

Statement of Financial Condition As of December 31, 2020

(dollars in thousands)

Assets	
Cash and Cash Equivalents	\$ 16,741,137
Investments:	
Available-for-Sale Debt Securities	22,272,676
Held-to-Maturity	401,146
Equity Securities	-
Other	291,037
Total Investments	22,964,859
Loans to Members:	
Consumer	24,424,455
Credit Card	19,799,963
Mortgage	44,253,039
Equity	2,389,804
Business	812,589
Total Loans	91,679,850
Allowance for Loan Losses	(2,620,568)
Total Loans, Net of Allowance	89,059,282
Accounts Receivable	2,327,964
Mortgage Servicing Rights, Net	418,954
Accrued Interest Receivable	345,011
Prepaid and Deferred Expenses	161,330
Fixed Assets, Net	2,358,884
Deposit - NCUSIF	934,930
Other Assets	465,348
Total Assets	\$ 135,777,699
Liabilities and Members' Equity	
Deposit Accounts:	
Checking	\$ 21,977,996
Savings	26,945,474
Money Market Savings	22,639,407
Certificates	29,216,044
Individual Retirement Accounts	8,443,557
Business	2,105,597
Total Deposit Accounts	111,328,075
Liabilities:	
Accounts Payable	364,208
Drafts Payable	414,014
Accrued Expenses	812,781
Notes Payable	6,495,000
Other	1,431,190
Total Liabilities	9,517,193
Total Deposit Accounts and Liabilities	120,845,268
Members' Equity:	
Equity	14,629,545
Other Comprehensive Income (Loss)	302,886
Total Members' Equity	14,932,431
Total Liabilities and Members' Equity	\$ 135,777,699

Delinquent Loan Information:

Current and Less than Two Months Delinquent	\$ 90,655,345
Two or More Months Delinquent	1,024,505
Total Loans	\$ 91,679,850

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 results of operations for the periods covered.

Chief Financial Officer: /s/ John T. Collins

President/CEO: /s/ Mary A. McDuffie

Chairman: /s/ John A. Lockard