

Statement of Financial Condition As of June 30, 2020

(dollars in thousands)

Assets	
Cash and Cash Equivalents	\$ 12,108,033
Investments:	
Available-for-Sale Debt Securities	21,431,495
Held-to-Maturity	401,492
Equity Securities	-
Other	399,838
Total Investments	22,232,825
Loans to Members:	
Consumer	22,475,804
Credit Card	19,111,147
Mortgage	43,048,172
Equity	2,850,795
Business	801,638
Total Loans	88,287,556
Allowance for Loan Losses	(2,148,955)
Total Loans, Net of Allowance	86,138,601
Accounts Receivable	3,526,105
Mortgage Servicing Rights, Net	428,896
Accrued Interest Receivable	428,609
Prepaid and Deferred Expenses	145,158
Fixed Assets, Net	2,311,706
Deposit - NCUSIF	775,861
Other Assets	542,511
Total Assets	\$ 128,638,305
Liabilities and Members' Equity	
Deposit Accounts:	
Checking	\$ 18,974,953
Savings	24,130,793
Money Market Savings	18,270,356
Certificates	30,087,297
Individual Retirement Accounts	8,122,631
Business	2,005,068
Total Deposit Accounts	101,591,098
Liabilities:	
Accounts Payable	252,992
Drafts Payable	409,281
Accrued Expenses	682,730
Notes Payable	9,055,000
Other	2,068,695
Total Liabilities	12,468,698
Total Deposit Accounts and Liabilities	114,059,796
Members' Equity:	
Equity	14,132,528
Other Comprehensive Income (Loss)	445,981
Total Members' Equity	14,578,509
Total Liabilities and Members' Equity	\$ 128,638,305

Delinquent Loan Information:

Current and Less than Two Months Delinquent	\$ 87,789,701
Two or More Months Delinquent	497,855
Total Loans	\$ 88,287,556

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/ Debra M. Freeman

President/CEO: /s/ Mary A. McDuffie

Chairman: /s/ John A. Lockard