American 1 Credit Union

Statement of Financial Condition as of 9-30-2021

ACCT. NO.	ASSETS	END OF THIS PERIOD
	Loans:	
701	Loans	\$234,887,850.34
	Unsecured/Line of Credit	13,796,811.32
	Credit Card	72,918,702.66
712	Loans purchased from lig. credit unions (Net)	0.00
	Home Equity & Mortgage	4,945,772.71
	Total	
719	Less: Allowance for loan losses	-5,457,426.48
	Net	
729	Accounts Receivable:	
129	Accounts Receivable	\$181,362.65
		\$161,362.03
730	Cash:	
731	Cash in bank	183,283,840.41
	Cash on hand	13,406,338.28
	Investments:	
	US Government obligations	0.00
	Federal Agencies	0.00
	Trust	0.00
	Alloya Corporate CU	601,128.76
	CLF	1,125,667.66
	Certificates of Deposit	5,208,000.00
	Federal Home Loan Bank	529,414.97
	NCUSIF	
	Other	4,085,519.73
	Interest Receivable Student Loans & Allowance	0.00
752		
760	Prepaid and Deferred Expenses:	
	Insurance & Dues	204,909.74
	Prepaid Lease Expense	0.00
	Other Prepaid Expenses	5,258,415.85
770	Fixed Assets: (Net)	
	Land & Land Improvements	2,444,247.36
	Building & Building Improvements	8,703,582.70
774	Furniture & Equipment	1,324,995.99
780	Accrued Income:	
	Loan Interest	1,418,415.07
	Investment Interest	2,775.57
	Insurance Reimbursement	180,000.00
790	Other Assets:	
790	VISA	2 021 002 00
		3,831,883.00
	CUSO	231,619.79
	Other	2,650,552.90
	TOTAL ASSETS	\$555,925,001.75

We certify, to the best of our knowledge and belief, this statement and the related statements are true and correct and present fairly the financial position and the operations for the period covered

ACCT. NO. LIABILITIES AND EQUITY END OF THIS PERIOD 800 Accounts Payable: Accounts Payable: Undistributed Payroll \$495,081.95 801 Accounts Payable: Undistributed Payroll 0.00 0 Unpresented Corporate Drafts 216,194.48 Corporate Checks & Money Orders 3,641,521.99 HUD Loan & Accrued Interest 0.00 820 Dividends Payable: Dividends Payable 122,258.60 840 Taxes Payable: Ped Withholding & State, City 0.00 860 Other Liabilities: Accrued Conferences 1,779,845.78 Accrued Marketing & Business Development Accrued Marketing & Business Development Accrued Annual Meeting 2,250.00 Accrued Annual Meeting 2,250.00 Accrued Annual Meeting 2,604.056.79 880 Deferred Income: Sale of Branches 0.00 901 Shares & Drafts \$353,991,562.13 920 Shares & Drafts \$353,991,562.13 931 Regular Reserves 4,707,209.45 940 Undivided Earnings: Undivided Earnings 71,506,322.38 940 Undivided Earnings: Undivided Earnings	NO. LIABILITIES AND EQUITY THIS PERIOD 801 Accounts Payable \$495,081. 801 Undistributed Paynoll 0. Unpresented Corporate Drafts 216,194. Corporate Checks & Money Orders 3,641,521. HUD Loan & Accrued Interest 0. 820 Dividends Payable: 0. Dividends Payable: 122,258. 840 Taxes Payable: 0. Fed Withholding & State, City 0. FICA, FUTA, SUTA, Backup Withholding 2,602. 860 Other Llabilities: 1,779,845. Accrued Conferences 12,857. Accrued Marketing & Business Development 4,523,298. Accrued Amuld Meeting 2,250. Accrued Anual Meeting 2,250. Accrued Attil Fee 0. Accrued Attil Fee 0. Sale of Branches 0. Virier Accruals 2,604,056. 880 Deferred Income: 2,13,419,616. Sale of Branches 0. 900 Shares: 0. 901 Shares & Drafts \$353,991,562. 901 Shares & Drafts \$353,991,562. 911 Shares & Drafts \$353,991,562. 923 Regula	Conditio	n as of		
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Accrued Marketing & Business Development 4,523,298.80 Accrued Property Tax -44,023.43 Accrued Audit Fee 4,162.75 Accrued Annual Meeting 2,250.00 Accrued ATM & Data Processing 0.00 Other Accruals 59,508.74 Clearing Accounts 2,604,056.79 880 Deferred Income: Sale of Branches 0.00 TOTAL LIABILITIES: \$13,419,616.03 900 Shares: 901 Shares & Drafts 6ertificates 109,568,283.46 931 Regular Reserves: 940 Undivided Earnings: 940 Undivided Earnings: 940 Net Income (Loss): 941 Net Income (Loss):	Accrued Marketing & Business Development4,523,298.Accrued Property Tax-44,023.Accrued Audit Fee4,162.Accrued Annual Meeting2,250.Accrued ATM & Data Processing0.Other Accruals59,508.Clearing Accounts2,604,056.880Deferred Income:Sale of Branches0.900Shares:901Shares & Drafts911Shares & Drafts923Regular Reserves:933Regular Reserves:940Undivided Earnings:940Undivided Earnings:940Net Income (Loss):941Net Income (Loss):9422,732,008.943TOTAL EQUITY:\$542,505,385.			Accrued Employee Benefits	1,779,845.78
Accrued Property Tax -44,023.43 Accrued Audit Fee 4,162.75 Accrued Annual Meeting 2,250.00 Accrued ATM & Data Processing 0.00 Other Accruals 59,508.74 Clearing Accounts 2,604,056.79 880 Deferred Income: Sale of Branches 0.00 TOTAL LIABILITIES: \$13,419,616.03 900 Shares: 901 Shares & Drafts Certificates 109,568,283.46 931 Regular Reserves: 940 Undivided Earnings: Undivided Earnings: 71,506,322.38 960 Net Income (Loss): 2,732,008.30 2,732,008.30	Accrued Property Tax -44,023. Accrued Audit Fee 4,162. Accrued Annual Meeting 2,250. Accrued ATM & Data Processing 0. Other Accruals 59,508. Clearing Accounts 2,604,056. 880 Deferred Income: Sale of Branches 0. 900 Shares: 901 Shares & Drafts 2931 Regular Reserves: 933 Regular Reserves: 940 Undivided Earnings: 940 Undivided Earnings: 940 Net Income (Loss): 2,732,008.			Accrued Conferences	12,857.54
Accrued Audit Fee 4,162.75 Accrued Annual Meeting 2,250.00 Accrued ATM & Data Processing 0.00 Other Accruals 59,508.74 Clearing Accounts 2,604,056.79 880 Deferred Income: 0.00 Sale of Branches 0.00 TOTAL LIABILITIES: \$13,419,616.03 900 Shares: 901 Shares & Drafts \$353,991,562.13 Certificates 109,568,283.46 931 Regular Reserves: 940 Undivided Earnings: 940 Undivided Earnings: 940 Net Income (Loss): 940 Net Income (Loss): 940 Net Income (Loss):	Accrued Audit Fee 4,162. Accrued Annual Meeting 2,250. Accrued ATM & Data Processing 0. Other Accruals 59,508. Clearing Accounts 2,604,056. 880 Deferred Income: Sale of Branches 0. TOTAL LIABILITIES: \$13,419,616. 900 Shares: 901 Shares & Drafts Certificates 109,568,283. 931 Regular Reserves: 933 Regular Reserves: 940 Undivided Earnings: 940 Undivided Earnings: 940 Net Income (Loss): Net Income (Loss): 2,732,008. TOTAL EQUITY: \$542,505,385.			Accrued Marketing & Business Development	4,523,298.80
Accrued Annual Meeting 2,250.00 Accrued ATM & Data Processing 0.00 Other Accruals 59,508.74 Clearing Accounts 2,604,056.79 880 Deferred Income: 0.00 Sale of Branches 0.00 TOTAL LIABILITIES: \$13,419,616.03 900 Shares: 901 Shares: 109,568,283.46 931 Regular Reserves: 940 Undivided Earnings: 940 Undivided Earnings: 940 Net Income (Loss): 940 Net Income (Loss): 941 Net Income (Loss):	Accrued Annual Meeting2,250.Accrued ATM & Data Processing0.Other Accruals59,508.Clearing Accounts2,604,056.880Deferred Income:Sale of Branches0.TOTAL LIABILITIES:\$13,419,616.900Shares:901Shares & Drafts931Regular Reserves:933Regular Reserves:940Undivided Earnings:940Undivided Earnings:940Net Income (Loss):941Net Income (Loss):942Xet Income (Loss):944Xet Income (Loss):945Xet Income (Loss):946Xet Income (Loss):947\$542,505,385.			Accrued Property Tax	-44,023.43
Accrued ATM & Data Processing 0.00 Other Accruals 59,508.74 Clearing Accounts 2,604,056.79 880 Deferred Income: 0.00 Sale of Branches 0.00 TOTAL LIABILITIES: \$13,419,616.03 900 Shares: 0.00 901 Shares & Drafts \$353,991,562.13 Certificates 109,568,283.46 931 Regular Reserves: 4,707,209.45 940 Undivided Earnings: 71,506,322.38 960 Net Income (Loss): 2,732,008.30	Accrued ATM & Data Processing0.Other Accruals59,508.Clearing Accounts2,604,056.880Deferred Income:Sale of Branches0.TOTAL LIABILITIES:\$13,419,616.900Shares:901Shares & Drafts901Shares & Drafts931Regular Reserves:933Regular Reserves:940Undivided Earnings:940Undivided Earnings:940Net Income (Loss):941Net Income (Loss):942Xet Income (Loss):944Xet Income (Loss):9452,732,008.946Net Income (Loss):947\$542,505,385.			Accrued Audit Fee	4,162.75
Other Accruals 59,508.74 Clearing Accounts 2,604,056.79 880 Deferred Income: Sale of Branches 0.00 TOTAL LIABILITIES: \$13,419,616.03 900 Shares: 901 Shares & Drafts 201 Shares: 931 Certificates 933 Regular Reserves: 940 Undivided Earnings: Undivided Earnings: 71,506,322.38 960 Net Income (Loss): Net Income (Loss) 2,732,008.30	Other Accruals 59,508. Clearing Accounts 2,604,056. 880 Deferred Income: 0. Sale of Branches 0. TOTAL LIABILITIES: \$13,419,616. 900 Shares: 901 901 Shares & Drafts \$353,991,562. 01 Shares: 109,568,283. 931 Regular Reserves: 4,707,209. 940 Undivided Earnings: 71,506,322. 960 Net Income (Loss): 2,732,008. Net Income (Loss): 2,732,008. TOTAL EQUITY: \$542,505,385.			Accrued Annual Meeting	2,250.00
Clearing Accounts 2,604,056.79 880 Deferred Income: 0.00 Sale of Branches 0.00 TOTAL LIABILITIES: \$13,419,616.03 900 Shares: \$353,991,562.13 901 Shares: 109,568,283.46 931 Regular Reserves: 4,707,209.45 940 Undivided Earnings: 71,506,322.38 960 Net Income (Loss): 2,732,008.30	Clearing Accounts 2,604,056. 880 Deferred Income: 0. Sale of Branches 0. TOTAL LIABILITIES: \$13,419,616. 900 Shares: 901 901 Shares & Drafts \$353,991,562. 901 Shares: 109,568,283. 931 Regular Reserves: 4,707,209. 940 Undivided Earnings: 71,506,322. 960 Net Income (Loss): 2,732,008. Net Income (Loss): 2,732,008. Net Income (Loss): 2,732,008.			Accrued ATM & Data Processing	0.00
880 Deferred Income: 0.00 Sale of Branches 0.00 TOTAL LIABILITIES: \$13,419,616.03 900 Shares: \$353,991,562.13 901 Shares & Drafts \$353,991,562.13 0.00 Certificates 109,568,283.46 931 Regular Reserves: 4,707,209.45 940 Undivided Earnings: 71,506,322.38 960 Net Income (Loss): 2,732,008.30	880 Deferred Income: 0. Sale of Branches 0. TOTAL LIABILITIES: \$13,419,616. 900 Shares: 901 Shares: 901 Shares: 901 Shares: 933 Regular Reserves: 933 Regular Reserves: 940 Undivided Earnings: 940 Undivided Earnings: 940 Net Income (Loss): 71,506,322. 960 Net Income (Loss): 72,732,008.			Other Accruals	59,508.74
Sale of Branches 0.00 TOTAL LIABILITIES: \$13,419,616.03 900 Shares: \$353,991,562.13 901 Shares & Drafts \$353,991,562.13 901 Shares: 109,568,283.46 931 Regular Reserves: 4,707,209.45 940 Undivided Earnings: 71,506,322.38 960 Net Income (Loss): 2,732,008.30	Sale of Branches 0. TOTAL LIABILITIES: \$13,419,616. 900 Shares: \$353,991,562. 901 Shares & Drafts \$353,991,562. 901 Shares: 109,568,283. 931 Regular Reserves: 4,707,209. 940 Undivided Earnings: 71,506,322. 960 Net Income (Loss): 2,732,008. TOTAL EQUITY: \$542,505,385.			Clearing Accounts	2,604,056.79
Sale of Branches 0.00 TOTAL LIABILITIES: \$13,419,616.03 900 Shares: \$353,991,562.13 901 Shares & Drafts \$353,991,562.13 901 Shares: 109,568,283.46 931 Regular Reserves: 4,707,209.45 940 Undivided Earnings: 71,506,322.38 960 Net Income (Loss): 2,732,008.30	Sale of Branches 0. TOTAL LIABILITIES: \$13,419,616. 900 Shares: \$353,991,562. 901 Shares & Drafts \$353,991,562. 901 Shares: 109,568,283. 931 Regular Reserves: 4,707,209. 940 Undivided Earnings: 71,506,322. 960 Net Income (Loss): 2,732,008. TOTAL EQUITY: \$542,505,385.				
TOTAL LIABILITIES: \$13,419,616.03 900 Shares: \$353,991,562.13 901 Shares & Drafts \$353,991,562.13 Certificates 109,568,283.46 931 Regular Reserves: 4,707,209.45 940 Undivided Earnings: 71,506,322.38 960 Net Income (Loss): 2,732,008.30	Yes Yes 900 Shares: \$13,419,616. 901 Shares: \$353,991,562. 901 Shares & Drafts \$353,991,562. 901 Certificates 109,568,283. 933 Regular Reserves: 4,707,209. 940 Undivided Earnings: 71,506,322. 960 Net Income (Loss): 2,732,008. Net Income (Loss) 2,732,008.	880	Deferred II	ncome:	
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900 Shares: 901 Shares & Drafts 901 Shares & Drafts 921 Certificates 933 Regular Reserves: 933 Regular Reserves: 940 Undivided Earnings: 940 Undivided Earnings: 940 Undivided Earnings: 940 Net Income (Loss): 940 Net Income (Loss)	900 Shares: 901 Shares & Drafts 901 Shares & Drafts 911 Shares & Drafts 921 Shares & Drafts 933 Regular Reserves: 933 Regular Reserves 940 Undivided Earnings: 940 Undivided Earnings: 940 Undivided Earnings: 940 Vindivided Earnings: 940 Undivided Earnings: 940 Undivided Earnings: 940 Undivided Earnings 940 Undivided Earnings 940 Total Equity:				
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901 Shares & Drafts \$353,991,562.13 Certificates 109,568,283.46 931 Regular Reserves: 4,707,209.45 933 Regular Reserves 4,707,209.45 940 Undivided Earnings: 10 960 Net Income (Loss): 2,732,008.30	901 Shares & Drafts \$353,991,562. Certificates 109,568,283. 931 Regular Reserves: 4,707,209. 933 Regular Reserves 4,707,209. 940 Undivided Earnings: 71,506,322. 960 Net Income (Loss): 2,732,008. Net Income (Loss) 2,732,008.				
901 Shares & Drafts \$353,991,562.13 Certificates 109,568,283.46 931 Regular Reserves: 4,707,209.45 933 Regular Reserves 4,707,209.45 940 Undivided Earnings: 71,506,322.38 960 Net Income (Loss): 2,732,008.30	901 Shares & Drafts \$353,991,562. Certificates 109,568,283. 931 Regular Reserves: 4,707,209. 933 Regular Reserves 4,707,209. 940 Undivided Earnings: 71,506,322. 960 Net Income (Loss): 2,732,008. Net Income (Loss) 2,732,008.				
901 Shares & Drafts \$353,991,562.13 Certificates 109,568,283.46 931 Regular Reserves: 4,707,209.45 933 Regular Reserves 4,707,209.45 940 Undivided Earnings: 71,506,322.38 960 Net Income (Loss): 2,732,008.30	901 Shares & Drafts \$353,991,562. Certificates 109,568,283. 931 Regular Reserves: 4,707,209. 933 Regular Reserves 4,707,209. 940 Undivided Earnings: 71,506,322. 960 Net Income (Loss): 2,732,008. Net Income (Loss) 2,732,008.	000	04		
Certificates 109,568,283.46 931 Regular Reserves: 4,707,209.45 933 Regular Reserves 4,707,209.45 940 Undivided Earnings: 71,506,322.38 960 Net Income (Loss): 2,732,008.30	Certificates 109,568,283. 931 Regular Reserves: Regular Reserves 4,707,209. 940 Undivided Earnings: Undivided Earnings 71,506,322. 960 Net Income (Loss): Net Income (Loss) 2,732,008. TOTAL EQUITY: \$542,505,385.		Snares:	Shares & Drafts	\$253 001 562 13
931 Regular Reserves: 933 Regular Reserves: 940 Undivided Earnings: 940 Undivided Earnings: 960 Net Income (Loss): Net Income (Loss) 2,732,008.30	931 Regular Reserves: 4,707,209. 933 Regular Reserves 4,707,209. 940 Undivided Earnings: 71,506,322. 960 Net Income (Loss): 2,732,008. Net Income (Loss) 2,732,008. 1 1 5542,505,385.	501			
933 Regular Reserves 4,707,209.45 940 Undivided Earnings: Undivided Earnings 71,506,322.38 960 Net Income (Loss): Net Income (Loss) 2,732,008.30	933 Regular Reserves 4,707,209. 940 Undivided Earnings: Undivided Earnings 71,506,322. 960 Net Income (Loss): Net Income (Loss) 2,732,008. TOTAL EQUITY: \$542,505,385.			certificates	109,568,285.46
933 Regular Reserves 4,707,209.45 940 Undivided Earnings: Undivided Earnings 71,506,322.38 960 Net Income (Loss): Net Income (Loss) 2,732,008.30	933 Regular Reserves 4,707,209. 940 Undivided Earnings: Undivided Earnings 71,506,322. 960 Net Income (Loss): Net Income (Loss) 2,732,008. TOTAL EQUITY: \$542,505,385.	931	Regular Re	asarvas.	
940 Undivided Earnings: 940 Undivided Earnings 960 Net Income (Loss): Net Income (Loss) 2,732,008.30	940 Undivided Earnings: Undivided Earnings 71,506,322. 960 Net Income (Loss): Net Income (Loss) 2,732,008. TOTAL EQUITY: \$542,505,385.				4,707,209,45
Undivided Earnings 71,506,322.38 960 Net Income (Loss): Net Income (Loss) 2,732,008.30	Undivided Earnings 71,506,322. 960 Net Income (Loss): Net Income (Loss) 2,732,008. TOTAL EQUITY: \$542,505,385.	500			1,101,200110
960 Net Income (Loss): Net Income (Loss) 2,732,008.30	960 Net Income (Loss): Net Income (Loss) 2,732,008. TOTAL EQUITY: \$542,505,385.	940	Undivided	Earnings:	
960 Net Income (Loss): Net Income (Loss) 2,732,008.30	960 Net Income (Loss): Net Income (Loss) 2,732,008. TOTAL EQUITY: \$542,505,385.			Undivided Earnings	71,506,322.38
Net Income (Loss) 2,732,008.30	Net Income (Loss) 2,732,008. TOTAL EQUITY: \$542,505,385.			······································	, ,
	TOTAL EQUITY: \$542,505,385.	960	Net Income	e (Loss):	
TOTAL EQUITY: \$542,505,385.72				Net Income (Loss)	2,732,008.30
TOTAL EQUITY: \$542,505,385.72					
				TOTAL EQUITY:	\$542,505,385.72
TOTAL LIABILITIES AND EQUITY: \$555,925,001.75	TOTAL LIADILITIES AND EQUITT: \$555,925,001.			TOTAL LIABILITIES AND EQUITY:	\$555,925,001.75

Treasurer:

Officer:

American 1 Credit Union

Statement of Financial Condition as of

9-30-2021 After Close

ACCT. NO.		ASSETS		END OF THIS PERIOD
	Loans:			
701		Loans		\$234,887,850.3
		Unsecured/Line of Credit		13,796,811.3
		Credit Card		72,918,702.6
712		Loans purchased from liq. credit uni	ons (Net)	0.0
		Home Equity & Mortgage		4,945,772.7
			Total:	\$326,549,137.0
719		Less: Allowance for loan losses		-5,457,426.4
			Net:	\$321,091,710.5
729	Accoun	ts Receivable:		
129	Account	Accounts Receivable		\$181,362.6
		Accounts Receivable		Q101, 302.0
730	Cash:			
731		Cash in bank		183,283,840.4
		Cash on hand		13,406,338.2
	Investm	ents:		
		US Government obligations		0.0
		Federal Agencies		0.0
		Trust		0.0
		Alloya Corporate CU		601,128.7
		CLF		1,125,667.6
		Certificates of Deposit		5,208,000.0
		Federal Home Loan Bank		529,414.9
		NCUSIF		
		Other		4,085,519.7 160,620.7
		Interest Receivable Student Loans & Allowance		0.0
752				
760	Prepaid	and Deferred Expenses:		
		Insurance & Dues		204,909.7
		Prepaid Lease Expense		0.0
		Other Prepaid Expenses		5,258,415.8
770	Ewod A			
770	Fixed As	isets: (Net) Land & Land Improvements		2,444,247.3
77 4		Building & Building Improvements		8,703,582.7
774		Furniture & Equipment		1,324,995.9
780	Accrue	l Income:		
		Member Loan Interest		1,418,415.0
		Investment Interest		2,775.5
		Insurance Reimbursement		180,000.0
790	Other A	eente.		
790	Sulei A	VISA		3,831,883.0
		CUSO		231,619.7
		Other		2,650,552.9
		тоти	AL ASSETS:	\$555,925,001.7

We certify, to the best of our knowledge and belief, this statement and the related statements are true and correct and present fairly the financial position and the operations for the period covered

I Conditio	on as of	9-30-2021 After Close	
ACCT. NO.		LIABILITIES AND EQUITY	END OF THIS PERIOD
800	Account	s Payable:	
801		Accounts Payable	\$495,081.95
		Undistributed Payroll	0.00
		Unpresented Corporate Drafts	216,194.48
		Corporate Checks & Money Orders	3,641,521.99
		HUD Loan & Accrued Interest	0.00
820	Dividend	s Payable:	
		Dividends Payable	122,258.60
840	Tawas Da		
840	Taxes Pa	Fed Withholding & State, City	0.00
		FICA, FUTA, SUTA, Backup Withholding	2,602.04
860	Other Lia	abilities:	
		Accrued Employee Benefits	1,779,845.78
		Accrued Conferences	12,857.54
		Accrued Marketing & Business Development	4,523,298.80
		Accrued Property Tax	-44,023.43
		Accrued Audit Fee	4,162.75
		Accrued Annual Meeting	2,250.00
		Accrued ATM & Data Processing	0.00
		Other Accruals	59,508.74
		Clearing Accounts	2,604,056.79
880	Deferred	Income:	
		Sale of Branches	0.00
		TOTAL LIABILITIES:	\$13,419,616.03
900 901	Shares:	Shares & Drafts	\$353,991,562.13
,01		Certificates	109,568,283.46
			109,508,205.40
931	Regular	Reserves:	
933		Regular Reserves	4,707,209.45
940	Undivide	d Earnings:	
510	enannae	Undivided Earnings	74,238,330.68
		onarriaea Larnings	74,230,330.00
960	Net Incol	me (Loss):	
		Net Income (Loss)	0.00
		TOTAL EQUITY:	\$542,505,385.72
		TOTAL LIABILITIES AND EQUITY:	\$555,925,001.75
L			· · · · · · · · · · · · · · · · · · ·

Treasurer:

Officer:

AMERICAN 1 CREDIT UNION

Statement of Financial Condition as of 9-30-2021

			This Period From	Year
		Current	7/1/2021	То
		Month	To Date	Date
100	OPERATING INCOME:			
111	Interest on loans	\$1,720,607.05	\$5,254,746.57	\$15,550,117.90
113	Income of Loans of Lig. Credit Union	0.00	0.00	0.00
	Total	1,720,607.05	5,254,746.57	15,550,117.90
119	Less Interest Refund	0.00	0.00	0.00
	Net	1,720,607.05	5,254,746.57	15,550,117.90
121	Income from Investments	24,810.09	206,960.40	305,293.06
131	Fees and Charges	548,625.72	1,665,535.57	4,406,354.12
151	Misc. Operating Income	916,934.09	2,816,059.22	7,812,958.53
	Total Operating Income	\$3,210,976.95	\$9,943,301.76	\$28,074,723.61
200	OPERATING EXPENSES:			
210	Compensation	\$815,036.04	\$2,481,128.25	\$7,487,376.64
220	Employee Benefits	292,584.23	909,213.10	2,798,287.54
230	Travel & Conference Expenses	15,579.81	43,813.15	137,048.27
	Association Dues	3,598.47	11,259.41	32,669.15
250	Office Occupancy Expenses	118,213.27	360,554.88	1,018,676.16
260	Office Operations Expenses	548,078.75	1,600,050.69	5,520,148.73
270	Educational and Promotional Expenses	178,251.31	553,074.12	1,516,364.65
280	Loan Servicing Expenses	24,786.63	89,157.03	284,070.98
290	Professional and Outside Services	21,250.01	63,750.03	191,250.09
300	Provision for Loan Losses	132,998.90	334,465.35	1,575,346.47
310	Member's Insurance	0.00	0.00	0.00
320	Federal Supervision and Examination Expenses	8,919.50	26,758.50	66,758.50
330	Cash Over and Short	421.99	283.96	-4,020.05
340	Interest on Borrowed Money	0.00	0.00	0.00
350	Annual Meeting Expense	250.00	750.00	2,250.00
360	Miscellaneous Operating Expenses	31,339.21	9,744.68	371,635.87
	Total Operating Expenses	\$2,191,308.12	\$6,484,003.15	\$20,997,863.00
	INCOME (LOSS) FROM OPERATIONS:	\$1,019,668.83	\$3,459,298.61	\$7,076,860.61
	% of Expense before Dividends	64.10%	61.85%	69.18%
400	NON-OPERATING GAINS (LOSSES):	\$0.00	\$0.00	\$0.00
420	Gain (Loss) in Investments	0.00	0.00	0.00
430	Gain (Loss) on Disposition of Assets	0.00	0.00	0.00
	Total Non-Operating Gains (Losses)	\$0.00	\$0.00	\$0.00
		0.00%	0.00%	0.00%
	INCOME (LOSS) BEFORE DIVIDENDS:	\$1,019,668.83	\$3,459,298.61	\$7,076,860.61
3800	Dividends	\$232,775.15	\$727,290.31	\$2,207,855.22
	% of Dividend Expense	7.25%	7.31%	7.86%
	% of Expense After Dividends	71.35%	69.16%	77.05%
	NET INCOME (LOSS):	\$786,893.68	\$2,732,008.30	\$4,869,005.39
	% of Net Profit	28.65%	30.84%	22.95%
			00.010	

AMERICAN 1 CREDIT UNION Statement of Financial Condition as of 9-30-2021

100	OPERATING INCOME:	Current Month	Year To Date
111	Interest on loans	\$1,720,607.05	\$15,550,117.90
113	Income of Loans of Lig. Credit Union	0.00	0.00
121	Income from Investments	24,810.09	305,293.06
131	Fees and Charges	548,625.72	4,406,354.12
151	Misc. Operating Income	916,934.09	7,812,958.53
	Total Operating Income	\$3,210,976.95	\$28,074,723.61
200	OPERATING EXPENSES:		
211	Salaries	\$815,036.04	\$7,487,376.64
221	Pension Plan Cost	55,687.91	537,872.03
222	FICA (Employer's Share)	56,060.24	554,743.37
223	Unemployment Taxes	2,736.16	97,265.22
224	Hospitalization & Dental	178,099.92	1,608,406.92
231	Employees Travel & Conference	9,329.80	80,798.18
232	Directors & Committee Expense	6,250.01	56,250.09
240	Association Dues	3,598.47	32,669.15
252	Maintenance of Building & Rent	45,052.19	374,736.31
253	Utilities	17,280.73	144,106.67
254	Depreciation of Building & Leasehold Improv.	33,939.52	320,961.24
256	Property Taxes	21,940.83	178,871.94
261	Communications	28,982.14	290,616.77
263	Maintenance of FF & E	8,177.09	84,639.00
264 264	Stationery and Supplies	312.25	9,867.40
264 264	Printed Forms & Brochures	626.44	7,206.83
264	Office Supplies & Subscriptions	3,674.33	22,954.09
264	Microfilm & Statements & Photocopying	32,603.21	342,712.99
264	Data Processing Supplies Data Processing Face & Service Center	-21,524.45	92,339.49
264	Data Processing Fees & Service Center Misc. Expense	195,500.92	1,411,524.18
265	Insurance	9,421.63 11,456.91	75,752.49 84,715.42
266	Dep. on FF & E	81,078.52	389,454.16
267	CU ID Cards ATM & VISA Expense	186,135.91	2,597,125.16
269	Bank Services Charges & Armored Car & Alarms	12,934.51	122,946.69
271	Adv. and Promotions	178,251.31	1,516,364.65
282	Collection Expense	24,786.63	284,070.98
291	Legal Fees	21,250.01	191,250.09
301	Provision for Loan Losses	132,998.90	1,575,346.47
3110	Federal Share Insurance	0.00	0.00
321	Supervision Fees	8,919.50	66,758.50
333	Cash Over & Short	421.99	-4,020.05
340	Interest on Borrowed Money	0.00	0.00
3500	Annual Meeting Expense	250.00	2,250.00
3700	Charge-Off	30,038.55	359,929.93
379	Misc. Student Loan Exp	0.00	0.00
	Total Operating Expense	\$2,191,308.12	\$20,997,863.00
	Income (Loss) from Operations	\$1,019,668.83	\$7,076,860.61
	Non-Operating Gains (Losses)	0.00	0.00
	Gain (Loss) Disposition of Assets	0.00	0.00
	Total Non-Operation Gain (Loss)	0.00	0.00
	Income (Loss) before Dividends	\$1,019,668.83	\$7,076,860.61
	Dividends	232,775.15	2,207,855.22
	Net Income (Loss)	\$786,893.68	\$4,869,005.39