NAFT Federal Credit Union
EOM BALANCE SHEET

As of: 10/31/2026

	BALANCE
LOANS	
ASSETS	
CLOSED END LOANS	66,517,533.66
MASTERCARD	150,889.68
MASTERCARD GOLD	195,168.21
VISA	335,069.58
VISA GOLD	338,476.56
MASTERCARD PLATINUM	1,161,711.14
VISA PLATINUM	1,950,297.11
FIRST MORTGAGE LN >15YRS	150,336.39
UNIMPROVED PROPERTY LN < 15YRS	526,871.59
HOME EQUITY LN - 1ST LIEN	2,287,705.14
HOME EQUITY LN - 2ND LIEN	916,851.64
ASSETS ACQUIRED IN LIQUIDATI	6,670.00
TOTAL LOANS	74,537,580.70
ALLOWANCE & RECOVERY OF LOAN LOSS	(509,256.47)
ALLOWANCE & RECOVERY OF SHARE DRAFTS	(7,262.19)
NET LOANS	74,021,062.04
ACCOUNTS RECEIVABLE	13,267.38
EMPLOYEE INSURANCE RECEIVBLE	4,186.95
BOND CLAIM-DEBIT CARDS	6,172.12
BOND CLAIM-CREDIT CARDS	3,461.62
ADJSTMNT/BALANCETRANSFERS-CC	(2,218.00)
CASH ACCOUNTS	
ATM CASH	470,674.00
ROCHESTER ATM CASH	350,080.00
COIN MACHINE	3,233.98
TELLER AND VAULT CASH	1,357,605.80
TOTAL CASH	2,181,593.78
INVESTMENTS	
HELD TO MATURITY SECURITIES	13,340,000.00
DISCOUNT ON HTM SECURITIES	(111,643.71)
PREMIUM ON HTM SECURITIES	6,847.05
CATALYST CORP - CM	2,234,612.68
ZELLE CLEARING SETTLEMENT	49,868.01
ONLINE FUNDING CLEARING SETTLEMENT	15,108.02
CATALYST PTA ACCOUNT	8,000,000.00
CATALYST PERPETUAL CAPITAL	118,571.25
CATALYST FCU SWEEP ACCOUNT	11,500,000.00
FISERV CC FUNDING RESERVE	17,000.00
FISERV DEBIT CARD SETTLEMENT	266,000.00
CHECK CLEARING CONTRA ACCT-S	(2,352,825.39)
CERTIFICATES	43,557,000.00
TOTAL INVESTMENTS	76,640,537.91
TOTAL PREPAID EXPENSES	501,482.72
LAND	38,520.83

	BALANCE
LAND-SUGAR ROAD	87,741.33
LAND IMPROVEMENT-SRO	0.25
BUILDING	713,285.04
FURNITURE & FIXTURES (NET)	436,297.98
ACCRUED INCOME	
ACCRUED INTEREST - LOANS	180,768.52
ACCRUED INT-INVESTMENTS	286,150.48
ACCRUED INT-SECURITIES	33,642.22
ACCRUED INT-TOTAL BENEFITS PREFUNDING	(95,249.27)
OTHER ASSETS	
PENSION	3,730,724.00
RIGHT OF USE-WATERWORKS LEASE	19,172.74
NCUA SHARE INS. FUND	1,339,103.89
TOTAL BENEFITS PREFUNDING INVESTMENT	795,249.27
RETURNED CHECKS	1,236.54
TOTAL OTHER ASSETS	5,885,486.44
TOTAL ASSETS	160,936,190.34
LIABILITIES & EQUITY	
ACCOUNTS PAYABLE	
A/P CU DEBIT CARD #141374	9,827.05
A/P C/L DISABILITY	(74,651.20)
A/P MC & VISA INSURANCES	(3,377.93)
A/P GAP INSURANCE	(76,475.00)
A/P WARRANTY INSURANCE	(7,499.00)
401 K ADMINISTRATION FEE	(1,050.00)
A/P OUTSTANDING CHECKS	(22,014.39)
DRAFTS PAYABLE	(2,030,443.14)
ACH CLEARING	1,273,648.28
A/P-TAX OFFICE RECORD LIENS	(3,249.50)
A/P CU CREDIT CARD PMTS	2,024.55
A/P HEL/MTG/RE EXPENSES	(2,050.12)
TOTAL ACCOUNTS PAYABLE	(935,310.40)
DIVIDENDS PAYABLE	
DIV. PAY-CERT.	(235,343.84)
FEDERAL W/H TAXES	
ACCRUED EXPENSES	
BACKUP WITHHOLDING	(4.27)
SCHOOL & CITY PROP. TAXES	(65,957.36)
VACATION SELL BACK ACCRUAL	(14,876.60)
EMPLOYEE INCENTIVE ACCRUAL	(7,204.66)
ACCRUED PAYROLL	(75,239.58)
ACCRUED RETIREMENT	(15,541.36)
ACCRUED RETIREMENT-OTHER EXP	78,986.36
ACCRUED BOARD CONFERENCES	(21,860.05)
CHRISTMAS PARTY ACCRUAL	(9,800.00)
M/C & VISA FRAUD ACCRUAL	(20,500.00)
DEBIT CARD ACCRUAL CONTRA	(214,000.00)
ACCRUED RETIREMENT ADMIN FEE	(77,666.33)
ACCRUED ATTORNEYS FEES	(75,000.00)
ACCRUED SCHOLARSHIP FUND	(19,827.70)
ACCRUED LONG RANGE PLANNING	(125,937.87)

	BALANCE
ATM ACCRUAL	(40,933.97)
ANNUAL AUDIT	(97,077.54)
ANNUAL MEETING	(2,511.73)
ACCRUED CATALYST PROCESSING	(287.66)
CATALYST ALM ACCRUAL	(2,149.86)
ACCRUED DATA PROCESSING	(28,987.60)
DATAPROCESSOR CONVERSION ACC	(133,448.97)
CASHBACK REWARDS ACCRUAL	(53,574.25)
CECL IMPLEMENTATION ACCRUAL	(12,730.36)
TOTAL ACCRUED EXPENSES	(1,036,131.36)
TOTAL UNAPPLIED DATA	(126,192.67)
TOTAL LIABILITIES	(2,332,978.27)
MEMBER SHARES	
MEMBERSHIP SHARES (01)	(55,145,065.53)
SPECIAL SAVINGS (10)	(1,778,586.56)
PERSONAL SAVERS (20)	(10,610,736.61)
CHRISTMAS CLUB (30)	(733,455.72)
SHARE DRAFT ACCOUNTS (75)	(31,231,868.97)
ESCROW (18)	(58,046.30)
IRA SHARES (44)	(1,658,817.28)
ROTH IRA (42)	(38,456.56)
6 MONTH CERTIFICATES	(20,302,477.95)
IRA CD 12 MONTHS	(2,175,035.55)
IRA CD 18 MONTHS	(619,085.16)
ROTH IRA 12 MO	(6,375.15)
18 MONTH CERTIFICATES	(507,028.94)
12 MONTH CERTIFICATES	(3,790,497.24)
MINI-JUMBO CD 12 MONTHS	(364,820.78)
MINI-JUMBO CD 18 MONTHS	(539,051.04)
24 MONTH CERTIFICATES	(60,159.25)
30 MONTH CERTIFICATES	(154,984.17)
36 MONTH CERTIFICATES	(533,288.34)
TOTAL MEMBER SHARES	(130,307,837.10)
REGULAR RESERVES	(863,205.63)
UNDIVIDED EARNINGS	(26,784,723.34)
OTHER COMPREHENSIVE INCOME	(647,446.00)
TOTAL SHARES/CAPITAL	(158,603,212.07)
TOTAL LIABILITIES/SHARES/CAPI	(160,936,190.34)