

FINANCIAL report

APRIL 2026



Millennium
CORPORATE CREDIT UNION

Statement of Financial Condition

APRIL 30, 2026

MILLENNIUM CORPORATE CREDIT UNION
STATEMENT OF FINANCIAL CONDITION
April 30, 2026

| ASSETS | | April 30, 2026 | March 31, 2026 | April 30, 2025 |
|------------------------------------------|--------------|-------------------------|-------------------------|-------------------------|
| CASH | | 17,143,690.78 | 66,399,530.68 | 19,306,868.47 |
| INTEREST BEARING DEPOSITS -- FRB | | 1,275,279,577.32 | 1,391,085,865.30 | 1,111,127,815.49 |
| CERTIFICATES OF DEPOSITS | | 200,000.00 | 200,000.00 | 200,000.00 |
| LOANS | | | | |
| DEMAND | | 1,489,331.22 | 226,328.35 | 1,757,677.39 |
| FIXED RATE TERM LOANS | | - | - | - |
| TOTAL LOANS | | 1,489,331.22 | 226,328.35 | 1,757,677.39 |
| INVESTMENTS | | | | |
| MARKETABLE SECURITIES | | 1,085,447,309.58 | 1,068,700,166.27 | 852,154,843.61 |
| FAS 115 MTM VALUATION * | | (11,541,412.51) | (10,508,275.61) | (9,409,005.67) |
| | | 1,073,905,897.07 | 1,058,191,890.66 | 842,745,837.94 |
| OTHER INVESTMENTS | | 25,906,600.00 | 25,906,600.00 | 50,907,700.00 |
| TOTAL INVESTMENTS | | 1,099,812,497.07 | 1,084,098,490.66 | 893,653,537.94 |
| FIXED ASSETS | | | | |
| | COST | ACCUM DEPR | | |
| LAND | 92,431.55 | - | 92,431.55 | 92,431.55 |
| BUILDINGS & IMPROVEMENTS | 1,640,199.31 | (933,283.99) | 706,915.32 | 773,703.94 |
| DATA PROC EQUIP | 821,852.22 | (706,548.90) | 115,303.32 | 147,583.12 |
| FURN & FIXTURES | 936,215.01 | (766,832.54) | 169,382.47 | 265,168.59 |
| RIGHT OF USE ASSET -- STL & IP OFFICE | 476,898.75 | (302,448.39) | 174,450.36 | 238,846.08 |
| TOTAL FIXED ASSETS | 3,967,596.84 | (2,709,113.82) | 1,258,483.02 | 1,517,733.28 |
| NCUSIF DEPOSIT | | 607,197.03 | 596,075.25 | 580,318.94 |
| ACCRUED INTEREST REC - INVESTMENTS | | 3,522,927.16 | 5,283,738.98 | 5,021,442.14 |
| ACCRUED INTEREST REC - LOANS | | 173.42 | 26.35 | (1,002.22) |
| OTHER ASSETS | | | | |
| ACCOUNTS / COMMISSIONS RECEIVABLE | | 4,055,735.82 | 3,084,179.49 | 6,020,859.05 |
| PREPAID EXP | | 660,878.28 | 701,930.28 | 578,712.07 |
| TOTAL OTHER ASSETS | | 4,716,614.10 | 3,786,109.77 | 6,599,571.12 |
| INVESTMENT IN CUSO | | 3,369,030.00 | 3,367,909.00 | 2,858,302.00 |
| TOTAL ASSETS | | 2,407,399,521.12 | 2,556,329,156.88 | 2,042,622,264.55 |
| LIABILITIES AND EQUITY | | | | |
| LIABILITIES: | | | | |
| OTHER BORROWINGS | | - | - | - |
| ACCRUED DIVIDEND & INTEREST PAYABLE | | 7,089,612.48 | 7,452,372.73 | 7,299,628.15 |
| ACCRUED EXPENSES | | 903,420.45 | 862,475.88 | 416,634.13 |
| OTHER LIABILITIES & CREDITS | | 355,470.43 | 322,212.04 | 381,289.14 |
| TOTAL LIABILITIES | | 8,348,503.36 | 8,637,060.65 | 8,097,551.42 |
| SHARES: | | | | |
| REGULAR SHARES | | 178,110,045.52 | 192,780,035.14 | 196,094,957.54 |
| SHARE CERTIFICATES | | 232,670,381.24 | 222,491,136.61 | 218,245,379.93 |
| MANAGED LIQUIDITY SHARES | | 1,845,949,955.47 | 1,989,573,201.78 | 1,483,726,894.52 |
| MEMBERSHIP SHARES | | 5,219,243.37 | 5,219,243.37 | 4,219,243.37 |
| TOTAL SHARES | | 2,262,009,625.60 | 2,410,063,616.90 | 1,902,286,475.36 |
| EQUITY: | | | | |
| RETAINED EARNINGS | | 94,048,929.15 | 93,602,879.42 | 87,324,364.92 |
| PERPETUAL CONTRIBUTED CAPITAL | | 54,533,875.52 | 54,533,875.52 | 54,322,878.52 |
| TOTAL CAPITAL | | 148,582,804.67 | 148,136,754.94 | 141,647,243.44 |
| ACCUMULATED OTHER COMPREHENSIVE INCOME * | | (11,541,412.51) | (10,508,275.61) | (9,409,005.67) |
| TOTAL EQUITY | | 137,041,392.16 | 137,628,479.33 | 132,238,237.77 |
| TOTAL LIABILITIES & EQUITY | | 2,407,399,521.12 | 2,556,329,156.88 | 2,042,622,264.55 |

Comparative Income Statement

For the Period Ended APRIL 30, 2026

MILLENNIUM CORPORATE CREDIT UNION
COMPARATIVE INCOME STATEMENT
FOR THE PERIOD ENDED APRIL 30, 2026

| | CURRENT MONTH | PRIOR MONTH | CURRENT vs PRIOR | | YTD CURRENT MONTH | YTD SAME MONTH LAST YEAR | YTD CURRENT vs YTD LAST YEAR | |
|-----------------------------------------------------------------|----------------------|----------------------|---------------------|---------------|----------------------|--------------------------|------------------------------|---------------|
| | | | \$ DIFFERENCE | % DIFFERENCE | | | \$ DIFFERENCE | % DIFFERENCE |
| INTEREST INCOME: | | | | | | | | |
| Interest Bearing Deposits -- FRB & Other Financial Institutions | 4,344,079.92 | 4,653,273.33 | (309,193.41) | -6.6% | 15,520,057.32 | 15,805,310.38 | (285,253.06) | -1.8% |
| Certificates of Deposit | 545.37 | 84.93 | 460.44 | 542.1% | 1,265.44 | 1,265.45 | (0.01) | 0.0% |
| Repurchase Agreements Income | 82,291.75 | 85,034.81 | (2,743.06) | -3.2% | 329,166.99 | 750,823.76 | (421,656.77) | -56.2% |
| Marketable Securities | 3,594,110.22 | 3,675,574.08 | (81,463.86) | -2.2% | 14,534,536.63 | 12,584,464.35 | 1,950,072.28 | 15.5% |
| Dividends on FHLB Stock | - | 6,709.46 | (6,709.46) | -100.0% | 6,709.46 | 7,854.26 | (1,144.80) | -14.6% |
| Dividends on CLF Stock | - | - | - | - | - | - | - | - |
| Loans | 4,243.66 | 2,417.18 | 1,826.48 | 75.6% | 10,508.24 | 120,371.56 | (109,863.32) | -91.3% |
| Earnings on Excess Balance Account | 428,384.87 | 337,253.17 | 91,131.70 | 27.0% | 1,711,714.09 | 738,072.77 | 973,641.32 | 131.9% |
| Total Interest Income | 8,453,655.79 | 8,760,346.96 | (306,691.17) | -3.5% | 32,113,958.17 | 30,008,162.53 | 2,105,795.64 | 7.0% |
| INTEREST EXPENSE: | | | | | | | | |
| Regular Shares | 107,717.69 | 127,126.34 | (19,408.65) | -15.3% | 464,923.30 | 415,546.51 | 49,376.79 | 11.9% |
| Managed Liquidity Shares | 6,018,371.88 | 6,378,040.07 | (359,668.19) | -5.6% | 22,270,014.08 | 21,320,692.06 | 949,322.02 | 4.5% |
| Shares Certificates | 744,846.70 | 718,147.97 | 26,698.73 | 3.7% | 2,803,738.33 | 2,690,187.54 | 113,550.79 | 4.2% |
| Membership Shares | 19,304.09 | 19,947.52 | (643.43) | -3.2% | 77,216.18 | 69,275.08 | 7,941.10 | 11.5% |
| FHLB & FRB LOC Advance | 10.27 | 10.78 | (0.51) | -4.7% | 21.05 | - | 21.05 | - |
| EBA Member Interest Expense | 434,252.95 | 341,872.71 | 92,380.24 | 27.0% | 1,735,138.73 | 741,213.01 | 993,925.72 | 134.1% |
| Total Interest Expense | 7,324,503.58 | 7,585,145.39 | (260,641.81) | -3.4% | 27,351,051.67 | 25,236,914.20 | 2,114,137.47 | 8.4% |
| NET INTEREST INCOME | 1,129,152.21 | 1,175,201.57 | (46,049.36) | -3.9% | 4,762,906.50 | 4,771,248.33 | (8,341.83) | -0.2% |
| NONINTEREST INCOME: | | | | | | | | |
| AIM Income | 45,415.40 | 61,915.71 | (16,500.31) | -26.6% | 192,770.86 | 172,763.24 | 20,007.62 | 11.6% |
| Financial Services | 436,153.28 | 406,734.97 | 29,418.31 | 7.2% | 1,674,628.08 | 1,553,781.29 | 120,846.79 | 7.8% |
| Item Processing Income | 125,223.34 | 112,232.43 | 12,990.91 | 11.6% | 475,404.73 | 472,742.41 | 2,662.32 | 0.6% |
| Commission Income | 91,627.96 | 73,846.70 | 17,781.26 | 24.1% | 284,256.97 | 178,811.08 | 105,445.89 | 59.0% |
| Other Noninterest Income | 20,732.95 | 5,239.15 | 15,493.80 | 295.7% | 45,946.05 | 27,008.00 | 18,938.05 | 70.1% |
| TOTAL NONINTEREST INCOME | 719,152.93 | 659,968.96 | 59,183.97 | 9.0% | 2,673,006.69 | 2,405,106.02 | 267,900.67 | 11.1% |
| TOTAL OPERATING INCOME | 1,848,305.14 | 1,835,170.53 | 13,134.61 | 0.7% | 7,435,913.19 | 7,176,354.35 | 259,558.84 | 3.6% |
| OPERATING EXPENSES: | | | | | | | | |
| Salaries | 378,871.89 | 346,013.77 | 32,858.12 | 9.5% | 1,640,485.89 | 1,292,343.85 | 348,142.04 | 26.9% |
| Employee Benefits | 81,168.67 | 99,178.96 | (18,010.29) | -18.2% | 372,500.04 | 310,203.92 | 62,296.12 | 20.1% |
| Financial Services | 288,219.88 | 278,771.39 | 9,448.49 | 3.4% | 1,111,525.78 | 986,763.53 | 124,762.25 | 12.6% |
| Item Processing Direct Expenses | 58,904.92 | 60,889.48 | (1,984.56) | -3.3% | 238,191.85 | 229,366.14 | 8,825.71 | 3.8% |
| Data Processing | 43,493.50 | 43,074.39 | 419.11 | 1.0% | 172,673.72 | 167,482.48 | 5,191.24 | 3.1% |
| Professional Services | 93,690.92 | 82,402.45 | 11,288.47 | 13.7% | 366,185.59 | 279,639.79 | 86,545.80 | 30.9% |
| Supervisory / Exam Expense | 1,000.00 | 1,000.00 | - | 0.0% | 4,000.00 | 4,000.00 | - | 0.0% |
| Office Occupancy | 22,603.37 | 21,967.63 | 635.74 | 2.9% | 91,806.90 | 108,352.41 | (16,545.51) | -15.3% |
| Office Operations | 26,721.51 | 24,611.28 | 2,110.23 | 8.6% | 33,961.18 | 103,965.08 | (70,003.90) | -67.3% |
| Insurance | 11,609.00 | 11,609.00 | - | 0.0% | 46,424.12 | 40,729.50 | 5,694.62 | 14.0% |
| Depreciation | 14,459.50 | 15,077.76 | (618.26) | -4.1% | 60,088.75 | 63,983.24 | (3,894.49) | -6.1% |
| Financial Institutions Service Charges | 18,021.63 | 16,808.35 | 1,213.28 | 7.2% | 72,561.77 | 70,800.22 | 1,761.55 | 2.5% |
| Travel & Conferences | 34,173.67 | 22,126.78 | 12,046.89 | 54.4% | 80,882.29 | 71,341.47 | 9,540.82 | 13.4% |
| Investment Advisory Support | 10,103.06 | 10,163.21 | (60.15) | -0.6% | 40,172.69 | 40,059.74 | 112.95 | 0.3% |
| ISI Investment ALM Fee | - | - | - | - | - | 4,166.00 | (4,166.00) | -100.0% |
| Promotion & Advertising | 40,054.25 | 10,467.44 | 29,586.81 | 282.7% | 71,943.66 | 67,818.53 | 4,125.13 | 6.1% |
| Volunteer Meetings | 544.30 | 25,669.88 | (25,125.58) | -97.9% | 80,621.50 | 41,740.51 | 38,880.99 | 93.1% |
| Other Expenses | 66,820.37 | 39,215.73 | 27,604.64 | 70.4% | 216,721.80 | 164,228.03 | 52,493.77 | 32.0% |
| TOTAL OPERATING EXPENSE | 1,190,460.44 | 1,109,047.50 | 81,412.94 | 7.3% | 4,700,747.53 | 4,046,984.44 | 653,763.09 | 16.2% |
| Income From CUSO | 1,121.00 | (1,638.00) | 2,759.00 | - | 1,584.00 | 6,485.00 | (4,901.00) | -75.6% |
| Gains / Losses | - | - | - | - | - | - | - | - |
| Gains / Losses on Disposition of Marketable Securities | - | - | - | - | - | - | - | - |
| | 1,121.00 | (1,638.00) | 2,759.00 | | 1,584.00 | 6,485.00 | (4,901.00) | -75.6% |
| NET INCOME BEFORE PCC DIVIDENDS | 658,965.70 | 724,485.03 | (65,519.33) | -9.0% | 2,736,749.66 | 3,135,854.91 | (399,105.25) | -12.7% |
| US Central Estate Asset Mgmt Repayments | - | - | - | - | - | - | - | - |
| IP Rebate / Special Distributions to Member CU | - | - | - | - | - | - | - | - |
| PCC Dividends | 212,915.97 | 220,003.11 | (7,087.14) | -3.2% | 851,305.11 | 982,282.48 | (130,977.37) | -13.3% |
| NET ADDITIONS TO UNDIVIDED EARNINGS | 446,049.73 | 504,481.92 | (58,432.19) | -11.6% | 1,885,444.55 | 2,153,572.43 | (268,127.88) | -12.5% |
| MOVING DAILY AVERAGE NET ASSETS (MDANA) | 2,530,159,176 | 2,591,552,541 | (61,393,365) | -2.4% | 2,133,581,198 | 1,625,583,055 | 507,998,143 | 31.3% |
| ROA (Basis Points) | 21.2 | 23.4 | | | 26.5 | 39.7 | | |

Millennium Corporate Volunteer Roster

Contact Information

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Montana Office

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Board of Volunteers

Michael Augustine, Chair | Frontier Community Credit Union - KS

John Hageman, Vice-Chair | Montana Credit Union - MT

Dee Schriener, Secretary | Trius Federal Credit Union - NE

Jay Neathery, Treasurer | United Consumers Credit Union - MO

Greg Winkler | Azura Credit Union - KS

Ted Underwood | Golden Plains Credit Union - KS

LaRae Kraemer | K-State Federal Credit Union - KS

Kevin Stubblefield | Metro Credit Union - MO

Jessica Shorney | TelComm Credit Union - MO

Asset/Liability Committee

Sam Grove | Credit Union of America - KS

Chris Hageman | Millennium Corporate Credit Union

Walter Thompson | Millennium Corporate Credit Union

Rachel Dulaney | Millennium Corporate Credit Union - KS

John Hageman | Montana Credit Union - MT

Jacob Burrow | Quantum Credit Union - KS

Supervisory Committee

Steve Grooms, Chair | 1st Liberty Federal Credit Union - MT

Liz Steffen | Envista Credit Union - KS

Teri Krakowka | Southwest Montana Community Federal CU - MT

Ronny Miller | Gallup Federal Credit Union - NE

Josh Wooley | Missouri Central Credit Union - MO

Credit Committee

Kim Theis | Altana Federal Credit Union - MT

Ashley Bautista | Wichita Federal Credit Union - KS

Linda Carter | MembersOwn Credit Union - NE

Elesa Parsons | Kansas Teachers Community Credit Union - KS

Executive Team

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