

FINANCIAL report

AUGUST 2026



Millennium
CORPORATE CREDIT UNION

Statement of Financial Condition

AUGUST 31, 2026

MILLENNIUM CORPORATE CREDIT UNION
STATEMENT OF FINANCIAL CONDITION
August 31, 2026

PRE-LIM

	ASSETS		August 31, 2026	July 31, 2026	August 31, 2025
CASH			16,370,280.39	20,543,562.63	38,863,066.82
INTEREST BEARING DEPOSITS -- FRB			862,266,327.97	1,128,991,951.98	1,230,844,405.18
CERTIFICATES OF DEPOSITS			-	-	200,000.00
LOANS					
DEMAND			3,525,843.50	468,889.81	-
FIXED RATE TERM LOANS			-	-	-
TOTAL LOANS			3,525,843.50	468,889.81	-
INVESTMENTS					
MARKETABLE SECURITIES			1,122,238,244.30	1,099,877,429.05	841,194,806.61
FAS 115 MTM VALUATION *			(12,397,556.62)	(11,657,544.75)	(7,960,444.67)
			1,109,840,687.68	1,088,219,884.30	833,234,361.94
OTHER INVESTMENTS			25,900,000.00	25,900,000.00	25,900,000.00
TOTAL INVESTMENTS			1,135,740,687.68	1,114,119,884.30	859,134,361.94
FIXED ASSETS					
	COST	ACCUM DEPR			
LAND	92,431.55	-	92,431.55	92,431.55	92,431.55
BUILDINGS & IMPROVEMENTS	1,612,930.62	(932,856.66)	680,073.96	686,784.30	750,006.82
DATA PROC EQUIP	791,926.41	(695,825.35)	96,101.06	101,548.22	125,883.83
FURN & FIXTURES	867,670.46	(726,990.56)	140,679.90	148,471.33	232,313.51
RIGHT OF USE ASSET -- STL & IP OFFICE	476,898.75	(324,285.73)	152,613.02	158,090.40	217,564.17
TOTAL FIXED ASSETS	3,841,857.79	(2,679,958.30)	1,161,899.49	1,187,325.80	1,418,199.88
NCUSIF DEPOSIT			607,197.03	607,197.03	580,318.94
ACCRUED INTEREST REC - INVESTMENTS			4,828,323.37	4,614,388.50	4,415,569.09
ACCRUED INTEREST REC - LOANS			410.54	54.60	-
OTHER ASSETS					
ACCOUNTS / COMMISSIONS RECEIVABLE			6,489,028.09	3,418,323.17	2,296,014.73
PREPAID EXP			548,254.58	582,184.18	434,747.07
TOTAL OTHER ASSETS			7,037,282.67	4,000,507.35	2,730,761.80
INVESTMENT IN CUSO			3,532,729.00	3,528,148.00	2,997,845.00
TOTAL ASSETS			2,035,070,981.64	2,278,061,910.00	2,141,184,528.65
LIABILITIES AND EQUITY					
LIABILITIES:					
OTHER BORROWINGS			-	-	-
ACCRUED DIVIDEND & INTEREST PAYABLE			5,867,438.21	6,252,574.25	6,550,837.26
ACCRUED EXPENSES			790,244.56	740,761.62	589,542.22
OTHER LIABILITIES & CREDITS			387,413.64	343,615.32	397,514.47
TOTAL LIABILITIES			7,045,096.41	7,336,951.19	7,537,893.95
SHARES:					
REGULAR SHARES			161,305,546.37	239,371,784.56	208,378,973.13
SHARE CERTIFICATES			212,968,333.78	220,517,067.16	202,094,596.70
MANAGED LIQUIDITY SHARES			1,510,762,530.71	1,667,476,196.23	1,582,362,873.57
MEMBERSHIP SHARES			5,219,243.37	5,219,243.37	5,219,243.37
TOTAL SHARES			1,890,255,654.23	2,132,584,291.32	1,998,055,686.77
EQUITY:					
RETAINED EARNINGS			95,633,912.10	95,264,336.72	89,228,514.08
PERPETUAL CONTRIBUTED CAPITAL			54,533,875.52	54,533,875.52	54,322,878.52
TOTAL CAPITAL			150,167,787.62	149,798,212.24	143,551,392.60
ACCUMULATED OTHER COMPREHENSIVE INCOME *			(12,397,556.62)	(11,657,544.75)	(7,960,444.67)
TOTAL EQUITY			137,770,231.00	138,140,667.49	135,590,947.93
TOTAL LIABILITIES & EQUITY			2,035,070,981.64	2,278,061,910.00	2,141,184,528.65



Comparative Income Statement

For the Period Ended AUGUST 31, 2026

MILLENNIUM CORPORATE CREDIT UNION COMPARATIVE INCOME STATEMENT FOR THE PERIOD ENDED AUGUST 31, 2026

PRE-LIM

	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	2,826,103.96	3,335,854.23	(509,750.27)	-15.3%	29,245,065.91	31,406,406.61	(2,161,340.70)	-6.9%
Certificates of Deposit	-	468.34	(468.34)	-100.0%	1,846.11	2,070.78	(224.67)	-10.8%
Repurchase Agreements Income	85,034.81	85,034.81	-	0.0%	666,563.16	1,305,264.17	(638,701.01)	-48.9%
Marketable Securities	3,771,934.58	3,639,204.65	132,729.93	3.6%	29,267,372.19	26,517,397.68	2,749,974.51	10.4%
Dividends on FHLB Stock	-	-	-	-	13,500.92	15,400.89	(1,899.97)	-12.3%
Dividends on CLF Stock	-	-	-	-	-	-	-	-
Loans	8,724.13	7,051.59	1,672.54	23.7%	42,207.62	181,108.47	(138,900.85)	-76.7%
Earnings on Excess Balance Account	291,567.36	411,148.71	(119,581.35)	-29.1%	3,077,028.38	3,477,316.70	(400,288.32)	-11.5%
Total Interest Income	6,983,364.84	7,478,762.33	(495,397.49)	-6.6%	62,313,584.29	62,904,965.30	(591,381.01)	-0.9%
INTEREST EXPENSE:								
Regular Shares	95,495.70	96,081.78	(586.08)	-0.6%	859,382.79	799,732.15	59,650.64	7.5%
Managed Liquidity Shares	4,811,470.45	5,175,846.25	(364,375.80)	-7.0%	43,384,581.14	43,565,155.04	(180,573.90)	-0.4%
Shares Certificates	741,638.89	773,019.98	(31,381.09)	-4.1%	5,857,885.24	5,555,247.77	302,637.47	5.4%
Membership Shares	19,947.52	19,947.52	-	0.0%	156,362.83	150,393.81	5,969.02	4.0%
FHLB & FRB LOC Advance	-	-	-	-	21.05	-	21.05	-
EBA Member Interest Expense	295,561.66	416,780.87	(121,219.21)	-29.1%	3,119,155.76	3,537,606.74	(418,450.98)	-11.8%
Total Interest Expense	5,964,114.22	6,481,676.40	(517,562.18)	-8.0%	53,377,388.81	53,608,135.51	(230,746.70)	-0.4%
NET INTEREST INCOME	1,019,250.62	997,085.93	22,164.69	2.2%	8,936,195.48	9,296,829.79	(360,634.31)	-3.9%
NONINTEREST INCOME:								
AIM Income	38,824.05	42,199.05	(3,375.00)	-8.0%	355,908.41	335,719.40	20,189.01	6.0%
Financial Services	440,897.22	435,599.23	5,297.99	1.2%	3,406,951.48	3,178,964.57	227,986.91	7.2%
Item Processing Income	117,580.56	133,669.26	(16,088.70)	-12.0%	961,041.36	956,191.77	4,849.59	0.5%
Commission Income	64,106.53	65,797.41	(1,690.88)	-2.6%	540,896.48	400,491.43	140,405.05	35.1%
Other Noninterest Income	25,888.70	701.97	25,186.73	3588.0%	101,206.09	83,616.11	17,589.98	21.0%
TOTAL NONINTEREST INCOME	687,297.06	677,966.92	9,330.14	1.4%	5,366,003.82	4,954,983.28	411,020.54	8.3%
TOTAL OPERATING INCOME	1,706,547.68	1,675,052.85	31,494.83	1.9%	14,302,199.30	14,251,813.07	50,386.23	0.4%
OPERATING EXPENSES:								
Salaries	396,523.95	481,495.59	(84,971.64)	-17.6%	3,177,741.74	2,672,015.57	505,726.17	18.9%
Employee Benefits	75,125.01	93,686.86	(18,561.85)	-19.8%	702,487.80	598,218.54	104,269.26	17.4%
Financial Services	300,342.60	290,830.26	9,512.34	3.3%	2,272,584.31	2,039,479.88	233,104.43	11.4%
Item Processing Direct Expenses	67,322.05	67,574.05	(252.00)	-0.4%	492,113.72	487,744.32	4,369.40	0.9%
Data Processing	44,572.37	43,716.19	856.18	2.0%	349,468.28	336,597.33	12,870.95	3.8%
Professional Services	99,317.37	82,621.18	16,696.19	20.2%	700,190.90	682,784.90	17,406.00	2.5%
Supervisory / Exam Expense	1,000.00	1,000.00	-	0.0%	8,000.00	8,000.00	-	0.0%
Office Occupancy	22,107.55	22,742.30	(634.75)	-2.8%	177,380.34	211,526.28	(34,145.94)	-16.1%
Office Operations	14,565.92	23,288.43	(8,722.51)	-37.5%	119,726.87	203,982.20	(84,255.33)	-41.3%
Insurance	11,609.00	11,609.00	-	0.0%	92,860.12	81,461.50	11,398.62	14.0%
Depreciation	13,238.59	13,389.46	(150.87)	-1.1%	116,774.20	126,054.33	(9,280.13)	-7.4%
Financial Institutions Service Charges	18,664.03	18,242.82	421.21	2.3%	144,933.29	145,882.15	(948.86)	-0.7%
Travel & Conferences	15,091.17	15,297.53	(206.36)	-1.3%	155,952.20	143,737.19	12,215.01	8.5%
Investment Advisory Support	6,790.00	9,953.21	(3,163.21)	-31.8%	77,182.17	79,873.76	(2,691.59)	-3.4%
ISI Investment ALM Fee	-	-	-	-	-	4,166.00	(4,166.00)	-100.0%
Promotion & Advertising	21,906.58	21,635.06	271.52	1.3%	131,934.14	86,025.40	45,908.74	53.4%
Volunteer Meetings	-	(450.00)	450.00	-	109,564.72	92,767.17	16,797.55	18.1%
Other Expenses	13,374.00	11,322.70	2,051.30	18.1%	290,653.17	312,573.98	(21,920.81)	-7.0%
TOTAL OPERATING EXPENSE	1,121,550.19	1,207,954.64	(86,404.45)	-7.2%	9,119,547.97	8,312,890.50	806,657.47	9.7%
Income From CUSO	4,581.00	755.00	3,826.00	506.8%	11,997.00	75,167.00	(63,170.00)	-84.0%
Gains / Losses	-	-	-	-	-	-	-	-
Gains / Losses on Disposition of Marketable Securities	-	-	-	-	-	32,593.75	(32,593.75)	-100.0%
	4,581.00	755.00	3,826.00	506.8%	11,997.00	107,760.75	(95,763.75)	-88.9%
NET INCOME BEFORE PCC DIVIDENDS	589,578.49	467,853.21	121,725.28	26.0%	5,194,648.33	6,046,683.32	(852,034.99)	-14.1%
US Central Estate Asset Mgmt Repayments	-	-	-	-	-	-	-	-
IP Rebate / Special Distributions to Member CU	-	-	-	-	-	-	-	-
PCC Dividends	220,003.11	220,003.29	(0.18)	0.0%	1,724,220.83	1,988,961.73	(264,740.90)	-13.3%
NET ADDITIONS TO UNDIVIDED EARNINGS	369,575.38	247,849.92	121,725.46	49.1%	3,470,427.50	4,057,721.59	(587,294.09)	-14.5%
MOVING DAILY AVERAGE NET ASSETS (MDANA)	2,041,589,831	2,172,132,090	(130,542,259)	-6.0%	2,215,584,633	1,848,156,257	367,428,376	19.9%
ROA (Basis Points)	21.7	13.7			23.5	32.9		

Millennium Corporate Volunteer Roster

Board of Volunteers

Michael Augustine, Chairman | 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
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 Reardon | Southwest Montana Community Federal CU - MT
Ronny Miller | Gallup Federal Credit Union - NE
Josh Wooley | Missouri Central Credit Union - MO

Credit Committee

Ashley Bautista, Chair | Wichita Federal Credit Union - KS
Kim Theis | Altana Federal Credit Union - MT
Linda Carter | MembersOwn Credit Union - NE
Elesa Parsons | Kansas Teachers Community Credit Union - KS

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