

FINANCIAL report

FEBRUARY 2026



Millennium
CORPORATE CREDIT UNION

Statement of Financial Condition

FEBRUARY 28, 2026

MILLENNIUM CORPORATE CREDIT UNION
STATEMENT OF FINANCIAL CONDITION
FEBRUARY 28, 2026

ASSETS		February 28, 2026	January 31, 2026	February 28, 2025
CASH		54,120,237.53	24,988,310.15	33,903,603.47
INTEREST BEARING DEPOSITS -- FRB		1,568,404,993.03	1,285,170,462.64	1,358,522,357.40
CERTIFICATES OF DEPOSITS		200,000.00	200,000.00	200,000.00
LOANS				
DEMAND		-	-	502,102.93
FIXED RATE TERM LOANS		-	-	10,150,000.00
TOTAL LOANS		-	-	10,652,102.93
INVESTMENTS				
MARKETABLE SECURITIES		1,075,234,091.87	1,079,929,568.62	791,257,302.29
FAS 115 MTM VALUATION *		(8,807,310.52)	(10,301,034.53)	(9,942,873.65)
		1,066,426,781.35	1,069,628,534.09	781,314,428.64
OTHER INVESTMENTS		25,900,000.00	25,900,000.00	50,900,000.00
TOTAL INVESTMENTS		1,092,326,781.35	1,095,528,534.09	832,214,428.64
FIXED ASSETS				
	COST	ACCUM DEPR		
LAND	92,431.55	-	92,431.55	92,431.55
BUILDINGS & IMPROVEMENTS	1,640,199.31	(919,863.31)	720,336.00	785,705.00
DATA PROC EQUIP	821,852.22	(692,826.56)	129,025.66	122,872.56
FURN & FIXTURES	936,215.01	(751,017.62)	185,197.39	280,614.63
RIGHT OF USE ASSET -- STL & IP OFFICE	476,898.75	(291,600.64)	185,298.11	249,420.01
TOTAL FIXED ASSETS	3,967,596.84	(2,655,308.13)	1,312,288.71	1,531,043.75
NCUSIF DEPOSIT		596,075.25	596,075.25	592,043.49
ACCRUED INTEREST REC - INVESTMENTS		4,499,692.57	4,457,757.09	3,689,803.06
ACCRUED INTEREST REC - LOANS		-	-	41,865.38
OTHER ASSETS				
ACCOUNTS / COMMISSIONS RECEIVABLE		5,549,751.90	4,264,703.71	2,842,534.23
PREPAID EXP		714,982.95	768,764.70	668,287.42
TOTAL OTHER ASSETS		6,264,734.85	5,033,468.41	3,510,821.65
INVESTMENT IN CUSO		3,369,547.00	3,368,005.00	2,857,279.00
TOTAL ASSETS		2,731,094,350.29	2,420,677,746.92	2,247,715,348.77
LIABILITIES AND EQUITY				
LIABILITIES:				
OTHER BORROWINGS		-	-	-
ACCRUED DIVIDEND & INTEREST PAYABLE		5,968,598.48	5,916,930.47	5,531,065.73
ACCRUED EXPENSES		985,351.66	897,457.46	556,669.07
OTHER LIABILITIES & CREDITS		356,013.41	383,395.18	434,125.98
TOTAL LIABILITIES		7,309,963.55	7,197,783.11	6,521,860.78
SHARES:				
REGULAR SHARES		302,463,321.72	248,281,129.54	257,396,982.73
SHARE CERTIFICATES		207,666,842.28	210,242,608.14	201,408,136.29
MANAGED LIQUIDITY SHARES		2,069,610,016.87	1,812,856,883.97	1,647,778,095.40
MEMBERSHIP SHARES		5,219,243.37	5,219,243.37	3,988,556.78
TOTAL SHARES		2,584,959,424.24	2,276,599,865.02	2,110,571,771.20
EQUITY:				
RETAINED EARNINGS		93,098,397.50	92,647,257.80	86,241,711.92
PERPETUAL CONTRIBUTED CAPITAL		54,533,875.52	54,533,875.52	54,322,878.52
TOTAL CAPITAL		147,632,273.02	147,181,133.32	140,564,590.44
ACCUMULATED OTHER COMPREHENSIVE INCOME *		(8,807,310.52)	(10,301,034.53)	(9,942,873.65)
TOTAL EQUITY		138,824,962.50	136,880,098.79	130,621,716.79
TOTAL LIABILITIES & EQUITY		2,731,094,350.29	2,420,677,746.92	2,247,715,348.77



Comparative Income Statement

For the Period Ended FEBRUARY 28, 2026

MILLENNIUM CORPORATE CREDIT UNION
COMPARATIVE INCOME STATEMENT
FOR THE PERIOD ENDED FEBRUARY 28, 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	3,404,782.28	3,117,921.79	286,860.49	9.2%	6,522,704.07	6,380,493.24	142,210.83	2.2%
Certificates of Deposit	76.72	558.42	(481.70)	-86.3%	635.14	635.15	(0.01)	0.0%
Repurchase Agreements Income	76,805.63	85,034.80	(8,229.17)	-9.7%	161,840.43	369,041.74	(207,201.31)	-56.1%
Marketable Securities	3,557,764.15	3,707,088.18	(149,324.03)	-4.0%	7,264,852.33	6,063,246.30	1,201,606.03	19.8%
Dividends on FHLB Stock	-	-	-	-	-	-	-	-
Dividends on CLF Stock	-	-	-	-	-	-	-	-
Loans	1,102.02	2,745.38	(1,643.36)	-59.9%	3,847.40	104,119.75	(100,272.35)	-96.3%
Earnings on Excess Balance Account	407,029.01	539,047.04	(132,018.03)	-24.5%	946,076.05	264,228.12	681,847.93	258.1%
Total Interest Income	7,447,559.81	7,452,395.61	(4,835.80)	-0.1%	14,899,955.42	13,181,764.30	1,718,191.12	13.0%
INTEREST EXPENSE:								
Regular Shares	114,191.28	115,887.99	(1,696.71)	-1.5%	230,079.27	202,506.08	27,573.19	13.6%
Managed Liquidity Shares	5,008,912.13	4,864,690.00	144,222.13	3.0%	9,873,602.13	8,998,220.59	875,381.54	9.7%
Shares Certificates	631,700.15	709,043.51	(77,343.36)	-10.9%	1,340,743.66	1,274,577.77	66,165.89	5.2%
Membership Shares	18,017.05	19,947.52	(1,930.47)	-9.7%	37,964.57	33,848.15	4,116.42	12.2%
FHLB & FRB LOC Advance	-	-	-	-	-	-	-	-
EBA Member Interest Expense	412,604.11	546,408.96	(133,804.85)	-24.5%	959,013.07	261,225.20	697,787.87	267.1%
Total Interest Expense	6,185,424.72	6,255,977.98	(70,553.26)	-1.1%	12,441,402.70	10,770,377.79	1,671,024.91	15.5%
NET INTEREST INCOME	1,262,135.09	1,196,417.63	65,717.46	5.5%	2,458,552.72	2,411,386.51	47,166.21	2.0%
NONINTEREST INCOME:								
AIM Income	37,740.71	47,699.04	(9,958.33)	-20.9%	85,439.75	75,324.33	10,115.42	13.4%
Financial Services	410,483.17	421,256.66	(10,773.49)	-2.6%	831,739.83	780,177.99	51,561.84	6.6%
Item Processing Income	111,367.49	126,581.47	(15,213.98)	-12.0%	237,948.96	244,486.58	(6,537.62)	-2.7%
Commission Income	69,916.63	48,865.68	21,050.95	43.1%	118,782.31	65,704.81	53,077.50	80.8%
Other Noninterest Income	19,383.95	590.00	18,793.95	3185.4%	19,973.95	1,150.70	18,823.25	1635.8%
TOTAL NONINTEREST INCOME	648,891.95	644,992.85	3,899.10	0.6%	1,293,884.80	1,166,844.41	127,040.39	10.9%
TOTAL OPERATING INCOME	1,911,027.04	1,841,410.48	69,616.56	3.8%	3,752,437.52	3,578,230.92	174,206.60	4.9%
OPERATING EXPENSES:								
Salaries	485,045.38	430,554.85	54,490.53	12.7%	915,600.23	664,532.57	251,067.66	37.8%
Employee Benefits	98,669.10	93,483.31	5,185.79	5.5%	192,152.41	145,371.28	46,781.13	32.2%
Financial Services	271,396.07	273,138.44	(1,742.37)	-0.6%	544,534.51	495,142.03	49,392.48	10.0%
Item Processing Direct Expenses	56,115.40	62,282.05	(6,166.65)	-9.9%	118,397.45	118,741.44	(343.99)	-0.3%
Data Processing	43,198.44	42,907.39	291.05	0.7%	86,105.83	84,322.15	1,783.68	2.1%
Professional Services	84,758.38	105,333.84	(20,575.46)	-19.5%	190,092.22	135,689.65	54,402.57	40.1%
Supervisory / Exam Expense	1,000.00	1,000.00	-	0.0%	2,000.00	2,000.00	-	0.0%
Office Occupancy	26,220.83	21,015.07	5,205.76	24.8%	47,235.90	53,916.80	(6,680.90)	-12.4%
Office Operations	24,812.58	(42,184.19)	66,996.77	-	(17,371.61)	51,654.74	(69,026.35)	-133.6%
Insurance	11,609.00	11,597.12	11.88	0.1%	23,206.12	20,363.50	2,842.62	14.0%
Depreciation	15,193.54	15,357.95	(164.41)	-1.1%	30,551.49	32,034.90	(1,483.41)	-4.6%
Financial Institutions Service Charges	18,100.73	19,631.06	(1,530.33)	-7.8%	37,731.79	36,131.95	1,599.84	4.4%
Travel & Conferences	12,963.78	11,618.06	1,345.72	11.6%	24,581.84	27,347.04	(2,765.20)	-10.1%
Investment Advisory Support	9,953.21	9,953.21	-	0.0%	19,906.42	20,119.56	(213.14)	-1.1%
ISI Investment ALM Fee	-	-	-	-	-	4,166.00	(4,166.00)	-100.0%
Promotion & Advertising	12,778.85	8,643.12	4,135.73	47.8%	21,421.97	30,336.48	(8,914.51)	-29.4%
Volunteer Meetings	25,640.70	28,766.62	(3,125.92)	-10.9%	54,407.32	17,417.91	36,989.41	212.4%
Other Expenses	65,260.92	45,424.78	19,836.14	43.7%	110,685.70	90,528.34	20,157.36	22.3%
TOTAL OPERATING EXPENSE	1,262,716.91	1,138,522.68	124,194.23	10.9%	2,401,239.59	2,029,816.34	371,423.25	18.3%
Income From CUSO	1,542.00	559.00	983.00	175.8%	2,101.00	5,462.00	(3,361.00)	-61.5%
Gains / Losses	-	-	-	-	-	-	-	-
Gains / Losses on Disposition of Marketable Securities	-	-	-	-	-	-	-	-
	1,542.00	559.00	983.00	175.8%	2,101.00	5,462.00	(3,361.00)	-61.5%
NET INCOME BEFORE PCC DIVIDENDS	649,852.13	703,446.80	(53,594.67)	-7.6%	1,353,298.93	1,553,876.58	(200,577.65)	-12.9%
US Central Estate Asset Mgmt Repayments	-	-	-	-	-	-	-	-
IP Rebate / Special Distributions to Member CU	-	-	-	-	-	-	-	-
PCC Dividends	198,712.43	219,673.60	(20,961.17)	-9.5%	418,386.03	482,957.15	(64,571.12)	-13.4%
NET ADDITIONS TO UNDIVIDED EARNINGS	451,139.70	483,773.20	(32,633.50)	-6.7%	934,912.90	1,070,919.43	(136,006.53)	-12.7%
MOVING DAILY AVERAGE NET ASSETS (MDANA)	2,317,743,630	2,087,988,665	229,754,965	11.0%	2,067,210,392	1,519,567,603	547,642,789	36.0%
ROA (Basis Points)	23.4	27.8			27.1	42.3		

Millennium Corporate Volunteer Roster

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Board of Volunteers

Michael Augustine, Chair | Frontier Community Credit Union - KS

Greg Winkler, Vice Chair | Azura Credit Union - KS

Ted Underwood, Secretary | Golden Plains Credit Union - KS

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LaRae Kraemer | K-State Federal Credit Union - KS

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Kevin Stubblefield | Metro Credit Union - MO

Jay Neathery | United Consumers Credit Union - MO

Jessica Shorney | TelComm Credit Union - MO

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Chris Hageman | Millennium Corporate Credit Union

Walter Thompson | Millennium Corporate Credit Union

Ted Underwood | Golden Plains Credit Union - KS

Rachel Dulaney | Millennium Corporate Credit Union - KS

John Hageman | Montana Credit Union - MT

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Teri Krakowka | Southwest Montana Community Federal CU - MT

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Gerry Veis, Chair | Altana Credit Union - MT

Ashley Bautista | Wichita Federal Credit Union - KS

Linda Carter | MembersOwn Credit Union - NE

Elesa Parsons | Kansas Teachers Community Credit Union - KS

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