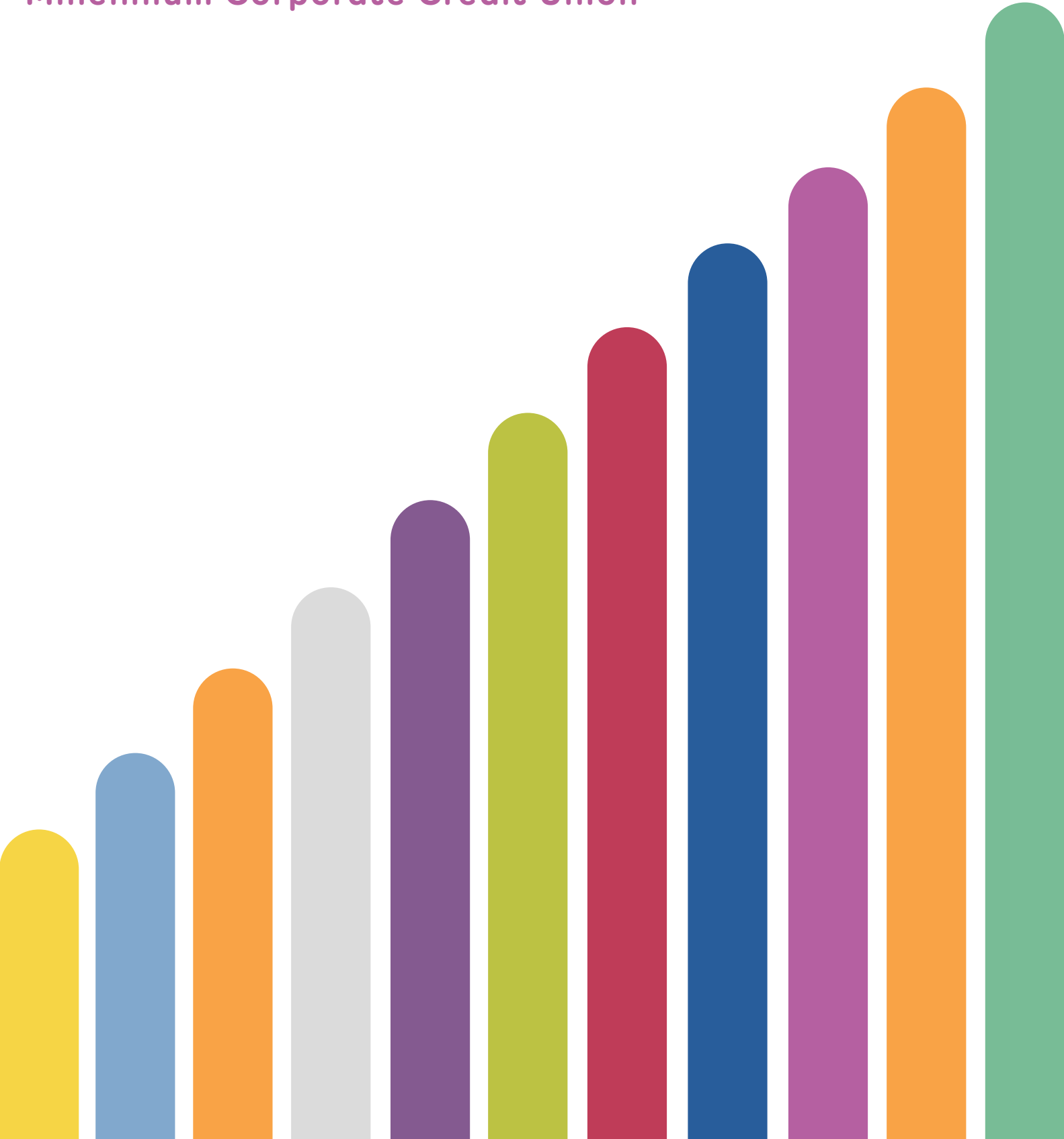


ANNUAL 20 REPORT 23

Millennium Corporate Credit Union



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PHILOSOPHY

Vision

The strategic partner of choice for credit unions.

Mission

To provide exceptional products and service to our members.

Values

Accountability

We insist on business relationships that promote accuracy & reliability. We vow to be responsive and reactive in respect to your needs.

Commitment

We are committed to the credit union system, determined to provide innovative solutions and exceptional member service.

Cooperation

We pledge to live & breathe the cooperative spirit under which we were chartered.

Enthusiasm

We strive to create a culture than exhibits a willingness & eagerness to serve.

Excellence

We pledge to exceed your expectations by providing total member satisfaction. To create the distinction between Millennium Corporate & others.

Initiative

We strive to envision the answer to questions unasked. To be entrepreneurial in spirit in our efforts to create products & services to meet the needs of credit unions.

Integrity

We vow to conduct business in a professional & honest manner, worthy of your trust.

Leadership

We strive to lead the credit union community in the delivery of financial products & services, the advancement of technology, and new business ventures.

Respect

We vow to operate in an environment respectful of ourselves, our business partners, and above all else, our member/owners.

Transparency

We commit to provide members/owners with timely, accurate, reliable information, in a manner they expect and deserve.

PEOPLE

Volunteers

Board of Directors

Tom Kjar, CHAIR

Creighton Federal Credit Union | Omaha, NE

Greg Winkler, VICE CHAIR

Azura Credit Union | Topeka, KS

Ted Underwood, SECRETARY/TREASURER

Golden Plains Credit Union | Garden City, KS

Linda Allen

Arsenal Credit Union | Arnold, MO

Michael Augustine

Frontier Community Credit Union | Leavenworth, KS

John Hageman

Montana Credit Union | Great Falls, MT

LaRae Kraemer

K-State Federal Credit Union | Manhattan, KS

Kevin Stubblefield

Metro Credit Union | Springfield, MO

Phil Weber

Central Communications Credit Union | Independence, MO

Asset Liability Committee

Kent Gleason, CHAIR

Millennium Corporate Credit Union | Wichita, KS

Sam Grove

Credit Union of America | Wichita, KS

Cyrus Malkin

Rocky Mountain Credit Union | Helena, MT

Greg Winkler

Azura Credit Union | Topeka, KS

Larry Eisenhauer

Millennium Corporate Credit Union | Wichita, KS

Brady McLeod

Millennium Corporate Credit Union | Wichita, KS

Walter Thompson

Millennium Corporate Credit Union | Wichita, KS

PEOPLE

Volunteers

Supervisory Committee

Steve Grooms, CHAIR

1st Liberty Federal Credit Union | Great Falls, MT

Chuck Bullock

Quantum Credit Union | Wichita, KS

Teri Krakowka

Southwest Montana Community Federal Credit Union | Anaconda, MT

Jay Neathery

United Consumers Credit Union | Independence, MO

Dee Schriener

Trius Federal Credit Union | Kearney, NE

Credit Committee

Gerry Veis, CHAIR

Altana Credit Union | Havre, MT

Ashley Bautista

Wichita Federal Credit Union | Wichita, KS

Kevin Brueseke

Conservation Employees' Credit Union | Jefferson City, MO

Linda Carter

MembersOwn Credit Union | Lincoln, NE

Staff

Executive Team

Larry Eisenhauer

President & CEO

Kent Gleason

Executive Vice President & COO

Brady McLeod

VP - Finance & ALM

Elizabeth Neighbors

VP - Accounting/Controller

Kip Poe

VP - Information & Technology

PEOPLE

Staff

Accounting

Nita Byrd
Accounting Analyst

Administration

Heather Seiler
Executive Assistant

AIM - Asset & Investment Management

Walter Thompson
Managing Director

Rachel Dulaney
Director of ALM Operations

Chris Hageman
Director of Investment Services

Julie Chapin
Senior Financial Analyst & St. Louis Branch Director

Jacob Cole
Financial Analyst

Tanner Goertzen
Financial Analyst

Ian Trebilcock
Financial Analyst

Ryan Younger
Financial Analyst

Compliance

Lori Domian
Compliance Officer

Information Technology

Nolan Cates
System Administrator

Neil Evans
System Administrator

Ryan Parsons
System Administrator

PEOPLE

Staff

Internal Audit

Allyson Mauldin

Internal Auditor

Item Processing

Lynette Bortrager

Director of Item Processing

Chris Zoellner

Operations & Applications Specialist

Laura Crow

Item Processing Representative

Courtney Knight

Item Processing Representative

Kristina Pershin

Data Entry Specialist

Jerry Peterson

Item Processing Representative

Dreia Watts

Item Processing Representative

Barbara Wilson

Item Processing Representative

Kale Zimbelman

Item Processing Representative

Marketing

Circe Gleeson

Marketing Director

Abbiel Hadley

Marketing & Communications Specialist

Robert Jewett

Member Engagement Representative

Ryan Nong

Member Engagement Representative

PEOPLE

Staff

Operations

Wendy Joy

Director of Operations

Lyn Hollenbeck

Operations Support Coordinator

Kasi Tellez

Operations Supervisor

Ashley Bell

Account Specialist

Sandy Bladdick

Account Specialist

Marilyn Lee

Account Specialist

Loretta Nettleton

Account Specialist

Melissa Secrest

Account Specialist

Anna Webster

Account Specialist

REPORTS

Chairman & President

In 2023, Millennium Corporate celebrated its 72nd anniversary. 72 years providing credit unions' product, service, and liquidity solutions necessary to support their members, all from a like-minded, like-governed financial partner. Throughout the years our members continue to reaffirm the need and desire for a viable member-owned financial cooperative and we continue to answer the call.

In April 2023, after two years of multiple distributions from the U.S. Central Asset Management Estate (AME), Millennium Corporate followed the board approved distribution plan returning all member credit union capital extinguished during the financial crisis – a payout of over \$26 million – an event worthy of celebrating.

Millennium Corporate purchased the Heartland Credit Union Association (HCUA) Item Processing business in August 2022. It was important to you, and thus to us, that ownership remain with the members. As Millennium Corporate has similar ownership there is no better home for the Item Processing service than with you through us. From the beginning, we knew program enhancements and system modernization improvements were necessary and got to work straight away to address them. A 3-phase plan was developed and deployed with Phase 1 and 2 completed in October 2023 and January 2024, respectively, uniting program users on the same state-of-the-art deposit platform. Phase 3, enhancement of the inclearings system, will occur later in 2024. It was a lot for program users to undergo an ownership transition and system modernization initiative in such a brief period. To demonstrate our appreciation of their continued patronage, we rebated \$118,000 in item processing fees to program users in 2023. Rebates continued into 2024 and to date we have returned \$170,000 in fees to Item Processing clients. We send our sincere appreciation to your staff for prioritizing this initiative, making themselves available for our team.

Like you, we expect much of our team. Our team is not only our staff, who are some of the hardest working people in the industry, but also the many board members and volunteers that donate their time and expertise to ensure Millennium Corporate is not only compliant, but successful, responsibly run, transparent, committed, and relevant. Together we work toward that end, living and breathing the cooperative spirit. You deserve nothing less and the Millennium Corporate team earns our respect and appreciation daily for all they do for you.

Our team also includes our strategic partners- local and federal trade associations, business partners and vendors who collaborate with us to deliver reliable, trusted services; the Corporate Credit Union Alliance working with Millennium Corporate to promote corporate credit union initiatives; our credit union service organizations – Primary Financial (SimpliCD), CU Investment Solutions, LLC, and CU Business Group - and you, our member/owners. Each plays a significant role, each worthy of recognition as a vital spoke in the wheel that is the credit union industry.

Strategically, the Millennium Corporate staff meet quarterly with our strategic planning consultant to address identified goals and objectives that continue to move our organization forward. Board members and volunteers gather annually with management and our strategic consultant to monitor progress and direct activities. Between sessions, we are working to build solutions that serve your ever-evolving needs. One way we are doing this is through the development of a FinTech & Innovation Committee comprised of Millennium Corporate and member credit union staff who focus on what innovation looks like in the industry and how we harness it to better serve our members.

REPORTS

Chairman & President

Cooperatively, we worked with the Federal Reserve Bank (FRB) to pilot FedNow, their instant payment solution that launched in July 2023. Millennium Corporate along with fifty-six other financial institutions and service providers were identified as “early adopters” having completed formal FedNow testing and certification before launch. Efforts continue with the FRB and our payments partner, Juniper Payments, as we work to deliver a FedNow solution to members.

Connectively, we expanded our Annual Meeting and lowered the fee making attendance more affordable, we surveyed members about their service and expectations and earned an incredible Net Promoter Score of 80, we showed up in support of our trade association partners to raise funds, educate, and learn, we brought the economy to the masses with free quarterly webinars hosted by Dr. Elliot Eisenberg, our friend and economic expert, and we Nosh’d & Network’d at our new lunch peer discussion events that brought credit unions together to learn and share. 2023 was an incredible year of reflection and growth.

In the most simplistic terms, our job at Millennium Corporate is to keep ahead of the curve. If we keep investment rates competitive and loan rates fair, the product and service costs reasonable, we improve transactional efficiencies, and keep our members happy, then we are doing right by our members.

Our ever-evolving partnership is truly valued at Millennium Corporate. We’re excited for our future.

Tom Kjar | Board Chair

Larry Eisenhauer | President/CEO

REPORTS

Treasurer

After three straight years of adopting a revised budget due to unforeseen events, Millennium Corporate started and finished 2023 with its original budget.

Millennium Corporate ended 2023 with Total Assets of \$1,287,261,055, an increase of \$120,073,425 over year-end 2022 assets. December 2023 DANA (daily average net assets) was \$1,025,201,280, above budget by \$75.2 million or 7.3%, an increase of \$55 million or 5.4% compared to 2022. The 12-month moving daily average net assets (MDANA) of \$910,888,373 was slightly higher than the previous month's MDANA and \$139.5 million lower than budgeted.

The Retained Earnings Ratio (which is undivided earnings, excluding allowance for loan and lease losses account, accumulated unrealized gains and losses on available for sale securities, or other comprehensive income items divided by MDANA) at the end of December was 8.537%, slightly above the previous month's 8.527% and higher than the budgeted amount of 7.164%. The year-end Tier 1 Capital Ratio was 14.213%, above budget by 2.145%. With the Tier 1 Capital Ratio above 5.0%, Millennium Corporate is considered a "Well Capitalized" corporate credit union per NCUA Reg. 704.4. Total Retained Earnings ended the year at \$77,763,905, up from \$59,605,732 in December 2022.

As previously stated, on-balance sheet assets at the end of December 2023 were \$1,287,261,055. Off-balance sheet assets at year-end were \$1,759,002,752, equating to Total Managed Assets of \$3,046,263,807.

December month-end Net Income was \$479,234 which contributed to Total 2023 Net Income of \$18,158,173. Significant contributors to Net Income include above budget Interest Income of \$1,880,446 due to the positive impact of our floating-rate investments in a rising rate environment, under budget Item Processing Direct Expenses by \$288,372, unbudgeted Item Processing rebates to program users to demonstrate our commitment to modernizing the Item Processing platform, along with the payments to Millennium Corporate from the U.S. Central Credit Union Asset Management Estate of \$6,548,944 in March, and \$4,367,166 in September. All but \$1,273,982, which was paid to members in the final reimbursement payment of extinguished capital, was recognized as income.

Perpetual Contributed Capital dividends to members included a 10% bonus rate for December and equaled \$3,263,541 for the year. All other dividends paid on share certificates and accounts totaled \$30,284,449 for 2023. Non-interest income exceeded \$7 million for the first time ever as product usage for Item Processing income was included for a full year and other services experienced growth in users. The 2023 Return on Assets (ROA) was 1.993%.

Financially, Millennium Corporate is well positioned, as well as Well Capitalized, to serve members in the coming years. Please refer to the audit for additional financial reporting and details.

Ted Underwood | Secretary/Treasurer

REPORTS

Asset Liability Committee

The Millennium Corporate Asset Liability Committee is comprised of senior Millennium Corporate staff and volunteer credit union employees with years of credit union finance experience. This Committee gathers monthly to perform their duties that include monitoring interest rate risk, liquidity risk, investment activity, member behavior and trends, economic activity, and market conditions. Net Economic Value or NEV is also monitored monthly. NEV shocks the balance sheet in multiple scenarios, from a decrease of 300 basis points (bp) to the opposite, a 300bp increase. In the current rate environment, we obtain a great view of the impact of rate changes unlike previous years when rates were at or near zero. Millennium Corporate's NEV is well within regulatory allowance. The Federal Open Market Committee raised rates four times in 2023 and the market is factoring in decreases later in 2024.

The U.S. Central Asset Management Estate (USC AME) that began making distributions to claim holders in 2021, continued to make distributions throughout 2022 and 2023. The fifth distribution that occurred in April 2023 allowed Millennium Corporate to return all member credit union extinguished capital completing a \$26 million payback, an initiative that took over 10 years to complete. A sixth distribution in September 2023 returned funds solely to Millennium Corporate, a 25.8% distribution of \$4,367,166. Any further distributions will remain with Millennium Corporate as all members have been made whole.

This Committee also oversees the many financial products offered by Millennium Corporate. Those include, CECLution, the current expected credit losses (CECL) solution we brought to market in conjunction with Catalyst Corporate FCU in late 2021 that 34 credit unions rely on for calculating CECL. ISI or CU Investment Solutions, LLC, our credit union service organization (CUSO) that provides brokerage services through registered representatives who serve as dual employees of Millennium Corporate and ISI, several of our Asset & Investment Management (AIM) employees, saw activity continue to slow as liquidity remained tight throughout 2023. Forty-three marketable security trades were completed in the year. 259 members contract with Millennium Corporate for SimpliCD, a simplified custodial Certificate of Deposit (CD) tool for investing with other credit unions and banks nationwide. Outstanding SimpliCD investment balances at year-end were \$534,811,000. SimpliCD issuance, the tool used to garner non-member deposits when liquidity is needed, as it was for many members last year, ended 2023 with 20 active users and outstanding balances of \$159,918,000. In August 2022, immediately following the Item Processing purchase, the Committee also began monitoring item processing volume for Inclearings, Returns, and Remote Deposit Capture.

Liquidity, and the lack of, was of major concern to many member credit unions and financial institutions in 2023. Hearing the call, AIM created their solution, the Liquidity Stress Test, that allowed credit unions to simulate the impacts to a credit unions funding strategy and contingency funding plan under different stressed environments. Members signed on to this new service late in the year.

With the aforementioned tighter liquidity, investment activity reviewed by the Committee was less than 2022 but still included the review of \$52.4 million in purchases and \$86 million in maturities. Average purchase and maturity activity over the last three years were \$130 million and \$60 million, respectively.

As of November 2022, Millennium Corporate has access to the Federal Reserve

REPORTS

Asset Liability Committee

Bank Discount Window for borrowing as we requested our bankers' bank exemption be waived from reserve requirements under the FRB's Regulation D. Millennium Corporate also has a line with the Federal Home Loan Bank. Borrowing with the FHLB occurred early in 2023 and strategically throughout the year. No borrowings occurred with the FRB.

Members benefited from Perpetual Contributed Capital (PCC), Membership Deposit Shares (MDS), and overnight Managed Liquidity Shares (MLS) accounts paying some of the best rates in the market. In December, Millennium Corporate paid above market rates of 10% on PCC balances and 9.75% on non-capitalized MDS funds, an additional \$165,000 in dividend payouts to members.

The Asset Liability Committee takes their responsibilities seriously and works to ensure the financial stability and continued strength of Millennium Corporate. As always, thank you for the opportunity to serve you. We appreciate your business and loyalty.

Kent Gleason | Committee Chair

REPORTS

Supervisory Committee

The Millennium Corporate Supervisory Committee responsibilities include oversight of regulatory exams, audits – internal and external – and risk assessments to ensure compliance with all applicable laws and regulations. Annually, the Committee and management analyze and prioritize areas of focus based upon the greatest risk to the Corporate.

The Enterprise Risk Management Committee (ERM), comprised of management and an outside ERM expert, also monitors risk across the entire organization and has been doing so since 2013. The residual risk the Corporate assumes, as a percentage of Retained Earnings (RE), has decreased over time, due to the increase in RE and risk management practices, and currently sits at 4.67%, a level the ERM Committee has deemed appropriate and manageable.

Committee oversight in 2023 included the following Internal Audits (IA), Risk Assessments (RA) & Testing Exercises (TE)-

- ACH **RA**
- ACH Recovery **TE**
- Authority Level Review
- Authority Level **IA**
- Bank Secrecy Act (BSA) **RA**
- coreConnect Security **IA**
- Convera **RA**
- Centurion Remote Data **TE**
- Electronic Advanced Return Item Notification Systems (EARNIS) **RA**
- Fidelity Information Services, LLC (FIS) **RA**
- Item Processing **IA**
- Information Security Program Policy **IA**
- Investment Post Purchase **IA**
- Investment Reconciliation **IA**
- Jack Henry **RA**
- Juniper Payments (PSCU) **RA**
- Liquidity **IA**
- My CU Services **RA**
- Operations Recovery **TE**
- Phone System Security **TE**
- Safekeeping **RA**
- Vendor Management **IA** & Addendum
- Viewpointe **RA**
- Wire Callback **RA** Review
- Wire Transfer **RA**

The purchase of the Item Processing service in 2022 expanded our list of business partners thus increasing the list of vendors who require Risk Assessments and analysis. Many of the entities making their initial appearance on the aforementioned list are new Item Processing partners, such as FIS (Fidelity Information Systems) and Viewpointe.

External Audits and Regulatory Exams of 2023 include-

- Annual Financial Statement Audit – J. Tenbrink & Associates (JTA) | 2nd year of 5-year contract
- ACH Compliance Audit – JTA
- BSA Audit – JTA

REPORTS

Supervisory Committee

- Information Technology Audit – TraceSecurity
 - External Penetration
 - Smishing
 - Vishing
- Regulatory Examination – Kansas Department of Credit Union (KDCU) & the National Credit Union Administration (NCUA)
- Excess Balance Account Agent Compliance – Federal Reserve Bank (FRB)

The Committee oversees all audits, reviews, assessments, and tests to provide members confidence that their investment with Millennium Corporate is secure. Based upon the review of all independent auditors, accountants, and regulators, the Committee believes, to the best of their ability, Millennium Corporate is in compliance with all credit union regulations.

Steve Grooms | Committee Chair

REPORTS

Credit Committee

Credit union loan balances continued their growth that started in 2022, progressing throughout most of 2023, peaking in June at \$97 million as liquidity management became a major issue of concern for financial institutions. Three bank failures occurred in March 2023, including Silicon Valley Bank, the second largest bank failure in U.S. history and the National Credit Union Administration (NCUA) released, "The Importance of Contingency Funding Plans" sharing their expectations that all depository institutions maintain actionable funding plans that consider a range of possible liquidity stress scenarios. In 2023, fifty-four credit unions requested increases to their Millennium Corporate Line-of-Credit (LOC) to ensure adequate funding was available should they experience liquidity concerns. 2023 ended with 232 LOCs outstanding to member credit unions to the tune of \$1,414,164,097, an increase of \$240,782,000 over 2022.

Average loan balances fluctuated between \$50-\$100 million throughout the year and ended 2023 on the downward slide with the two lowest levels of member loan balances in November (\$53.8M) and December (\$56.4M). The Credit Committee monitored this activity as well as performed semi-annual reviews of net worth, ran annual creditworthiness analysis on all lines-of-credit (LOCs), monitored cash flows and LOC funding, and worked with credit unions to manage their LOC requests and access.

The Millennium Corporate Credit Committee is tasked with monitoring liquidity trends and needs, oversight of a thorough creditworthiness process to ensure members have access to appropriate liquidity to manage their business in all market conditions, identifying process improvements in their creditworthiness analysis, and recommending policy revisions to the board that enhance operations and ensure we remain the primary liquidity provider for our member credit unions.

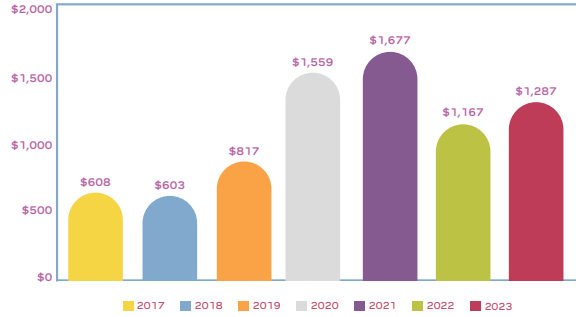
The Committee and Corporate focus on providing reliable, flexible, and affordable liquidity options that go beyond overnight settlement loans. Multiple liquidity options are available to members as well as SimpliCD Issuance, a service that helps credit unions raise liquidity with the issuance of non-member deposits. 2023 SimpliCD Issuance activity reached \$159.9 million with 20 credit union users in December.

The Committee, Millennium Corporate loan officers, and support staff work to make sure our liquidity offerings meet the needs of our credit union members. Thank you to everyone who works to manage and deliver this service as well as to those who rely upon it, Millennium Corporate members.

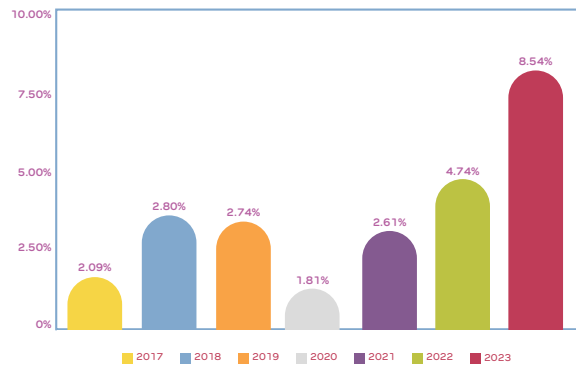
Gerry Veis | Committee Chair

DATA

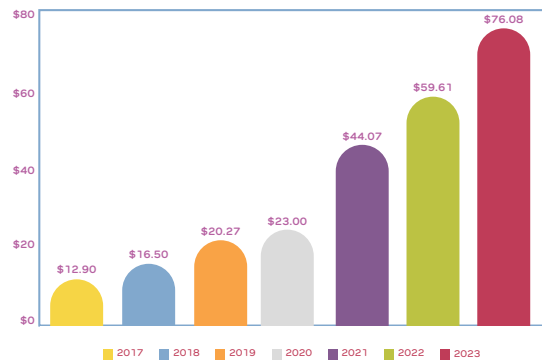
Total Assets | Millions



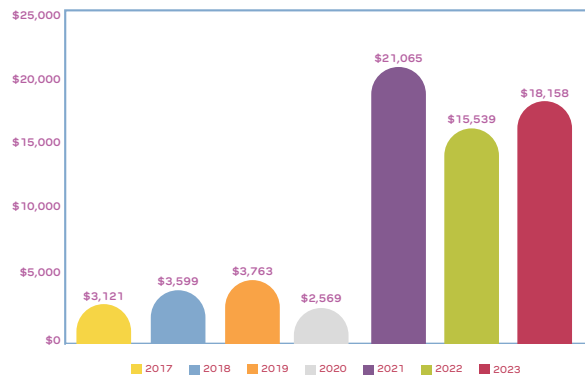
Retained Earnings | Ratio



Retained Earnings Dollars | Millions

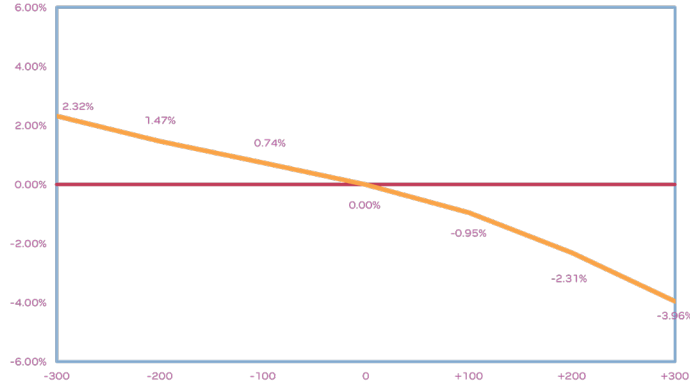


Net Income | Thousands

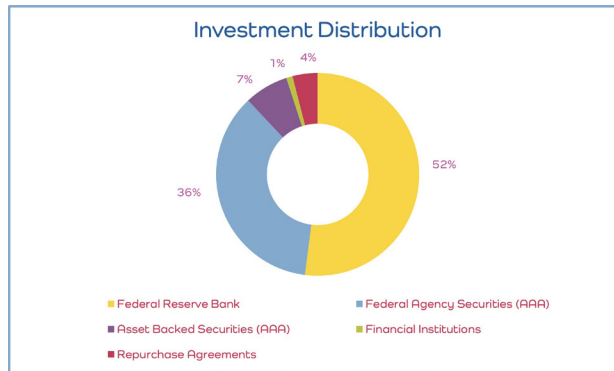


DATA

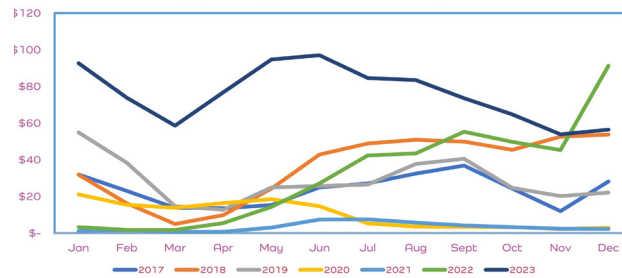
NEV % Change | 12.31.2023



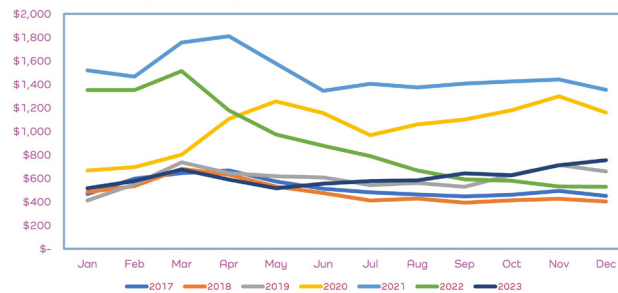
Investment Distribution



Average Daily Loan Balances | Millions



Average Overnight Investment Balances | Millions



MANAGEMENT STATEMENTS

Statement of Management's Responsibilities

The management of Millennium Corporate Credit Union (Millennium Corporate) is responsible for preparing Millennium Corporate's financial statements in accordance with generally accepted accounting principles, except for the classification of members' accounts as discussed below; for establishing and maintaining an adequate internal control structure and procedures for financial reporting, including controls over the preparation of regulatory financial reports in accordance with the instructions for the NCUA 5310 - Corporate Credit Union Call Report; and for complying with Federal and, as applicable, State laws and regulation pertaining to affiliate transactions, legal lending limits, loans to insiders, restrictions on capital and share dividends and regulatory reporting that meets full and fair disclosure.

Millennium Corporate Credit Union



Larry D. Eisenhauer
President/CEO



Kent R. Gleason
Executive Vice President/COO



Elizabeth C. Neighbors CPA, CGMA
Vice President - Accounting/Controller

March 1, 2024

MANAGEMENT STATEMENTS

Statement of Management Assessment of Internal Controls Over Financial Reporting

Millennium Corporate Credit Union (Millennium Corporate) internal controls over financial reporting is a process effected by those charged with governance, management, and other personnel, designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of reliable financial statements in accordance with accounting principles generally accepted in the United States of America and financial statements for regulatory reporting purposes, i.e., NCUA 5310 - Corporate Credit Union Call Reports. Millennium Corporate's internal controls over financial reporting includes those policies and procedures that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of Millennium Corporate; (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with accounting principles generally accepted in the United States of America and financial statements for regulatory purposes, and that receipts and expenditures of Millennium Corporate are being made only in accordance with authorizations of management and directors of Millennium Corporate; and (3) provide reasonable assurance regarding prevention, or timely detection and correction of unauthorized acquisition, use, or disposition of Millennium Corporate's assets that could have a material effect on the financial statements.

Because of its inherent limitations, internal controls over financial reporting may not prevent, or detect and correct misstatements. Also, projections of any evaluation of effectiveness to future periods are subject to risk that controls may become inadequate because of changes in conditions, or that the degree of compliance with policies and procedures may deteriorate.

Management is responsible for establishing and maintaining effective internal controls over financial reporting including controls over the preparation of regulatory financial statements. Management assessed the effectiveness of Millennium Corporate's internal controls over financial reporting, including controls over the preparation of regulatory financial statements in accordance with the instructions for the NCUA 5310 - Corporate Credit Union Call Report, as of December 31, 2023, based on the framework set forth by the Committee of Sponsoring Organizations of the Treadway Commission in "Internal Controls - Integrated Framework".

MANAGEMENT STATEMENTS

Based upon its assessment, management has concluded that, as of December 31, 2023, Millennium Corporate's internal controls over financial reporting, including controls over the preparation of Sponsoring Organizations of the Treadway Commission in "Internal Controls - Integrated Framework". Based upon its assessment, management has concluded that, as of December 31, 2023, Millennium Corporate's internal controls over financial reporting, including controls over the preparation of regulatory financial statements in accordance with the instructions for the NCUA 5310 - Corporate Credit Union Call Report, is effective based on the criteria established in "Internal Control - Integrated Framework".

Millennium Corporate Credit Union


Larry D. Eisenhauer
President/CEO


Kent R. Gleason
Executive Vice President/COO


Elizabeth C. Neighbors CPA, CGMA
Vice President - Accounting/Controller

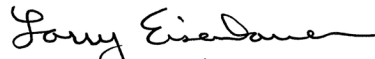
March 1, 2024

MANAGEMENT STATEMENTS

Management's Assessment of Compliance Report

The management of Millennium Corporate Credit Union (Millennium Corporate) has assessed Millennium Corporate's compliance with the Federal and State laws and regulations pertaining to affiliate transactions, legal lending limits, loans to insiders, restrictions on capital and share dividends and regulatory reporting that meets full and fair disclosure during the year that ended on December 31, 2023. Based upon its assessment, management has concluded that Millennium Corporate complied with the Federal and State laws and regulations pertaining to affiliate transactions, legal lending limits, loans to insiders, restrictions on capital and share dividends and regulatory reporting that meets full and fair disclosure during the year that ended December 31, 2023.

Millennium Corporate Credit Union



Larry D. Eisenhauer
President/CEO



Kent R. Gleason
Executive Vice President/COO



Elizabeth C. Neighbors CPA, CGMA
Vice President - Accounting/Controller

March 1, 2024

Millennium

C O R P O R A T E C R E D I T U N I O N

8615 West Frazier Lane | Wichita, Kansas
millenniumcorporate.org