VERMONT FEDERAL CREDIT UNION
JUNE 30, 2026

BALANCE SHEET

ASSETS		
Loans to Members	$	897,101,129
Loans Held for Sale		1,152,313
Investments		99,378,890
Cash		101,431,870
Non-Earning Assets		41,109,409
Total Assets	$	1,140,173,611

LIABILITIES & EQUITY		
Accounts/Notes Payable	$	11,116,266
Member Deposits		1,012,286,327
Reserves & Equity		116,771,018
Total Liabilities & Equity	$	1,140,173,611

Your savings federally insured to at least $250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

INCOME STATEMENT

INCOME		This Month		Year-to-Date
Interest on Loans	$	4,307,612		25,295,604
Interest on Investments		448,994		2,504,340
Non-Interest Income		1,046,552		7,653,617
Total Income		5,803,158		35,453,561
EXPENSES				
Interest Expense		0		56,005
Dividend Expense		1,296,141		7,654,737
Compensation & Benefits		1,890,604		10,799,811
Operations & Occupancy		1,173,733		7,047,347
Other Expenses		326,333		3,411,480
Provision for Loan Loss		192,288		1,459,522
Total Expenses		4,879,099		30,428,902
Net Income	$	924,059	$	5,024,659

Unused Commitments on Lines of Credit	$199,251,961
Delinquent loans over 90 days past due	$3,410,725
Employee Pension Plan Contribution ending 06-30-2026	$467,795

I certify to the best of my knowledge and belief that these Financial Statements are true and correct and present fairly the results of operations for the period covered.

CEO