

American 1 Credit Union

Statement of Financial Condition as of 3-31-2026

ACCT. NO.	ASSETS	END OF THIS PERIOD
	Loans:	
701	Loans	\$311,077,211.17
	Unsecured/Line of Credit	25,055,566.59
	Credit Card	105,685,145.94
712	Loans purchased from liq. credit unions (Net)	0.00
	Home Equity & Mortgage	17,709,012.77
	Total:	\$459,526,936.47
719	Less: Allowance for loan losses	-17,728,248.54
	Net:	\$441,798,687.93
729	Accounts Receivable:	
	Accounts Receivable	\$230,528.75
730	Cash:	
731	Cash in bank	142,094,467.77
	Cash on hand	11,255,201.99
	Investments:	
	US Government obligations	0.00
	Federal Agencies	0.00
	Trust	0.00
	Alloya Corporate CU	13,035,097.48
	CLF	1,702,415.67
	Certificates of Deposit	4,480,000.00
	Federal Home Loan Bank	771,656.58
	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	48,708.54
	Prepaid Lease Expense	0.00
	Other Prepaid Expenses	5,921,375.36
770	Fixed Assets: (Net)	
	Land & Land Improvements	5,526,128.89
	Building & Building Improvements	20,791,845.86
774	Furniture & Equipment	2,545,538.55
780	Accrued Income:	
	Loan Interest	2,518,925.94
	Investment Interest	12,607.76
	Insurance Reimbursement	180,000.00
790	Other Assets:	
	VISA	4,568,000.00
	CUSO	231,470.98
	Other	3,365,974.21
	TOTAL ASSETS:	\$666,872,866.09

ACCT. NO.	LIABILITIES AND EQUITY	END OF THIS PERIOD
800	Accounts Payable:	
801	Accounts Payable	\$1,287,778.91
	Undistributed Payroll	337,914.68
	Unpresented Corporate Drafts	346,137.92
	Corporate Checks & Money Orders	3,251,023.36
	HUD Loan & Accrued Interest	0.00
820	Dividends Payable:	
	Dividends Payable	401,295.01
840	Taxes Payable:	
	Fed Withholding & State, City	0.00
	FICA, FUTA, SUTA, Backup Withholding	5,827.01
860	Other Liabilities:	
	Accrued Employee Benefits	1,242,396.91
	Accrued Conferences	-54,122.48
	Accrued Marketing & Business Development	3,605,208.66
	Accrued Property Tax	41,220.19
	Accrued Audit Fee	-10,749.98
	Accrued Annual Meeting	750.00
	Accrued ATM & Data Processing	0.00
	Other Accruals	34,965.30
	Clearing Accounts	4,252,843.38
880	Deferred Income:	
	Sale of Branches	0.00
	TOTAL LIABILITIES:	\$14,742,488.87
900	Shares:	
901	Shares & Drafts	\$377,423,784.24
	Certificates	172,848,971.65
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)	551,079.17
	TOTAL EQUITY:	\$652,130,377.22
	TOTAL LIABILITIES AND EQUITY:	\$666,872,866.09

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 3-31-2026 After Close

ACCT. NO.	ASSETS	END OF THIS PERIOD
	Loans:	
701	Loans	\$311,077,211.17
	Unsecured/Line of Credit	25,055,566.59
	Credit Card	105,685,145.94
712	Loans purchased from liq. credit unions (Net)	0.00
	Home Equity & Mortgage	17,709,012.77
	Total:	\$459,526,936.47
719	Less: Allowance for loan losses	-17,728,248.54
	Net:	\$441,798,687.93
	Accounts Receivable:	
729	Accounts Receivable	\$230,528.75
	Cash:	
730	Cash in bank	142,094,467.77
731	Cash on hand	11,255,201.99
	Investments:	
	US Government obligations	0.00
	Federal Agencies	0.00
	Trust	0.00
	Alloya Corporate CU	13,035,097.48
	CLF	1,702,415.67
	Certificates of Deposit	4,480,000.00
	Federal Home Loan Bank	771,656.58
	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	48,708.54
	Prepaid Lease Expense	0.00
	Other Prepaid Expenses	5,921,375.36
770	Fixed Assets: (Net)	
	Land & Land Improvements	5,526,128.89
	Building & Building Improvements	20,791,845.86
774	Furniture & Equipment	2,545,538.55
780	Accrued Income:	
	Member Loan Interest	2,518,925.94
	Investment Interest	12,607.76
	Insurance Reimbursement	180,000.00
790	Other Assets:	
	VISA	4,568,000.00
	CUSO	231,470.98
	Other	3,365,974.21
	TOTAL ASSETS:	\$666,872,866.09

ACCT. NO.	LIABILITIES AND EQUITY	END OF THIS PERIOD
800	Accounts Payable:	
801	Accounts Payable	\$1,287,778.91
	Undistributed Payroll	337,914.68
	Unpresented Corporate Drafts	346,137.92
	Corporate Checks & Money Orders	3,251,023.36
	HUD Loan & Accrued Interest	0.00
820	Dividends Payable:	
	Dividends Payable	401,295.01
840	Taxes Payable:	
	Fed Withholding & State, City	0.00
	FICA, FUTA, SUTA, Backup Withholding	5,827.01
860	Other Liabilities:	
	Accrued Employee Benefits	1,242,396.91
	Accrued Conferences	-54,122.48
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	Accrued Property Tax	41,220.19
	Accrued Audit Fee	-10,749.98
	Accrued Annual Meeting	750.00
	Accrued ATM & Data Processing	0.00
	Other Accruals	34,965.30
	Clearing Accounts	4,252,843.38
880	Deferred Income:	
	Sale of Branches	0.00
	TOTAL LIABILITIES:	\$14,742,488.87
900	Shares:	
901	Shares & Drafts	\$377,423,784.24
	Certificates	172,848,971.65
931	Regular Reserves:	
933	Regular Reserves	4,707,209.45
940	Undivided Earnings:	
	Undivided Earnings	97,150,411.88
960	Net Income (Loss):	
	Net Income (Loss)	0.00
	TOTAL EQUITY:	\$652,130,377.22
	TOTAL LIABILITIES AND EQUITY:	\$666,872,866.09

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
3-31-2026

	Current Month	This Period From 1/1/2026 To Date	Year To Date
100 OPERATING INCOME:			
111 Interest on loans	\$3,349,151.71	\$9,727,411.18	9,727,411.18
113 Income of Loans of Liq. Credit Union	0.00	0.00	0.00
Total	3,349,151.71	9,727,411.18	9,727,411.18
119 Less -- Interest Refund	0.00	0.00	0.00
Net	3,349,151.71	9,727,411.18	9,727,411.18
121 Income from Investments	451,920.87	1,259,577.60	1,259,577.60
131 Fees and Charges	503,698.20	1,563,374.54	1,563,374.54
151 Misc. Operating Income	1,059,427.52	3,246,099.84	3,246,099.84
Total Operating Income	\$5,364,198.30	\$15,796,463.16	\$15,796,463.16
200 OPERATING EXPENSES:			
210 Compensation	\$1,495,365.68	\$4,492,644.94	\$4,492,644.94
220 Employee Benefits	504,797.26	1,605,695.72	1,605,695.72
230 Travel & Conference Expenses	34,366.73	99,372.69	99,372.69
Association Dues	3,385.66	10,156.98	10,156.98
250 Office Occupancy Expenses	252,911.62	700,239.51	700,239.51
260 Office Operations Expenses	780,743.07	2,453,022.72	2,453,022.72
270 Educational and Promotional Expenses	208,602.26	605,258.43	605,258.43
280 Loan Servicing Expenses	77,708.37	181,219.68	181,219.68
290 Professional and Outside Services	17,500.01	52,500.03	52,500.03
300 Provision for Loan Losses	606,373.08	2,866,421.65	2,866,421.65
310 Member's Insurance	0.00	0.00	0.00
320 Federal Supervision and Examination Expenses	8,000.00	24,000.00	24,000.00
330 Cash Over and Short	3,110.06	719.25	719.25
340 Interest on Borrowed Money	0.00	0.00	0.00
350 Annual Meeting Expense	250.00	750.00	750.00
360 Miscellaneous Operating Expenses	91,797.67	147,024.90	147,024.90
Total Operating Expenses	\$4,084,911.47	\$13,239,026.50	\$13,239,026.50
INCOME (LOSS) FROM OPERATIONS:	\$1,279,286.83	\$2,557,436.66	\$2,557,436.66
% of Expense before Dividends	64.85%	65.66%	65.66%
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	2,900.00	2,900.00
Total Non-Operating Gains (Losses)	\$0.00	\$2,900.00	\$2,900.00
	0.00%	-0.02%	-0.02%
INCOME (LOSS) BEFORE DIVIDENDS:	\$1,279,286.83	\$2,560,336.66	\$2,560,336.66
3800 Dividends	\$665,937.97	\$2,009,257.49	\$2,009,257.49
% of Dividend Expense	12.41%	12.72%	12.72%
% of Expense After Dividends	77.26%	78.37%	78.37%
NET INCOME (LOSS):	\$613,348.86	\$551,079.17	\$551,079.17
% of Net Profit	22.74%	21.63%	21.63%

AMERICAN 1 CREDIT UNION
Statement of Financial Condition as of
3-31-2026

		Current Month	Year To Date
100	OPERATING INCOME:		
111	Interest on loans	\$3,349,151.71	9,727,411.18
113	Income of Loans of Liq. Credit Union	0.00	0.00
121	Income from Investments	451,920.87	1,259,577.60
131	Fees and Charges	503,698.20	1,563,374.54
151	Misc. Operating Income	1,059,427.52	3,246,099.84
	Total Operating Income	\$5,364,198.30	\$15,796,463.16
200	OPERATING EXPENSES:		
211	Salaries	\$1,495,365.68	\$4,492,644.94
221	Pension Plan Cost	95,505.82	310,256.95
222	FICA (Employer's Share)	121,184.68	349,818.91
223	Unemployment Taxes	-5,567.50	75,868.16
224	Hospitalization & Dental	293,674.26	869,751.70
231	Employees Travel & Conference	18,950.05	53,122.65
232	Directors & Committee Expense	15,416.68	46,250.04
240	Association Dues	3,385.66	10,156.98
252	Maintenance of Building & Rent	55,626.96	183,738.37
253	Utilities	29,784.80	78,847.18
254	Depreciation of Building & Leasehold Improv.	85,593.14	257,341.06
256	Property Taxes	81,906.72	180,312.90
261	Communications	35,769.10	100,399.02
263	Maintenance of FF & E	22,360.16	73,215.87
264	Stationery and Supplies	1,674.54	5,542.39
264	Printed Forms & Brochures	149.22	1,567.23
264	Office Supplies & Subscriptions	5,793.25	19,481.31
264	Microfilm & Statements & Photocopying	44,128.27	124,498.38
264	Data Processing Supplies	6,947.45	35,484.25
264	Data Processing Fees & Service Center	248,253.00	689,615.96
264	Misc. Expense	7,969.57	29,974.88
265	Insurance	22,407.76	59,865.44
266	Dep. on FF & E	64,567.80	193,572.25
267	CU ID Cards ATM & VISA Expense	307,146.07	1,074,450.23
269	Bank Services Charges & Armored Car & Alarms	14,877.54	49,257.49
271	Adv. and Promotions	208,602.26	605,258.43
282	Collection Expense	77,708.37	181,219.68
291	Legal Fees	17,500.01	52,500.03
301	Provision for Loan Losses	606,373.08	2,866,421.65
3110	Federal Share Insurance	0.00	0.00
321	Supervision Fees	8,000.00	24,000.00
333	Cash Over & Short	3,110.06	719.25
340	Interest on Borrowed Money	0.00	0.00
3500	Annual Meeting Expense	250.00	750.00
3700	Charge-Off	90,497.01	143,122.92
379	Misc. Student Loan Exp	0.00	0.00
	Total Operating Expense	\$4,084,911.47	\$13,239,026.50
	Income (Loss) from Operations	\$1,279,286.83	\$2,557,436.66
	Non-Operating Gains (Losses)	0.00	0.00
	Gain (Loss) Disposition of Assets	0.00	2,900.00
	Total Non-Operation Gain (Loss)	0.00	2,900.00
	Income (Loss) before Dividends	\$1,279,286.83	\$2,560,336.66
	Dividends	665,937.97	2,009,257.49
	Net Income (Loss)	\$613,348.86	\$551,079.17