

American 1 Credit Union

Statement of Financial Condition as of 9-30-2025

ACCT. NO.	ASSETS	END OF THIS PERIOD
	Loans:	
701	Loans	\$326,358,936.94
	Unsecured/Line of Credit	25,769,172.48
	Credit Card	106,350,310.14
712	Loans purchased from liq. credit unions (Net)	0.00
	Home Equity & Mortgage	16,305,403.46
	Total:	\$474,783,823.02
719	Less: Allowance for loan losses	-18,049,283.02
	Net:	\$456,734,540.00
729	Accounts Receivable:	
	Accounts Receivable	\$174,717.15
730	Cash:	
731	Cash in bank	112,080,235.98
	Cash on hand	11,224,470.39
	Investments:	
	US Government obligations	0.00
	Federal Agencies	0.00
	Trust	0.00
	Alloya Corporate CU	11,777,106.03
	CLF	1,672,054.57
	Certificates of Deposit	5,474,000.00
	Federal Home Loan Bank	755,772.70
	NCUSIF	5,112,627.97
	Other	443,964.14
	Interest Receivable	0.00
	Student Loans & Allowance	0.00
752		
760	Prepaid and Deferred Expenses:	
	Insurance & Dues	170,666.35
	Prepaid Lease Expense	0.00
	Other Prepaid Expenses	6,334,403.89
770	Fixed Assets: (Net)	
	Land & Land Improvements	7,600,070.36
	Building & Building Improvements	17,357,451.26
774	Furniture & Equipment	1,968,854.88
780	Accrued Income:	
	Loan Interest	2,551,644.44
	Investment Interest	14,546.09
	Insurance Reimbursement	180,000.00
790	Other Assets:	
	VISA	4,389,000.00
	CUSO	231,470.98
	Other	3,444,988.19
	TOTAL ASSETS:	\$649,692,585.37

ACCT. NO.	LIABILITIES AND EQUITY	END OF THIS PERIOD
800	Accounts Payable:	
801	Accounts Payable	\$1,506,743.04
	Undistributed Payroll	343,700.96
	Unpresented Corporate Drafts	475,884.05
	Corporate Checks & Money Orders	2,733,130.70
	HUD Loan & Accrued Interest	0.00
820	Dividends Payable:	
	Dividends Payable	434,928.45
840	Taxes Payable:	
	Fed Withholding & State, City	0.00
	FICA, FUTA, SUTA, Backup Withholding	7,418.32
860	Other Liabilities:	
	Accrued Employee Benefits	1,492,799.15
	Accrued Conferences	79,893.07
	Accrued Marketing & Business Development	4,160,255.36
	Accrued Property Tax	-73,420.12
	Accrued Audit Fee	-12,429.13
	Accrued Annual Meeting	2,250.00
	Accrued ATM & Data Processing	0.00
	Other Accruals	50,295.50
	Clearing Accounts	4,043,654.19
880	Deferred Income:	
	Sale of Branches	0.00
	TOTAL LIABILITIES:	\$15,245,103.54
900	Shares:	
901	Shares & Drafts	\$358,092,556.01
	Certificates	177,440,037.16
931	Regular Reserves:	
933	Regular Reserves	4,707,209.45
940	Undivided Earnings:	
	Undivided Earnings	93,380,413.43
960	Net Income (Loss):	
	Net Income (Loss)	827,265.78
	TOTAL EQUITY:	\$634,447,481.83
	TOTAL LIABILITIES AND EQUITY:	\$649,692,585.37

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

Treasurer: _____

Officer: _____

American 1 Credit Union

Statement of Financial Condition as of 9-30-2025 After Close

ACCT. NO.	ASSETS	END OF THIS PERIOD
	Loans:	
701	Loans	\$326,358,936.94
	Unsecured/Line of Credit	25,769,172.48
	Credit Card	106,350,310.14
712	Loans purchased from liq. credit unions (Net)	0.00
	Home Equity & Mortgage	16,305,403.46
	Total:	\$474,783,823.02
719	Less: Allowance for loan losses	-18,049,283.02
	Net:	\$456,734,540.00
729	Accounts Receivable:	
	Accounts Receivable	\$174,717.15
730	Cash:	
731	Cash in bank	112,080,235.98
	Cash on hand	11,224,470.39
	Investments:	
	US Government obligations	0.00
	Federal Agencies	0.00
	Trust	0.00
	Alloya Corporate CU	11,777,106.03
	CLF	1,672,054.57
	Certificates of Deposit	5,474,000.00
	Federal Home Loan Bank	755,772.70
	NCUSIF	5,112,627.97
	Other	443,964.14
	Interest Receivable	0.00
	Student Loans & Allowance	0.00
752		
760	Prepaid and Deferred Expenses:	
	Insurance & Dues	170,666.35
	Prepaid Lease Expense	0.00
	Other Prepaid Expenses	6,334,403.89
770	Fixed Assets: (Net)	
	Land & Land Improvements	7,600,070.36
	Building & Building Improvements	17,357,451.26
774	Furniture & Equipment	1,968,854.88
780	Accrued Income:	
	Member Loan Interest	2,551,644.44
	Investment Interest	14,546.09
	Insurance Reimbursement	180,000.00
790	Other Assets:	
	VISA	4,389,000.00
	CUSO	231,470.98
	Other	3,444,988.19
	TOTAL ASSETS:	\$649,692,585.37

ACCT. NO.	LIABILITIES AND EQUITY	END OF THIS PERIOD
800	Accounts Payable:	
801	Accounts Payable	\$1,506,743.04
	Undistributed Payroll	343,700.96
	Unpresented Corporate Drafts	475,884.05
	Corporate Checks & Money Orders	2,733,130.70
	HUD Loan & Accrued Interest	0.00
820	Dividends Payable:	
	Dividends Payable	434,928.45
840	Taxes Payable:	
	Fed Withholding & State, City	0.00
	FICA, FUTA, SUTA, Backup Withholding	7,418.32
860	Other Liabilities:	
	Accrued Employee Benefits	1,492,799.15
	Accrued Conferences	79,893.07
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	Accrued ATM & Data Processing	0.00
	Other Accruals	50,295.50
	Clearing Accounts	4,043,654.19
880	Deferred Income:	
	Sale of Branches	0.00
	TOTAL LIABILITIES:	\$15,245,103.54
900	Shares:	
901	Shares & Drafts	\$358,092,556.01
	Certificates	177,440,037.16
931	Regular Reserves:	
933	Regular Reserves	4,707,209.45
940	Undivided Earnings:	
	Undivided Earnings	94,207,679.21
960	Net Income (Loss):	
	Net Income (Loss)	0.00
	TOTAL EQUITY:	\$634,447,481.83
	TOTAL LIABILITIES AND EQUITY:	\$649,692,585.37

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

Treasurer: _____

Officer: _____

AMERICAN 1 CREDIT UNION

Statement of Financial Condition as of
9-30-2025

	Current Month	This Period From 7/1/2025 To Date	Year To Date
100 OPERATING INCOME:			
111 Interest on loans	\$3,276,388.05	\$10,033,315.55	\$29,463,519.28
113 Income of Loans of Liq. Credit Union	0.00	0.00	0.00
Total	3,276,388.05	10,033,315.55	29,463,519.28
119 Less -- Interest Refund	0.00	0.00	0.00
Net	3,276,388.05	10,033,315.55	29,463,519.28
121 Income from Investments	465,531.39	1,409,147.88	4,562,056.96
131 Fees and Charges	552,624.63	1,666,637.81	4,722,046.96
151 Misc. Operating Income	1,121,615.24	3,365,547.15	10,055,741.66
Total Operating Income	\$5,416,159.31	\$16,474,648.39	\$48,803,364.86
200 OPERATING EXPENSES:			
210 Compensation	\$1,536,276.69	\$4,654,225.70	\$13,700,321.63
220 Employee Benefits	479,095.64	1,414,506.24	4,370,732.46
230 Travel & Conference Expenses	36,962.09	110,702.37	332,843.06
Association Dues	3,237.92	9,713.76	29,521.28
250 Office Occupancy Expenses	180,962.90	568,351.61	1,585,154.92
260 Office Operations Expenses	737,063.33	2,319,245.71	6,987,820.15
270 Educational and Promotional Expenses	156,660.45	676,750.18	1,789,529.16
280 Loan Servicing Expenses	39,404.89	142,107.09	395,294.27
290 Professional and Outside Services	25,833.35	77,500.05	232,500.15
300 Provision for Loan Losses	921,601.72	3,160,273.39	10,371,391.92
310 Member's Insurance	0.00	0.00	0.00
320 Federal Supervision and Examination Expenses	9,564.00	28,692.00	76,692.00
330 Cash Over and Short	-1,873.27	-1,934.42	10,541.22
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	71,272.98	205,260.19	418,707.26
Total Operating Expenses	\$4,196,312.69	\$13,366,143.87	\$40,303,299.48
INCOME (LOSS) FROM OPERATIONS:	\$1,219,846.62	\$3,108,504.52	\$8,500,065.38
% of Expense before Dividends	60.46%	61.95%	61.33%
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	200.00	20,800.00	28,609.00
Total Non-Operating Gains (Losses)	\$200.00	\$20,800.00	\$28,609.00
	0.00%	-0.13%	-0.06%
INCOME (LOSS) BEFORE DIVIDENDS:	\$1,220,046.62	\$3,129,304.52	\$8,528,674.38
3800 Dividends	\$634,447.37	\$2,302,038.74	\$7,243,606.04
% of Dividend Expense	11.71%	13.97%	14.84%
% of Expense After Dividends	72.17%	75.80%	76.12%
NET INCOME (LOSS):	\$585,599.25	\$827,265.78	\$1,285,068.34
% of Net Profit	27.83%	24.20%	23.88%

AMERICAN 1 CREDIT UNION
Statement of Financial Condition as of
9-30-2025

	Current Month	Year To Date
100 OPERATING INCOME:		
111 Interest on loans	\$3,276,388.05	\$29,463,519.28
113 Income of Loans of Liq. Credit Union	0.00	0.00
121 Income from Investments	465,531.39	4,562,056.96
131 Fees and Charges	552,624.63	4,722,046.96
151 Misc. Operating Income	1,121,615.24	10,055,741.66
Total Operating Income	\$5,416,159.31	\$48,803,364.86
200 OPERATING EXPENSES:		
211 Salaries	\$1,536,276.69	\$13,700,321.63
221 Pension Plan Cost	91,725.53	988,106.91
222 FICA (Employer's Share)	120,395.50	1,024,288.83
223 Unemployment Taxes	2,124.96	100,472.93
224 Hospitalization & Dental	264,849.65	2,257,863.79
231 Employees Travel & Conference	21,962.08	197,842.97
232 Directors & Committee Expense	15,000.01	135,000.09
240 Association Dues	3,237.92	29,521.28
252 Maintenance of Building & Rent	49,876.19	489,921.19
253 Utilities	27,564.93	225,647.60
254 Depreciation of Building & Leasehold Improv.	69,106.97	559,355.51
256 Property Taxes	34,414.81	310,230.62
261 Communications	38,114.45	360,591.65
263 Maintenance of FF & E	27,546.51	194,934.27
264 Stationery and Supplies	613.64	16,440.80
264 Printed Forms & Brochures	1,247.42	6,293.75
264 Office Supplies & Subscriptions	5,687.54	55,076.07
264 Microfilm & Statements & Photocopying	37,545.22	337,077.37
264 Data Processing Supplies	9,941.71	89,870.93
264 Data Processing Fees & Service Center	196,736.24	1,853,942.43
264 Misc. Expense	8,888.98	124,007.38
265 Insurance	19,003.84	163,647.17
266 Dep. on FF & E	53,590.72	487,963.49
267 CU ID Cards ATM & VISA Expense	324,526.58	3,175,205.69
269 Bank Services Charges & Armored Car & Alarms	14,921.14	134,475.09
271 Adv. and Promotions	156,660.45	1,789,529.16
282 Collection Expense	39,404.89	395,294.27
291 Legal Fees	25,833.35	232,500.15
301 Provision for Loan Losses	921,601.72	10,371,391.92
3110 Federal Share Insurance	0.00	0.00
321 Supervision Fees	9,564.00	76,692.00
333 Cash Over & Short	-1,873.27	10,541.22
340 Interest on Borrowed Money	0.00	0.00
3500 Annual Meeting Expense	250.00	2,250.00
3700 Charge-Off	69,972.32	407,001.32
379 Misc. Student Loan Exp	0.00	0.00
Total Operating Expense	\$4,196,312.69	\$40,303,299.48
Income (Loss) from Operations	\$1,219,846.62	\$8,500,065.38
Non-Operating Gains (Losses)	0.00	0.00
Gain (Loss) Disposition of Assets	200.00	28,609.00
Total Non-Operation Gain (Loss)	200.00	28,609.00
Income (Loss) before Dividends	\$1,220,046.62	\$8,528,674.38
Dividends	634,447.37	7,243,606.04
Net Income (Loss)	\$585,599.25	\$1,285,068.34