## MIDFLORIDA Credit Union STATEMENT OF FINANCIAL CONDITION June 30, 2024

Consumer Loans		June 30,		Page 1
Line of Credit	ASSETS		LIABILITIES AND EQUITY	
Check Advance Loans   2,531,645.17   Documentary Stamps   238,518.48   Total Consumer Loans   3,046,751,606.64   State of Choice State State Official Choice State State Official Choice State State Official Choice State S				
Cash and Deposits   Cash				, ,
Total Consumer Loans   3,057,343,317.49   Undistributed Payroll & ACH Payable   517,498.26   Credit Card Loans to Members   1,317,919,050.53   A19,604,214.21   Erist Mortgage Loans   140,604,214.21   A19,604,214.21   Erist Mortgage Loans   1,619,840,848.02   Erist Card Processing   6,800.00   Erist Mortgage Loans   1,619,840,848.02   Erist Card Processing   6,800.00   Erist Card Processing   1,619,000.00   Erist Card Processing   2,75,000.00   Erist Seeding				
Business Loans to Members		3,046,751,606.64		
Credit Card Loans   149,604,214.21   ATM & Debit Card Processing   5,800,000   Total Loans to Members   1,619,840,740.31   Cardicard Processing   5,800,000   Cardicard Processing   5,800,000   Cardicard Processing   6,800,000   Cardicard Processing   6,800,000   Cardicard Processing   6,800,000   Cardicard Processing   2,20,45,000   Cardica				
First Mortgage Loans				
Total Lans to Members				
Allowance for Credit Losses		1,019,840,458.02		
Allowance for Credit Losses   (68,409,764.03)   Escheated Official Checks   2,915,197.71   Net Loans   (68,409,764.03)   Escheated Official Checks   2,915,197.71   Note Java Payable   725,300,000.00   Notes Payable   725,300,800.00   Notes Payable   725,300,800.	Total Loans to Wellibers	0,139,707,040.23		
Net Loans	Allowance for Credit Losses	(69 400 764 02)		
Accounts Receivable   St.		6 071 297 276 22		
Fully Secured Participation Borrowings   248,998,97   Total Current Liabilities   327,737,949,75	Net Louis	0,071,237,270.22		•
Accounts Receivable   S1,839,406.13				
Cash and Deposits				
Cash and Deposits				
Cash and Deposits         462,434,337.05         Other Liabilities         21,136,415,49           Cash in Banks         462,434,337.05         Data Processing Exceptions         111,403,62           Change Fund         39,339,581.31         Deferred Income         2,328,308.05           Total Cash and Deposits         501,773,918.36         Deferred Income         2,328,308.05           Investments         10,34,414.87         Operating Lease Liability - Short Term (10,02,302.26         384,483,757.98           Investments         38,578.69         429,751,227.49         Shares and Share Drafts - Member         Share Accounts         3,014,250,839.93           Federal Home Loan Bank Stock NCUSIF         58,538,416.44         Share Accounts         3,014,250,839.93         Share Accounts         1,829,331,29.94           Other Investments         6,772,109.58         Share Accounts         5,102,75,672.28         Share Sand Share Drafts - Member         5,102,75,672.28           Total Investments         812,279,582.96         Share Sand Share Drafts - Non Member         5,102,75,672.28           Accrued Income         52,559,461.60         Share Sand Share Drafts - Non Member         38,353,048.24           Accrued Income on Investments         1,978,66		04 000 400 40	Other Accrued Expenses	16,132,963.94
Cash in Banks         462,434,337.05         Data Processing Exceptions         111,403.62           Change Fund         39,339,581.31         Deferred Income         2,328,308.05           Total Cash and Deposits         501,773,918.36         Operating Lease Liability - Long Term         1,034,414.87           U.S. Government Securities - Held-to-Maturity         38,578.69         429,751,227.49         Total Liabilities           U.S. Government Securities - Available-for-Sale Deposits in Other Credit Unions         289,504,981.31         Shares and Share Drafts - Member           Certificates of Deposit Federal Home Loan Bank Stock NCUSIF         18,342,200.00         Sp.38,416.44         Share Sand Share Drafts - Member         3,014,250,839.93           Total Investments         6.772,109.58         Total Shares and Share Drafts - Non Member         5,101,275,672.28           Total Investments         2,267,069.45         Total Shares and Share Drafts - Non Member         5,101,275,672.28           Total Investments         22,279,582.96         Share Sand Share Drafts - Non Member         4,290,831.71           Total Investments         20,327,202.96         Share Sand Share Drafts - Non Member         5,139,828,720.52           Accrued Income         20,327,202.96         Share Certificates         1,483,087,294.14           Accrued Income on Investments         1,978,665.98         IRA Shar	Other Accounts Receivable	81,839,406.13		
Cash in Banks         462,434,337.05         Data Processing Exceptions         111,403.62           Change Fund         39,339,581.31         Deferred Income         2,328,308.05           Total Cash and Deposits         501,773,918.36         Operating Lease Liability - Long Term         1,034,414.87           U.S. Government Securities - Held-to-Maturity         38,578.69         429,751,227.49         Total Liabilities           U.S. Government Securities - Available-for-Sale Deposits in Other Credit Unions         289,504,981.31         Shares and Share Drafts - Member           Certificates of Deposit Federal Home Loan Bank Stock NCUSIF         18,342,200.00         Sp.38,416.44         Share Sand Share Drafts - Member         3,014,250,839.93           Total Investments         6.772,109.58         Total Shares and Share Drafts - Non Member         5,101,275,672.28           Total Investments         2,267,069.45         Total Shares and Share Drafts - Non Member         5,101,275,672.28           Total Investments         22,279,582.96         Share Sand Share Drafts - Non Member         4,290,831.71           Total Investments         20,327,202.96         Share Sand Share Drafts - Non Member         5,139,828,720.52           Accrued Income         20,327,202.96         Share Certificates         1,483,087,294.14           Accrued Income on Investments         1,978,665.98         IRA Shar	Cash and Denosits		Other Liabilities	21 136 /15 /19
Deferred   Cash and Deposits   S01,773,918.36   S01,773,918.36   S01,773,918.36   Operating Lease Liability - Long Term   1,034,414.87   Operating Lease Liability - Long Term   1,034,414.87   Operating Lease Liability - Long Term   16,002,302.26   Total Liabilities   S384,883,757.98   S84,883,757.98   S84,883,89,93   S84,883,757.98   S84,883,89,93   S84,883,89		462 434 337 05		
Total Cash and Deposits			o ,	•
Investments				
Investments	rotal cash and Deposits	301,773,310.30		
Nestment				
U.S. Government Securities - Available-for-Sale Deposits in Other Credit Unions         289,504,981.31 Popendits in Other Credit Unions         Shares and Share Drafts - Member         3,014,250,839.93         3014,250,839.93         3,014,250,839.83         3,014,250,859.83         3,014,250,859.83         3,014,250,	Investments			,, .
Deposits in Other Credit Unions         289,504,981.31         Shares and Share Drafts - Member           Certificates of Deposit         7,064,000.00         Share Accounts         3,014,250,839.93           Federal Home Loan Bank Stock         18,343,200.00         Money Market Accounts         1,882,933,129.94           NCUSIF         58,538,416.44         Share Draft Accounts         1,882,933,129.94           Other Investments         2,267,069.45         Total Shares and Share Drafts - Member         5,101,275,672.28           Trading - Equity Securities         2,267,069.45         Share Sand Share Drafts - Non Member         5,101,275,672.28           Total Investments         812,2779,582.96         Shares and Share Drafts - Non Member         4,290,831.71           Total Investments         52,559,461.60         Total Shares and Share Drafts - Non Member         31,497,824.39           Prepaid and Deferred Expenses         52,559,461.60         Total Shares and Share Drafts - Non Member         3,149,20,831.71           Accrued Income         20,327,202.96         Share Certificates         1,483,087,294.14           Accrued Income         1,978,665.98         Share Certificates         1,483,087,294.14           Accrued Income         22,305,868.94         Share Certificates         1,614,976,408.37           Total Shares and Share Drafts - Non Member	U.S. Government Securities - Held-to-Maturity	38,578.69		
Certificates of Deposit         7,064,000.00         Share Accounts         3,014,250,839.93           Federal Home Loan Bank Stock         18,343,200.00         Money Market Accounts         204,091,702.41           NCUSIF         58,538,416.44         Share Draft Accounts         1,882,933,129.94           Other Investments         6,772,109.58         Total Shares and Share Drafts - Member         5,101,275,672.28           Trading - Equity Securities         2,267,069.45         Share Accounts         4,290,831.71           Total Investments         812,279,582.96         Share Sand Share Drafts - Non Member         2,764,392.14           Nerpaid and Deferred Expenses         52,559,461.60         Total Shares and Share Drafts - Non Member         38,553,048.24           Prepaid and Deferred Expenses         52,559,461.60         Total Shares and Share Drafts - Non Member         38,553,048.24           Accrued Income         1,978,665.98         Total Shares and Share Drafts - Non Member         38,553,048.24           Accrued Income on Investments         1,978,665.98         IRA Share Certificates         1,98,287,205.25           Total Accrued Income         22,305,868.94         IRA Share Certificates         129,904,876.55           Total Accrued Income         1,514,976,048.37         IRA Share Certificates - Non Member         1,614,976,048.37 <td< td=""><td>U.S. Government Securities - Available-for-Sale</td><td>429,751,227.49</td><td></td><td></td></td<>	U.S. Government Securities - Available-for-Sale	429,751,227.49		
Rederal Home Loan Bank Stock   18,343,200.00   Noney Market Accounts   204,091,702.41     NCUSIF   58,538,416.44   Share Draft Accounts   1,882,933,129.94     Other Investments   6,772,109.58     Total Investments   2,267,069.45     Total Investments   812,279,582.96     Total Investments   812,279,582.96     Total Investments   812,279,582.96     Total Investments   812,279,582.96     Total Shares and Share Drafts - Non Member     Share Accounts   4,290,831.71     Money Market Accounts   5,101,275,672.28     Shares and Share Drafts - Non Member     Share Accounts   31,497,824.39     Total Shares and Share Drafts - Non Member     Share Certificates - Non Member     Total Shares and Share Drafts - Non Member     Share Certificates - Non Member     Total Shares and Share Drafts - Non Member     Share Certificates - Non Member     Total Shares and Share Drafts - Non Member     Total Shares and Share Drafts - Non Member     Share Certificates - Non Member     Total Shares Certificates - Non Member     Share Certificates - Non Member     Total Share Certificates - Non Member     Total Share Certificates - Non Member     Total Shares and Deposits     Share Certificates - Non Member     Total Shares and Share Drafts - Non Member	Deposits in Other Credit Unions	289,504,981.31	Shares and Share Drafts - Member	
NCUSIF	Certificates of Deposit	7,064,000.00	Share Accounts	3,014,250,839.93
Other Investments         6,772,109.58 Z,267,069.45         Total Shares and Share Drafts - Member         5,101,275,672.28           Trading - Equity Securities         812,279,582.96         Shares and Share Drafts - Non Member         4,290,831.71 Money Market Accounts         2,764,392.14 Money Market Accounts         31,497,824.39           Prepaid and Deferred Expenses         52,559,461.60         Total Shares and Share Drafts - Non Member Total Shares Total Shares In Share Certificates - Non Member Total Shares Shares Total Shares Shares In Shares Share				
Total Investments				
Name			Total Shares and Share Drafts - Member	5,101,275,672.28
Share Accounts				
Money Market Accounts   2,764,392.14   31,497,824.39   Total Share Draft Accounts   31,497,824.39   Total Shares and Share Drafts - Non Member   38,553,048.24   Total Shares and Share Drafts - Non Member   5,139,828,720.52   Total Shares and Share Drafts   5,	Total Investments	812,279,582.96		
Prepaid and Deferred Expenses   52,559,461.60   Total Shares and Share Drafts - Non Member   38,553,048.24   Total Shares and Share Drafts - Non Member   38,553,048.24   Total Shares and Share Drafts   5,139,828,720.52				
Prepaid and Deferred Expenses   52,559,461.60   Total Shares and Share Drafts - Non Member Total Shares and Share Drafts   5,139,828,720.52				
Accrued Income Accrued Interest on Loans Accrued Income on Investments Accrued Income on Investments Accrued Income on Investments Accrued Income Accumulated Other Comprehensive Income Accumulated Othe	Duanaid and Defermed Francisco	F2 FF0 464 60		
Accrued Income         Accrued Interest on Loans         20,327,202.96         Share Certificates         1,483,087,294.14           Accrued Income on Investments         1,978,665.98         IRA Share Certificates         129,904,876.56           Total Accrued Income         22,305,868.94         IRA Share Certificates - Non Member         1,792,012.67           Land, Building & Equipment         75,397,814.53         IRA Share Certificates - Non Member         192,225.00           Land Building (Net)         108,866,654.41         Total Shares and Deposits         6,754,805,128.89           Building (Net)         16,382,503.30         Non Member Deposits         65,542,000.00           Construction in Progress         24,010,961.71         Non Member Deposits         65,542,000.00           Operating Lease Right-of-Use Asset         18,476,004.35         Regular Reserve         10,923,475.41           Total Land, Building & Equipment         243,133,938.30         Equity Acquired in Merger         9,670,664.38           Other Assets         71,827,038.50         Net Income         33,136,112.53           Goodwill-Merger/Acquisition         93,143,266.75         Total Equity         765,096,648.93           Loans Held for Sale         19,767,778.04         Total Equity         765,096,648.93	Prepaid and Deferred Expenses	52,559,461.60		
Accrued Interest on Loans       20,327,202.96       Share Certificates       1,483,087,294.14         Accrued Income on Investments       1,978,665.98       IRA Share Certificates       129,904,876.56         Total Accrued Income       22,305,868.94       IRA Share Certificates - Non Member       1,792,012.67         Land, Building & Equipment       75,397,814.53       Total Share Certificates       1,614,976,408.37         Land Building (Net)       108,866,654.41       Total Shares and Deposits       6,754,805,128.89         Furniture and Equipment(Net)       16,382,503.30       Non Member Deposits       65,542,000.00         Construction in Progress       24,010,961.71       Regular Reserve       10,923,475.41         Operating Lease Right-of-Use Asset       18,476,004.35       Regular Reserve       10,923,475.41         Total Land, Building & Equipment       243,133,938.30       Regular Reserve       10,923,475.41         Other Assets       71,827,038.50       Net Income       10,313,6112.53         Other Assets       71,827,038.50       Net Income       52,630,620.96         Goodwill-Merger/Acquisition       93,143,266.75       Total Equity       765,096,648.93         Loans Held for Sale       19,767,778.04       Total Equity       765,096,648.93	Accrued Income		Total Silares alla Silare Dialis	3,139,020,720.32
Accrued Income on Investments         1,978,665.98         IRA Share Certificates         129,904,876.56           Total Accrued Income         22,305,868.94         IRA Share Certificates - Non Member         1,792,012.67           Land, Building & Equipment         75,397,814.53         Total Share Certificates         1,614,976,408.37           Land Building (Net)         108,866,654.41         Total Shares and Deposits         6,754,805,128.89           Furniture and Equipment (Net)         16,382,503.30         Non Member Deposits         65,542,000.00           Construction in Progress         24,010,961.71         Regular Reserve         10,923,475.41           Operating Lease Right-of-Use Asset         18,476,004.35         Regular Reserve         10,923,475.41           Total Land, Building & Equipment         243,133,938.30         Regular Reserve         10,923,475.41           Other Assets         71,827,038.50         Net Income         Net Income         (33,136,112.53)           Odd Goodwill-Merger/Acquisition         93,143,266.75         Total Equity         Total Equity         765,096,648.93           Land Building Seep Income Inc		20 327 202 96	Share Certificates	1 483 087 294 14
Total Accrued Income   22,305,868.94   Share Certificates - Non Member   1,792,012.67     IRA Share Certificates - Non Member   192,225.00     Total Share Certificates   1,614,976,408.37     Total Share Sand Deposits   6,754,805,128.89     Total Share Sand Deposits   6,754,805,128.89     Total Shares and Deposits   6,754,805,128.89     Total Shares and Deposits   6,754,805,128.89     Non Member Deposits   65,542,000.00     Construction in Progress   24,010,961.71     Operating Lease Right-of-Use Asset   18,476,004.35   Equity Acquired in Merger   9,670,664.38     Undivided Earnings   725,008,000.71     Accumulated Other Comprehensive Income   52,630,620.96     Goodwill-Merger/Acquisition   93,143,266.75   Total Equity   765,096,648.93     Land, Building & Equipment   1,792,012.67     IRA Share Certificates - Non Member   1,792,012.67     IRA Share Certificates - Non Member   1,792,012.67     IRA Share Certificates - Non Member   192,225.00     Incomplete Certificates - Non Member   192,225.00     Incomplete Certificates - Non Member   192,225.00     Incomplete Certificates - Non Member   1,792,012.67     IRA Share Certificates - Non Member   192,225.00     Incomplete Certificates - Non Member   192,225.00     Incom				, , ,
Land, Building & Equipment       IRA Share Certificates - Non Member       192,225.00         Land       75,397,814.53       Total Share Certificates       1,614,976,408.37         Building(Net)       108,866,654.41       Total Shares and Deposits       6,754,805,128.89         Furniture and Equipment(Net)       16,382,503.30       Non Member Deposits       65,542,000.00         Construction in Progress       24,010,961.71       Regular Reserve       10,923,475.41         Operating Lease Right-of-Use Asset       18,476,004.35       Equity Acquired in Merger       9,670,664.38         Undivided Earnings       725,008,000.71       Accumulated Other Comprehensive Income       (33,136,112.53)         Other Assets       71,827,038.50       Net Income       52,630,620.96         Goodwill-Merger/Acquisition       93,143,266.75       Total Equity       765,096,648.93         Loans Held for Sale       19,767,778.04       Total Equity       765,096,648.93				
Land, Building & Equipment         Total Share Certificates         1,614,976,408.37           Land         75,397,814.53         Total Shares and Deposits         6,754,805,128.89           Building(Net)         108,866,654.41         Non Member Deposits         65,542,000.00           Construction in Progress         24,010,961.71         Non Member Deposits         65,542,000.00           Operating Lease Right-of-Use Asset         18,476,004.35         Regular Reserve         10,923,475.41           Total Land, Building & Equipment         243,133,938.30         Equity Acquired in Merger         9,670,664.38           Undivided Earnings         725,008,000.71         Accumulated Other Comprehensive Income         (33,136,112.53)           Other Assets         71,827,038.50         Net Income         52,630,620.96           Goodwill-Merger/Acquisition         93,143,266.75         Total Equity         765,096,648.93           Loans Held for Sale         19,767,778.04         Total Equity         765,096,648.93	Total / total aca moonic	22,303,600.3		
Land       75,397,814.53       Total Shares and Deposits       6,754,805,128.89         Building(Net)       108,866,654.41       Non Member Deposits       65,542,000.00         Construction in Progress       24,010,961.71       Non Member Deposits       65,542,000.00         Operating Lease Right-of-Use Asset Total Land, Building & Equipment       18,476,004.35       Regular Reserve       10,923,475.41         Total Land, Building & Equipment       243,133,938.30       Undivided Earnings       725,008,000.71         Accumulated Other Comprehensive Income       (33,136,112.53)         Other Assets       71,827,038.50       Net Income       52,630,620.96         Goodwill-Merger/Acquisition       93,143,266.75       Total Equity       765,096,648.93         Loans Held for Sale       19,767,778.04       Total Equity       765,096,648.93	Land. Building & Equipment			
Building(Net)         108,866,654.41         Non Member Deposits         65,542,000.00           Construction in Progress         24,010,961.71         Non Member Deposits         65,542,000.00           Operating Lease Right-of-Use Asset         18,476,004.35         Regular Reserve         10,923,475.41           Total Land, Building & Equipment         243,133,938.30         Equity Acquired in Merger         9,670,664.38           Undivided Earnings         725,008,000.71         Accumulated Other Comprehensive Income         (33,136,112.53)           Other Assets         71,827,038.50         Net Income         52,630,620.96           Goodwill-Merger/Acquisition         93,143,266.75         Total Equity         765,096,648.93           Loans Held for Sale         19,767,778.04         Total Equity         765,096,648.93	, , ,	75.397.814.53		
Furniture and Equipment(Net)         16,382,503.30         Non Member Deposits         65,542,000.00           Construction in Progress         24,010,961.71         Total Land, Building & Equipment         18,476,004.35         Regular Reserve         10,923,475.41           Total Land, Building & Equipment         243,133,938.30         Hequity Acquired in Merger         9,670,664.38           Undivided Earnings         725,008,000.71         Accumulated Other Comprehensive Income         (33,136,112.53)           Other Assets         71,827,038.50         Net Income         52,630,620.96           Goodwill-Merger/Acquisition         93,143,266.75         Total Equity         765,096,648.93           Loans Held for Sale         19,767,778.04         Total Equity         765,096,648.93		, ,		-, - ,,
Construction in Progress         24,010,961.71           Operating Lease Right-of-Use Asset         18,476,004.35         Regular Reserve         10,923,475.41           Total Land, Building & Equipment         243,133,938.30         Equity Acquired in Merger         9,670,664.38           Undivided Earnings         725,008,000.71         Accumulated Other Comprehensive Income         (33,136,112.53)           Other Assets         71,827,038.50         Net Income         52,630,620.96           Goodwill-Merger/Acquisition         93,143,266.75         Total Equity         765,096,648.93           Loans Held for Sale         19,767,778.04         Total Equity         765,096,648.93			Non Member Deposits	65,542,000.00
Operating Lease Right-of-Use Asset         18,476,004.35         Regular Reserve         10,923,475.41           Total Land, Building & Equipment         243,133,938.30         Regular Reserve         10,923,475.41           Undivided Earnings         725,008,000.71         725,008,000.71           Accumulated Other Comprehensive Income         (33,136,112.53)           Net Income         52,630,620.96           Total Equity         765,096,648.93		24,010,961.71	•	•
Other Assets       71,827,038.50       Net Income       765,096,648.93         Goodwill-Merger/Acquisition       19,767,778.04       Total Equity       765,096,648.93		18,476,004.35		10,923,475.41
Other Assets 71,827,038.50 Soodwill-Merger/Acquisition 93,143,266.75 Loans Held for Sale Accumulated Other Comprehensive Income 71,827,038.50 Net Income 72,630,620.96 Total Equity 765,096,648.93	Total Land, Building & Equipment	243,133,938.30		
Other Assets       71,827,038.50       Net Income       52,630,620.96         Goodwill-Merger/Acquisition       93,143,266.75       Total Equity       765,096,648.93         Loans Held for Sale       19,767,778.04       ————————————————————————————————————				
Goodwill-Merger/Acquisition         93,143,266.75         Total Equity         765,096,648.93           Loans Held for Sale         19,767,778.04         ————————————————————————————————————				
Loans Held for Sale 19,767,778.04				
	5 <i>i</i> i		Total Equity	765,096,648.93
TOTAL ASSETS 7,969,927,535.80 TOTAL LIABILITIES AND EQUITY 7,969,927,535.80	Loans Held for Sale	19,767,778.04		
	TOTAL ASSETS	7,969,927,535.80	TOTAL LIABILITIES AND EQUITY	7,969,927,535.80

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 \$603,310,848.00 and share draft lines of credit have been approved totaling \$682,420,604.99 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.

 $Consumer\ Products\ have\ the\ functionality\ to\ be\ set\ up\ as\ overdraft\ protection\ but\ only\ if\ requested\ by\ member\ \$576,310,348.99\ as\ of\ 06/30/2024$ 

Commercial Products have the functionality to be set up as overdraft protection but only if requested by member \$106,110,256.00 as of 06/30/2024

No Mortgage Products have that functionality right now as of 06/30/2024

## MIDFLORIDA Credit Union Statement of Income For the Period Ending July 31, 2024

July 51, 2024									
Account	Current	Quarter	Year						
Description	Month	To Date	to Date						
Operating Income									
Interest on Loans	13,212,270.24	39,521,262.54	77,357,583.72						
Interest on Business Loans to Members	5,428,811.18	16,178,254.17	32,025,537.82						
Interest on Credit Cards Loans	1,824,417.48	5,502,946.94	11,086,770.59						
Interest on Mortgage Loans	5,707,423.99	16,735,063.49	31,878,729.89						
Income from Investments	4,435,503.63	13,637,702.87	26,369,760.33						
Miscellaneous Operating Income	5,994,369.28	18,063,107.53	35,435,549.41						
Fee Operating Income	4,030,887.54	12,258,044.69	24,539,631.77						
Total Operating Income	40,633,683.34	121,896,382.23	238,693,563.53						
Operating Expenses									
Compensation	8,442,940.81	24,915,471.17	49,005,163.51						
Employee Benefits	1,698,625.79	5,000,496.18	10,351,809.03						
Travel and Conference Expenses	187,414.38	630,410.99	1,290,218.42						
Association Dues	24,246.10	86,794.95	165,673.06						
Office Occupancy Expenses	1,360,311.57	4,075,697.88	8,249,210.98						
Office Operations Expenses	2,129,096.61	6,421,859.14	12,919,985.70						
Educational and Promotional Expenses	1,704,475.96	5,001,913.16	9,668,282.68						
Loan Servicing Expenses	1,112,312.72	3,361,366.21	6,767,153.41						
Professional and Outside Services	1,516,137.32	4,654,044.06	9,594,765.82						
Provision for Loan Losses	3,075,000.00	8,880,000.00	16,725,000.00						
Member's Insurance	-	-	-						
Federal Operating Fee	53,383.76	160,151.22	320,302.41						
Cash Over and Short	1,530.43	12,532.49	22,975.89						
Interest on Borrowed Money	1,009,767.19	3,066,765.67	6,852,230.62						
Interest on Non Member Deposits	251,898.65	740,926.73	1,450,289.67						
Annual Meeting Expenses	400.00	1,200.00	2,400.00						
Miscellaneous Operating Expenses	14,748.68	36,665.97	70,709.35						
<b>Total Operating Expenses</b>	22,582,289.97	67,046,295.82	133,456,170.55						
Total Income(Loss) From Operations	18,051,393.37	54,850,086.41	105,237,392.98						
Non-Operating Gains(Losses)									
Gain(Loss) on Investments	-	-	-						
Gain(Loss) on Disposition of Fixed Assets	10,903.13	62,330.27	85,993.60						
Gain(Loss) on Loans Sold	64,547.53	292,194.09	853,477.71						
Gain(Loss) on Hedging Instruments	(55,439.57)	171,659.71	256,062.56						
Total Non-Operating Gains(Losses)	20,011.09	526,184.07	1,195,533.87						
Total Income(Loss) Before Dividends	18,071,404.46	55,376,270.48	106,432,926.85						
		55,51 5,21 6. 10	,,						
Share Draft and Share Dividends	3,839,586.60	11,328,153.92	21,740,929.14						
Certificate Dividends	5,603,406.15	16,741,398.57	32,061,376.75						
Total Dividends	9,442,992.75	28,069,552.49	53,802,305.89						
Net Income(Loss)	8,628,411.71	27,306,717.99	52,630,620.96						

## MIDFLORIDA CREDIT UNION SUMMARY OF DELINQUENT ACCOUNTS June 30, 2024

CONSUMER LOANS:	CURRENT MONTH		PRIOR MONTH		VARIANCE	
60-179 DAYS	769	\$13,928,221	607	\$11,781,186	162	\$2,147,035
180-359 DAYS	72	\$1,387,259	77	\$1,429,359	-5	(\$42,100)
360+ DAYS	0	\$0	0	\$0	o	<i>\$0</i>
TOTAL CONSUMER LOANS	841	\$15,315,480	684	\$13,210,545	157	\$2,104,935
VISA:						
60-179 DAYS	457	\$2,541,453	425	\$2,540,557	32	\$896
180-359 DAYS	88	\$586,731	96	\$549,732	-8	\$36,999
TOTAL CREDIT CARDS	545	\$3,128,184	521	\$3,090,289	24	\$37,895
FIRST MORTGAGES:						
60-179 DAYS	8	\$3,393,217	3	\$1,276,558	5	\$2,116,659
180-359 DAYS	3	\$204,412	3	\$204,412	o	<b>\$0</b>
360+ DAYS	2	\$254,520	2	\$254,520	0	\$0
TOTAL FIRST MORTGAGE	13	\$3,852,149	8	\$1,735,490	5	\$2,116,659
SECOND MORTGAGES:						
60-179 DAYS	20	\$1,524,393	17	\$1,447,047	3	\$77,346
180-359 DAYS	5	\$528,278	4	\$102,057	1	\$426,221
360+ DAYS	6	\$343,995	6	\$343,617	0	\$378
TOTAL SECOND MORTGAGE	31	\$2,396,666	27	\$1,892,721	4	\$503,945
COMMERCIAL						
60-179 DAYS	0	\$ <i>0</i>	0	\$ <i>o</i>	0	\$0
180-359 DAYS	0	<i>\$0</i>	0	<i>\$0</i>	o	<i>\$0</i>
360+ DAYS	<u>o</u>	\$0	0	\$0	0	\$0
TOTAL COMMERCIAL:	0	\$0	0	\$0	0	\$0
SMALL BUSINESS LOANS:						
60-179 DAYS	1	\$46,331	0	\$ <i>o</i>	1	\$46,331
180-359 DAYS	0	\$ <i>o</i>	0	\$ <i>o</i>	o	\$ <i>o</i>
360+ DAYS	0	\$0	0	\$0	0	\$0
TOTAL SMALL BUSINESS LOANS:	1	\$46,331	0	\$0	1	\$46,331
06/2024 TOTALS	1431	\$24,738,810				