		Account
	16	1000F	\$4,868,225		1001F

SECTION 3 - LOAN CHARGE OFFS AND RECOVERIES

LOAN LOSS INFORMATION

	YTD Charge Offs		YTD Recoveries	
	Account	Amount	Account	Amount
Non-Commercial Loans/Lines of Credit				
1. Unsecured Credit Card Loans	680	\$44,677	681	\$4,167
2. Payday Alternative Loans (PALs I and PALs II) (FCU Only)	136		137	
3. Non-Federally Guaranteed Student Loans	550T	\$0	551T	\$0
4. All Other Unsecured Loans/Lines of Credit	CH0007	\$18,206	CH0008	\$8,646
5. New Vehicle Loans	550C1	\$0	551C1	\$0
6. Used Vehicle Loans	550C2	\$8,362	551C2	\$660
7. Leases Receivable	550D	\$0	551D	\$0
8. All Other Secured Non-Real Estate Loans/Lines of Credit	CH0015	\$41,937	CH0016	\$100
9. Secured by 1st Lien on a single 1- to 4-Family Residential Property	CH0017	\$0	CH0018	\$0
10. Secured by Junior Lien on a single 1- to 4-Family Residential Property	CH0019	\$0	CH0020	\$0
11. All Other (Non-Commercial) Real Estate Loans/Lines of Credit	CH0021	\$0	CH0022	\$0

Commercial Loans/Lines of Credit

12. Construction and Development Loans	CH0023	\$0	CH0024	\$0
13. Secured by Farmland	CH0025	\$0	CH0026	\$0
14. Secured by Multifamily	CH0027	\$0	CH0028	\$468,978
15. Secured by Owner Occupied, Non-Farm, Non-Residential Property	CH0029	\$0	CH0030	\$0
16. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	CH0031	\$0	CH0032	\$0
17. Loans to finance agricultural production and other loans to farmers	CH0033	\$0	CH0034	\$0
18. Commercial and Industrial Loans	CH0035	\$0	CH0036	\$200
19. Unsecured Commercial Loans	CH0037	\$0	CH0038	\$0
20. Unsecured Revolving Lines of Credit for Commercial Purposes	CH0039	\$0	CH0040	\$0
21. Total Charge Offs and Recoveries (Sum of items 1 - 20)	550	\$113,182	551	\$482,751

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)	\$0	550F	\$0	551F
	b. Indirect Loans (Account 618A)	\$0	550E	\$0	551E
	c. Whole or Partial Loans Purchased Under 701.23	\$0	CH0047	\$0	CH0048

**SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: MARCH, 31 2022**

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SECTION 4 - OTHER LOAN INFORMATION

LOANS TO CREDIT UNION OFFICIALS

1. Loans outstanding to credit union officials and senior executive staff

Number	Account	Amount	Account
25	995	\$4,570,485	956

FEDERAL CREDIT UNION INTEREST RATE CEILING REPORT (FCU Only)

2. Federal Credit Union Interest Rate Ceiling

	a. Dollar amount of loans with interest rates that exceed 15%	Amount	Account
	b. Aggregate weighted average interest rate for the loans with interest rates that exceed 15%		
			567
			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.

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

Complete this section if the credit union has early 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.

4. Total PCD Loans Outstanding	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
	\$0	PC0003		PC0004	\$0	PC0005		PC0006
5. Total PCD Debt Securities	\$0	PC0007		PC0008	\$0	PC0009		PC0010

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LOANS, SUPPLEMENTAL INFORMATION AS OF: MARCH, 31 2022**

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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		0	IN0001	\$0	IN0002
2. First Lien and Junior Lien Residential Loans		0	IN0003	\$0	IN0004
3. Commercial Loans		0	IN0005	\$0	IN0006
4. All Other Loans		0	IN0007	\$0	IN0008
5. TOTAL OUTSTANDING INDIRECT LOANS (Sum of each column)		0	617A	\$0	618A

SECTION 6 - LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23

LOANS PURCHASED

	Year-to-date			Outstanding		
	Number	Account	Amount	Number	Account	Amount
1. Loans Purchased from Other Financial Institutions	0	SL0014	\$0	45	SL0018	\$16,998,133
2. Loans Purchased from Other Sources	0	SL0012	\$0	0	SL0020	\$0

LOANS SOLD

	Year-to-date			Outstanding		
	Number	Account	Amount	Number	Account	Amount
3. Loans Sold	0	SL0022	\$0			
4. First mortgage loans sold on the secondary market	0	SL0024	\$0	736		
5. Loans Transferred with Limited Recourse Qualifying for Sales Accounting	0	SL0026	\$0	819		
6. Real Estate Loans Sold with Servicing Retained	0	SL0028	\$0	0	SL0029	\$0
7. All Other Loans Sold with Servicing Retained	0	SL0032	\$0	0	SL0033	\$0

LOAN PARTICIPATIONS	Participations Purchased			Participations Sold		
	Outstanding Balance	Account	Amount Year-To-Date	Retained Balance Outstanding	Account	Amount Sold Year-To-Date
8. Vehicle - Non-commercial	\$0	SL0036	\$0	\$0	SL0038	\$0
9. Non-Federally Guaranteed Student Loans	\$0	691L7	\$0	\$0	691N7	\$0
10. 1- to 4-Family Residential Property	\$0	691L2	\$0	\$0	691N2	\$0
11. Commercial Loans excluding Construction & Development	\$284,827	691L8	\$0	\$0	691N8	\$0
12. Commercial Construction & Development	\$0	691L9	\$0	\$0	691N9	\$0
13. All Other	\$0	SL0056	\$0	\$0	SL0058	\$0
14. TOTAL (Sum of each column)	\$284,827	691L	\$0	\$0	691N	\$0

**SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: MARCH, 31 2022**

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

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	2,829	RL0001	\$517,729,682	RL0002	\$43,226,895	RL0003
	b. 15 Years or less	354	RL0004	\$47,783,674	RL0005	\$7,620,647	RL0006
2. Balloon/Hybrid	a. > 5 Years	142	RL0007	\$33,320,655	RL0008	\$3,057,500	RL0009
	b. 5 Years or less	0	RL0010	\$0	RL0011	\$0	RL0012
3. Adjustable Rate		767	RL0013	\$159,119,906	RL0014	\$17,371,613	RL0015
4. Total 1- to 4-family residential property loans/lines of credit secured by 1st lien (Sum of each column)				\$757,953,917	RL0016	\$71,276,655	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	97	RL0018	\$5,359,336	RL0019	\$485,000	RL0020
	b. Adjustable Rate	6	RL0021	\$908,577	RL0022	\$0	RL0023
6. Open-End	a. Fixed Rate	0	RL0024	\$0	RL0025	\$0	RL0026
	b. Adjustable Rate	517	RL0027	\$28,923,093	RL0028	\$8,626,850	RL0029
7. Total 1- to 4-family residential property loans/lines of credit secured by junior lien (Sum of each column)				\$35,191,006	RL0030	\$9,111,850	RL0031

Must equal Account 386A on Schedule A, Section 1

ALL OTHER (NON-COMMERCIAL) REAL ESTATE

8. Closed-End	a. Fixed Rate	496	RL0032	\$48,872,542	RL0033	\$4,934,788	RL0034
	b. Adjustable Rate	54	RL0035	\$1,603,116	RL0036	\$0	RL0037
9. Open-End	a. Fixed Rate	0	RL0038	\$0	RL0039	\$0	RL0040
	b. Adjustable Rate	2	RL0041	\$20,546	RL0042	\$0	RL0043
10. Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit (Sum of each column)				\$50,496,204	RL0044	\$4,934,788	RL0045

Must equal Account 386B on Schedule A, Section 1

11. TOTAL 1- to 4-FAMILY RESIDENTIAL PROPERTY AND ALL OTHER CONSUMER REAL ESTATE LOANS/LINES OF CREDIT

		5,264	RL0046	\$843,641,127	RL0047	\$85,323,293	RL0048
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ADDITIONAL 1- to 4-FAMILY RESIDENTIAL PROPERTY AND ALL OTHER REAL ESTATE LOAN INFORMATION (NON-COMMERCIAL)

12. Balance Outstanding of 1- to 4-Family Residential Construction Loans						Amount	Account
						\$9,851,170	704A2
13. Amount of real estate loans reported in Account RL0047 above that contractually refinance, reprice or mature within the next 5 years						\$106,944,807	RL0050

Interest Only & Payment Option

	No. of Loans Outstanding	Account	Amt of Loans Outstanding	Account	Amount Granted Year-To-Date	Acct Code
14. Interest Only & Payment Option 1- to 4-Family Residential Property Loans Secured by a 1st Lien	197	704C2	\$19,824,178	704C1	\$10,678,847	704C3

**SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: MARCH, 31 2022**

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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	0	143A3	\$0	143B3	0	143C3	\$0	143D3
b.	Secured by Farmland	3	961A5	\$801,510	042A5	0	099A5	\$0	463A5
c.	Secured by Multifamily	418	900M	\$141,787,277	400M	17	090M	\$10,972,122	475M
d.	Secured by Owner Occupied, Non-Farm, Non-Residential Property	0	900H2	\$0	400H2	0	090H2	\$0	475H2
e.	Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	0	900J2	\$0	400J2	0	090J2	\$0	475J2
f.	TOTAL COMMERCIAL REAL ESTATE SECURED (Sum of each column)	421	900K2	\$142,588,787	718A3	17	090K2	\$10,972,122	475K2
g.	Loans to finance agricultural production and other loans to farmers	4	961A6	\$301,053	042A6	0	099A6	\$0	463A6
h.	Commercial and Industrial Loans	35	900L2	\$3,607,690	400L2	0	090L2	\$0	475L2
i.	Unsecured Commercial Loans	0	900C5	\$0	400C5	0	090C5	\$0	475C5
j.	Unsecured Revolving Lines of Credit for Commercial Purposes	40	900C6	\$104,423	400C6	0	090C6	\$0	475C6
k.	TOTAL COMMERCIAL LOANS TO MEMBERS (Sum of each column)	500	900A1	\$146,601,953	400A1	17	090A1	\$10,972,122	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	30	900M1	\$13,171,842	400M1	0	090M1	\$0	475M1
d.	Secured by Owner Occupied, Non-Farm, Non-Residential Property	0	900H3	\$0	400H3	0	090H3	\$0	475H3
e.	Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	0	900J3	\$0	400J3	0	090J3	\$0	475J3
f.	TOTAL COMMERCIAL REAL ESTATE SECURED (Sum of each column)	30	900K3	\$13,171,842	718A4	0	090K3	\$0	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	16	900L3	\$4,111,118	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)	46	900B1	\$17,282,960	400B1	0	090B1	\$0	475B1
	TOTAL COMMERCIAL LOANS (Sum of Accounts 900A1 and 900B1 and Sum of Accounts 400A1 and 400B1)	546	900T1	\$163,884,913	400T1				

MISCELLANEOUS COMMERCIAL LOAN INFORMATION

3.	Outstanding Agricultural Related Loans (Sum of Accounts 961A5, 961A6, 961A7, and 961A8; sum Accounts 042A5, 042A6, 042A7, and 042A8)	Number	Account	Amount	Account
4.	Amount of real estate loans included above in Accounts 718A3 and 718A4 that contractually refinance, reprice or mature within the next 5 years	7	961A9	\$1,102,563	042A9
5.	Outstanding commercial participations sold but retained servicing (including unfunded commitments)	0	1061A	\$118,500,193	CM0099
6.	Outstanding commercial loans sold but retained servicing (including unfunded commitments)	0	1062A	\$0	1061
7.	Year-to-Date commercial loans/participations sold but did not retain servicing (including unfunded commitments)	0	1063A	\$0	1062

REGULATORY REPORTING - PART 723 - MEMBER BUSINESS LOANS - Complete this section if the credit union has outstanding member business loans.

8.	TOTAL MEMBER BUSINESS LOANS - Net Member Business Loan Balance	Amount	Account
		\$147,334,953	400A

**SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: MARCH, 31 2022**

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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								
2. Federal Agency Securities - Guaranteed								
a.	Agency/GSE Debt Instruments - Guaranteed	NV0001	\$0	NV0002	\$0	NV0003	\$0	NV0004
b.	Agency/GSE Non-Debt Instruments - Guaranteed	NV0013	\$0	NV0014	\$10,000,000	NV0015	\$9,117,175	NV0016
c.	TOTAL FEDERAL AGENCY SECURITIES - GUARANTEED	NV0021	\$0	NV0022	\$606,452,947	NV0023	\$567,616,735	NV0024
3. Federal Agency Securities - Non-Guaranteed								
a.	Agency/GSE Debt Instruments - Non-Guaranteed	NV0025	\$0	NV0026	\$0	NV0027	\$0	NV0028
b.	Agency/GSE Non-Debt Instruments - Non-Guaranteed	NV0029	\$0	NV0030	\$0	NV0031	\$0	NV0032
c.	TOTAL FEDERAL AGENCY SECURITIES - NON-GUARANTEED	NV0033	\$0	NV0034	\$0	NV0035	\$0	NV0036
4. Non-Federal Agency Asset-Backed Securities - Senior Tranches								
a.	Privately Issued Residential Mortgage Related Securities	NV0037	\$0	NV0038	\$0	NV0039	\$0	NV0040
b.	Privately Issued Commercial Mortgage Related Securities	NV0041	\$0	NV0042	\$0	NV0043	\$0	NV0044
c.	Other Asset-Backed Securities	NV0045	\$0	NV0046	\$44,435,800	NV0047	\$44,396,381	NV0048
d.	TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SENIOR TRANCHES	NV0049	\$0	NV0050	\$44,435,800	NV0051	\$44,396,381	NV0052
5. Non-Federal Agency Asset-Backed Securities - Subordinated Tranches								
a.	Privately Issued Residential Mortgage Related Securities	NV0053	\$0	NV0054	\$0	NV0055	\$0	NV0056
b.	Privately Issued Commercial Mortgage Related Securities	NV0057	\$0	NV0058	\$0	NV0059	\$0	NV0060
c.	Other Asset-Backed Securities	NV0061	\$0	NV0062	\$0	NV0063	\$0	NV0064
d.	TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SUBORDINATED TRANCHES	NV0065	\$0	NV0066	\$0	NV0067	\$0	NV0068
6. Securities Issued by States and Political Subdivisions in the U.S.								
7. Debt Securities Issued by Depositories, Banks, and Credit Unions								
8. All Other Held-to-Maturity or Available-for-Sale Debt Securities								
9. Total HTM or AFS Debt Securities (Sum of 1, 2c, 3c, 4d, 5d, 6, 7, and 8)								
	\$0	NV0069	\$0	NV0070	\$178,192,554	NV0071	\$169,022,874	NV0072
	\$0	NV0073	\$0	NV0074	\$1,272,942	NV0075	\$1,188,516	NV0076
	\$0	NV0077	\$0	NV0078	\$17,186,219	NV0079	\$16,379,893	NV0080
	\$0	NV0081	\$0	801	\$847,540,462	NV0083	\$798,604,399	NV0084

**SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: MARCH, 31 2022**

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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			
2. Federal Agency Securities - Guaranteed			
	a. Agency/GSE Debt Instruments - Guaranteed	\$0	NV0087
	b. Agency/GSE Non-Debt Instruments - Guaranteed	\$0	NV0088
	TOTAL FEDERAL AGENCY SECURITIES - GUARANTEED	\$0	NV0089
3. Federal Agency Securities - Non-Guaranteed			
	a. Agency/GSE Debt Instruments - Non-Guaranteed	\$0	NV0091
	b. Agency/GSE Non-Debt Instruments - Non-Guaranteed	\$0	NV0092
	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
	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
	TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SUBORDINATED TRANCHES	\$0	NV0101
6. Securities Issued by States and Political Subdivisions in the U.S.			
7. Debt Securities Issued by Depositories, Banks, and Credit Unions			
8. All Other Trading Debt Securities			
9. Total Trading Debt Securities - Must equal AS0061 on page 1 (Sum of 1, 2c, 3c, 4d, 5d, 6, 7, and 8)			
10. Equity Securities		\$13,446,637	NV0106
	a. Common Stock	\$0	NV0107
	b. Registered Investment Companies	\$3,301,580	NV0108
	c. Other Equities	\$16,748,217	NV0109
	Total Equity Securities - Must equal AS0055 on page 1 (Sum of NV0106, NV0107, and NV0108)	\$16,748,217	NV0109
	11. Total Trading Debt and Equity Securities (Sum of NV0105 and NV0109)	\$16,748,217	NV0110

**SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: MARCH, 31 2022**

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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	\$3,000,000	NV0111	\$250,000	NV0112	\$0	NV0113	\$0	NV0114	\$0	NV0115	\$3,250,000	NV0116
2. Equity Securities	\$667,993	AS0050	\$0	AS0051	\$0	AS0052	\$8,755,786	AS0053	\$7,324,438	AS0054	\$16,748,217	NV0122
3. Trading Debt Securities	\$0	AS0056	\$0	AS0057	\$0	AS0058	\$0	AS0059	\$0	AS0060	\$0	NV0128
4. Available-for-Sale Debt Securities	\$72,536,462	AS0062	\$64,727,142	AS0063	\$137,091,032	AS0064	\$429,525,081	AS0065	\$94,724,682	AS0066	\$798,604,399	NV0134
5. Held-to-Maturity Debt Securities	\$0	AS0068	\$0	AS0069	\$0	AS0070	\$0	AS0071	\$0	AS0072	\$0	NV0140
6. Other Investments	\$0	NV0141	\$2,561,500	NV0142	\$0	NV0143	\$0	NV0144	\$0	NV0145	\$2,561,500	NV0146
7. Total (Sum items 1 - 6)	\$76,204,455	NV0153	\$67,538,642	NV0154	\$137,091,032	NV0155	\$438,280,867	NV0156	\$102,049,120	NV0157	\$821,164,116	NV0158

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

**SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: MARCH, 31 2022**

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

1. Non-Conforming Investments (State Credit Unions ONLY). Exclude investments listed in Accounts 789C or 789D (below).	Amount	Account
	\$0	784A
2. Outstanding balance of brokered certificates of deposit and share certificates	\$3,250,000	788

Realized Investment Gains (Losses)

3. Realized Gains (Losses) on Held to Maturity Debt Securities	Amount	Account
	\$0	NV0159
4. Realized Gains (Losses) on Available for Sale Debt Securities	(\$32,308)	NV0160
5. Realized Gains (Losses) on all other investments (Do not include gain or loss on Trading Debt and Equity Securities)	\$0	NV0161
6. Gain (Loss) on Investments (Sum of Accounts NV0159, NV0160 and NV0161)	(\$32,308)	NV0162

Must equal Account IS0047 on page 5.

Other Than Temporary Impairment Information - Already reported in Account NV0159, NV0160, or NV0161

7. Total Other-Than-Temporary Impairment (OTTI) Losses	Amount	Account
	\$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

Derivatives Hedge - Already reported in Account IS0047 on page 5

10. Gain (Loss) associated with the Hedged Item in a Fair Value Derivatives Hedge (Include in Account IS0047)	Amount	Account
	\$0	IS0026

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.

11. a.	Securities	Remaining Premiums	Account	Cash Surrender Value	Account	Recorded Value	Account
b.	Other Investments					\$31,183,534	789C
c.	Other Assets					\$0	789D
i. Split Dollar Life Insurance Arrangements							
	a)	\$0	NV0169	\$0	NV0170	\$0	789E
	b)	\$0	NV0172	\$0	NV0173	\$0	789E1
ii. Other Insurance							
						\$0	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)					\$31,183,534	789G

Charitable Donation Accounts

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

**SCHEDULE C
COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES AS OF: MARCH, 31 2022**

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

1. Unfunded Commitments for Commercial Loans		Amount	Account
2. Unfunded Commitments for All Remaining Loans (Non-Commercial Loans)	a. Revolving Open-End Lines secured by 1- to 4-Family Residential Properties	\$9,185,649	814K
	b. Credit Card Lines	\$56,216,015	811D
	c. Unsecured Share Draft Lines of Credit	\$9,500,350	812C
	d. Unused Overdraft Protection Program	\$0	815C
	e. Other Unfunded Commitments	\$0	822C
	f. Total Unfunded Commitments for Non-Commercial Loans (Sum of items 2a through 2e)	\$85,504,681	816B5
3. Total Unfunded Commitments for all loan types (Sum of Accounts 814K and 816T)		\$94,690,330	816A

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

1. Total Unconditionally Cancelable Unfunded Commitments for All loan Types		Amount	Account
2. Conditionally Cancelable Unfunded Commitments			
3. Loans transferred with limited recourse or other seller-provided credit enhancements (net of any related valuation allowance)	a. Commercial Loans	\$9,185,649	LQ0013
	b. Consumer Loans - Secured and Real Estate	\$75,608,645	LQ0014
	c. Consumer Loans - Unsecured	\$9,896,036	LQ0015
	d. Total Conditionally Cancelable Unfunded Commitments (Sum of Accounts LQ0014, LQ0015, and LQ0016)	\$94,690,330	LQ0017
4. Loans Transferred under the FHLB MPF program	a. Commercial Loans	\$0	LQ0018
	b. Consumer Loans	\$0	LQ0019
5. Financial Standby Letters of Credit	c. Total Loans Transferred with Limited Recourse (Sum of Accounts LQ0018 and LQ0019)	\$0	LQ0020
		\$0	LQ0021
6. Forward Agreements that are not derivative contracts		\$0	LQ0022
		\$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 LQ0025)	\$0	LQ0026
8. Off-Balance Sheet Securitization Exposures			
9. Securities Borrowing or Lending transactions			
10. Off-Balance Sheet exposure of repurchase transactions			
11. All other off-balance sheet exposures not included above, but meet the definition of Commitments			
		\$0	LQ0027
		\$0	LQ0028
		\$0	LQ0029
		\$0	LQ0030

**SCHEDULE C (continued)
CONTINGENT LIABILITIES AND SOURCES OF FUNDS AS OF: MARCH, 31 2022**

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

1. Other Contingent Liabilities	Amount	Account
	\$0	818A

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

1. Borrowing Arrangements	Line of Credit Limit	Account	Draws Against Line of Credit	Account	Outstanding Term & Other Borrowings	Account	Assets Pledged to Secure All Outstanding Borrowings	Account
a. Corporate Credit Unions	\$0	884	\$0	885A	\$0	LQ0034	\$0	LQ0035
b. Natural Person Credit Unions	\$0	884C	\$0	885A1	\$0	LQ0038	\$0	LQ0039
c. Federal Home Loan Bank	\$1,360,610	LQ0040	\$0	885A3	\$0	LQ0042	\$1,484,020	LQ0043
d. Central Liquidity Facility					\$0	LQ0044	\$0	LQ0045
e. FRB - excludes amounts reported in Account LC0085 below					\$0	LQ0046	\$43,151,711	LQ0047
f. FRB Paycheck Protection Program Lending Facility loans	\$25,000,000	884D	\$0	885A2	\$0	LQ0085	\$0	LC0047
g. Total Borrowings & Assets Pledged (Sum of each column)	\$26,360,610	881	\$0	885A4	\$0	LQ0052	\$44,635,731	LQ0053

Must agree to Account 883C in Schedule C, Section 5

Additional Borrowing Arrangements Information

2. Amount of Borrowings Callable by Lender	Amount	Account
	\$0	865A
3. Borrowing Capacity Not Reported in Borrowing Arrangements	Amount	Account
	\$42,625,267	LQ0059

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

	A. < 1 Year		B1. 1 - 3 Years		B2. > 3 Years		C. Total Amount	
	Account	Amount	Account	Amount	Account	Amount	Account	Amount
1. Draws Against Lines of Credit	883A	\$0	883B1	\$0	883B2	\$0	883C	\$0
2. Other Notes, Promissory Notes and Interest Payable	011A	\$0	011B1	\$0	011B2	\$0	011C	\$0
3. Borrowing Repurchase Transactions	058A	\$0	058B1	\$0	058B2	\$0	058C	\$0
4. Subordinated Debt	867A	\$0	867B1	\$0	867B2	\$0	867C	\$0
5. TOTAL BORROWINGS (Sum of each column)	860A	\$0	860B1	\$0	860B2	\$0	LQ0860	\$0

**SCHEDULE D
SHARES, SUPPLEMENTAL INFORMATION, AS OF: MARCH, 31 2022**

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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)	61,309	083
2. Number of potential members	541,687	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	15,470	452	\$22,717,077	902A					\$22,717,077	902
2. Regular Shares	56,339	454	\$1,772,771,900	657A					\$1,772,771,900	657
3. Money Market Shares	0	458	\$0	911A					\$0	911
4. Share Certificates	0	451	\$0	908A					\$0	908C
5. IRA/KEOGH Accounts	3,457	453	\$133,996,761	906A					\$133,996,761	906C
6. All Other Shares	24	455	\$17,539	630A					\$17,539	630
7. TOTAL SHARES (Sum of each column)	75,290	966	\$1,929,503,277	013A					\$1,929,503,277	SH0013
8. Nonmember Deposits	0	457	\$0	880A					\$0	SH0880
9. TOTAL SHARES and DEPOSITS (Sum of items 7 and 8)	75,290	460	\$1,929,503,277	018A					\$1,929,503,277	SH0018

Additional Shares/ Deposits (Included in the Shares/Deposits Listed Above)

10. Accounts Held by Member Public Units	Amount	Account
11. Accounts Held by Nonmember Public Units	\$18,094,115	631
12. Non-U.S. dollar denominated deposits	\$0	632
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)	\$0	636
14. Dollar Amount of IRA/Keogh share and IRA/Keogh share certificate accounts = or > \$100,000	\$63,854,190	638
15. Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accts as part of Sweep Program	\$0	639
16. Dollar Amount of Commercial Deposit Accounts	\$179,354,684	641
17. Negative Shares Included in All Other Unsecured Loans/Lines of Credit on Page 6	\$8,640	643
		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	\$264,502,608	065A4
2. Uninsured Nonmember Shares and Deposits	\$0	067A2
3. Total Uninsured Shares and Deposits (Sum of Accounts 065A4 and 067A2)	\$264,502,608	068A
4. Total Insured Shares and Deposits (Account 018 less Account 068A)	\$1,665,000,669	069A

ADDITIONAL SHARE INSURANCE

	Response	Account
5. Does your credit union maintain share/deposit insurance coverage other than the NCUA's? (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

**SCHEDULE E
SUPPLEMENTAL INFORMATION AS OF: MARCH, 31 2022**

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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)	211	564A
b. Part-Time (25 hours or less per week)	2	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?	Yes	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	\$20,000	851
2. Total Amount loaned to CUSOs	\$0	852
3. Total Aggregate Cash Outlay in CUSOs	\$20,000	853

**SCHEDULE F
DERIVATIVE TRANSACTIONS REPORT AS OF: MARCH, 31 2022**

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Total Derivative Transactions Outstanding

1. Interest Rate Derivatives	a. Options	Total Notional Amount		Net Fair Value Gain (Loss)		Account
	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	

**SCHEDULE G
PCA NET WORTH CALCULATION WORKSHEET AS OF: MARCH, 31 2022**

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A credit union is not required to provide input on this page unless it has chosen an alternative total assets option offered on items 9 through 11 to calculate the Net Worth Ratio, made a one-time adjustment to Undivided Earnings due to the adoption of ASC Topic 326, or completed a merger or acquisition after 12/31/2008. Information entered on other schedules will populate items below in the CUOnline system, excluding items 6a - 6d, optional items 9, 10 and 11 and ASC Topic 326 items 16 and 17.

NET WORTH TO TOTAL ASSETS RATIO CALCULATION

NUMERATOR: NET WORTH

	Amount	Account
1. Undivided Earnings	\$238,993,292	940
2. Appropriation for Non-Conforming Investments (State Credit Union ONLY)	\$0	668
3. Other Reserves (Appropriations of Undivided Earnings)	\$0	658
4. Net Income (unless this amount is already included in Undivided Earnings)	\$7,786,188	602
5. Subordinated Debt included in Net Worth	\$0	925A
6. Adjusted Retained Earnings acquired through Business Combinations		
a. Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations	\$0	1004A
b. Adjustments made to Retained Earnings acquired through Business Combinations during current quarter (See Instructions)	\$0	1004B
c. Adjusted Gain from Bargain Purchase due to Business Combinations completed during current quarter (See Instructions)	\$0	1004C
d. Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations (Accounts 1004A + 1004B - 1004C)	\$0	1004
7. TOTAL NET WORTH (Sum of Accounts 940, 668, 658, 925A, 602, and 1004)	\$246,779,480	997

DENOMINATOR: TOTAL ASSETS

8. Total Assets (Acct 010) excluding SBA PPP loans pledged as collateral to the FRB PPP Lending Facility (Acct LC0047)

Amount	Account
\$2,137,894,655	NW00010

Total Assets Elections (Optional)

Retain item 8 above as net worth ratio denominator, or select one of the total assets computation options below by inputting the result in the appropriate line item. Item 12 below will compute your net worth ratio using account NW0010 as your denominator unless you enter an amount in item 9, 10, or 11. The amount reported should exclude SBA PPP loans pledged as collateral to the FRB PPP Lending Facility (Acct LC0047).

	Amount	Account
9. Average of Daily Assets over the calendar quarter	\$0	010A
10. Average of the three month-end balances over the calendar quarter	\$0	010B
11. The average of the current and three preceding calendar quarter-end balances	\$0	010C

NET WORTH RATIO

	Amount	Applicability	Account
12. Net Worth Ratio (Account 997 divided by Account NW0010, 010A, 010B, or 010C)	11.54		998
13. Risk Based Capital Ratio (Credit unions with total assets over \$500 million that did not opt in to CCULR)	0.00	NA Elected CCULR	RB0172

NET WORTH CLASSIFICATION

	Classification	Account
14. Net Worth Classification if credit union is not new (Based upon Call Report data only--See instructions.)	Well Capitalized	700
15. 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

ASC Topic 326 - Undivided Earnings adjustment - Complete these rows if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)

	Amount	Account
16. Select the fiscal year of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)		NW0001
17. One-time Adjustment to Undivided Earnings for those credit unions that have adopted ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	\$0	NW00002

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.

These fields will pre-populate.

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

**SCHEDULE H
Complex Credit Union Leverage Ratio (CCULR)**

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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?	Yes	LR0001
2. If 'Yes' to question 1, is your credit union continuing to elect the CCULR framework under the Grace Period?	No	LR0008

Eligibility	Eligibility	Account
3. Total Assets (Credit unions with total assets greater than \$500,000,000)	\$2,137,884,655	010

Qualifying Criteria (See Instructions)	Input	Account	Ratio	Account
4. CCULR (net worth ratio) of 9% or greater			11.54	998
5. Off-Balance sheet exposures (Requires 25% or less of Total Assets)	\$94,690,330	LR0002	4.42	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

SCHEDULE I
RISK-BASED CAPITAL CALCULATION AS OF: MARCH 31 2022

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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	\$238,993,292	940
2.	Appropriations for non-conforming investments	\$0	668
3.	Other reserves	\$0	658
4.	Equity acquired in merger	\$0	658A
5.	Net income	\$7,786,188	602
6.	Total Equity (Sum of Accounts 940, 668, 658, 658A, and 602)	\$246,779,480	RB0001

ADDITIONS

7.	Allowance for Credit Losses (Sum of Accounts 719, AS0048, AS0041, and LI0003)	\$840,027	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)	\$840,027	RB0005

DEDUCTIONS

11.	NCUSIF capitalization deposit	\$15,417,551	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)	\$15,417,551	RB0009
16.	TOTAL RISK-BASED CAPITAL NUMERATOR BEFORE MORTGAGE SERVICING ASSETS DEDUCTION (Sum of Accounts RB0001 plus RB0005 minus RB0009)	\$232,201,956	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)	\$232,201,956.00	RB0012

**SCHEDULE I
RISK-BASED CAPITAL CALCULATION AS OF: MARCH, 31 2022**

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 for additional Risk Weight Category and Asset Allocations	Totals from Schedules	Adj's 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 \$174,189,471	RB0013 \$0	RB0014 \$0	RB0015 \$0	RB0016 \$0			RB0017 \$0	
INVESTMENTS										
19. Securities		AS0013 \$815,352,616	RB0018 \$0	RB0019 \$0	RB0020 \$0	RB0021 \$0	RB0022 \$0		RB0023 \$0	
20. Other Investments		AS0017 \$2,561,500	RB0028 \$0	RB0029 \$0	RB0030 \$0	RB0031 \$0			RB0032 \$0	
21. Total Investments (Sum each column)		RB0039 \$817,914,116	RB0040 \$0	RB0041 \$0	RB0042 \$0	RB0043 \$0	RB0044 \$0		RB0045 \$0	
LOANS										
22. First Lien Residential Real Estate Loans		703A \$757,953,917	RB0051 \$0	RB0052 \$0			RB0053 \$0	RB0054 \$0	RB0055 \$0	
23. Junior-Lien Residential Real Estate Loans		386A \$35,191,006	RB0056 \$0	RB0057 \$0					RB0058 \$0	
24. Consumer Loans (Sum of Accounts 396, 397A, 698A, 397, 385, 370, 002, 698C and 386B)		RB0060 \$147,493,311	RB0061 \$0	RB0062 \$0	RB0063 \$0	RB0064 \$0		RB0065 \$0	RB0066 \$0	
25. Commercial Loans (Sum of Accounts 718A5 and 400P)		RB0068 \$163,884,913	RB0069 \$0	RB0070 \$0	RB0071 \$0	RB0072 \$0			RB0073 \$0	
26. Loans held for sale		003 \$0	RB0075 \$0							
27. Less: Allowance for Credit Losses (Loans)		RB0177 \$840,027	RB0076 \$0	RB0077 \$840,027	RB0078 \$840,027					
28. Total Loans (Account RB0079 equals sum of 703A, 386A, RB0060, RB0068, 003 less RB0177)		RB0079 \$1,103,883,120	RB0080 \$0	RB0081 (\$840,027)	RB0082 (\$840,027)	RB0083 \$0	RB0084 \$0	RB0085 \$0	RB0086 \$0	
29. Other Assets (RB0088 equals sum of 798A, 007, 008, 794, and AS0036)		RB0088 \$42,097,948	RB0089 \$0	RB0090 \$15,417,551	RB0091 \$15,417,551.00				RB0092 \$0	
30. Total On-Balance Sheet Assets by Risk Weight (RB0099 equals sum of AS0009, RB0039, RB0079, and RB0088)		RB0099 \$2,137,884,655		RB0100 \$14,577,524	RB0101 \$14,577,524	RB0102 \$0	RB0103 \$0	RB0104 \$0	RB0105 \$0	
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 \$0.00				RB0113 \$0.00	RB0114 \$0.00	RB0115 \$0.00	RB0116 \$0.00	

Continued on page 26

**SCHEDULE I
RISK-BASED CAPITAL CALCULATION AS OF: MARCH, 31 2022**

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					Alternative Risk Weights	
	6	7	8	9	10	Risk Weight	Asset Amount
Continued from page 25							
18. Cash and Deposits in Financial Institutions or Reserve Banks	150%	250%	300%	400%	1250%		
INVESTMENTS							
19. Securities			RB0024		RB0025	RB0026	RB0027
			\$0		\$0	0.00	\$0
20. Other Investments	RB0033			RB0035	RB0036	RB0037	RB0038
	\$0		\$0	\$0	\$0	0.00	\$0
21. Total Investments (Sum each column)	RB0046		RB0047	RB0048	RB0049		RB0050
	\$0		\$0	\$0	\$0		\$0
LOANS							
22. First Lien Residential Real Estate Loans							
23. Junior-Lien Residential Real Estate Loans	RB0059						
	\$0						
24. Consumer Loans	RB0067						
	\$0						
25. Commercial Loans	RB0074						
	\$0						
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						
	\$0						
29. Other Assets (RB0088 equals sum of 798A, 007, 008, 794, and AS0036)	RB0093	RB0094	RB0095		RB0096	RB0097	RB0098
	\$0	\$0	\$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
	\$0	\$0	\$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
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00

**SCHEDULE I
RISK-BASED CAPITAL CALCULATION AS OF: MARCH, 31 2022**

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 for 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 0%	2 2%	3 4%	4 20%	5 50%	
32. Unfunded Commitment - Commercial loans	LQ0014 \$9,185,649	50%	RB0123 \$0.00						
33. Unfunded Commitment - Consumer Loans - Secured & RE	LQ0015 \$75,608,645	10%	RB0125 \$0.00						RB0126 \$0.00
34. Unfunded Commitment - Consumer Loans - Unsecured	LQ0016 \$9,896,036	10%	RB0129 \$0.00						
35. Federal Home Loan Bank under the MPF program	LQ0021 \$0	20%	RB0131 \$0.00						RB0132 \$0.00
36. All other off-balance sheet exposures (Sum of LQ0020, LQ0022, LQ0023, LQ0026, LQ0027, LQ0028, LQ0029, and LQ0030)	RB0133 \$0.00	100%	RB0134 \$0.00						RB0135 \$0.00
37. Over-the-counter derivatives			RB0140 \$0.00	RB0141 \$0.00	RB0142 \$0.00	RB0143 \$0.00	RB0144 \$0.00	RB0145 \$0.00	
38. Centrally cleared derivatives			RB0148 \$0.00	RB0149 \$0.00	RB0150 \$0.00	RB0151 \$0.00	RB0152 \$0.00		
39. TOTAL OFF-BALANCE SHEET AND DERIVATIVE CREDIT EQUIVALENT AMOUNTS (Sum each column)			RB0153 \$0.00	RB0154 \$0.00	RB0155 \$0.00	RB0156 \$0.00	RB0157 \$0.00	RB0158 \$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)	RB0162 \$0.00				RB0163 \$0.00	RB0164 \$0.00	RB0165 \$0.00	RB0166 \$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.

Continued on page 28

**SCHEDULE I
RISK-BASED CAPITAL CALCULATION AS OF: MARCH, 31 2022**

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

	Credit Equivalent Risk Weight Allocations		Alternative Risk Weights	
	6	7	Risk Weight	Exposure Amount
Total Conditionally Cancelable Unfunded Commitments:	75%	100%		
32. Unfunded Commitment - Commercial loans		RB0124		\$0.00
33. Unfunded Commitment - Consumer Loans - Secured & RE	RB0127	RB0128		\$0.00
34. Unfunded Commitment - Consumer Loans - Unsecured		RB0130		\$0.00
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
	\$0.00	\$0.00		\$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
	\$0.00	\$0.00		\$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	\$2,137,884,655.00
42. TOTAL RISK-WEIGHTED ASSETS (Sum of RB0112 and RB0162)	RB0171	\$0.00
43. TOTAL RISK-BASED CAPITAL RATIO (RB0012 divided by RB0171)	RB0172	0.00

GMF Exhibit 10

TFSS

TITLE
FINANCIAL
SPECIALTY
SERVICES

May 12, 2022

THORCO INCORPORATED
PO BOX 1557
KALISPELL, MT 59903-1557

Dear Valued Customer:

CONGRATULATIONS! Your lien with Whitefish Credit Union has been released.

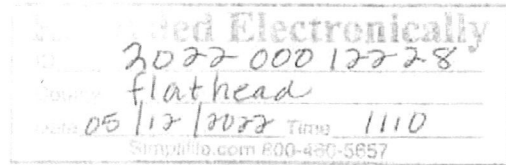
Enclosed please find the original recorded Satisfaction of Mortgage. This document releases the lien from your property.

We would like to take this opportunity to say "Thank You" for allowing Whitefish Credit Union and Title Financial Specialty Services to assist you in this transaction. Please let us know if we can be of service to you in the future.

Sincerely,

Title Financial Specialty Services
Central Release Department
1-208-785-2515

Return to: Title Financial Specialty Services
P.O. Box 339
Blackfoot, Idaho 83221
1-208-785-2515



Loan Number: 9669428-0750/12 Client Name: Whitefish Credit Union

SATISFACTION OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS, that Whitefish Credit Union, does hereby certify that a certain mortgage, dated , made and executed by THORCO INCORPORATED, as Mortgagor, to Whitefish Credit Union, Mortgagee, conveying certain real estate therein mentioned as security for the payment of \$\$\$3,360,000.00 as therein stated, which mortgage was recorded in the office of the County Clerk and Ex-Officio Register of Deeds of Flathead County, Montana, on the 03/24/2009, as Instrument No. 200900007830/in Book and Page , and mortgaging certain described real estate in said County, including the following portion:

is, with the note secured thereby, and the aforementioned debt, fully paid, satisfied, released and discharged, and in consideration thereof the said Mortgagee does hereby release and quitclaim unto the said Mortgagor the premises thereby conveyed and mortgaged.

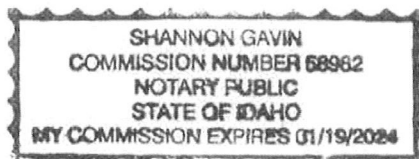
WITNESS the due execution and delivery of this Satisfaction of Mortgage this 12 day of May, in the year 2022.

Whitefish Credit Union

By TFSS, Inc, as Attorney in Fact
Dated 7/23/2014
Shauna Romrell, President

State of Idaho, County of Bingham: SS

On this 12 day of May, in the year 2022, before me a Notary Public of said State, personally appeared Shauna Romrell, known to me to be the President of Title Financial Specialty Services, Inc., as the attorney in fact of Whitefish Credit Union, and acknowledged that she executed the same within the instrument on behalf of Title Financial Specialty Services and that Title Financial Specialty Services executed the same.



Notary Public
Residing at: Blackfoot, Idaho



Debbie Pierson, Flathead County MT by JW

202200017228
Page: 1 of 2
Fees: \$16.00
5/12/2022 11:10 AM

0213950 tg



Return to: Title Financial Specialty Services
P.O. Box 339
Blackfoot, Idaho 83221
1-208-785-2515

Loan Number: 9669428-0750/12 Client Name: Whitefish Credit Union

SATISFACTION OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS, that Whitefish Credit Union, does hereby certify that a certain mortgage, dated , made and executed by THORCO INCORPORATED, as Mortgagor, to Whitefish Credit Union, Mortgagee, conveying certain real estate therein mentioned as security for the payment of \$\$3,360,000.00 as therein stated, which mortgage was recorded in the office of the County Clerk and Ex-Officio Register of Deeds of Flathead County, Montana, on the 03/24/2009, as Instrument No. 200900007830/in Book and Page , and mortgaging certain described real estate in said County, including the following portion:

is, with the note secured thereby, and the aforementioned debt, fully paid, satisfied, released and discharged, and in consideration thereof the said Mortgagee does hereby release and quitclaim unto the said Mortgagor the premises thereby conveyed and mortgaged.

WITNESS the due execution and delivery of this Satisfaction of Mortgage this 12 day of May, in the year 2022.

Whitefish Credit Union

By TFSS, Inc, as Attorney in Fact
Dated 7/23/2014
Shauna Romrell, President

State of Idaho, County of Bingham: SS

On this 12 day of May, in the year 2022, before me a Notary Public of said State, personally appeared Shauna



202200012228
Page: 2 of 2
Fees: \$16.00
5/12/2022 11:10 AM



Paula Robinson, Flathead County, MT by NC

200900007830
Page: 12 of 12
Fees: \$84.00
3/24/2009 3:48 PM

SCHEDULE C
PROPERTY DESCRIPTION

The land referred to in this Commitment is described as follows:

The North Half of the Northwest Quarter of the Northwest Quarter (N $\frac{1}{2}$ NW $\frac{1}{4}$ NW $\frac{1}{4}$); the South-Half of the Northwest Quarter of the Northwest Quarter (S $\frac{1}{2}$ NW $\frac{1}{4}$ NW $\frac{1}{4}$); the North Half of the Northeast Quarter of the Northwest Quarter (N $\frac{1}{2}$ NE $\frac{1}{4}$ NW $\frac{1}{4}$); the South Half of the Northeast Quarter of the Northwest Quarter (S $\frac{1}{2}$ NE $\frac{1}{4}$ NW $\frac{1}{4}$); the North Half of the Southeast Quarter of the Northwest Quarter (N $\frac{1}{2}$ SE $\frac{1}{4}$ NW $\frac{1}{4}$); the South Half of the Southeast Quarter of the Northwest Quarter (S $\frac{1}{2}$ SE $\frac{1}{4}$ NW $\frac{1}{4}$); the North Half of the Southwest Quarter of the Northwest Quarter (N $\frac{1}{2}$ SW $\frac{1}{4}$ NW $\frac{1}{4}$); the South Half of the Southwest Quarter of the Northwest Quarter (S $\frac{1}{2}$ SW $\frac{1}{4}$ NW $\frac{1}{4}$), all in Section 28, Township 27 North, Range 21 West, M.P.M., Flathead County, Montana.

IA
IB
3BA
3BB
3BC
3B
IC
ID

AND

The North Half of the Northwest Quarter of the Southwest Quarter (N $\frac{1}{2}$ NW $\frac{1}{4}$ SW $\frac{1}{4}$) and the South Half of the Northwest Quarter of the Southwest Quarter (S $\frac{1}{2}$ NW $\frac{1}{4}$ SW $\frac{1}{4}$) of Section 28, Township 27 North, Range 21 West, M.P.M., Flathead County, Montana.

IE
I

AND

The North Half of the Southwest Quarter of the Northwest Quarter (N $\frac{1}{2}$ SW $\frac{1}{4}$ NW $\frac{1}{4}$), the South Half of the Southwest Quarter of the Northwest Quarter (S $\frac{1}{2}$ SW $\frac{1}{4}$ NW $\frac{1}{4}$), the North Half of the Northwest Quarter of the Southwest Quarter (N $\frac{1}{2}$ NW $\frac{1}{4}$ SW $\frac{1}{4}$); the South Half of the Northwest Quarter of the Southwest Quarter (S $\frac{1}{2}$ NW $\frac{1}{4}$ SW $\frac{1}{4}$); the North Half of the Southwest Quarter of the Southwest Quarter (N $\frac{1}{2}$ SW $\frac{1}{4}$ SW $\frac{1}{4}$) all in Section 27, Township 27 North, Range 21 West, M.P.M., Flathead County, Montana.

1BEA
1BE
1BFA
1BFB

AND

The North Half of the Northeast Quarter of the Southwest Quarter (N $\frac{1}{2}$ NE $\frac{1}{4}$ SW $\frac{1}{4}$); the South Half of the Northeast Quarter of the Southwest Quarter (S $\frac{1}{2}$ NE $\frac{1}{4}$ SW $\frac{1}{4}$); the North Half of the Southeast Quarter of the Southwest Quarter (N $\frac{1}{2}$ SE $\frac{1}{4}$ SW $\frac{1}{4}$); the South Half of the Southeast Quarter of the Southwest Quarter (S $\frac{1}{2}$ SE $\frac{1}{4}$ SW $\frac{1}{4}$); the North Half of the Northwest Quarter of the Southeast Quarter (N $\frac{1}{2}$ NW $\frac{1}{4}$ SE $\frac{1}{4}$); the South Half of the Northwest Quarter of the Southeast Quarter (S $\frac{1}{2}$ NW $\frac{1}{4}$ SE $\frac{1}{4}$); the North Half of the Southwest Quarter of the Southeast Quarter (N $\frac{1}{2}$ SW $\frac{1}{4}$ SE $\frac{1}{4}$) and the South Half of the Southwest Quarter of the Southeast Quarter (S $\frac{1}{2}$ SW $\frac{1}{4}$ SE $\frac{1}{4}$) all in Section 27, Township 27 North, Range 21 West, M.P.M., Flathead County, Montana.

1BFE
1BFF

1BN
1B

1B
1Bm
1BFE
1BF

AND

The Southeast Quarter of the Northwest Quarter (SE $\frac{1}{4}$ NW $\frac{1}{4}$) of Section 27, Township 27 North, Range 21 West, M.P.M., Flathead County, Montana

1BFD

EXCEPTING THEREFROM that portion deeded to Flathead County for road purposes, by instrument recorded June 26, 1937 under Recorder's Fee #2028, in Book 223, page 614, records of Flathead County, Montana

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

GMF Exhibit 17



Call Report Form 5300

Effective March 31, 2022 Until Superseded

Version 2022.2

TO THE BOARD OF DIRECTORS:

This booklet contains the Call Report, Form 5300. This form is effective March 31, 2022 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.

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, NCUA Guaranteed Note investments, 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, Prompt Corrective Action (PCA)	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](#)

NCUA 5300
Effective March 31, 2022
Previous Editions Are Obsolete

CERTIFICATION OF NCUA 5300 CALL REPORT AS OF: JUNE, 30 2022

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: Drollinger
Please Print

First Name: Molly
Please Print

Last Name: Drollinger
(Signature)

First Name: Molly
(Signature)

Date: 07/28/2022

Validation Date: 07/29/2022

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.

NATIONAL CREDIT UNION ADMINISTRATION
CALL REPORT FORM 5300

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STATEMENT OF FINANCIAL CONDITION AS OF: JUNE, 30 2022

This page must be completed by all credit unions.

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ASSETS

Have you early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)? Select yes or no.		No	AS0010
NOTE - Review the Call Report Instructions carefully if you have early 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	\$4,200,265	AS0004
b. Cash Items in Process of Collection	\$0	AS0005
c. Total Cash on Hand	\$4,200,265	730A
2. Cash on Deposit (Amounts Deposited in Financial Institutions)		
a. Cash on Deposit in Corporate Credit Unions	\$259,489	730B1
b. Cash on Deposit in a Federal Reserve Bank	\$122,381,638	AS0003
c. Cash on Deposit in Other Financial Institutions	\$503,110	730B2
d. Total Cash on Deposit (Amounts Deposited in Financial Institutions)	\$123,144,237	730B
3. Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions	\$2,000,000	AS0007
4. All other deposits	\$0	AS0008
5. TOTAL CASH AND OTHER DEPOSITS (Sum of Accounts 730A, 730B, AS0007, and AS0008)	\$129,344,502	AS0009

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

	Amount	Account
6. Equity Securities	\$15,488,981	AS0055
7. Trading Debt Securities	\$0	AS0061
8. Available-for-Sale Debt Securities	\$762,864,022	AS0067
9. Held-to-Maturity Debt Securities ¹	\$0	AS0073
10. Allowance for Credit Losses on Investment Securities		
Enter an amount in Account AS0041 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL), as applicable.		
11. TOTAL INVESTMENT SECURITIES (Sum of Accounts AS0055, AS0061, AS0067, and AS0073 less AS0041)	\$778,353,003	AS0013

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

	Amount	Account
12. Other Investments		
a. Nonperpetual Capital Account	\$0	769A
b. Perpetual Contributed Capital	\$0	769B
c. All other investments	\$2,561,500	AS0016
13. TOTAL OTHER INVESTMENTS (Sum of Accounts 769A, 769B, and AS0016)	\$2,561,500	AS0017

¹ Also complete line 10 (Account AS0041) if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).

STATEMENT OF FINANCIAL CONDITION AS OF: **JUNE, 30 2022**

This page must be completed by all credit unions.

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ASSETS -- CONTINUED

LOANS HELD FOR SALE:

	Amount	Account
14. Loans Held for Sale	\$0	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
15. TOTAL LOANS & LEASES	14,004	025A	\$1,171,123,478	025B
16. Less: Allowance for Loan & Lease Losses - Skip to Line 17 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).			\$930,893	719
17. Less: Allowance for Credit Losses on Loans & Leases - Enter an amount if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)			\$0	AS0048

OTHER ASSETS:

	Amount	Account
18. Foreclosed and Repossessed Assets		
a. Commercial	\$0	AS0022
b. Consumer Real Estate	\$0	AS0023
c. Consumer Vehicle	\$0	AS0024
d. Consumer Other	\$0	AS0025
e. Total Foreclosed and Repossessed Assets	\$0	798A
19. Land and Building	\$17,412,175	007
20. Other Fixed Assets	\$2,196,840	008
21. NCUA Share Insurance Capitalization Deposit	\$16,311,325	794
22. Other Assets		
a. Goodwill	\$0	009D2
b. Mortgage servicing assets	\$0	779
c. Other Intangible Assets	\$0	AS0032
d. Accrued Interest on Loans & Leases	\$2,808,176	009A
e. Accrued Interest on Investments	\$3,067,532	009B
f. All Other Assets	\$2,247,639	009C
g. Total Other Assets	\$8,123,347	AS0036
23. TOTAL ASSETS (Sum of Accounts AS0009, AS0013, AS0017, 003, 025B less 719 and AS0048, 798A, 007, 008, 794 and AS0036)	\$2,124,495,277	010

Must equal Account 014 on Page 3

STATEMENT OF FINANCIAL CONDITION AS OF: **JUNE, 30 2022**

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LIABILITIES:

	Amount	Account
1. Accounts Payable, Accrued Interest on Borrowings, and Other Liabilities	\$8,437,067	825
2. Accrued Dividends & Interest Payable on Shares & Deposits	\$4,136	820A
Enter an amount in Account LI0003 if you have early 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	\$1,956,216,312	013
6. Nonmember Deposits	\$0	880
7. Total Shares and Deposits (Sum of Accounts 013 and 880)	\$1,956,216,312	018
8. TOTAL LIABILITIES (Sum of Account 825, 820A, LI0003, 860C, and 018)	\$1,964,657,515	LI0069

EQUITY:

	Amount	Account
9. Undivided Earnings	\$238,993,291	940
10. Other Reserves (Appropriations of Undivided Earnings)	\$0	658
11. Appropriation for Non-Conforming Investments (State Credit Unions ONLY)	\$0	668
12. Equity acquired in merger	\$0	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 early adopted ASC Topic 326 Financial Instruments - Credit Losses (CECL)	\$0	945C
16. Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities	(\$89,240,615)	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)	\$10,085,086	602
19. TOTAL LIABILITIES, SHARES, AND EQUITY (Sum of Accounts LI0069, 940, 658, 668, 658A, 996, 945A, 945B, 945C, EQ0009, and 602)	\$2,124,495,277	014

Must equal Account 010 on Page 2

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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)	\$21,351,584	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)	\$8,241,613	120
4. Other Interest Income	\$0	IS0005
5. TOTAL INTEREST INCOME (Account 110 less Account 119 plus Account 120 and IS0005)	\$29,593,197	115
INTEREST EXPENSE YEAR-TO-DATE	Amount	Account
6. Dividends on Shares (Includes dividends earned during current period)	\$7,139,308	380
7. Interest on Deposits (Total interest expense for deposit accounts) (State Credit Union ONLY)	\$0	381
8. Interest on Borrowed Money	\$0	340
9. TOTAL INTEREST EXPENSE (Sum of Accounts 380, 381 and 340)	\$7,139,308	350
10. NET INTEREST INCOME (Account 115 less Account 350)	\$22,453,889	IS0010
11. Provision for Loan & Lease Losses - Skip to Line 12 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)		
Complete Item 12 and Items 16 and 17 on page 22 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)	(\$203,780)	300
12. Credit Loss Expense		
a. Loans & Leases	\$0	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	\$0	IS0017

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STATEMENT OF INCOME AND EXPENSE*This page must be completed by all credit unions.*[Back to Navigation Page](#)**REPORT YEAR-TO-DATE AMOUNTS**

NON-INTEREST INCOME YEAR-TO-DATE	Amount	Account
13. Fee Income	\$532,137	131
14. Other Income (Includes unconsolidated CUSO Income)	\$692,061	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). Complete Schedule B, Section 4.	(\$1,238,335)	IS0046
16. Gain (Loss) on all other Investments or other Hedged items (not Equity or Trading Debt Securities and including amounts reported on Schedule B, Section 4 in Accounts 420C and IS0026)	\$4,024	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	\$0	IS0029
20. Gain (Loss) on Sales of Other Real Estate Owned	\$2,567,943	IS0030
21. Gain from Bargain Purchase (Merger)	\$0	431
22. Other Non-interest Income	\$0	440
23. TOTAL NON-INTEREST INCOME (Sum of Accounts 131, IS0020, IS0046, IS0047, 421, 430, IS0029, IS0030, 431, and 440)	\$2,557,830	117
NON-INTEREST EXPENSE YEAR-TO-DATE		
24. Employee Compensation and Benefits	\$9,949,318	210
25. Travel and Conference Expense	\$261,675	230
26. Office Occupancy Expense	\$781,655	250
27. Office Operations Expense	\$1,958,590	260
28. Educational and Promotional Expenses	\$1,001,987	270
29. Loan Servicing Expense	\$181,777	280
30. Professional and Outside Services	\$374,256	290
31. Member Insurance Expense	\$0	310
32. Operating Fees (Examination and/or supervision fees)	\$47,585	320
33. Miscellaneous Non-Interest Expense	\$573,569	360
34. TOTAL NON-INTEREST EXPENSE (Sum of Accounts 210, 230, 250, 260, 270, 280, 290, 310, 320 and 360)	\$15,130,412	671
NET INCOME YEAR-TO-DATE		
35. NET INCOME (LOSS) (Account IS0010 less 300 and IS0017 plus Account 117 less Account 671)	\$10,085,087	661A

**SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2022**

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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 15. 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	9.34	521	1,967	993	\$5,101,823	396
2. Payday Alternative Loans (PALs I and PALs II) (FCU Only)		522A		994A		397A
3. Non-Federally Guaranteed Student Loans	0.00	595A	0	963A	\$0	698A
4. All Other Unsecured Loans/Lines of Credit	9.20	522	989	994	\$5,418,174	397
5. New Vehicle Loans	2.84	523	465	958	\$15,142,104	385
6. Used Vehicle Loans	3.38	524	3,392	968	\$53,134,077	370
7. Leases Receivable	0.00	565	0	954	\$0	002
8. All Other Secured Non-Real Estate Loans/Lines of Credit	4.17	595B	1,265	963C	\$24,280,053	698C
9. Loans/Lines of Credit Secured by a First Lien on a single 1- to 4-Family Residential Property	4.03	563A	4,150	959A	\$810,235,184	703A
10. Loans/Lines of Credit Secured by a Junior Lien on a single 1- to 4-Family Residential Property	4.16	562A	680	960A	\$40,217,881	386A
11. All Other (Non-Commercial) Real Estate Loans/Lines of Credit	6.45	562B	559	960B	\$54,299,785	386B
Commercial Loans/Lines of Credit						
12. Commercial Loans/Lines of Credit Real Estate Secured	4.60	525	442	900K4	\$155,529,493	718A5
13. Commercial Loans/Lines of Credit Not Real Estate Secured	4.50	526	95	900P	\$7,764,904	400P
14. TOTAL LOANS AND LEASES (Sum of items 1 - 13.)			14,004	025A1	\$1,171,123,478	025B1

LOANS GRANTED

Loans Granted Year-to-Date	Number	Account	Amount	Account	Amount
15. Loans Granted Year-to-Date	2,194	031A	\$256,683,228	031B	
a. Payday Alternative Loans (PALs I and PALs II) Granted Year-to-Date (also include amount in item 15) (FCU Only)		031C		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	LN0050	\$0	LN0051	\$0	LN0052
	2. Paycheck Protection Program (PPP) Loans (Included in 16.a.1.)	LN0056	\$0	LN0057		
	b. Other Government Guaranteed	LN0053	\$0	LN0054	\$0	LN0055
17. Commercial Loans (included in items 12 - 13 above)	a. Small Business Administration Commercial Loans	691B1	\$3,142,103	691C1	\$3,101,213	691C2
	b. Other Government Guaranteed Commercial Loans	691P	\$12,637,413	691P1	\$12,254,911	691P2

ELIGIBLE LOAN MODIFICATIONS UNDER THE 2020 CARES ACT

Complete this section if the credit union has modified loans consistent with Section 4013 of the CARES Act. For the loans reported in Account 025B, report the number and amount of loans modified consistent with the CARES Act. Refer to the Call Report instructions for guidance on reporting delinquency.

Eligible loan modifications under the 2020 CARES Act [Section 4013]	Number	Acct	Amount	Acct	Acct
18. Eligible loan modifications under the 2020 CARES Act [Section 4013]				* CV0001	CV0002

SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2022

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SECTION 2 - DELINQUENT LOANS & LEASES														
Non-Commercial Loans/Lines of Credit	Total Amount of Loans Delinquent 60+ Days													
	30 - 59 days	60 - 89 days	90 - 179 days	180 - 359 days	>=360 days	Account	Total Number of Loans Delinquent 60+ Days	Account	Account	Account	Account	Account		
1. Unsecured Credit Card Loans	\$9,873	\$0	\$0	\$0	\$0	DL0002	024B	026B	027B	028B	\$0	045B	0	045A
2. Payday Alternative Loans (PALs loans) (FCU Only)						DL0009	089B	127B	128B	129B		130B		130A
3. Non-Federally Guaranteed Student Loans	\$0	\$0	\$0	\$0	\$0	DL0016	020T	021T	022T	023T	\$0	041T	0	053E
4. All Other Unsecured Loans/Lines of Credit	\$15,841	\$6,022	\$0	\$0	\$0	DL0023	DL0022	DL0024	DL0025	DL0026	\$6,022	DL0027	1	DL0028
5. New Vehicle Loans	\$0	\$0	\$0	\$0	\$0	DL0030	020C1	021C1	022C1	023C1	\$0	041C1	0	035E1
6. Used Vehicle Loans	\$67,264	\$0	\$0	\$0	\$0	DL0037	020C2	021C2	022C2	023C2	\$0	041C2	0	035E2
7. Leases Receivable	\$0	\$0	\$0	\$0	\$0	DL0044	020D	021D	022D	023D	\$0	041D	0	034E
8. All Other Secured Non-Real Estate Loans/Lines of Credit	\$0	\$0	\$0	\$0	\$0	DL0051	DL0050	DL0052	DL0053	DL0054	\$0	DL0055	0	DL0056
9. Secured by 1st Lien on a single 1- to 4-Family Residential Property	\$0	\$288,592	\$0	\$9,866	\$0	DL0058	DL0057	DL0059	DL0060	DL0061	\$298,458	DL0062	4	DL0063
10. Secured by Junior Lien on a single 1- to 4-Family Residential Property	\$0	\$0	\$0	\$0	\$0	DL0065	DL0064	DL0066	DL0067	DL0068	\$0	DL0069	0	DL0070
11. All Other (Non-Commercial) Real Estate Loans/Lines of Credit	\$0	\$0	\$0	\$51,663	\$0	DL0072	DL0071	DL0073	DL0074	DL0075	\$51,663	DL0076	1	DL0077
Commercial Loans/Lines of Credit														
12. Construction and Development Loans	\$0	\$0	\$0	\$0	\$0	DL0079	DL0078	DL0080	DL0081	DL0082	\$0	DL0083	0	DL0084
13. Secured by Farmland	\$0	\$0	\$0	\$0	\$0	DL0086	DL0085	DL0087	DL0088	DL0089	\$0	DL0090	0	DL0091
14. Secured by Multifamily	\$324,466	\$0	\$0	\$0	\$0	DL0093	DL0092	DL0094	DL0095	DL0096	\$0	DL0097	0	DL0098
15. Secured by Owner Occupied, Non-Farm, Non-Residential Property	\$0	\$0	\$0	\$0	\$0	DL0100	DL0099	DL0101	DL0102	DL0103	\$0	DL0104	0	DL0105
16. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	\$0	\$0	\$0	\$0	\$0	DL0107	DL0106	DL0108	DL0109	DL0110	\$0	DL0111	0	DL0112
17. Loans to finance agricultural production and other loans to farmers	\$0	\$0	\$0	\$0	\$0	DL0114	DL0113	DL0115	DL0116	DL0117	\$0	DL0118	0	DL0119
18. Commercial and Industrial Loans	\$0	\$223,346	\$0	\$0	\$547,710	DL0147	DL0120	DL0122	DL0123	DL0124	\$771,056	DL0125	2	DL0126
19. Unsecured Commercial Loans	\$0	\$0	\$0	\$0	\$0	DL0128	DL0127	DL0129	DL0130	DL0131	\$0	DL0132	0	DL0133
20. Unsecured Revolving Lines of Credit for Commercial Purposes	\$0	\$0	\$0	\$0	\$0	DL0135	DL0134	DL0136	DL0137	DL0138	\$0	DL0139	0	DL0140
21. TOTAL DELINQUENT LOANS AND LEASES	\$417,444	\$517,960	\$0	\$61,529	\$547,710	DL0141	020B	021B	022B	023B	\$1,127,199	041B	8	041A

**SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2022**

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SECTION 2 - DELINQUENT LOANS & LEASES (continued)

22. Amount of reportable delinquency included in Total Delinquent Loans and Leases (Account 041B) that relates to:	Amount		Account
	Number	Amount	
a. Participation Loans Purchased Under 701.22 (Account 691L)		\$872,176	DL0142
	b. Indirect Loans (Account 618A)	\$0	041E
	c. Whole or Partial Loans Purchased Under 701.23	\$0	DL0144
23. Amount of Consumer Loans in Non-Accrual Status		\$61,530	DL0145
24. Amount of Commercial Loans in Non-Accrual Status		\$0	DL0146
25. Total outstanding balances of loans affected by bankruptcy claims		\$6,672	971
26. Total outstanding Troubled Debt Restructured loans	14	\$4,582,984	1001F

SECTION 3 - LOAN CHARGE OFFS AND RECOVERIES

LOAN LOSS INFORMATION	YTD Charge Offs		YTD Recoveries
	Account	Amount	
Non-Commercial Loans/Lines of Credit			
1. Unsecured Credit Card Loans	680	\$64,719	\$5,668
2. Payday Alternative Loans (PALs I and PALs II) (FCU Only)	136		
3. Non-Federally Guaranteed Student Loans	550T	\$0	\$0
4. All Other Unsecured Loans/Lines of Credit	CH0007	\$42,132	\$11,881
5. New Vehicle Loans	550C1	\$0	\$1,200
6. Used Vehicle Loans	550C2	\$104,912	\$28,441
7. Leases Receivable	550D	\$0	\$0
8. All Other Secured Non-Real Estate Loans/Lines of Credit	CH0015	\$41,937	\$100
9. Secured by 1st Lien on a single 1- to 4-Family Residential Property	CH0017	\$0	\$0
10. Secured by Junior Lien on a single 1- to 4-Family Residential Property	CH0019	\$0	\$0
11. All Other (Non-Commercial) Real Estate Loans/Lines of Credit	CH0021	\$0	\$10,292
Commercial Loans/Lines of Credit			
12. Construction and Development Loans	CH0023	\$0	\$0
13. Secured by Farmland	CH0025	\$0	\$0
14. Secured by Multifamily	CH0027	\$0	\$468,978
15. Secured by Owner Occupied, Non-Farm, Non-Residential Property	CH0029	\$0	\$0
16. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	CH0031	\$0	\$0
17. Loans to finance agricultural production and other loans to farmers	CH0033	\$0	\$0
18. Commercial and Industrial Loans	CH0035	\$0	\$200
19. Unsecured Commercial Loans	CH0037	\$0	\$0
20. Unsecured Revolving Lines of Credit for Commercial Purposes	CH0039	\$0	\$0
21. Total Charge Offs and Recoveries (Sum of items 1 - 20)	550	\$253,700	\$526,760

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)	\$0	550F	\$0	551F
	b. Indirect Loans (Account 618A)	\$0	550E	\$0	551E
	c. Whole or Partial Loans Purchased Under 701.23	\$0	CH0047	\$0	CH0048

**SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2022**

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SECTION 4 - OTHER LOAN INFORMATION

LOANS TO CREDIT UNION OFFICIALS

1. Loans outstanding to credit union officials and senior executive staff	Number	Account	Amount	Account
	28	995	\$5,073,775	956

FEDERAL CREDIT UNION INTEREST RATE CEILING REPORT (FCU Only)

2. Federal Credit Union Interest Rate Ceiling		Amount	Account
a. Dollar amount of loans with interest rates that exceed 15%			567
b. Aggregate weighted average interest rate for the loans with interest rates that exceed 15%			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.

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

PURCHASED FINANCIAL ASSETS WITH CREDIT DETERIORATION (PCD) - Complete this section if the credit union has early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)

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
\$0	PC0003	\$0	PC0004	\$0	PC0005	\$0	PC0006
\$0	PC0007	\$0	PC0008	\$0	PC0009	\$0	PC0010
4. Total PCD Loans Outstanding							
5. Total PCD Debt Securities							

**SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2022**

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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	Amount
1. New and Used Vehicle Loans	0	IN0001		IN0002	\$0
2. First Lien and Junior Lien Residential Loans	0	IN0003		IN0004	\$0
3. Commercial Loans	0	IN0005		IN0006	\$0
4. All Other Loans	0	IN0007		IN0008	\$0
5. TOTAL OUTSTANDING INDIRECT LOANS (Sum of each column)	0	617A		618A	\$0

SECTION 6 - LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23

LOANS PURCHASED	Year-to-date			Outstanding		
	Number	Account	Amount	Number	Account	Amount
1. Loans Purchased from Other Financial Institutions	0	SL0014	\$0	42	SL0018	\$15,779,516
2. Loans Purchased from Other Sources	0	SL0012	\$0	0	SL0020	\$0

LOANS SOLD	Year-to-date			Outstanding		
	Number	Account	Amount	Number	Account	Amount
3. Loans Sold	0	SL0022	\$0			
4. First mortgage loans sold on the secondary market	0	SL0024	\$0			
5. Loans Transferred with Limited Recourse Qualifying for Sales Accounting	0	SL0026	\$0			
6. Real Estate Loans Sold with Servicing Retained	0	SL0028	\$0	0	SL0030	\$0
7. All Other Loans Sold with Servicing Retained	0	SL0032	\$0	0	SL0034	\$0

LOAN PARTICIPATIONS	Participations Purchased			Participations Sold		
	Outstanding Balance	Account	Amount Purchased Year-To-Date	Retained Balance Outstanding	Account	Amount Sold Year-To-Date
8. Vehicle - Non-commercial	\$0	SL0036	\$0	\$0	SL0038	\$0
9. Non-Federally Guaranteed Student Loans	\$0	691L7	\$0	\$0	691N7	\$0
10. 1- to 4-Family Residential Property	\$0	691L2	\$0	\$0	691N2	\$0
11. Commercial Loans excluding Construction & Development	\$276,541	691L8	\$0	\$0	691N8	\$0
12. Commercial Construction & Development	\$0	691L9	\$0	\$0	691N9	\$0
13. All Other	\$0	SL0056	\$0	\$0	SL0058	\$0
14. TOTAL (Sum of each column)	\$276,541	691L	\$0	\$0	691N	\$0

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**SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2022**

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

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	2,921	RL0001	\$573,965,320	RL0002	\$125,903,569	RL0003
	b. 15 Years or less	348	RL0004	\$46,780,043	RL0005	\$17,237,488	RL0006
2. Balloon/Hybrid	a. > 5 Years	146	RL0007	\$34,399,500	RL0008	\$4,739,500	RL0009
	b. 5 Years or less	0	RL0010	\$0	RL0011	\$0	RL0012
3. Adjustable Rate		735	RL0013	\$155,090,321	RL0014	\$23,766,613	RL0015
4. Total 1- to 4-family residential property loans/lines of credit secured by 1st lien (Sum of each column)				\$810,235,184	RL0016	\$171,647,170	RL0017

Must equal Account 703A on Schedule A, Section 1

1- to 4-FAMILY RESIDENTIAL PROPERTY LOANS/LINES OF CREDIT SECURED BY JUNIOR LIEN		No. of Loans Outstanding	Account	Amt of Loans Outstanding	Account	Amount Granted Year-To-Date	Account
5. Closed-End	a. Fixed Rate	125	RL0018	\$8,033,987	RL0019	\$3,602,931	RL0020
	b. Adjustable Rate	6	RL0021	\$902,002	RL0022	\$0	RL0023
6. Open-End	a. Fixed Rate	0	RL0024	\$0	RL0025	\$0	RL0026
	b. Adjustable Rate	549	RL0027	\$31,281,892	RL0028	\$19,133,858	RL0029
7. Total 1- to 4-family residential property loans/lines of credit secured by junior lien (Sum of each column)				\$40,217,881	RL0030	\$22,736,789	RL0031

Must equal Account 386A on Schedule A, Section 1

ALL OTHER (NON-COMMERCIAL) REAL ESTATE		No. of Loans Outstanding	Account	Amt of Loans Outstanding	Account	Amount Granted Year-To-Date	Account
8. Closed-End	a. Fixed Rate	505	RL0032	\$52,764,842	RL0033	\$12,806,878	RL0034
	b. Adjustable Rate	52	RL0035	\$1,514,537	RL0036	\$0	RL0037
9. Open-End	a. Fixed Rate	0	RL0038	\$0	RL0039	\$0	RL0040
	b. Adjustable Rate	2	RL0041	\$20,406	RL0042	\$0	RL0043
10. Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit (Sum of each column)				\$54,299,785	RL0044	\$12,806,878	RL0045

Must equal Account 386B on Schedule A, Section 1

11. TOTAL 1- to 4-FAMILY RESIDENTIAL PROPERTY AND ALL OTHER CONSUMER REAL ESTATE LOANS/LINES OF CREDIT		No. of Loans Outstanding	Account	Amt of Loans Outstanding	Account	Amount Granted Year-To-Date	Account
		5,389	RL0046	\$904,752,850	RL0047	\$207,190,837	RL0048

ADDITIONAL 1- to 4-FAMILY RESIDENTIAL PROPERTY AND ALL OTHER REAL ESTATE LOAN INFORMATION (NON-COMMERCIAL)		No. of Loans Outstanding	Account	Amt of Loans Outstanding	Account	Amount Granted Year-To-Date	Account
12. Balance Outstanding of 1- to 4-Family Residential Construction Loans						\$10,481,820	704A2
13. Amount of real estate loans reported in Account RL0047 above that contractually refinance, reprice or mature within the next 5 years						\$108,312,033	RL0050

Interest Only & Payment Option		No. of Loans Outstanding	Account	Amt of Loans Outstanding	Account	Amount Granted Year-To-Date	Acct Code
14. Interest Only & Payment Option 1- to 4-Family Residential Property Loans Secured by a 1st Lien		206	704C2	\$22,188,384	704C1	\$0	704C3

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**SCHEDULE A
LOANS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2022**

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	0	143A3	\$0	143B3	0	143C3	\$0	143D3	
b. Secured by Farmland	2	961A5	\$331,791	042A5	0	099A5	\$0	463A5	
c. Secured by Multifamily	411	900M	\$142,817,508	400M	32	090M	\$18,220,726	475M	
d. Secured by Owner Occupied, Non-Farm, Non-Residential Property	0	900H2	\$0	400H2	0	090H2	\$0	475H2	
e. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	0	900J2	\$0	400J2	0	090J2	\$0	475J2	
f. TOTAL COMMERCIAL REAL ESTATE SECURED (Sum of each column)	413	900K2	\$143,149,299	718A3	32	090K2	\$18,220,726	475K2	
g. Loans to finance agricultural production and other loans to farmers	5	961A6	\$476,136	042A6	1	099A6	\$150,007	463A6	
h. Commercial and Industrial Loans	35	900L2	\$3,484,283	400L2	2	090L2	\$212,549	475L2	
i. Unsecured Commercial Loans	0	900C5	\$0	400C5	0	090C5	\$0	475C5	
j. Unsecured Revolving Lines of Credit for Commercial Purposes	41	900C6	\$128,622	400C6	1	090C6	\$1,267	475C6	
k. TOTAL COMMERCIAL LOANS TO MEMBERS (Sum of each column)	494	900A1	\$147,238,340	400A1	36	090A1	\$18,584,549	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	29	900M1	\$12,380,194	400M1	0	090M1	\$0	475M1	
d. Secured by Owner Occupied, Non-Farm, Non-Residential Property	0	900H3	\$0	400H3	0	090H3	\$0	475H3	
e. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	0	900J3	\$0	400J3	0	090J3	\$0	475J3	
f. TOTAL COMMERCIAL REAL ESTATE SECURED (Sum of each column)	29	900K3	\$12,380,194	718A4	0	090K3	\$0	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	14	900L3	\$3,675,863	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)	43	900B1	\$16,056,057	400B1	0	090B1	\$0	475B1	
Sum of Accounts 400A1 and 400B1	537	900T1	\$163,294,397	400T1					

MISCELLANEOUS COMMERCIAL LOAN INFORMATION

3. Outstanding Agricultural Related Loans (Sum of Accounts 961A5, 961A6, 961A7, and 961A8; sum Accounts 042A5, 042A6, 042A7, and 042A8)	Number	Account	Amount	Account
	7	961A9	\$807,927	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			\$119,659,738	CM0099
5. Outstanding commercial participations sold but retained servicing (including unfunded commitments)	0	1061A	\$0	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.

8. TOTAL MEMBER BUSINESS LOANS - Net Member Business Loan Balance	Amount	Account
	\$148,063,158	400A

**SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2022**

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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)	Amortized Cost (C)	Account	Fair Value (D)	Account
1. US Government Obligations							
2. Federal Agency Securities - Guaranteed							
a. Agency/GSE Debt Instruments - Guaranteed	\$0	NV0001	\$0	\$0	NV0002	\$0	NV0003
b. Agency/GSE Non-Debt Instruments - Guaranteed	\$0	NV0013	\$0	\$16,618,425	NV0014	\$14,977,676	NV0015
c. TOTAL FEDERAL AGENCY SECURITIES - GUARANTEED	\$0	NV0017	\$0	\$597,919,184	NV0018	\$530,969,633	NV0019
3. Federal Agency Securities - Non-Guaranteed							
a. Agency/GSE Debt Instruments - Non-Guaranteed	\$0	NV0021	\$0	\$614,537,609	NV0022	\$545,947,309	NV0023
b. Agency/GSE Non-Debt Instruments - Non-Guaranteed	\$0	NV0025	\$0	\$0	NV0026	\$0	NV0027
c. TOTAL FEDERAL AGENCY SECURITIES - NON-GUARANTEED	\$0	NV0029	\$0	\$0	NV0030	\$0	NV0031
4. Non-Federal Agency Asset-Backed Securities - Senior Tranches							
a. Privately Issued Residential Mortgage Related Securities	\$0	NV0033	\$0	\$0	NV0034	\$0	NV0035
b. Privately Issued Commercial Mortgage Related Securities	\$0	NV0037	\$0	\$0	NV0038	\$0	NV0039
c. Other Asset-Backed Securities	\$0	NV0041	\$0	\$0	NV0042	\$0	NV0043
d. TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SENIOR TRANCHES	\$0	NV0045	\$0	\$42,047,552	NV0046	\$41,558,975	NV0047
5. Non-Federal Agency Asset-Backed Securities - Subordinated Tranches							
a. Privately Issued Residential Mortgage Related Securities	\$0	NV0049	\$0	\$42,047,552	NV0050	\$41,558,975	NV0051
b. Privately Issued Commercial Mortgage Related Securities	\$0	NV0053	\$0	\$0	NV0054	\$0	NV0055
c. Other Asset-Backed Securities	\$0	NV0057	\$0	\$0	NV0058	\$0	NV0059
d. TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SUBORDINATED TRANCHES	\$0	NV0061	\$0	\$0	NV0062	\$0	NV0063
6. Securities Issued by States and Political Subdivisions in the U.S.							
7. Debt Securities Issued by Depositories, Banks, and Credit Unions	\$0	NV0065	\$0	\$176,554,898	NV0066	\$158,628,575	NV0067
8. All Other Held-to-Maturity or Available-for-Sale Debt Securities	\$0	NV0069	\$0	\$1,267,178	NV0070	\$1,129,881	NV0071
9. Total HTM or AFS Debt Securities (Sum of 1, 2c, 3c, 4d, 5d, 6, 7, and 8)	\$0	NV0073	\$0	\$17,487,012	NV0074	\$15,599,282	NV0075
	\$0	NV0077	\$0	\$851,894,249	NV0078	\$762,864,022	NV0079
	\$0	NV0081	\$0		801		NV0083

**SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2022**

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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			
2. Federal Agency Securities - Guaranteed	a. Agency/GSE Debt Instruments - Guaranteed	\$0	NV0087
	b. Agency/GSE Non-Debt Instruments - Guaranteed	\$0	NV0088
	c. TOTAL FEDERAL AGENCY SECURITIES - GUARANTEED	\$0	NV0089
3. Federal Agency Securities - Non-Guaranteed	a. Agency/GSE Debt Instruments - Non-Guaranteed	\$0	NV0090
	b. Agency/GSE Non-Debt Instruments - Non-Guaranteed	\$0	NV0091
	c. TOTAL FEDERAL AGENCY SECURITIES - NON-GUARANTEED	\$0	NV0092
4. Non-Federal Agency Asset-Backed Securities - Senior Tranches	a. Privately Issued Residential Mortgage Related Securities	\$0	NV0093
	b. Privately Issued Commercial Mortgage Related Securities	\$0	NV0094
	c. Other Asset-Backed Securities	\$0	NV0095
	d. TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SENIOR TRANCHES	\$0	NV0096
5. Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	a. Privately Issued Residential Mortgage Related Securities	\$0	NV0097
	b. Privately Issued Commercial Mortgage Related Securities	\$0	NV0098
	c. Other Asset-Backed Securities	\$0	NV0099
	d. TOTAL NON-FEDERAL AGENCY ASSET-BACKED SECURITIES - SUBORDINATED TRANCHES	\$0	NV0100
6. Securities Issued by States and Political Subdivisions in the U.S.		\$0	NV0101
7. Debt Securities Issued by Depositories, Banks, and Credit Unions		\$0	NV0102
8. All Other Trading Debt Securities		\$0	NV0103
9. Total Trading Debt Securities - Must equal AS0061 on page 1 (Sum of 1, 2c, 3c, 4d, 5d, 6, 7, and 8)	a. Common Stock	\$12,391,440	NV0104
	b. Registered Investment Companies	\$0	NV0105
	c. Other Equities	\$3,097,541	NV0106
	d. Total Equity Securities - Must equal AS0055 on page 1 (Sum of NV0106, NV0107, and NV0108)	\$15,488,981	NV0107
10. Equity Securities		\$15,488,981	NV0108
11. Total Trading Debt and Equity Securities (Sum of NV0105 and NV0109)		\$15,488,981	NV0109
		\$15,488,981	NV0110

**SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2022**

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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	> 1-3 Years	> 3-5 Years	> 5-10 Years	> 10 Years	Account	TOTAL AMOUNT	Account
1. Time Deposits	\$2,000,000	\$0	\$0	\$0	\$0	NV0111	\$2,000,000	NV0116
2. Equity Securities	\$933,957	\$0	\$0	\$8,314,774	\$6,240,250	AS0050	\$15,488,981	AS0054
3. Trading Debt Securities	\$0	\$0	\$0	\$0	\$0	AS0056	\$0	AS0060
4. Available-for-Sale Debt Securities	\$55,460,332	\$50,166,936	\$113,459,288	\$463,004,778	\$80,772,688	AS0062	\$762,864,022	AS0066
5. Held-to-Maturity Debt Securities	\$0	\$0	\$0	\$0	\$0	AS0068	\$0	AS0072
6. Other Investments	\$0	\$2,561,500	\$0	\$0	\$0	NV0141	\$2,561,500	NV0145
7. Total (Sum items 1 - 6)	\$58,394,289	\$52,728,436	\$113,459,288	\$471,319,552	\$87,012,938	NV0153	\$782,914,503	NV0157

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

**SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2022**

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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).	\$0	784A
2. Outstanding balance of brokered certificates of deposit and share certificates	\$2,000,000	788

Realized Investment Gains (Losses)

	Amount	Account
3. Realized Gains (Losses) on Held to Maturity Debt Securities	\$0	NV0159
4. Realized Gains (Losses) on Available for Sale Debt Securities	\$196,654	NV0160
5. Realized Gains (Losses) on all other investments (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)	\$196,654	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

Derivatives Hedge - Already reported in Account IS0047 on page 5

	Amount	Account
10. Gain (Loss) associated with the Hedged Item in a Fair Value Derivatives Hedge (Include in Account IS0047)	\$0	IS0026

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
11. a. Securities					\$29,275,643	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					\$0	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)					\$29,275,643	789G

Charitable Donation Accounts

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

**SCHEDULE C
COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES AS OF: JUNE, 30 2022**

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

	Amount	Account
1. Unfunded Commitments for Commercial Loans		
2. Unfunded Commitments for All Remaining Loans (Non-Commercial Loans)		
a. Revolving Open-End lines secured by 1- to 4-Family Residential Properties	\$8,370,256	814K
b. Credit Card Lines	\$60,164,221	811D
c. Unsecured Share Draft Lines of Credit	\$9,767,267	812C
d. Unused Overdraft Protection Program	\$0	815C
e. Other Unfunded Commitments	\$0	822C
f. Total Unfunded Commitments for Non-Commercial Loans (Sum of items 2a through 2e)	\$24,747,150	816B5
3. Total Unfunded Commitments for all loan types (Sum of Accounts 814K and 816T)	\$94,678,638	816T
	\$103,048,894	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	\$8,370,256	LQ0014
b. Consumer Loans - Secured and Real Estate	\$84,544,621	LQ0015
c. Consumer Loans - Unsecured	\$10,134,017	LQ0016
d. Total Conditionally Cancelable Unfunded Commitments (Sum of Accounts LQ0014, LQ0015, and LQ0016)	\$103,048,894	LQ0017
3. Loans transferred with limited recourse or other seller-provided credit enhancements (net of any related valuation allowance)	\$0	LQ0018
a. Commercial Loans	\$0	LQ0019
b. Consumer Loans	\$0	LQ0020
c. Total Loans Transferred with Limited Recourse (Sum of Accounts LQ0018 and LQ0019)	\$0	LQ0021
4. Loans Transferred under the FHLB MPF program	\$0	LQ0022
5. Financial Standby Letters of Credit	\$0	LQ0023
6. Forward Agreements that are not derivative contracts	\$0	LQ0024
7. Sold Credit Protection	\$0	LQ0025
a. Guarantees	\$0	LQ0026
b. Credit Derivatives	\$0	LQ0027
c. Total Sold Credit Protection (Sum of Accounts LQ0024 and LQ0025)	\$0	LQ0028
8. Off-Balance Sheet Securitization Exposures	\$0	LQ0029
9. Securities Borrowing or Lending transactions	\$0	LQ0030
10. Off-Balance Sheet exposure of repurchase transactions	\$0	LQ0031
11. All other off-balance sheet exposures not included above, but meet the definition of Commitments	\$0	LQ0032

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**SCHEDULE C (continued)
CONTINGENT LIABILITIES AND SOURCES OF FUNDS AS OF: JUNE, 30 2022**

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.)									
Borrowing Arrangements	Line of Credit Limit	Account	Draws Against Line of Credit	Account	Outstanding Term & Other Borrowings	Account	Assets Pledged to Secure All Outstanding Borrowings	Account	Amount
									885A
a. Corporate Credit Unions	\$0	884	\$0	885A	\$0	LQ0034	\$0	LQ0035	
b. Natural Person Credit Unions	\$0	884C	\$0	885A1	\$0	LQ0038	\$0	LQ0039	
c. Federal Home Loan Bank	\$577,555,505	LQ0040	\$0	885A3	\$0	LQ0042	\$773,584,227	LQ0043	
d. Central Liquidity Facility					\$0	LQ0044	\$0	LQ0045	
e. FRB - excludes amounts reported in Account LC0085 below					\$0	LQ0046	\$43,054,182	LQ0047	
f. Other Sources	\$25,000,000	884D	\$0	885A2	\$0	LC0085	\$0	LC0047	
g. Total Borrowings & Assets Pledged (Sum of each column)	\$602,555,505	881	\$0	885A4	\$0	LQ0052	\$816,638,409	LQ0053	878

Must agree to Account 883C in Schedule C, Section 5

Additional Borrowing Arrangements Information		Amount	Account
2. Amount of Borrowings Callable by Lender		\$0	865A
3. Borrowing Capacity Not Reported in Borrowing Arrangements		\$43,220,664	LQ0059

SECTION 5 - BORROWING MATURITY DISTRIBUTION (All credit unions must complete this section, if applicable.)									
1. Draws Against Lines of Credit	A < 1 Year	Account	B1. 1 - 3 Years	Account	B2. > 3 Years	Account	C. Total Amount	Account	Amount
									883A
2. Promissory and Other Notes	\$0	011A	\$0	011B1	\$0	011B2	\$0	011C	
3. Borrowing Repurchase Transactions	\$0	058A	\$0	058B1	\$0	058B2	\$0	058C	
4. Subordinated Debt	\$0	867A	\$0	867B1	\$0	867B2	\$0	867C	
5. TOTAL BORROWINGS (Sum of each column)	\$0	860A	\$0	860B1	\$0	860B2	\$0	LQ0860	

**SCHEDULE D
SHARES, SUPPLEMENTAL INFORMATION, AS OF: JUNE, 30 2022**

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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)		61,854	083
2. Number of potential members		541,687	084

SECTION 2 - SHARES/DEPOSITS MATURITY DISTRIBUTION This section must be completed by all credit unions.									
	Number of Accounts	Account	A < 1 Year	B1. 1 - 3 Years	Account	B2. > 3 Years	Account	C. Total Amount	Account
1. Share Drafts	15,984	452	\$25,909,619	902A				\$25,909,619	902
2. Regular Shares	56,848	454	\$1,795,334,710	657A				\$1,795,334,710	657
3. Money Market Shares	0	458	\$0	911A				\$0	911
4. Share Certificates	0	451	\$0	908A	908B1	\$0	908B2	\$0	908C
5. IRA/KEOGH Accounts	3,478	453	\$134,950,834	906A	906B1	\$0	906B2	\$134,950,834	906C
6. All Other Shares	25	455	\$21,149	630A	630B1	\$0	630B2	\$21,149	630
7. TOTAL SHARES (Sum of each column)	76,335	966	\$1,956,216,312	013A	013B1	\$0	013B2	\$1,956,216,312	SH0013
8. Nonmember Deposits	0	457	\$0	880A	880B1	\$0	880B2	\$0	SH0880
9. TOTAL SHARES and DEPOSITS (Sum of items 7 and 8)	76,335	460	\$1,956,216,312	018A	018B1	\$0	018B2	\$1,956,216,312	SH0018

Additional Shares/ Deposits (Included in the Shares/Deposits Listed Above)			Amount	Account
10. Accounts Held by Member Public Units			\$18,161,410	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)			\$0	638
14. Dollar Amount of IRA/Keogh share and IRA/Keogh share certificate accounts = or > \$100,000			\$64,166,757	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			\$181,032,178	643
17. Negative Shares Included in All Other Unsecured Loans/Lines of Credit on Page 6			\$6,778	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	\$271,280,382	065A4
2. Uninsured Nonmember Shares and Deposits	\$0	067A2
3. Total Uninsured Shares and Deposits (Sum of Accounts 065A4 and 067A2)	\$271,280,382	068A
4. Total Insured Shares and Deposits (Account 018 less Account 068A)	\$1,684,935,930	069A

ADDITIONAL SHARE INSURANCE

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

**SCHEDULE E
SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2022**

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

SECTION 2 - CREDIT UNION EMPLOYEES (This schedule must be completed by all credit unions, if applicable.)		
1. Number of credit union employees who are:	a. Full-Time (26 hours or more per week)	Number
	b. Part-Time (25 hours or less per week)	Acct
		214
		2
		564A
		564B

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

SECTION 4 - INTERNATIONAL REMITTANCES (This schedule must be completed by all credit unions, if applicable.)		
1. Number of International Remittances Originated Year-to-Date	Number of Remittances	Account
	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	\$20,000	851
2. Total Amount loaned to CUSOs	\$0	852
3. Total Aggregate Cash Outlay in CUSOs	\$20,000	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.)

1. Total Money Services Businesses	Number of Accounts	Account	Amount	Account
a. Dealers in Foreign Exchange	*	1050	*	1050A
b. Check Cashers	*	1051		
c. Monetary Instruments	*	1052		
d. Money Transmitters	*	1053		
e. Provider of Prepaid Access	*	1054		
f. Seller of Prepaid Access	*	1055		
g. Other services provided by Money Services Businesses	*	1056		
		BA0009		

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

**SCHEDULE F
DERIVATIVE TRANSACTIONS REPORT AS OF: JUNE, 30 2022**

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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

**SCHEDULE G
PCA NET WORTH CALCULATION WORKSHEET AS OF: JUNE, 30 2022**

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A credit union is not required to provide input on this page unless it has chosen an alternative total assets option offered on items 9 through 11 to calculate the Net Worth Ratio, made a one-time adjustment to Undivided Earnings due to the adoption of ASC Topic 326, completed a merger or acquisition after 12/31/2008, or Subordinated Debt included in Net Worth to report in item 5. Information entered on other schedules will populate items below in the CUOnline system, excluding items 5, 6a - 6d, optional items 9, 10 and 11 and ASC Topic 326 items 16 and 17.

NUMERATOR: NET WORTH		Amount	Account
1. Undivided Earnings		\$238,993,291	940
2. Appropriation for Non-Conforming Investments (State Credit Union ONLY)		\$0	668
3. Other Reserves (Appropriations of Undivided Earnings)		\$0	658
4. Net Income (unless this amount is already included in Undivided Earnings)		\$10,085,086	602
5. Subordinated Debt included in Net Worth		\$0	925A
6. Adjusted Retained Earnings acquired through Business Combinations			
a. Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations	Amount	\$0	1004A
b. Adjustments made to Retained Earnings acquired through Business Combinations during current quarter (See Instructions)	Amount	\$0	1004B
c. Adjusted Gain from Bargain Purchase due to Business Combinations completed during current quarter (See Instructions)	Amount	\$0	1004C
d. Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations (Accounts 1004A + 1004B + 1004C)	Amount	\$0	1004
7. TOTAL NET WORTH (Sum of Accounts 940, 668, 658, 925A, 602, and 1004)	Amount	\$249,078,377	997

These fields will pre-populate.

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

DENOMINATOR: TOTAL ASSETS

Amount	Account
\$2,124,495,277	NW0010

Total Assets Elections (Optional)
 Return item 8 above as net worth ratio denominator, or select one of the total assets computation options below by inputting the result in the appropriate line item. Item 12 below will compute your net worth ratio using account NW0010 as your denominator unless you enter an amount in item 9, 10, or 11. The amount reported should exclude SBA PPP loans pledged as collateral to the FRB PPP Lending Facility (Acct LC0047).

Amount	Account
\$0	010A
\$0	010B
\$0	010C

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.

Amount	Applicability	Account
11.72		998
0.00	NA Elected CCULR	RB0172

Classification	Account
Well Capitalized	700
Well Capitalized	701

ASC Topic 326 - Undivided Earnings adjustment - Complete these rows if you have adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)

16. Select the fiscal year of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	Account	NW0001
17. One-time Adjustment to Undivided Earnings for those credit unions that have adopted ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	Account	NW0002

**SCHEDULE H
Complex Credit Union Leverage Ratio (CCULR)**

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

Eligibility	Account
3. Total Assets (Credit unions with total assets greater than \$500,000,000)	\$2,124,495,277 010

Qualifying Criteria (See Instructions)	Input	Account	Ratio	Account
4. CCULR (net worth ratio) of 9% or greater			11.72	998
5. Off-Balance sheet exposures (Requires 25% or less of Total Assets)	\$103,048,894	LR0002	4.85	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

SCHEDULE I
RISK-BASED CAPITAL CALCULATION AS OF: JUNE, 30 2022

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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	\$238,993,291	940
2. Appropriations for non-conforming investments	\$0	668
3. Other reserves	\$0	658
4. Equity acquired in merger	\$0	658A
5. Net income	\$10,085,086	602
6. Total Equity (Sum of Accounts 940, 668, 658, 658A, and 602)	\$249,078,377	RB00001

ADDITIONS

7. Allowance for Credit Losses (Sum of Accounts 719, AS0048, AS0041, and LI0003)	\$930,893	RB00002
8. Subordinated Debt in accordance with §702.407	\$0	RB00003
9. Section 208 Assistance included in net worth as defined in §702.2	\$0	RB00004
10. Total Additions (Sum of Accounts RB00002, RB00003, and RB00004)	\$930,893	RB00005

DEDUCTIONS

11. NCUAIF capitalization deposit	\$16,311,325	794
12. Goodwill	\$0	009D2
a. Less: Excluded Goodwill	\$0	RB00006
13. Other intangible assets	\$0	AS0032
a. Less: Excluded intangible assets	\$0	RB00007
14. Identified losses not reflected in the risk-based capital numerator	\$0	RB00008
15. Total Deductions (Sum of Accounts 794, 009D2, AS0032, and RB00006 less RB00008 and RB00007)	\$16,311,325	RB00009
16. TOTAL RISK-BASED CAPITAL NUMERATOR BEFORE MORTGAGE SERVICING ASSETS DEDUCTION (Sum of Accounts RB00001 plus RB00005 minus RB00009)	\$233,697,945	RB00010
a. Less: Mortgage Servicing Assets (reported in Account 779 on page 2) that exceed 25% of RB0010	\$0.00	RB00011
17. TOTAL RISK-BASED CAPITAL NUMERATOR (Account RB0010 less Account RB00011)	\$233,697,945.00	RB00012

**SCHEDULE I
RISK-BASED CAPITAL CALCULATION AS OF: JUNE, 30 2022**

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 for additional Risk Weight Category and Asset Allocations	Risk Weight Category and Asset Allocations							
	Totals from Schedules	Adj's to Totals	Totals for Risk-Weighting	1	2	3	4	5
18. Cash and Deposits in Financial Institutions or Reserve Banks	AS0009 \$129,344,502	RB0013 \$0	RB0014 \$0	0%	20%	50%	75%	100%
				RB0015 \$0	RB0016 \$0			RB0017 \$0
INVESTMENTS								
19. Securities	AS0013 \$778,353,003	RB0018 \$0	RB0019 \$0	RB0020 \$0	RB0021 \$0	RB0022 \$0		RB0023 \$0
20. Other Investments	AS0017 \$2,561,500	RB0028 \$0	RB0029 \$0	RB0030 \$0	RB0031 \$0			RB0032 \$0
21. Total Investments (Sum each column)	RB0039 \$780,914,503	RB0040 \$0	RB0041 \$0	RB0042 \$0	RB0043 \$0	RB0044 \$0		RB0045 \$0

LOANS

22. First Lien Residential Real Estate Loans	703A \$810,235,184	RB0051 \$0	RB0052 \$0			RB0053 \$0	RB0054 \$0	RB0055 \$0
23. Junior-Lien Residential Real Estate Loans	386A \$40,217,881	RB0056 \$0	RB0057 \$0					RB0058 \$0
24. Consumer Loans (Sum of Accounts 396, 397A, 698A, 397, 385, 370, 002, 698C and 386B)	RB0060 \$157,376,016	RB0061 \$0	RB0062 \$0	RB0063 \$0	RB0064 \$0		RB0065 \$0	RB0066 \$0
25. Commercial Loans (Sum of Accounts 718A5 and 400P)	RB0068 \$163,294,397	RB0069 \$0	RB0070 \$0	RB0071 \$0	RB0072 \$0			RB0073 \$0
26. Loans held for sale	003 \$0	RB0075 \$0						
27. Less: Allowance for Credit Losses (Loans)	RB0177 \$930,893	RB0076 \$0	RB0077 \$930,893	RB0078 \$930,893				
28. Total Loans (Account RB0079 equals sum of 703A, 386A, RB0060, RB0068, 003 less RB0177)	RB0079 \$1,170,192,585	RB0080 \$0	RB0081 \$930,893	RB0082 (\$930,893)	RB0083 \$0	RB0084 \$0	RB0085 \$0	RB0086 \$0
29. Other Assets (RB0088 equals sum of 798A, 007, 008, 794, and AS0036)	RB0088 \$44,043,687	RB0089 \$0	RB0090 \$16,311,325	RB0091 \$16,311,325.00				RB0092 \$0
30. Total On-Balance Sheet Assets by Risk Weight (RB0099 equals sum of AS0009, RB0039, RB0079, and RB0088)	RB0099 \$2,124,495,277	RB0100 \$15,380,432	RB0101 \$15,380,432	RB0102 \$0	RB0103 \$0	RB0104 \$0	RB0105 \$0	
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 \$0.00				RB0113 \$0.00	RB0114 \$0.00	RB0115 \$0.00	RB0116 \$0.00

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**SCHEDULE I
RISK-BASED CAPITAL CALCULATION AS OF: JUNE, 30 2022**

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)

	Risk Weight Category and Asset Allocations						Alternative Risk Weights Asset Amount
	6	7	8	9	10	Risk Weight	
ON-BALANCE SHEET ASSETS Continued from page 25	150%	250%	300%	400%	1250%		
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
	\$0		\$0	\$0	\$0	0.00	\$0
21. Total Investments (Sum each column)	RB0046		RB0047	RB0048	RB0049		RB0050
	\$0		\$0	\$0	\$0		\$0
LOANS							
22. First Lien Residential Real Estate Loans							
23. Junior-Lien Residential Real Estate Loans	RB0059						
	\$0						
24. Consumer Loans	RB0067						
	\$0						
25. Commercial Loans	RB0074						
	\$0						
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						
	\$0						
29. Other Assets (RB0088 equals sum of 798A, 007, 008, 794, and AS0036)	RB0093	RB0094	RB0095		RB0096	RB0097	RB0098
	\$0	\$0	\$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
	\$0	\$0	\$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
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00

**SCHEDULE I
RISK-BASED CAPITAL CALCULATION AS OF: JUNE, 30 2022**

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 for 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
32. Unfunded Commitment - Commercial loans	LQ0014	50%	RB0123	0%	2%	4%	20%	50%
	\$8,370,256		\$0.00					
33. Unfunded Commitment - Consumer Loans - Secured & RE	LQ0015	10%	RB0125					RB0126
	\$84,544,621		\$0.00					\$0.00
34. Unfunded Commitment - Consumer Loans - Unsecured	LQ0016	10%	RB0129					
	\$10,134,017		\$0.00					
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				RB0141	RB0142	RB0143	RB0144	RB0145
				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
38. Centrally cleared derivatives				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
			\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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)					RB0163	RB0164	RB0165	RB0166
					\$0.00	\$0.00	\$0.00	\$0.00

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**SCHEDULE I
RISK-BASED CAPITAL CALCULATION AS OF: JUNE, 30 2022**

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

	Credit Equivalent Risk Weight Allocations		Alternative Risk Weights	
	6	7	Risk Weight	Exposure Amount
Total Conditionally Cancelable Unfunded Commitments:	75%	100%		
32. Unfunded Commitment - Commercial loans		RB0124		
				\$0.00
33. Unfunded Commitment - Consumer Loans - Secured & RE	RB0127	RB0128		
	\$0.00			\$0.00
34. Unfunded Commitment - Consumer Loans - Unsecured		RB0130		
				\$0.00
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
	\$0.00	\$0.00		\$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
	\$0.00	\$0.00		\$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	\$2,124,495,277.00
42. TOTAL RISK-WEIGHTED ASSETS (Sum of RB0112 and RB0162)	RB0171	\$0.00
43. TOTAL RISK-BASED CAPITAL RATIO (RB0012 divided by RB0171)	RB0172	0.00