

**MIDFLORIDA Credit Union**  
**STATEMENT OF FINANCIAL CONDITION**  
**February 28, 2026**

ASSETS	LIABILITIES AND EQUITY
<b>Consumer Loans</b>	
Line of Credit	Accounts Payable
Check Advance Loans	Documentary Stamps
Loans to Members	Official Checks Payable
<b>Total Consumer Loans</b>	Undistributed Payroll & ACH Payable
Business Loans to Members	Employment Taxes Payable
Credit Card Loans	ATM & Debit Card Processing
First Mortgage Loans	Credit Card Processing
<b>Total Loans to Members</b>	Dealer Origination Payable
Allowance for Credit Losses	Dividends Payable
<b>Net Loans</b>	Escheated Official Checks
	Mortgage Processing
	Notes Payable
	<b>Total Current Liabilities</b>
	Other Accrued Expenses
	Other Liabilities
<b>Accounts Receivable</b>	Data Processing Exceptions
Other Accounts Receivable	Deferred Income
	Operating Lease Liability - Short Term
	Operating Lease Liability - Long Term
<b>Cash and Cash Equivalents</b>	<b>Total Liabilities</b>
Change Fund	
Cash in Banks	
Deposits in Other Credit Unions	
<b>Total Cash and Cash Equivalents</b>	
	<b>Shares and Share Drafts - Member</b>
<b>Investments</b>	Share Accounts
U.S. Government Securities - Held-to-Maturity	Money Market Accounts
U.S. Government Securities - Available-for-Sale	Share Draft Accounts
Equity Securities - Trading	<b>Total Shares and Share Drafts - Member</b>
Deposit in Other Credit Unions - Capital Shares	<b>Shares and Share Drafts - Non Member</b>
Certificates of Deposit	Share Accounts
Federal Home Loan Bank Stock	Money Market Accounts
NCUSIF	Share Draft Accounts
Other Investments	<b>Total Shares and Share Drafts - Non Member</b>
<b>Total Investments</b>	<b>Total Shares and Share Drafts</b>
	Share Certificates
<b>Prepaid and Deferred Expenses</b>	IRA Share Certificates
	Share Certificates - Non Member
	IRA Share Certificates - Non Member
<b>Accrued Income</b>	Non Member Deposits - Brokered CDs
Accrued Interest on Loans	<b>Total Share Certificates</b>
Accrued Income on Investments	<b>Total Shares and Deposits</b>
<b>Total Accrued Income</b>	Regular Reserve
	Equity Acquired in Merger
<b>Land, Building &amp; Equipment</b>	Undivided Earnings
Land	Accumulated Other Comprehensive Income
Building(Net)	Net Income
Furniture and Equipment(Net)	<b>Total Equity</b>
Construction in Progress	
Operating Lease Right-of-Use Asset	
<b>Total Land, Building &amp; Equipment</b>	
Other Assets	
Goodwill-Merger/Acquisition	
Loans Held for Sale	
<b>TOTAL ASSETS</b>	<b>TOTAL LIABILITIES AND EQUITY</b>
<b>9,030,427,600.20</b>	<b>9,030,427,600.20</b>

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.

Treasurer: \_\_\_\_\_ Officer: \_\_\_\_\_

**Financial Statement Footnotes:**

Credit Card lines of Credit loans have been approved totaling \$703,672,980.00 and share draft lines of credit have been approved totaling \$828,455,368.87

MIDFLORIDA Credit Union is federally insured by the National Credit Union Administration.

The employees of MIDFLORIDA Credit Union are covered by a pension plan through NOVA Associates. This plan is funded by the employer and is expensed monthly.

Equity Acquired in Merger : Indian River FCU - \$2,246,008, Bay Pines CU - \$2,276,351 and Martin FCU \$5,148,305.

Consumer Products have the functionality to be set up as overdraft protection but only if requested by member \$695,429,565.87 as of 02/28/2026

Commercial Products have the functionality to be set up as overdraft protection but only if requested by member \$133,025,803.00 as of 02/28/2026

Mortgage products do not currently support overdraft protection functionality as of 02/28/2026

**MIDFLORIDA Credit Union**  
**Statement of Income**  
**For the Period Ending**  
**February 28, 2026**

Account Description	Current Month	Quarter To Date	Year to Date
<b>Operating Income</b>			
Interest on Loans	14,644,535.80	30,941,237.96	30,941,237.96
Interest on Business Loans to Members	6,891,038.44	14,425,666.42	14,425,666.42
Interest on Credit Cards Loans	1,774,707.69	3,741,475.27	3,741,475.27
Interest on Mortgage Loans	8,139,195.91	16,303,947.82	16,303,947.82
Income from Investments	3,313,716.22	6,594,340.02	6,594,340.02
Miscellaneous Operating Income	5,969,960.46	12,068,599.84	12,068,599.84
Fee Operating Income	2,870,870.79	7,411,467.25	7,411,467.25
<b>Total Operating Income</b>	<b>43,604,025.31</b>	<b>91,486,734.58</b>	<b>91,486,734.58</b>
<b>Operating Expenses</b>			
Compensation	8,677,005.40	18,488,377.76	18,488,377.76
Employee Benefits	1,604,364.20	4,062,601.08	4,062,601.08
Travel and Conference Expenses	266,152.69	458,482.56	458,482.56
Association Dues	44,878.43	77,181.58	77,181.58
Office Occupancy Expenses	1,565,854.07	3,165,232.87	3,165,232.87
Office Operations Expenses	2,442,963.46	4,674,746.04	4,674,746.04
Educational and Promotional Expenses	1,616,610.84	3,354,021.30	3,354,021.30
Loan Servicing Expenses	1,286,693.02	2,518,930.13	2,518,930.13
Professional and Outside Services	1,834,144.39	4,109,399.64	4,109,399.64
Provision for Loan Losses	4,020,000.00	8,040,000.00	8,040,000.00
Member's Insurance	-	-	-
Federal Operating Fee	60,770.47	121,540.94	121,540.94
Cash Over and Short	3,436.52	9,173.54	9,173.54
Interest on Borrowed Money	687,593.33	1,505,263.21	1,505,263.21
Interest on Non Member Deposits	462,603.04	974,919.36	974,919.36
Annual Meeting Expenses	400.00	800.00	800.00
Miscellaneous Operating Expenses	10,320.77	23,658.57	23,658.57
<b>Total Operating Expenses</b>	<b>24,583,790.63</b>	<b>51,584,328.58</b>	<b>51,584,328.58</b>
<b>Income(Loss) From Operations</b>	<b>19,020,234.68</b>	<b>39,902,406.00</b>	<b>39,902,406.00</b>
<b>Non-Operating Gains(Losses)</b>			
Gain(Loss) on Investments	-	-	-
Gain(Loss) on Disposition of Fixed Assets	1,940.79	1,921.79	1,921.79
Gain(Loss) on Loans Sold	96,436.75	210,385.97	210,385.97
Gain(Loss) on Hedging Instruments	(74,402.79)	(98,020.85)	(98,020.85)
<b>Total Non-Operating Gains(Losses)</b>	<b>23,974.75</b>	<b>114,286.91</b>	<b>114,286.91</b>
<b>Income(Loss) Before Dividends</b>	<b>19,044,209.43</b>	<b>40,016,692.91</b>	<b>40,016,692.91</b>
Share Draft and Share Dividends	5,554,361.35	11,433,549.87	11,433,549.87
Certificate Dividends	4,893,352.70	10,334,039.01	10,334,039.01
<b>Total Dividends</b>	<b>10,447,714.05</b>	<b>21,767,588.88</b>	<b>21,767,588.88</b>
<b>Net Income(Loss)</b>	<b>8,596,495.38</b>	<b>18,249,104.03</b>	<b>18,249,104.03</b>

**MIDFLORIDA CREDIT UNION**  
**SUMMARY OF DELINQUENT ACCOUNTS**  
February 28, 2026

	CURRENT MONTH		PRIOR MONTH		VARIANCE	
<b>CONSUMER LOANS:</b>						
60-179 DAYS	873	\$15,626,271	897	\$15,690,013	-24	(\$63,742)
180-359 DAYS	93	\$1,273,042	90	\$1,702,052	3	(\$429,010)
360+ DAYS	0	\$0	0	\$0	0	\$0
<b>TOTAL CONSUMER LOANS</b>	<b>966</b>	<b>\$16,899,313</b>	<b>987</b>	<b>\$17,392,065</b>	<b>-21</b>	<b>(\$492,752)</b>
<b>VISA:</b>						
60-179 DAYS	402	\$2,979,910	500	\$3,018,867	-98	(\$38,957)
180-359 DAYS	83	\$592,605	75	\$419,779	8	\$172,826
<b>TOTAL CREDIT CARDS</b>	<b>485</b>	<b>\$3,572,515</b>	<b>575</b>	<b>\$3,438,646</b>	<b>-90</b>	<b>\$133,869</b>
<b>FIRST MORTGAGES:</b>						
60-179 DAYS	5	\$566,862	15	\$2,044,933	-10	(\$1,478,071)
180-359 DAYS	4	\$432,310	3	\$386,606	1	\$45,704
360+ DAYS	1	\$198,271	1	\$198,271	0	\$0
<b>TOTAL FIRST MORTGAGE</b>	<b>10</b>	<b>\$1,197,443</b>	<b>19</b>	<b>\$2,629,810</b>	<b>-9</b>	<b>(\$1,432,367)</b>
<b>SECOND MORTGAGES:</b>						
60-179 DAYS	14	\$951,759	23	\$1,631,960	-9	(\$680,201)
180-359 DAYS	8	\$452,382	8	\$587,065	0	(\$134,683)
360+ DAYS	7	\$753,261	7	\$908,636	0	(\$155,375)
<b>TOTAL SECOND MORTGAGE</b>	<b>29</b>	<b>\$2,157,402</b>	<b>38</b>	<b>\$3,127,661</b>	<b>-9</b>	<b>(\$970,259)</b>
<b>COMMERCIAL</b>						
60-179 DAYS	0	\$0	0	\$0	0	\$0
180-359 DAYS	0	\$0	0	\$0	0	\$0
360+ DAYS	0	\$0	0	\$0	0	\$0
<b>TOTAL COMMERCIAL:</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>	<b>\$0</b>
<b>SMALL BUSINESS LOANS:</b>						
60-179 DAYS	7	\$356,680	3	\$160,352	4	\$196,328
180-359 DAYS	1	\$11,658	2	\$20,636	-1	(\$8,978)
360+ DAYS	0	\$0	0	\$0	0	\$0
<b>TOTAL SMALL BUSINESS LOANS:</b>	<b>8</b>	<b>\$368,338</b>	<b>5</b>	<b>\$180,988</b>	<b>3</b>	<b>\$187,350</b>
<b>02/2026 TOTALS</b>	<b>1498</b>	<b>\$24,195,011</b>				