

American 1 Credit Union

Statement of Financial Condition as of 1-31-2026

ACCT. NO.	ASSETS	END OF THIS PERIOD
	Loans:	
701	Loans	\$313,685,829.79
	Unsecured/Line of Credit	25,783,447.51
	Credit Card	107,357,989.00
712	Loans purchased from liq. credit unions (Net)	0.00
	Home Equity & Mortgage	17,406,398.22
	Total:	\$464,233,664.52
719	Less: Allowance for loan losses	-17,963,870.80
	Net:	\$446,269,793.72
729	Accounts Receivable:	
	Accounts Receivable	\$353,838.77
730	Cash:	
731	Cash in bank	140,501,341.71
	Cash on hand	10,006,343.69
	Investments:	
	US Government obligations	0.00
	Federal Agencies	0.00
	Trust	0.00
	Alloya Corporate CU	11,957,209.96
	CLF	1,687,436.97
	Certificates of Deposit	5,474,000.00
	Federal Home Loan Bank	764,371.43
	NCUSIF	5,158,277.18
	Other	635,956.65
	Interest Receivable	0.00
	Student Loans & Allowance	0.00
752		
760	Prepaid and Deferred Expenses:	
	Insurance & Dues	93,487.46
	Prepaid Lease Expense	0.00
	Other Prepaid Expenses	6,159,493.67
770	Fixed Assets: (Net)	
	Land & Land Improvements	5,423,195.96
	Building & Building Improvements	20,944,486.72
774	Furniture & Equipment	2,669,560.09
780	Accrued Income:	
	Loan Interest	2,569,528.31
	Investment Interest	13,015.75
	Insurance Reimbursement	180,000.00
790	Other Assets:	
	VISA	4,752,000.00
	CUSO	231,470.98
	Other	3,357,325.53
	TOTAL ASSETS:	\$669,202,134.55

ACCT. NO.	LIABILITIES AND EQUITY	END OF THIS PERIOD
800	Accounts Payable:	
801	Accounts Payable	\$1,261,152.46
	Undistributed Payroll	-1,143.00
	Unpresented Corporate Drafts	314,163.75
	Corporate Checks & Money Orders	3,251,529.84
	HUD Loan & Accrued Interest	0.00
820	Dividends Payable:	
	Dividends Payable	550,784.53
840	Taxes Payable:	
	Fed Withholding & State, City	0.00
	FICA, FUTA, SUTA, Backup Withholding	2,534.33
860	Other Liabilities:	
	Accrued Employee Benefits	1,305,610.18
	Accrued Conferences	-17,763.43
	Accrued Marketing & Business Development	3,793,981.10
	Accrued Property Tax	-58,930.51
	Accrued Audit Fee	7,083.34
	Accrued Annual Meeting	250.00
	Accrued ATM & Data Processing	0.00
	Other Accruals	11,317.04
	Clearing Accounts	6,430,048.83
880	Deferred Income:	
	Sale of Branches	0.00
	TOTAL LIABILITIES:	\$16,850,618.46
900	Shares:	
901	Shares & Drafts	\$370,560,318.56
	Certificates	180,799,209.38
931	Regular Reserves:	
933	Regular Reserves	4,707,209.45
940	Undivided Earnings:	
	Undivided Earnings	96,599,332.71
960	Net Income (Loss):	
	Net Income (Loss)	-314,554.01
	TOTAL EQUITY:	\$652,351,516.09
	TOTAL LIABILITIES AND EQUITY:	\$669,202,134.55

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
1-31-2026

		Current Month	This Period From 1/1/2026 To Date	Year To Date
100	OPERATING INCOME:			
111	Interest on loans	\$3,356,980.42	\$3,356,980.42	\$3,356,980.42
113	Income of Loans of Liq. Credit Union	0.00	0.00	0.00
	Total	3,356,980.42	3,356,980.42	3,356,980.42
119	Less -- Interest Refund	0.00	0.00	0.00
	Net	3,356,980.42	3,356,980.42	3,356,980.42
121	Income from Investments	395,382.88	395,382.88	395,382.88
131	Fees and Charges	571,236.98	571,236.98	571,236.98
151	Misc. Operating Income	1,113,965.66	1,113,965.66	1,113,965.66
	Total Operating Income	\$5,437,565.94	\$5,437,565.94	\$5,437,565.94
200	OPERATING EXPENSES:			
210	Compensation	\$1,596,693.52	\$1,596,693.52	\$1,596,693.52
220	Employee Benefits	595,083.80	595,083.80	595,083.80
230	Travel & Conference Expenses	31,105.15	31,105.15	31,105.15
	Association Dues	3,385.66	3,385.66	3,385.66
250	Office Occupancy Expenses	207,250.98	207,250.98	207,250.98
260	Office Operations Expenses	780,708.74	780,708.74	780,708.74
270	Educational and Promotional Expenses	190,337.79	190,337.79	190,337.79
280	Loan Servicing Expenses	67,916.22	67,916.22	67,916.22
290	Professional and Outside Services	17,500.01	17,500.01	17,500.01
300	Provision for Loan Losses	1,533,057.45	1,533,057.45	1,533,057.45
310	Member's Insurance	0.00	0.00	0.00
320	Federal Supervision and Examination Expenses	8,000.00	8,000.00	8,000.00
330	Cash Over and Short	-318.16	-318.16	-318.16
340	Interest on Borrowed Money	0.00	0.00	0.00
350	Annual Meeting Expense	250.00	250.00	250.00
360	Miscellaneous Operating Expenses	20,677.97	20,677.97	20,677.97
	Total Operating Expenses	\$5,051,649.13	\$5,051,649.13	\$5,051,649.13
	INCOME (LOSS) FROM OPERATIONS:	\$385,916.81	\$385,916.81	\$385,916.81
	% of Expense before Dividends	64.71%	64.71%	64.71%
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	14,300.00	14,300.00	14,300.00
	Total Non-Operating Gains (Losses)	\$14,300.00	\$14,300.00	\$14,300.00
		-0.26%	-0.26%	-0.26%
	INCOME (LOSS) BEFORE DIVIDENDS:	\$400,216.81	\$400,216.81	\$400,216.81
3800	Dividends	\$714,770.82	\$714,770.82	\$714,770.82
	% of Dividend Expense	13.15%	13.15%	13.15%
	% of Expense After Dividends	77.59%	77.59%	77.59%
	NET INCOME (LOSS):	-\$314,554.01	-\$314,554.01	-\$314,554.01
	% of Net Profit	22.41%	22.41%	22.41%

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1-31-2026

		Current Month	Year To Date
100	OPERATING INCOME:		
111	Interest on loans	\$3,356,980.42	\$3,356,980.42
113	Income of Loans of Liq. Credit Union	0.00	0.00
121	Income from Investments	395,382.88	395,382.88
131	Fees and Charges	571,236.98	571,236.98
151	Misc. Operating Income	1,113,965.66	1,113,965.66
	Total Operating Income	\$5,437,565.94	\$5,437,565.94
200	OPERATING EXPENSES:		
211	Salaries	\$1,596,693.52	\$1,596,693.52
221	Pension Plan Cost	156,521.91	156,521.91
222	FICA (Employer's Share)	128,996.45	128,996.45
223	Unemployment Taxes	53,908.27	53,908.27
224	Hospitalization & Dental	255,657.17	255,657.17
231	Employees Travel & Conference	15,688.47	15,688.47
232	Directors & Committee Expense	15,416.68	15,416.68
240	Association Dues	3,385.66	3,385.66
252	Maintenance of Building & Rent	56,825.43	56,825.43
253	Utilities	25,075.22	25,075.22
254	Depreciation of Building & Leasehold Improv.	85,874.66	85,874.66
256	Property Taxes	39,475.67	39,475.67
261	Communications	32,854.22	32,854.22
263	Maintenance of FF & E	23,687.22	23,687.22
264	Stationery and Supplies	2,193.28	2,193.28
264	Printed Forms & Brochures	1,021.11	1,021.11
264	Office Supplies & Subscriptions	7,483.83	7,483.83
264	Microfilm & Statements & Photocopying	37,118.75	37,118.75
264	Data Processing Supplies	8,070.52	8,070.52
264	Data Processing Fees & Service Center	235,802.98	235,802.98
264	Misc. Expense	14,469.08	14,469.08
265	Insurance	19,003.84	19,003.84
266	Dep. on FF & E	64,569.73	64,569.73
267	CU ID Cards ATM & VISA Expense	319,978.60	319,978.60
269	Bank Services Charges & Armored Car & Alarms	15,756.24	15,756.24
271	Adv. and Promotions	190,337.79	190,337.79
282	Collection Expense	67,916.22	67,916.22
291	Legal Fees	17,500.01	17,500.01
301	Provision for Loan Losses	1,533,057.45	1,533,057.45
3110	Federal Share Insurance	0.00	0.00
321	Supervision Fees	8,000.00	8,000.00
333	Cash Over & Short	-318.16	-318.16
340	Interest on Borrowed Money	0.00	0.00
3500	Annual Meeting Expense	250.00	250.00
3700	Charge-Off	19,377.31	19,377.31
379	Misc. Student Loan Exp	0.00	0.00
	Total Operating Expense	\$5,051,649.13	\$5,051,649.13
	Income (Loss) from Operations	\$385,916.81	\$385,916.81
	Non-Operating Gains (Losses)	0.00	0.00
	Gain (Loss) Disposition of Assets	14,300.00	14,300.00
	Total Non-Operation Gain (Loss)	14,300.00	14,300.00
	Income (Loss) before Dividends	\$400,216.81	\$400,216.81
	Dividends	714,770.82	714,770.82
	Net Income (Loss)	-\$314,554.01	-\$314,554.01