FINANCIAL
report

JUNE 2026

Millennium
CORPORATE CREDIT UNION

Statement of Financial Condition

JUNE 30, 2026

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

ASSETS

	COST	ACCUM DEPR	June 30, 2026	May 31, 2026	June 30, 2025
CASH			26,593,621.83	42,058,786.20	37,821,159.74
INTEREST BEARING DEPOSITS -- FRB			1,038,139,664.37	1,367,935,964.10	1,015,433,076.50
CERTIFICATES OF DEPOSITS			-	200,000.00	200,000.00
LOANS					
DEMAND			-	-	5,414,745.02
FIXED RATE TERM LOANS			-	-	-
TOTAL LOANS			-	-	5,414,745.02
INVESTMENTS					
MARKETABLE SECURITIES			1,072,889,403.05	1,069,174,175.24	904,974,545.10
FAS 115 MTM VALUATION *			(9,619,099.66)	(10,628,089.65)	(9,005,740.14)
			1,063,270,303.39	1,058,546,085.59	895,968,804.96
OTHER INVESTMENTS			25,906,700.00	25,900,000.00	25,907,400.00
TOTAL INVESTMENTS			1,089,177,003.39	1,084,446,085.59	921,876,204.96
FIXED ASSETS	COST	ACCUM DEPR			
LAND	92,431.55	-	92,431.55	92,431.55	92,431.55
BUILDINGS & IMPROVEMENTS	1,612,930.62	(919,435.98)	693,494.64	700,204.98	763,715.88
DATA PROC EQUIP	791,926.41	(684,861.19)	107,065.22	108,858.58	136,569.98
FURN & FIXTURES	864,929.22	(711,326.67)	153,602.55	161,475.01	248,502.55
RIGHT OF USE ASSET -- STL & IP OFFICE	476,898.75	(313,343.02)	163,555.73	169,009.04	228,227.86
TOTAL FIXED ASSETS	3,839,116.55	(2,628,966.86)	1,210,149.69	1,231,979.16	1,469,447.82
NCUSIF DEPOSIT			607,197.03	607,197.03	580,318.94
ACCRUED INTEREST REC - INVESTMENTS			4,157,262.76	4,021,346.90	3,581,834.94
ACCRUED INTEREST REC - LOANS			-	-	(501.26)
OTHER ASSETS					
ACCOUNTS / COMMISSIONS RECEIVABLE			5,735,651.83	6,018,173.93	2,118,103.48
PREPAID EXP			601,247.04	602,990.58	492,644.63
TOTAL OTHER ASSETS			6,336,898.87	6,621,164.51	2,610,748.11
INVESTMENT IN CUSO			3,457,831.00	3,370,380.00	2,898,724.00
TOTAL ASSETS			**2,169,679,628.94**	**2,510,492,903.49**	**1,991,885,758.77**

LIABILITIES AND EQUITY

	June 30, 2026	May 31, 2026	June 30, 2025
LIABILITIES:			
OTHER BORROWINGS	-	-	-
ACCRUED DIVIDEND & INTEREST PAYABLE	6,451,669.73	6,860,592.60	6,622,138.47
ACCRUED EXPENSES	817,007.90	942,837.49	478,890.74
OTHER LIABILITIES & CREDITS	330,691.28	337,195.41	416,656.73
TOTAL LIABILITIES	**7,599,368.91**	**8,140,625.50**	**7,517,685.94**
SHARES:			
REGULAR SHARES	193,698,808.75	199,655,469.37	153,522,777.44
SHARE CERTIFICATES	229,508,846.67	229,630,591.09	211,680,236.53
MANAGED LIQUIDITY SHARES	1,593,722,098.58	1,929,460,439.23	1,480,783,312.56
MEMBERSHIP SHARES	5,219,243.37	5,219,243.37	4,719,243.37
TOTAL SHARES	**2,022,148,997.37**	**2,363,965,743.06**	**1,850,705,569.90**
EQUITY:			
RETAINED EARNINGS	95,016,486.80	94,480,749.06	88,345,364.55
PERPETUAL CONTRIBUTED CAPITAL	54,533,875.52	54,533,875.52	54,322,878.52
TOTAL CAPITAL	149,550,362.32	149,014,624.58	142,668,243.07
ACCUMULATED OTHER COMPREHENSIVE INCOME *	(9,619,099.66)	(10,628,089.65)	(9,005,740.14)
TOTAL EQUITY	**139,931,262.66**	**138,386,534.93**	**133,662,502.93**
TOTAL LIABILITIES & EQUITY	**2,169,679,628.94**	**2,510,492,903.49**	**1,991,885,758.77**

Comparative Income Statement

For the Period Ended JUNE 30, 2026

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

			CURRENT vs PRIOR		YTD	YTD	YTD CURRENT vs YTD LAST YEAR	
	CURRENT MONTH	PRIOR MONTH	$ DIFFERENCE	% DIFFERENCE	CURRENT MONTH	SAME MONTH LAST YEAR	$ DIFFERENCE	% DIFFERENCE
INTEREST INCOME:								
Interest Bearing Deposits -- FRB & Other Financial Institutions	3,605,792.34	3,957,258.06	(351,465.72)	-8.9%	23,083,107.72	23,698,515.60	(615,407.88)	-2.6%
Certificates of Deposit	27.40	84.93	(57.53)	-67.7%	1,377.77	1,432.57	(54.80)	-3.8%
Repurchase Agreements Income	82,291.74	85,034.81	(2,743.07)	-3.2%	496,493.54	1,102,902.99	(606,409.45)	-55.0%
Marketable Securities	3,627,197.51	3,694,498.82	(67,301.31)	-1.8%	21,856,232.96	19,561,448.50	2,294,784.46	11.7%
Dividends on FHLB Stock	6,791.46	-	6,791.46		13,500.92	15,400.89	(1,899.97)	-12.3%
Dividends on CLF Stock	-	-	-		-	-	-	
Loans	9,118.48	6,805.18	2,313.30	34.0%	26,431.90	148,327.36	(121,895.46)	-82.2%
Earnings on Excess Balance Account	329,866.93	332,731.29	(2,864.36)	-0.9%	2,374,312.31	2,100,474.25	273,838.06	13.0%
Total Interest Income	**7,661,085.86**	**8,076,413.09**	**(415,327.23)**	-5.1%	**47,851,457.12**	**46,628,502.16**	**1,222,954.96**	2.6%
INTEREST EXPENSE:								
Regular Shares	99,664.27	103,217.74	(3,553.47)	-3.4%	667,805.31	604,803.64	63,001.67	10.4%
Managed Liquidity Shares	5,369,739.43	5,757,510.93	(387,771.50)	-6.7%	33,397,264.44	32,621,825.49	775,438.95	2.4%
Shares Certificates	761,689.88	777,798.16	(16,108.28)	-2.1%	4,343,226.37	4,135,827.19	207,399.18	5.0%
Membership Shares	19,304.09	19,947.52	(643.43)	-3.2%	116,467.79	107,625.18	8,842.61	8.2%
FHLB & FRB LOC Advance	-	-	-		21.05	-	21.05	
EBA Member Interest Expense	334,385.52	337,288.98	(2,903.46)	-0.9%	2,406,813.23	2,134,577.57	272,235.66	12.8%
Total Interest Expense	**6,584,783.19**	**6,995,763.33**	**(410,980.14)**	-5.9%	**40,931,598.19**	**39,604,659.07**	**1,326,939.12**	3.4%
NET INTEREST INCOME	**1,076,302.67**	**1,080,649.76**	**(4,347.09)**	-0.4%	**6,919,858.93**	**7,023,843.09**	**(103,984.16)**	-1.5%
NONINTEREST INCOME:								
AIM Income	42,699.05	39,415.40	3,283.65	8.3%	274,885.31	258,308.82	16,576.49	6.4%
Financial Services	421,578.66	434,248.29	(12,669.63)	-2.9%	2,530,455.03	2,356,451.18	174,003.85	7.4%
Item Processing Income	114,486.46	119,900.35	(5,413.89)	-4.5%	709,791.54	716,326.94	(6,535.40)	-0.9%
Commission Income	62,786.79	63,948.78	(1,161.99)	-1.8%	410,992.54	296,778.11	114,214.43	38.5%
Other Noninterest Income	25,787.25	2,882.12	22,905.13	794.7%	74,615.42	30,960.06	43,655.36	141.0%
TOTAL NONINTEREST INCOME	**667,338.21**	**660,394.94**	**6,943.27**	1.1%	**4,000,739.84**	**3,658,825.11**	**341,914.73**	9.3%
TOTAL OPERATING INCOME	**1,743,640.88**	**1,741,044.70**	**2,596.18**	0.1%	**10,920,598.77**	**10,682,668.20**	**237,930.57**	2.2%
OPERATING EXPENSES:								
Salaries	320,654.78	338,581.53	(17,926.75)	-5.3%	2,299,722.20	1,854,282.52	445,439.68	24.0%
Employee Benefits	81,282.34	79,893.55	1,388.79	1.7%	533,675.93	450,271.51	83,404.42	18.5%
Financial Services	278,621.38	291,264.29	(12,642.91)	-4.3%	1,681,411.45	1,496,228.71	185,182.74	12.4%
Item Processing Direct Expenses	64,740.81	54,284.96	10,455.85	19.3%	357,217.62	369,091.44	(11,873.82)	-3.2%
Data Processing	44,343.97	44,162.03	181.94	0.4%	261,179.72	251,955.02	9,224.70	3.7%
Professional Services	59,257.78	92,808.98	(33,551.20)	-36.2%	518,252.35	470,074.39	48,177.96	10.2%
Supervisory / Exam Expense	1,000.00	1,000.00	-	0.0%	6,000.00	6,000.00	-	0.0%
Office Occupancy	19,713.81	21,009.78	(1,295.97)	-6.2%	132,530.49	157,531.34	(25,000.85)	-15.9%
Office Operations	23,940.03	23,971.31	(31.28)	-0.1%	81,872.52	151,937.76	(70,065.24)	-46.1%
Insurance	11,609.00	11,609.00	-	0.0%	69,642.12	61,095.50	8,546.62	14.0%
Depreciation	15,705.20	14,352.20	1,353.00	9.4%	90,146.15	95,694.64	(5,548.49)	-5.8%
Financial Institutions Service Charges	17,364.38	18,100.29	(735.91)	-4.1%	108,026.44	108,275.80	(249.36)	-0.2%
Travel & Conferences	18,848.23	25,832.98	(6,984.75)	-27.0%	125,563.50	121,015.80	4,547.70	3.8%
Investment Advisory Support	10,163.21	10,103.06	60.15	0.6%	60,438.96	60,012.58	426.38	0.7%
ISI Investment ALM Fee	-	-	-		-	4,166.00	(4,166.00)	-100.0%
Promotion & Advertising	11,956.27	4,492.57	7,463.70	166.1%	88,392.50	67,091.46	21,301.04	31.7%
Volunteer Meetings	8,106.22	21,287.00	(13,180.78)	-61.9%	110,014.72	60,590.93	49,423.79	81.6%
Other Expenses	11,416.52	37,818.15	(26,401.63)	-69.8%	265,956.47	248,081.28	17,875.19	7.2%
TOTAL OPERATING EXPENSE	**998,723.93**	**1,090,571.68**	**(91,847.75)**	-8.4%	**6,790,043.14**	**6,033,396.68**	**756,646.46**	12.5%
Income From CUSO	3,727.00	1,350.00	2,377.00	176.1%	6,661.00	6,907.00	(246.00)	-3.6%
Gains / Losses	-	-	-		-	-	-	
Gains / Losses on Disposition of Marketable Securities	-	-	-		-	-	-	
	3,727.00	**1,350.00**	**2,377.00**	176.1%	**6,661.00**	**6,907.00**	**(246.00)**	-3.6%
NET INCOME BEFORE PCC DIVIDENDS	**748,643.95**	**651,823.02**	**96,820.93**	14.9%	**4,137,216.63**	**4,656,178.52**	**(518,961.89)**	-11.1%
US Central Estate Asset Mgmt Repayments	-	-	-		-	-	-	
IP Rebate / Special Distributions to Member CU	-	-	-		-	-	-	
PCC Dividends	212,906.21	220,003.11	(7,096.90)	-3.2%	1,284,214.43	1,481,606.46	(197,392.03)	-13.3%
NET ADDITIONS TO UNDIVIDED EARNINGS	**535,737.74**	**431,819.91**	**103,917.83**	24.1%	**2,853,002.20**	**3,174,572.06**	**(321,569.86)**	-10.1%
MOVING DAILY AVERAGE NET ASSETS (MDANA)	**2,306,726,523**	**2,371,787,905**	(65,061,382)	-2.7%	**2,188,114,111**	**1,740,515,628**	447,598,483	25.7%

Millennium Corporate Volunteer Roster

Board of Volunteers

Michael Augustine, Chairman | Frontier Community Credit Union - KS
John Hageman, Vice-Chair | Montana Credit Union - MT
Dee Schriner, 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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Millennium
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