

MTCU
FINANCIAL STATEMENT
December 31, 2024

ASSETS		LIABILITIES/SAVINGS/EQUITY	
LOANS	Amount	LIABILITIES	Amount
MasterCard	\$677,664.76	Accrued Interest Payable on CD's	\$34,480.57
Share Secured Loans	\$443,648.25	Accrued Interest Payable on IRA CD's	\$1,272.95
Home Equity & First Mortgage Loans	\$29,295,401.26	Other Accrued Interest Payable	\$0.00
Auto Loans	\$34,149,019.39	Total Interest Payable	\$35,753.52
Other Loans	\$15,674,698.36		
Total Loans	\$80,240,432.02	Accounts Payable	\$959,909.23
		Line of Credit Payable - Catalyst	\$0.00
(Less) Allowance for Credit Losses on Loans	\$300,237.78	All other liabilities	\$259,866.96
Net Loans Outstanding	\$79,940,194.24	TOTAL LIABILITIES	\$1,255,529.71
Assets in the process of liquidation			
Cash	\$3,110,688.11		
INVESTMENTS		SAVINGS	
Catalyst Corporate FCU Cash Management	\$3,643,117.41	CD's	\$13,669,856.02
Catalyst Corporate FCU Tiered Account	\$3,500,000.00	CD's from other Credit Unions	\$0.00
EBA acct held at the Fed	\$0.00	Checking Accounts	\$28,261,600.80
Catalyst Corp Perpetual Contrib Capital	\$178,538.50	Money Markets	\$20,041,908.52
Investments	\$32,466,153.27	IRA'S	\$3,448,559.85
Investments in transit	\$0.00	IRA CD's	\$906,727.46
NCUSIF	\$1,214,634.71	Regular Savings	\$55,451,677.93
Total Investments	\$41,002,443.89	Total Savings/Shares/Deposits	\$121,780,330.58
OTHER ASSETS			
Land & Building-1505 N Midland Dr (net)	\$647,516.65		
Land & Building-4717 N Midkiff (net)	\$2,537,161.52		
Land & Building-3100 N Big Spring (net)	\$617,441.42		
Furniture & Equipment 1505 N Midland Dr (net)	\$725,239.87		
Landscaping (net)	\$13,221.33	EQUITY	
Building Improvements (net)	\$1,293,145.97	Regular Reserves	\$1,302,937.10
Furniture & Fixtures 4717 N Midkiff (net)	\$343,982.85	Undivided earnings	\$14,957,016.14
Furniture & Fixtures 3100 N Big Spring (net)	\$217,860.77	Investment market value adjustment	-\$2,764,775.25
Total Fixed Assets	\$6,395,570.38	Unrealized gain/loss on pension	-\$1,731,170.00
All other assets	\$4,590,352.55	Net Income (Loss)	\$239,380.89
TOTAL ASSETS	\$135,039,249.17	TOTAL LIABILITIES SAVINGS & EQUITY	\$135,039,249.17

MTCU
STATEMENT OF INCOME
December 31, 2024

OPERATING INCOME	December	Qtr. to Date	Year to Date
Interest on Loans	\$521,478.83	\$1,495,663.65	\$5,836,104.89
Interest on Credit Cards	\$5,447.27	\$16,199.82	\$67,893.87
Income from Investments	\$45,907.99	\$195,955.46	\$920,575.95
Other Investment Income	\$14,151.61	\$45,665.12	\$292,701.11
Fees and Charges Income	\$147,443.82	\$449,137.22	\$1,803,148.50
Other operating Income	\$14,731.16	\$75,004.01	\$365,390.55
Total Gross Income	\$749,160.68	\$2,277,625.28	\$9,285,814.87
OPERATING EXPENSES			
Compensation Expense	\$206,226.26	\$599,198.71	\$2,467,228.14
Employee Benefits	\$16,680.52	\$79,169.20	\$408,504.48
Travel & Conf. Expense	\$885.00	\$3,468.67	\$17,524.54
Association Dues	\$1,966.54	\$5,899.68	\$24,768.72
Office Occupancy Expense	\$47,139.06	\$135,996.26	\$532,456.96
Office Operations Expense	\$176,181.37	\$677,997.50	\$2,398,205.27
Education & Promo Expense	\$18,394.32	\$42,609.91	\$150,494.88
Loan Servicing Expense	\$71,885.28	\$199,809.32	\$749,863.21
Professional & Outside Services	\$8,864.35	\$31,590.13	\$113,428.11
Provision for Credit Losses	\$30,644.00	\$18,419.00	\$269,469.00
NCUA Stabilization	\$0.00		
Exam & Supervisory Fees	\$2,040.34	\$6,121.02	\$20,310.52
Interest on Borrowed Money	\$0.00		
Annual Meeting Expense	\$129.38	\$462.70	\$2,340.20
Misc. Operating Expense	\$515.51	\$1,337.76	\$32,965.94
Total Operating Expenses	\$581,551.93	\$1,802,079.86	\$7,187,559.97
Loss on Investments	\$0.00	\$0.00	\$0.00
Net Income (Loss)	\$167,608.75	\$475,545.42	\$2,098,254.90
Dividends on Shares	\$16,281.31	\$48,280.08	\$184,156.30
Dividends on Money Markets	\$19,362.24	\$56,615.59	\$229,934.92
Dividends on Kasasa Accounts	\$1,761.41	\$5,462.64	\$21,937.13
Interest on IRA's	\$1,682.83	\$5,029.07	\$29,131.94
IRA CD Interest	\$1,756.04	\$5,444.42	\$22,033.80
Interest on CD's	\$37,888.70	\$115,332.73	\$471,068.68
Interest on CD's from other CU's	\$0.00	\$0.00	\$0.00
Loan interest rebate	\$0.00	\$0.00	\$0.00
Total Interest & Dividend Expense	\$78,732.53	\$236,164.53	\$958,262.77
Net Income (Loss)	\$88,876.22	\$239,380.89	\$1,139,992.13
Non Operating Income	\$0.00	\$0.00	\$0.00
Gain or (loss) on assets	\$0.00	\$0.00	\$180.00
Gain or (loss) on investments	\$0.00	\$0.00	\$0.00
Net Income (Loss)	\$88,876.22	\$239,380.89	\$1,140,172.13
(Less) Req. Trans to Reserves	\$0.00	\$0.00	\$0.00
Provision for credit losses adj.	\$30,644.00	\$18,419.00	\$269,469.00
Change to Undivided Earnings	\$119,520.22	\$257,799.89	\$1,409,641.13