CPM Federal Credit Union - Charter No. 21971

Statement of Financial Condition as of September 30, 2026

CASH, INVESTMENTS, and LOANS

Cash and Cash Equivalents			**$17,610,925**
	Maturity	Maturity	
Securities	< 1 year	> 1 year	
Held-to-Maturity Securities	500,000	72,614,413	
Other Investments			
Corporate Credit Unions	7,615,223		
Perpetual Cont. Capital		1,973,583	
EBA & EBA90	1,000,000		
VISA Class B-1 Common Stock	1,045,039		
Federal Reserve Account	87,615,857		
Credit Unions & Banks	11,405,000	9,173,000	
CUSOs			
CU Cooperative Systems		715,861	
Total Investments	**109,181,119**	**84,476,857**	**193,657,977**
Loans			
Commercial		0	
Real Estate		321,669,265	
Fully Secured		106,191,943	
Credit Cards & Unsecured		47,109,766	
Other Loans		42,956,790	
Total Loans		**517,927,765**	
Deferred Loan Origination		(31,418)	
Allowance for Loan Loss		(6,563,797)	
Allowance for Neg Share Loss		(3,993)	
Net Loans			**511,328,558**

OTHER ASSETS

NCUSIF Deposit	6,068,780
Land and Buildings, Net	19,268,281
Furniture and Equipment, Net	872,619
Loans Held for Sale	1,272,665
All Other Assets	32,257,617
TOTAL ASSETS	**$782,337,420**

LIABILITIES

	Maturity < 1 year	Maturity > 1 year	
Borrowed Funds			
Notes Payable	0		
Reverse Repurchase			
Other			
Total Borrowings	**0**	**0**	**$0**
Accrued Dividends/Interest Payable			12
Other Accr Exps and Accts Payable			7,713,399
Total Payables			**7,713,410**
Members' Shares			
Regular Shares	191,652,368		
Share Drafts	125,417,890		
Money Market	173,195,217		
Share Certificates	174,277,040	9,762,368	
IRA Certificates	25,004,866	5,439,956	
IRA Shares	2,720,052		
Total Shares	**692,267,433**	**15,202,324**	**707,469,757**
TOTAL LIABILITIES			**715,183,167**

EQUITY

Regular Reserves			**0**
Undivided Earnings			
Undivided Earnings		67,227,019	
Net Income		451,325	
Total Undivided Earnings			**67,678,344**
Total Other Comprehensive Equity			**(524,092)**
Total Members' Equity			**67,154,252**
TOTAL LIABILITIES & EQUITY			**$782,337,420**

Fair Value of Held-to Maturity Securities 69,032,453

CPM Federal Credit Union - Charter No. 21971
Statement of Income for the Period Ended September 30, 2026

	Month-to-Date	Quarter-to-Date	Year-To-Date
INTEREST INCOME			
Interest on Loans	$2,659,433	$7,960,416	$22,803,267
Less: Interest Refund	0	0	0
Investment Income	588,470	1,754,721	4,765,403
Other	16,093	48,345	144,955
TOTAL INTEREST INCOME	**3,263,996**	**9,763,482**	**27,713,625**
INTEREST EXPENSE			
Dividends	1,043,566	3,135,241	8,672,497
Interest on Borrowed Money	0	0	157
TOTAL INTEREST EXPENSE	**1,043,566**	**3,135,241**	**8,672,654**
NET INTEREST INCOME	**2,220,430**	**6,628,241**	**19,040,971**
Less: Provision for Loan Loss	196,852	1,801,995	6,978,618
NII AFTER PLL	**2,023,578**	**4,826,247**	**12,062,353**
OTHER NON-INTEREST INCOME			
Net Gain (Loss) on Sale of Securities	0	0	0
Member Service Fees	773,219	2,389,112	6,757,021
Miscellaneous Operating Income	640,949	2,366,068	8,065,025
Gain (Loss) on Equity Securities	(58,282)	47,231	25,070
Gain (Loss) on Disposal of Assets	(9,439)	(9,445)	(9,445)
Gain (Loss) on Sale of Repossessed Ass	(10,283)	(19,127)	(75,386)
Extraordinary Gain (Loss)	0	0	0
TOTAL NON-INTEREST INCOME	**1,336,165**	**4,773,840**	**14,762,285**
OPERATING EXPENSES			
Employee Compensation and Benefits	1,534,496	4,583,535	14,001,545
Travel and Conference	32,198	99,080	269,033
Association Dues	7,452	19,568	56,510
Office Occupancy	141,057	422,502	1,219,911
Office Operations	168,007	432,259	1,248,621
Educational and Promotional	29,561	103,019	324,573
Loan Servicing Expense	246,266	686,645	1,810,366
Professional and Outside Services	714,529	2,092,461	6,069,743
Member Insurance	0	0	0
Operating Fee	7,976	23,929	77,617
Miscellaneous Operating Expense	26,875	73,756	235,002
TOTAL OPERATING EXPENSE	**2,908,417**	**8,536,755**	**25,312,921**
NET INCOME	**$451,325**	**$1,063,331**	**$1,511,716**

CLASSIFICATION OF LOANS OUTSTANDING

Degree of Delinquency	Amount	Number
Current to < 2 months	$19,451,712	2,398
2 to 6 months	982,086	97
6 to < 12 months	2,705,754	4
Greater than 12 mos.	487,115	2
TOTAL LOANS	**$23,626,667**	**2,501**

OTHER LOAN INFORMATION

Total loans made YTD	$165,140,571	7,998
Total loans charged off YTD	9,332,283	
Recovery of loans charged off YTD	324,783	
NET LOANS CHARGED OFF YT	**$9,007,500**	

MEMBERSHIP INFORMATION

Number of members	68,157

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 the operations for the periods covered.

Ralph A. Micaliszi Jr. — 10/19/2026

Certified Correct by: — **Date**

James Jeffries — 10/22/2026

Treasurer of the Board of Directors — **Date**

Michael Chodnicki — 10/20/2026

Chairman of the Board of Directors — **Date**