## Statement of Financial Condition

**OCTOBER 31, 2019**

### ASSETS

<table>
<thead>
<tr>
<th>Description</th>
<th>October 31, 2019</th>
<th>September 30, 2019</th>
<th>October 31, 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>CASH</td>
<td>11,850,869.27</td>
<td>21,530,650.45</td>
<td>28,280,522.72</td>
</tr>
<tr>
<td>INTEREST BEARING DEPOSITS -- FRB</td>
<td>296,168,776.26</td>
<td>273,680,824.66</td>
<td>118,692,775.01</td>
</tr>
<tr>
<td>CERTIFICATES OF DEPOSITS</td>
<td>496,000.00</td>
<td>496,000.00</td>
<td>496,000.00</td>
</tr>
<tr>
<td><strong>LOANS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DEMAND</td>
<td>6,158,453.04</td>
<td>1,159,616.69</td>
<td>25,867,732.15</td>
</tr>
<tr>
<td>FIXED RATE TERM LOANS</td>
<td>20,636,318.63</td>
<td>20,690,397.82</td>
<td>29,537,175.71</td>
</tr>
<tr>
<td><strong>TOTAL LOANS</strong></td>
<td>26,794,771.67</td>
<td>21,850,014.51</td>
<td>55,404,907.86</td>
</tr>
<tr>
<td><strong>INVESTMENTS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MARKETABLE SECURITIES</td>
<td>338,981,072.03</td>
<td>358,691,354.93</td>
<td>255,653,133.71</td>
</tr>
<tr>
<td>FAS 115 MTM VALUATION *</td>
<td>222,638.62</td>
<td>204,449.75</td>
<td>442,871.09</td>
</tr>
<tr>
<td><strong>OTHER INVESTMENTS</strong></td>
<td>50,804,000.00</td>
<td>50,804,000.00</td>
<td>42,500,000.00</td>
</tr>
<tr>
<td><strong>TOTAL INVESTMENTS</strong></td>
<td>437,007,710.65</td>
<td>409,695,804.68</td>
<td>298,596,004.80</td>
</tr>
<tr>
<td><strong>FIXED ASSETS</strong></td>
<td>1,798,739.95</td>
<td>(1,275,153.74)</td>
<td>523,586.21</td>
</tr>
<tr>
<td><strong>NCUSIF DEPOSIT</strong></td>
<td>570,184.18</td>
<td>570,184.18</td>
<td>577,661.27</td>
</tr>
<tr>
<td>ACCRUED INTEREST REC - INVESTMENTS</td>
<td>744,426.08</td>
<td>518,402.61</td>
<td>506,111.77</td>
</tr>
<tr>
<td>ACCRUED INTEREST REC - LOANS</td>
<td>45,677.19</td>
<td>47,132.41</td>
<td>63,686.02</td>
</tr>
<tr>
<td><strong>OTHER ASSETS</strong></td>
<td>1,248,371.31</td>
<td>1,263,895.02</td>
<td>1,359,060.38</td>
</tr>
<tr>
<td>ACCOUNTS / COMMISSIONS RECEIVABLE</td>
<td>943,820.04</td>
<td>950,378.87</td>
<td>964,570.89</td>
</tr>
<tr>
<td>PREPAID EXP</td>
<td>304,551.27</td>
<td>313,516.15</td>
<td>394,489.49</td>
</tr>
<tr>
<td><strong>TOTAL OTHER ASSETS</strong></td>
<td>1,248,371.31</td>
<td>1,263,895.02</td>
<td>1,359,060.38</td>
</tr>
<tr>
<td><strong>INVESTMENT IN CUSO</strong></td>
<td>2,860,606.77</td>
<td>2,865,125.77</td>
<td>2,832,313.00</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>778,310,979.59</td>
<td>733,027,793.34</td>
<td>507,327,738.28</td>
</tr>
</tbody>
</table>

### LIABILITIES AND EQUITY

<table>
<thead>
<tr>
<th>Description</th>
<th>October 31, 2019</th>
<th>September 30, 2019</th>
<th>October 31, 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LIABILITIES:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>FHLB LOAN</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ACCRUED DIVIDEND &amp; INTEREST PAYABLE</td>
<td>1,156,571.73</td>
<td>1,157,745.92</td>
<td>719,476.25</td>
</tr>
<tr>
<td>ACCRUED EXPENSES</td>
<td>286,170.25</td>
<td>356,706.37</td>
<td>263,283.06</td>
</tr>
<tr>
<td>OTHER LIABILITIES &amp; CREDITS</td>
<td>89,962.19</td>
<td>175,881.22</td>
<td>97,780.70</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td>1,532,704.17</td>
<td>1,690,333.51</td>
<td>1,080,540.01</td>
</tr>
<tr>
<td><strong>SHARES:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>REGULAR SHARES</td>
<td>176,379,862.19</td>
<td>165,806,211.39</td>
<td>152,217,418.26</td>
</tr>
<tr>
<td>SHARE CERTIFICATES</td>
<td>53,978,718.40</td>
<td>52,628,718.40</td>
<td>19,041,000.00</td>
</tr>
<tr>
<td>MANAGED LIQUIDITY SHARES</td>
<td>472,174,576.14</td>
<td>438,966,978.44</td>
<td>264,158,409.99</td>
</tr>
<tr>
<td>MEMBERSHIP SHARES</td>
<td>250,000.00</td>
<td>250,000.00</td>
<td>250,000.00</td>
</tr>
<tr>
<td><strong>TOTAL SHARES</strong></td>
<td>702,783,156.73</td>
<td>657,651,908.23</td>
<td>435,666,828.25</td>
</tr>
<tr>
<td><strong>EQUITY:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>RETAINED EARNINGS</td>
<td>19,563,973.17</td>
<td>19,272,594.95</td>
<td>15,928,992.03</td>
</tr>
<tr>
<td>PERPETUAL CONTRIBUTED CAPITAL</td>
<td>54,208,506.90</td>
<td>54,208,506.90</td>
<td>54,208,506.90</td>
</tr>
<tr>
<td><strong>TOTAL CAPITAL</strong></td>
<td>73,772,480.07</td>
<td>73,481,101.85</td>
<td>70,137,498.93</td>
</tr>
<tr>
<td>ACCUMULATED OTHER COMPREHENSIVE INCOME *</td>
<td>222,638.62</td>
<td>204,449.75</td>
<td>442,871.09</td>
</tr>
<tr>
<td><strong>TOTAL EQUITY</strong></td>
<td>73,995,118.69</td>
<td>73,685,551.60</td>
<td>70,580,370.02</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES &amp; EQUITY</strong></td>
<td>778,310,979.59</td>
<td>733,027,793.34</td>
<td>507,327,738.28</td>
</tr>
</tbody>
</table>

*Represents unrealized gains/(losses) on available for sale securities in accordance with SFAS 115
## Comparative Income Statement
For the Period Ended OCTOBER 31, 2019

### Interest Income:
- Interest Bearing Deposits – FRB & Other Financial Institutions: $457,423.35
- Certificates of Deposit: $1,011.03
- Repurchase Agreements Income: $90,416.74
- Marketable Securities: $737,707.14
- Dividends on FHIB Stock: $5,713.42
- Loans: $62,731.42
- Earnings on Excess Balance Account: $42,847.88
- **Total Interest Income:** $1,386,119.56

### Operating Expenses:
- Regular Shares: $35,692.23
- Managed Liquidity Shares: $702,087.40
- Membership Shares: $392.81
- Shares Certificates: $100,253.07
- FHB LDC Advance: $42,614.81
- **Total Operating Expenses:** $881,040.32

### Interest Expense:
- Regular Shares: $35,152.58
- Managed Liquidity Shares: $676,907.48
- Membership Shares: $390.41
- Shares Certificates: $3,652.47
- EBA Member Interest Expense: $4,268.81
- **Total Interest Expense:** $95,079.24

### Noninterest Income:
- AIM Income: $23,954.08
- Financial Services: $311,108.11
- Commission Income: $63,703.22
- Other Noninterest Income: $5,302.05
- **Total Noninterest Income:** $404,667.49

### Operating Income:
- **Total Operating Income:** $909,146.73

### Operating Expenses:
- Salaries: $179,693.58
- Employee Benefits: $38,274.83
- Financial Services: $184,247.61
- Data Processing: $40,089.30
- Professional Services: $30,321.24
- Supervisory / Exam Expense: $2,556.00
- Office Occupancy: $23,896.40
- Office Operations: $67,454.18
- Insurance: $6,558.00
- Depreciation: $3,629.46
- Financial Institutions Service Charges: $6,741.63
- Travel & Conferences: $14,100.51
- Investment Advisory Support: $4,955.00
- ISI Investment ALM Fee: $4,166.00
- Promotion & Advertising: $8,487.76
- Volunteer Meetings: $6,202.16
- Other Expenses: $2,386.01
- **Total Operating Expense:** $617,557.31

### Net Income Before PCC Dividends:
- **Net Income Before PCC Dividends:** $287,070.42

### Net Income Current ytd Last Year:
- **Net Income:** $281,010.93

### Net Additions to Undivided Earnings:
- **Net Additions to Undivided Earnings:** $0.00

### ROA (Basis Points):
- 46.3
- 50.7
- 53.1
- 61.0

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**Note:** The above text includes financial figures and entries that are typical for a financial statement, detailing income, expenses, and other relevant financial data for a period ending October 31, 2019. The figures are presented in a tabular format, with columns for current and prior month, as well as year-to-date comparisons.
Millennium Volunteer Roster

BOARD OF DIRECTORS
Tom Kjar, Chair | Creighton Federal Credit Union
Greg Winkler, Vice Chair | Azura Credit Union
Mark Kolarik, Secretary/Treasurer | Kansas Teachers Community CU
Linda Allen | Arsenal Credit Union
Michael Augustine | Frontier Community Credit Union
Glenna Jarvis | Missouri Central Credit Union
LaRae Kraemer | K-State Federal Credit Union
Chris McCreary | United Consumers Credit Union
Kevin Mayer | Richland Federal Credit Union
Ted Underwood | Golden Plains Credit Union
Phil Weber | Central Communications Credit Union

ASSET/LIABILITY COMMITTEE
Kent Gleason, Chair | Millennium Corporate Credit Union
Larry Eisenhauer | Millennium Corporate Credit Union
Kitty Gray | Millennium Corporate Credit Union
Ron Kampwerth | Anheuser-Busch Employees’ Credit Union
Mark Kolarik | Kansas Teachers Community Credit Union
Kevin Mayer | Richland Federal Credit Union
Brady McLeod | Millennium Corporate Credit Union
Walter Thompson | Millennium Corporate Credit Union

SUPERVISORY COMMITTEE
Steve Grooms, Chair | 1st Liberty Federal Credit Union
Chuck Bullock | Quantum Credit Union
Teri Krakowka | Southwest Montana Community Federal Credit Union
Dee Schriner | Trius Federal Credit Union
Kevin Stubblefield | Metro Credit Union

CREDIT COMMITTEE
Paul Meissner, Chair | Credit Union of America
Jerry Barnett | LincOne Federal Credit Union
Kevin Brueseke | Conservation Employees’ Credit Union
Gerry Veis | Bear Paw Credit Union

Executive Team
Larry Eisenhauer, President/CEO
larry@millenniumcorporate.org | ext. 108

Kent Gleason, EVP/COO
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Kathleen Gray, CFO
kitty@millenniumcorporate.org | ext. 130

Lyn Hollenbeck, VP - Operations
lyn@millenniumcorporate.org | ext. 113

Kip Poe, VP - Information & Technology
kip@millenniumcorporate.org | ext. 104

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