

American 1 Credit Union

Statement of Financial Condition as of 11/30/25

ACCT. NO.	ASSETS	END OF THIS PERIOD
	Loans:	
701	Loans	\$320,316,479.54
	Unsecured/Line of Credit	25,815,344.08
	Credit Card	106,724,842.63
712	Loans purchased from liq. credit unions (Net)	0.00
	Home Equity & Mortgage	17,051,197.79
	Total:	\$469,907,864.04
719	Less: Allowance for loan losses	-18,090,453.54
	Net:	\$451,817,410.50
729	Accounts Receivable:	
	Accounts Receivable	\$200,918.04
730	Cash:	
731	Cash in bank	132,444,752.27
	Cash on hand	11,159,690.60
	Investments:	
	US Government obligations	0.00
	Federal Agencies	0.00
	Trust	0.00
	Alloya Corporate CU	12,622,125.09
	CLF	1,672,054.57
	Certificates of Deposit	4,724,000.00
	Federal Home Loan Bank	763,949.05
	NCUSIF	5,158,277.18
	Other	443,964.14
	Interest Receivable	0.00
	Student Loans & Allowance	0.00
752		
760	Prepaid and Deferred Expenses:	
	Insurance & Dues	107,054.87
	Prepaid Lease Expense	0.00
	Other Prepaid Expenses	6,282,584.24
770	Fixed Assets: (Net)	
	Land & Land Improvements	9,094,534.53
	Building & Building Improvements	17,398,088.64
774	Furniture & Equipment	2,062,727.26
780	Accrued Income:	
	Loan Interest	2,599,464.89
	Investment Interest	10,939.59
	Insurance Reimbursement	180,000.00
790	Other Assets:	
	VISA	4,752,000.00
	CUSO	231,470.98
	Other	3,357,586.87
	TOTAL ASSETS:	\$667,083,593.31

ACCT. NO.	LIABILITIES AND EQUITY	END OF THIS PERIOD
800	Accounts Payable:	
801	Accounts Payable	\$1,173,279.95
	Undistributed Payroll	0.00
	Unpresented Corporate Drafts	379,560.51
	Corporate Checks & Money Orders	3,477,658.98
	HUD Loan & Accrued Interest	0.00
820	Dividends Payable:	
	Dividends Payable	595,968.61
840	Taxes Payable:	
	Fed Withholding & State, City	0.00
	FICA, FUTA, SUTA, Backup Withholding	3,155.60
860	Other Liabilities:	
	Accrued Employee Benefits	1,819,498.19
	Accrued Conferences	135,696.53
	Accrued Marketing & Business Development	3,951,972.45
	Accrued Property Tax	470.36
	Accrued Audit Fee	1,737.55
	Accrued Annual Meeting	2,750.00
	Accrued ATM & Data Processing	0.00
	Other Accruals	68,426.15
	Clearing Accounts	9,574,807.78
880	Deferred Income:	
	Sale of Branches	0.00
	TOTAL LIABILITIES:	\$21,184,982.66
900	Shares:	
901	Shares & Drafts	\$363,218,117.26
	Certificates	182,808,803.47
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)	956,801.26
	TOTAL EQUITY:	\$645,898,610.65
	TOTAL LIABILITIES AND EQUITY:	\$667,083,593.31

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
11/30/2025

		Current Month	This Period From 10/1/2025 To Date	Year To Date
100	OPERATING INCOME:			
111	Interest on loans	\$3,249,634.28	\$6,631,994.39	\$36,095,513.67
113	Income of Loans of Liq. Credit Union	0.00	0.00	0.00
	Total	3,249,634.28	6,631,994.39	36,095,513.67
119	Less -- Interest Refund	0.00	0.00	0.00
	Net	3,249,634.28	6,631,994.39	36,095,513.67
121	Income from Investments	417,581.22	1,038,389.50	5,600,446.46
131	Fees and Charges	502,710.17	1,059,808.34	5,781,855.30
151	Misc. Operating Income	1,267,354.45	2,361,569.63	12,417,311.29
	Total Operating Income	\$5,437,280.12	\$11,091,761.86	\$59,895,126.72
200	OPERATING EXPENSES:			
210	Compensation	\$1,430,646.45	\$2,994,366.34	\$16,694,687.97
220	Employee Benefits	446,699.82	902,690.55	5,273,423.01
230	Travel & Conference Expenses	34,680.20	69,247.12	402,090.18
	Association Dues	3,237.88	6,475.80	35,997.08
250	Office Occupancy Expenses	191,714.48	369,259.92	1,954,414.84
260	Office Operations Expenses	869,425.95	1,591,511.87	8,579,332.02
270	Educational and Promotional Expenses	210,914.27	384,838.88	2,174,368.04
280	Loan Servicing Expenses	43,568.98	82,928.19	478,222.46
290	Professional and Outside Services	25,833.35	51,666.70	284,166.85
300	Provision for Loan Losses	1,042,326.79	2,175,822.65	12,547,214.57
310	Member's Insurance	0.00	0.00	0.00
320	Federal Supervision and Examination Expenses	9,564.00	19,128.00	95,820.00
330	Cash Over and Short	1,466.65	1,492.99	12,034.21
340	Interest on Borrowed Money	0.00	0.00	0.00
350	Annual Meeting Expense	250.00	500.00	2,750.00
360	Miscellaneous Operating Expenses	73,382.13	104,112.57	522,819.83
	Total Operating Expenses	\$4,383,710.95	\$8,754,041.58	\$49,057,341.06
	INCOME (LOSS) FROM OPERATIONS:	\$1,053,569.17	\$2,337,720.28	\$10,837,785.66
	% of Expense before Dividends	61.45%	59.31%	60.96%
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	6,300.00	25,500.00	54,109.00
	Total Non-Operating Gains (Losses)	\$6,300.00	\$25,500.00	\$54,109.00
		-0.12%	-0.23%	-0.09%
	INCOME (LOSS) BEFORE DIVIDENDS:	\$1,059,869.17	\$2,363,220.28	\$10,891,894.66
3800	Dividends	\$676,751.84	\$1,406,419.02	\$8,650,025.06
	% of Dividend Expense	12.45%	12.68%	14.44%
	% of Expense After Dividends	73.78%	71.76%	75.31%
	NET INCOME (LOSS):	\$383,117.33	\$956,801.26	\$2,241,869.60
	% of Net Profit	26.22%	28.24%	24.69%

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		Current Month	Year To Date
100	OPERATING INCOME:		
111	Interest on loans	\$3,249,634.28	\$36,095,513.67
113	Income of Loans of Liq. Credit Union	0.00	0.00
121	Income from Investments	417,581.22	5,600,446.46
131	Fees and Charges	502,710.17	5,781,855.30
151	Misc. Operating Income	1,267,354.45	12,417,311.29
	Total Operating Income	\$5,437,280.12	\$59,895,126.72
200	OPERATING EXPENSES:		
211	Salaries	\$1,430,646.45	\$16,694,687.97
221	Pension Plan Cost	91,492.74	1,200,653.14
222	FICA (Employer's Share)	94,422.74	1,214,326.39
223	Unemployment Taxes	1,288.41	103,029.52
224	Hospitalization & Dental	259,495.93	2,755,413.96
231	Employees Travel & Conference	19,680.19	237,090.07
232	Directors & Committee Expense	15,000.01	165,000.11
240	Association Dues	3,237.88	35,997.08
252	Maintenance of Building & Rent	58,138.42	601,709.47
253	Utilities	23,639.58	275,519.63
254	Depreciation of Building & Leasehold Improv.	70,460.81	700,003.73
256	Property Taxes	39,475.67	377,182.01
261	Communications	37,114.79	433,438.08
263	Maintenance of FF & E	25,449.68	240,771.83
264	Stationery and Supplies	2,193.28	21,143.49
264	Printed Forms & Brochures	519.72	7,935.18
264	Office Supplies & Subscriptions	6,798.38	67,889.39
264	Microfilm & Statements & Photocopying	41,846.66	416,490.74
264	Data Processing Supplies	15,863.61	113,855.06
264	Data Processing Fees & Service Center	194,385.30	2,245,704.29
264	Misc. Expense	6,171.77	137,822.94
265	Insurance	19,003.84	201,654.85
266	Dep. on FF & E	54,686.77	594,312.69
267	CU ID Cards ATM & VISA Expense	451,958.71	3,944,699.26
269	Bank Services Charges & Armored Car & Alarms	14,734.10	167,921.48
271	Adv. and Promotions	210,914.27	2,174,368.04
282	Collection Expense	43,568.98	478,222.46
291	Legal Fees	25,833.35	284,166.85
301	Provision for Loan Losses	1,042,326.79	12,547,214.57
3110	Federal Share Insurance	0.00	0.00
321	Supervision Fees	9,564.00	95,820.00
333	Cash Over & Short	1,466.65	12,034.21
340	Interest on Borrowed Money	0.00	0.00
3500	Annual Meeting Expense	250.00	2,750.00
3700	Charge-Off	72,081.47	508,512.57
379	Misc. Student Loan Exp	0.00	0.00
	Total Operating Expense	\$4,383,710.95	\$49,057,341.06
	Income (Loss) from Operations	\$1,053,569.17	\$10,837,785.66
	Non-Operating Gains (Losses)	0.00	0.00
	Gain (Loss) Disposition of Assets	6,300.00	54,109.00
	Total Non-Operation Gain (Loss)	6,300.00	54,109.00
	Income (Loss) before Dividends	\$1,059,869.17	\$10,891,894.66
	Dividends	676,751.84	8,650,025.06
	Net Income (Loss)	\$383,117.33	\$2,241,869.60