

FINANCIAL report

JULY 2026



Millennium
CORPORATE CREDIT UNION

Statement of Financial Condition

JULY 31, 2026

MILLENNIUM CORPORATE CREDIT UNION

STATEMENT OF FINANCIAL CONDITION

July 31, 2026

PRE-LIM

ASSETS

		July 31, 2026	June 30, 2026	July 31, 2025
CASH		20,543,562.63	26,593,621.83	18,597,548.70
INTEREST BEARING DEPOSITS -- FRB		1,128,991,951.98	1,038,139,664.37	932,574,591.15
CERTIFICATES OF DEPOSITS		-	-	200,000.00
LOANS				
DEMAND		468,889.81	-	4,641,669.26
FIXED RATE TERM LOANS		-	-	-
TOTAL LOANS		468,889.81	-	4,641,669.26
INVESTMENTS				
MARKETABLE SECURITIES		1,099,877,429.05	1,072,889,403.05	889,237,526.07
FAS 115 MTM VALUATION *		(11,657,544.75)	(9,619,099.66)	(10,463,411.62)
		1,088,219,884.30	1,063,270,303.39	878,774,114.45
OTHER INVESTMENTS		25,900,000.00	25,906,700.00	25,900,000.00
TOTAL INVESTMENTS		1,114,119,884.30	1,089,177,003.39	904,674,114.45
FIXED ASSETS				
	COST	ACCUM DEPR		
LAND	92,431.55	-	92,431.55	92,431.55
BUILDINGS & IMPROVEMENTS	1,612,930.62	(926,146.32)	686,784.30	693,494.64
DATA PROC EQUIP	791,926.41	(690,378.19)	101,548.22	107,065.22
FURN & FIXTURES	867,670.46	(719,199.13)	148,471.33	153,602.55
RIGHT OF USE ASSET -- STL & IP OFFICE	476,898.75	(318,808.35)	158,090.40	163,555.73
TOTAL FIXED ASSETS	3,841,857.79	(2,654,531.99)	1,187,325.80	1,210,149.69
			1,210,149.69	1,444,926.05
NCUSIF DEPOSIT		607,197.03	607,197.03	580,318.94
ACCRUED INTEREST REC - INVESTMENTS		4,614,388.50	4,157,262.76	4,055,581.43
ACCRUED INTEREST REC - LOANS		54.60	-	635.85
OTHER ASSETS				
ACCOUNTS / COMMISSIONS RECEIVABLE		3,418,323.17	5,735,651.83	2,133,584.35
PREPAID EXP		582,184.18	601,247.04	468,462.23
TOTAL OTHER ASSETS		4,000,507.35	6,336,898.87	2,602,046.58
INVESTMENT IN CUSO		3,528,148.00	3,457,831.00	2,897,599.00
TOTAL ASSETS		2,278,061,910.00	2,169,679,628.94	1,872,269,031.41
LIABILITIES AND EQUITY				
LIABILITIES:				
OTHER BORROWINGS		-	-	-
ACCRUED DIVIDEND & INTEREST PAYABLE		6,252,574.25	6,451,669.73	6,620,217.43
ACCRUED EXPENSES		740,761.62	817,007.90	383,738.90
OTHER LIABILITIES & CREDITS		343,615.32	330,691.28	385,754.10
TOTAL LIABILITIES		7,336,951.19	7,599,368.91	7,389,710.43
SHARES:				
REGULAR SHARES		239,371,784.56	193,698,808.75	184,724,285.32
SHARE CERTIFICATES		220,517,067.16	229,508,846.67	209,043,394.73
MANAGED LIQUIDITY SHARES		1,667,476,196.23	1,593,722,098.58	1,333,807,003.58
MEMBERSHIP SHARES		5,219,243.37	5,219,243.37	4,719,243.37
TOTAL SHARES		2,132,584,291.32	2,022,148,997.37	1,732,293,927.00
EQUITY:				
RETAINED EARNINGS		95,264,336.72	95,016,486.80	88,725,927.08
PERPETUAL CONTRIBUTED CAPITAL		54,533,875.52	54,533,875.52	54,322,878.52
TOTAL CAPITAL		149,798,212.24	149,550,362.32	143,048,805.60
ACCUMULATED OTHER COMPREHENSIVE INCOME *		(11,657,544.75)	(9,619,099.66)	(10,463,411.62)
TOTAL EQUITY		138,140,667.49	139,931,262.66	132,585,393.98
TOTAL LIABILITIES & EQUITY		2,278,061,910.00	2,169,679,628.94	1,872,269,031.41

Comparative Income Statement

For the Period Ended JULY 31, 2026

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

PRE-LIM

	CURRENT MONTH	PRIOR MONTH	CURRENT vs PRIOR \$ DIFFERENCE	% DIFFERENCE	YTD CURRENT MONTH	YTD SAME MONTH LAST YEAR	YTD CURRENT vs YTD LAST YEAR \$ DIFFERENCE	% DIFFERENCE
INTEREST INCOME:								
Interest Bearing Deposits -- FRB & Other Financial Institutions	3,335,854.23	3,605,792.34	(269,938.11)	-7.5%	26,418,961.95	27,501,003.64	(1,082,041.69)	-3.9%
Certificates of Deposit	468.34	27.40	440.94	1609.3%	1,846.11	1,985.85	(139.74)	-7.0%
Repurchase Agreements Income	85,034.81	82,291.74	2,743.07	3.3%	581,528.35	1,204,083.58	(622,555.23)	-51.7%
Marketable Securities	3,639,204.65	3,627,197.51	12,007.14	0.3%	25,495,437.61	23,068,170.06	2,427,267.55	10.5%
Dividends on FHLB Stock	-	6,791.46	(6,791.46)	-100.0%	13,500.92	15,400.89	(1,899.97)	-12.3%
Dividends on CLF Stock	-	-	-	-	-	-	-	-
Loans	7,051.59	9,118.48	(2,066.89)	-22.7%	33,483.49	166,382.53	(132,899.04)	-79.9%
Earnings on Excess Balance Account	411,148.71	329,866.93	81,281.78	24.6%	2,785,461.02	2,877,116.04	(91,655.02)	-3.2%
Total Interest Income	7,478,762.33	7,661,085.86	(182,323.53)	-2.4%	55,330,219.45	54,834,142.59	496,076.86	0.9%
INTEREST EXPENSE:								
Regular Shares	96,081.78	99,664.27	(3,582.49)	-3.6%	763,887.09	700,473.34	63,413.75	9.1%
Managed Liquidity Shares	5,175,846.25	5,369,739.43	(193,893.18)	-3.6%	38,573,110.69	38,119,896.67	453,214.02	1.2%
Shares Certificates	773,019.98	761,689.88	11,330.10	1.5%	5,116,246.35	4,858,051.31	258,195.04	5.3%
Membership Shares	19,947.52	19,304.09	643.43	3.3%	136,415.31	128,667.89	7,747.42	6.0%
FHLB & FRB LOC Advance	-	-	-	-	21.05	-	21.05	-
EBA Member Interest Expense	416,780.87	334,385.52	82,395.35	24.6%	2,823,594.10	2,928,870.02	(105,275.92)	-3.6%
Total Interest Expense	6,481,676.40	6,584,783.19	(103,106.79)	-1.6%	47,413,274.59	46,735,959.23	677,315.36	1.4%
NET INTEREST INCOME	997,085.93	1,076,302.67	(79,216.74)	-7.4%	7,916,944.86	8,098,183.36	(181,238.50)	-2.2%
NONINTEREST INCOME:								
AIM Income	42,199.05	42,699.05	(500.00)	-1.2%	317,084.36	297,426.61	19,657.75	6.6%
Financial Services	435,599.23	421,578.66	14,020.57	3.3%	2,966,054.26	2,762,075.88	203,978.38	7.4%
Item Processing Income	133,669.26	114,486.46	19,182.80	16.8%	843,460.80	833,561.10	9,899.70	1.2%
Commission Income	65,797.41	62,786.79	3,010.62	4.8%	476,789.95	342,881.61	133,908.34	39.1%
Other Noninterest Income	701.97	25,787.25	(25,085.28)	-97.3%	75,317.39	53,865.96	21,451.43	39.8%
TOTAL NONINTEREST INCOME	677,966.92	667,338.21	10,628.71	1.6%	4,678,706.76	4,289,811.16	388,895.60	9.1%
TOTAL OPERATING INCOME	1,675,052.85	1,743,640.88	(68,588.03)	-3.9%	12,595,651.62	12,387,994.52	207,657.10	1.7%
OPERATING EXPENSES:								
Salaries	481,495.59	320,654.78	160,840.81	50.2%	2,781,217.79	2,265,310.38	515,907.41	22.8%
Employee Benefits	93,686.86	81,282.34	12,404.52	15.3%	627,362.79	518,341.79	109,021.00	21.0%
Financial Services	290,830.26	278,621.38	12,208.88	4.4%	1,972,241.71	1,765,963.60	206,278.11	11.7%
Item Processing Direct Expenses	67,574.05	64,740.81	2,833.24	4.4%	424,791.67	427,017.22	(2,225.55)	-0.5%
Data Processing	43,716.19	44,343.97	(627.78)	-1.4%	304,895.91	294,661.99	10,233.92	3.5%
Professional Services	82,621.18	59,257.78	23,363.40	39.4%	600,873.53	549,399.42	51,474.11	9.4%
Supervisory / Exam Expense	1,000.00	1,000.00	-	0.0%	7,000.00	7,000.00	-	0.0%
Office Occupancy	22,742.30	19,713.81	3,028.49	15.4%	155,272.79	185,336.92	(30,064.13)	-16.2%
Office Operations	23,288.43	23,940.03	(651.60)	-2.7%	105,160.95	177,040.82	(71,879.87)	-40.6%
Insurance	11,609.00	11,609.00	-	0.0%	81,251.12	71,278.50	9,972.62	14.0%
Depreciation	13,389.46	15,705.20	(2,315.74)	-14.7%	103,535.61	111,520.23	(7,984.62)	-7.2%
Financial Institutions Service Charges	18,242.82	17,364.38	878.44	5.1%	126,269.26	126,558.87	(289.61)	-0.2%
Travel & Conferences	15,297.53	18,848.23	(3,550.70)	-18.8%	140,861.03	137,186.38	3,674.65	2.7%
Investment Advisory Support	9,953.21	10,163.21	(210.00)	-2.1%	70,392.17	69,943.17	449.00	0.6%
ISI Investment ALM Fee	-	-	-	-	-	4,166.00	(4,166.00)	-100.0%
Promotion & Advertising	21,635.06	11,956.27	9,678.79	81.0%	110,027.56	74,906.75	35,120.81	46.9%
Volunteer Meetings	(450.00)	8,106.22	(8,556.22)	-105.6%	109,564.72	72,164.75	37,399.97	51.8%
Other Expenses	11,322.70	11,416.52	(93.82)	-0.8%	277,279.17	278,232.02	(952.85)	-0.3%
TOTAL OPERATING EXPENSE	1,207,954.64	998,723.93	209,230.71	20.9%	7,997,997.78	7,136,028.81	861,968.97	12.1%
Income From CUSO	755.00	3,727.00	(2,972.00)	-79.7%	7,416.00	5,782.00	1,634.00	28.3%
Gains / Losses	-	-	-	-	-	-	-	-
Gains / Losses on Disposition of Marketable Securities	-	-	-	-	-	32,593.75	(32,593.75)	-100.0%
	755.00	3,727.00	(2,972.00)	-79.7%	7,416.00	38,375.75	(30,959.75)	-80.7%
NET INCOME BEFORE PCC DIVIDENDS	467,853.21	748,643.95	(280,790.74)	-37.5%	4,605,069.84	5,290,341.46	(685,271.62)	-13.0%
US Central Estate Asset Mgmt Repayments	-	-	-	-	-	-	-	-
IP Rebate / Special Distributions to Member CU	-	-	-	-	-	-	-	-
PCC Dividends	220,003.29	212,906.21	7,097.08	3.3%	1,504,217.72	1,735,206.87	(230,989.15)	-13.3%
NET ADDITIONS TO UNDIVIDED EARNINGS	247,849.92	535,737.74	(287,887.82)	-53.7%	3,100,852.12	3,555,134.59	(454,282.47)	-12.8%
MOVING DAILY AVERAGE NET ASSETS (MDANA)	2,172,132,090	2,306,726,523	(134,594,433)	-5.8%	2,207,089,281	1,794,611,572	412,477,709	23.0%
ROA (Basis Points)	13.7	27.9			24.1	34.0		

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
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 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

Executive Team

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