

NATIONAL CREDIT
UNION ADMINISTRATION
ALEXANDRIA, VA 22314-3428
OFFICIAL BUSINESS

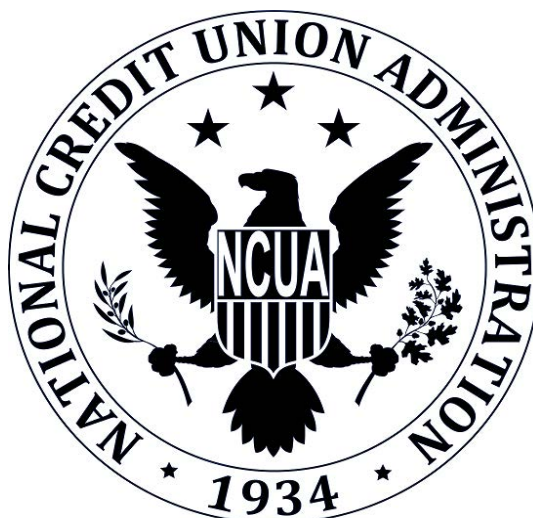
Call Report Form 5300

**TO THE BOARD OF DIRECTORS OF THE
CREDIT UNION ADDRESSED:**

This booklet contains the Call Report, Form 5300. This form is effective March 31, 2019 until superseded. Please complete the Call Report using accounting and statistical information from your credit union's records as of reporting cycle date. Instructions for completing the form are available for separate download on the NCUA website, www.ncua.gov. The NCUA website provides the quarterly filing date. In addition, credit union contacts of record receive quarterly email notifications of the cycle highlights.

If you have any non-technical questions, please contact your National Credit Union Administration Regional Office or your state credit union supervisor, as appropriate. Please call NCUA Customer Service at 1-800-827-3255 with any technical questions.

**NATIONAL
CREDIT UNION
ADMINISTRATION**



**CALL REPORT
Form 5300
Effective
March 31, 2019
Until Superseded**

Credit Union Name: BENCHMARKFederal Charter/Certificate Number: 3738**INSTRUCTIONS FOR REPORTING REQUIREMENTS**

The Call Report contains three sections: a core section (pages 1 -11), PCA Net Worth Calculation Worksheet (Page 12) and supplementary schedules.

All credit unions must complete the core section every reporting period. The PCA Net Worth Calculation Worksheet requires no input unless you have early adopted Accounting Standards Codification Topic 326: Financial Instruments - Credit Losses, completed a merger or acquisition that qualifies for Business Combination Accounting or intend to use an optional Total Assets Election to compute your net worth ratio. In this case, you must input your financial information into the system.

The supplementary schedules A - E, pages 13 - 22, require your input only if applicable. The table below reflects the supplementary schedules and applicable reporting requirements for each schedule.

SCHEDULE	REPORTING REQUIREMENT
A - Specialized Lending	Complete this schedule if your credit union: <ul style="list-style-type: none"> • has indirect loans outstanding, • has real estate loans outstanding or real estate lending activity year to date, • has purchased loans from, or sold loans to, other financial institutions year to date, • has participation loans outstanding or participation lending activity year to date, • has commercial/business loans outstanding or commercial lending activity year to date, or • has any Troubled Debt Restructured (TDR) loans outstanding or has approved TDR loans year-to-date or, • has credit impaired loans (PCILs) purchased or obtained in a merger, or • has financial assets with credit deterioration (PCDs) purchased or obtained in a merger.
B - Investments, Supplemental Information	Complete this schedule if your credit union: <ul style="list-style-type: none"> • has investments classified as Trading, Available for Sale, or Held to Maturity, • has non-security investments that meet the requirements of Section 703.10(a), • has investments purchased under an investment pilot program as defined by Section 703.19, • has investment repurchase agreements, • has investments not authorized by the FCU Act or NCUA Rules and Regulations, or • has investments in brokered certificates of deposit or brokered share certificates, or • has assets purchased to fund employee benefit plans or deferred compensation plans that are not authorized under Part 703, or • has assets purchased to fund Charitable Donation Accounts.
C - Credit Union Service Organization (CUSO) Information	Complete this schedule if your credit union has investments, loans, or an aggregate cash outlay in CUSOs.
D - Derivative Transactions Report	Complete this schedule if your credit union uses derivative contracts.
E - Bank Secrecy Act/Anti-Money Laundering Information	Complete this schedule if Money Services Businesses hold accounts at your credit union.

INSTRUCTIONS FOR CORRECTING A SUBMITTED CALL REPORT

If a previously submitted Call Report contains errors, inaccurate information, or omissions, you must correct and resubmit it. Instructions for correcting and resubmitting Call Reports in CU Online can be found in the [Credit Union Online Instruction Guide for Natural Person Credit Unions](#)

NCUA 5300

Effective March 31, 2019

Previous Editions Are Obsolete

Credit Union Name: BENCHMARKFederal Charter/Certificate Number: 3738**CERTIFICATION OF NCUA 5300 CALL REPORT AS OF: DECEMBER, 31 2019**

By signing below, I hereby certify the information being submitted is complete and accurate to the best of my knowledge and has been certified by the person below. If submitted information is not accurate, I understand I am required to submit a corrected Call Report upon notification or the discovery of a need for correction. I understand false entries and reports or statements, including material omissions, with intent to injure or defraud the credit union, the National Credit Union Administration, its examiners, or other individuals or companies is punishable under 18 U.S.C. 1006.

Certifying Official:

Last Name: Williams
Please Print

First Name: Ella
Please Print

Last Name: Williams
(Signature)

First Name: Ella
(Signature)

Date: 01/24/2020

Validation Date: 01/28/2020

The instructions to prepare this form meet the requirement to provide guidance to small credit unions under Section 212 of the Small Business Regulatory Enforcement Fairness Act of 1996.

Paperwork Reduction Act Statement

The estimated average public reporting burden associated with this information collection is 6 hours per response. Comments concerning the accuracy of this burden estimate and or any other aspect of this information collection, including suggestions for reducing this burden to should be addressed to the:

National Credit Union Administration
Office of General Counsel
Attn: PRA Clearance Officer
1775 Duke Street
Alexandria, VA 22314-3428

An agency may not conduct or sponsor, and a person is not required to respond to, an information collection unless it displays a valid OMB control number.

Credit Union Name: BENCHMARKFederal Charter/Certificate Number: 3738**STATEMENT OF FINANCIAL CONDITION AS OF: DECEMBER, 31 2019***This page must be completed by all credit unions.*

ASSETS												
Have you early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)? Select yes or no.											No	AS0010
NOTE - Review the Call Report Instructions carefully if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).												
CASH:												
											Amount	Acct
1. Cash on Hand (Coin and Currency)											\$708,590	730A
2. Cash on Deposit (Amounts Deposited in Financial Institutions)												
a. Cash on Deposit in Corporate Credit Unions											\$4,124,786	730B1
b. Cash on Deposit in a Federal Reserve Bank											\$0	AS0003
c. Cash on Deposit in Other Financial Institutions											\$0	730B2
d. Total Cash on Deposit (Amounts Deposited in Financial Institutions)											\$4,124,786	730B
3. Cash Equivalents (Investments with Original Maturities of Three Months or Less)											\$1,500,000	730C
INVESTMENTS: If your credit union reports amounts for items 4 - 10 below, complete Schedule B - Investments, Supplemental Information.												
	A		B		C1		C2		D		E	
	<= 1 Year	Acct	> 1-3 Years	Acct	> 3-5 Years	Acct	> 5-10 Years	Acct	> 10 Years	Acct	TOTAL AMOUNT	Acct
If you have adopted ASC Topic 320, Investments - Debt Securities and ASC Topic 321, Investments - Equity Securities skip to line 7 and complete lines 7 through 10.												
4. Trading Securities	\$0	965A	\$0	965B	\$0	965C1	\$0	965C2	\$0	965D	\$0	965
5. Available-for-Sale Securities	\$1,796,262	797A	\$2,500,300	797B	\$8,227,810	797C1	\$0	797C2	\$0	797D	\$12,524,372	797E
6. Held-to-Maturity Securities ¹	\$0	796A	\$0	796B	\$0	796C1	\$0	796C2	\$0	796D	\$0	796E
7. Equity Securities	\$0	AS0050	\$0	AS0051	\$0	AS0052	\$0	AS0053	\$0	AS0054	\$0	AS0055
8. Trading Debt Securities	\$0	AS0056	\$0	AS0057	\$0	AS0058	\$0	AS0059	\$0	AS0060	\$0	AS0061
9. Available-for-Sale Debt Securities	\$0	AS0062	\$0	AS0063	\$0	AS0064	\$0	AS0065	\$0	AS0066	\$0	AS0067
10. Held-to-Maturity Debt Securities ¹	\$0	AS0068	\$0	AS0069	\$0	AS0070	\$0	AS0071	\$0	AS0072	\$0	AS0073
a. Allowance for Credit Losses on HTM Debt Securities - Enter an amount if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL), as applicable											\$0	AS0041
b. Held-to-Maturity Securities, net of allowance for credit losses on HTM Debt Securities (Sum of 796E, AS0073, and AS0041)											\$0	AS0001
11. Deposits in commercial banks, S&Ls, savings banks	\$10,172,493	744A	\$14,232,711	744B	\$1,750,000	744C1	\$0	744C2	\$0	744D	\$26,155,204	744C
12. Loans to and investments in natural person credit unions	\$3,492,000	672A	\$3,446,000	672B	\$1,214,000	672C1	\$0	672C2	\$0	672D	\$8,152,000	672C
13. Nonperpetual Capital Account			\$0	769A1							\$0	769A
14. Perpetual Contributed Capital			\$930,599	769B1							\$930,599	769B
15. All other investments in corporate credit unions	\$0	652A	\$0	652B	\$0	652C1	\$0	652C2	\$0	652D	\$0	652C
16. All other investments	\$0	766A	\$0	766B	\$0	766C1	\$0	766C2	\$0	766D	\$0	766E
17. TOTAL INVESTMENTS - Sum of Accounts 965, 797E, AS0055, AS0061, AS0067, AS0001, 744C, 672C, 769A, 769B, 652C, and 766E.	\$15,460,755	799A1	\$21,109,610	799B	\$11,191,810	799C1	\$0	799C2	\$0	799D	\$47,762,175	799I

¹ Also complete Line 10 a. if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).

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Credit Union Name: BENCHMARK

Federal Charter/Certificate Number: 3738

STATEMENT OF FINANCIAL CONDITION AS OF: DECEMBER, 31 2019*This page must be completed by all credit unions.***ASSETS -- CONTINUED****LOANS HELD FOR SALE:** See Instructions.

	Amount	Acct
18. Loans Held for Sale	\$0	003

LOANS AND LEASES:

	Number of Loans	Acct	Amount	Acct
19. TOTAL LOANS & LEASES	9,893	025A	\$160,543,580	025B
20. Less: Allowance for Loan & Lease Losses - Skip to item 21 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)			\$1,189,006	719
21. Less: Allowance for Credit Losses on Loans & Leases - Enter an amount if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)			\$0	AS0048

OTHER ASSETS:

	Number of Loans	Acct	Amount	Acct		
22. Foreclosed and Repossessed Assets						
a. Real Estate	0	798B1	\$0	798A1		
b. Automobiles	0	798B2	\$0	798A2		
c. Other	0	798B3	\$0	798A3		
d. Total Foreclosed and Repossessed Assets	0	798B	\$0	798A	Amount	Acct
23. Land and Building					\$1,278,720	007
24. Other Fixed Assets					\$495,135	008
25. NCUA Share Insurance Capitalization Deposit					\$1,717,860	794
26. Intangible Assets			Amount	Acct		
a. Identifiable Intangible Assets			\$0	009D1		
b. Goodwill			\$0	009D2		
c. Total Intangible Assets					\$0	009D
27. Other Assets			Amount	Acct		
a. Accrued Interest on Loans			\$508,635	009A		
b. Accrued Interest on Investments			\$143,886	009B		
c. All Other Assets			\$2,055,078	009C		
d. Non-Trading Derivative Assets			\$0	009E		
e. Total Other Assets					\$2,707,599	009
28. TOTAL ASSETS (Sum of items 1, 2d, 3, 17, 18, 19 less 20 and 21, 22d, 23, 24, 25, 26c, and 27e)					\$219,649,439	010

Credit Union Name: BENCHMARK

Federal Charter/Certificate Number: 3738

STATEMENT OF FINANCIAL CONDITION AS OF: DECEMBER, 31 2019*This page must be completed by all credit unions.***LIABILITIES:**

	A. < 1 Year	Acct	B1. 1 - 3 Years	Acct	B2. > 3 Years	Acct	C. Total Amount	Acct
1. Draws Against Lines of Credit	\$0	883A	\$0	883B1	\$0	883B2	\$0	883C
2. Other Notes, Promissory Notes and Interest Payable	\$0	011A	\$0	011B1	\$0	011B2	\$0	011C
3. Borrowing Repurchase Transactions	\$0	058A	\$0	058B1	\$0	058B2	\$0	058C
4. Subordinated Debt	\$0	867A	\$0	867B1	\$0	867B2	\$0	867C
5. Subordinated Debt included in Net Worth			\$0	925A1	\$0	925A2	\$0	925A
6. TOTALS (each column)	\$0	860A	\$0	860B1	\$0	860B2	\$0	860C
7. Non-Trading Derivative Liabilities							\$0	825A
8. Accrued Dividends & Interest Payable on Shares & Deposits							\$0	820A
9. Accounts Payable and Other Liabilities							\$268,096	825
Enter an amount in Account LI0003 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL), as applicable.								
10. Allowance for Credit Losses on Off-Balance Sheet Credit Exposures							\$0	LI0003

SHARES/DEPOSITS:

	Dividend Rate	Acct	Number of Accounts	Acct	A. < 1 Year	Acct	B1. 1 - 3 Years	Acct	B2. > 3 Years	Acct	C. Total Amount	Acct
11. Share Drafts	0.00	553	6,566	452	\$35,503,969	902A					\$35,503,969	902
12. Regular Shares	0.10	552	14,056	454	\$54,401,577	657A					\$54,401,577	657
13. Money Market Shares	0.15	532	568	458	\$9,017,882	911A					\$9,017,882	911
14. Share Certificates	0.58	547	1,818	451	\$17,780,515	908A	\$21,625,506	908B1	\$4,354,055	908B2	\$43,760,076	908C
15. IRA/KEOGH Accounts	0.58	554	730	453	\$7,044,118	906A	\$4,194,786	906B1	\$2,726,096	906B2	\$13,965,000	906C
16. All Other Shares	0.30	585	309	455	\$33,905,229	630A	\$0	630B1	\$0	630B2	\$33,905,229	630
17. TOTAL SHARES			24,047	966	\$157,653,290	013A	\$25,820,292	013B1	\$7,080,151	013B2	\$190,553,733	013
18. Nonmember Deposits	0.00	599	0	457	\$0	880A	\$0	880B1	\$0	880B2	\$0	880
19. TOTAL SHARES AND DEPOSITS			24,047	460	\$157,653,290	018A	\$25,820,292	018B1	\$7,080,151	018B2	\$190,553,733	018
20. TOTAL LIABILITIES - Sum Items 6, 7, 8, 9, 10, and 19											\$190,821,829	LI0069
Additional information on Shares/ Deposits reported in items 11 - 18 above:											Amount	Acct
21. Accounts Held by Member Government Depositors											\$0	631
22. Accounts Held by Nonmember Government Depositors											\$0	632
23. Employee Benefit Member Shares											\$0	633
24. Employee Benefit Nonmember Shares											\$0	634
25. 529 Plan Member Deposits											\$0	635
26. Non-dollar denominated deposits											\$0	636
27. Health Savings Accounts											\$0	637
28. Dollar Amount of Share Certificates equal to or greater than \$100,000 (Excluding brokered share certificates participated out by the broker in shares of less than \$100,000)											\$18,978,898	638
29. Dollar Amount of IRA/Keogh Accounts equal to or greater than \$100,000											\$5,461,176	639
30. Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accts as part of Sweep Program											\$0	641
31. Dollar Amount of Commercial Share Accounts											\$387,765	643
32. Negative Shares Included in All Other Unsecured Loans/Lines of Credit on Page 6											\$9,166	644

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Credit Union Name: BENCHMARK

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STATEMENT OF FINANCIAL CONDITION AS OF: DECEMBER, 31 2019*This page must be completed by all credit unions.***EQUITY:**

	Amount	Acct
33. Undivided Earnings	\$23,901,686	940
34. Regular Reserves	\$4,954,900	931
35. Appropriation for Non-Conforming Investments (State Credit Unions ONLY)		668
36. Other Reserves.(Appropriations of Undivided Earnings)	\$0	658
37. Equity Acquired in Merger	\$0	658A
38. Miscellaneous Equity	\$0	996
39. Other Comprehensive Income (not already included in items 40 - 43)	\$0	945B
40. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges	\$0	945A
41. Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities	(\$28,976)	EQ0009
42. Accumulated Unrealized Losses for OTTI (Due to Other Factors) on HTM Debt Securities - Skip to item 43 if you have early adopted ASC Topic 326 Financial Instruments - Credit Losses (CECL)	\$0	945C
43. Net Income (unless this amount is already included in Undivided Earnings)	\$0	602
44. TOTAL LIABILITIES, SHARES, AND EQUITY (Sum items 20 and 33-43; must equal item 28, page 2.)	\$219,649,439	014

If the credit union has any unfunded commitments or loans sold or swapped with recourse, complete Page 11 - Liquidity, Commitments and Sources.

NCUA INSURED SAVINGS COMPUTATION*This section must be completed by all credit unions.*

Insured shares and deposits, as described in Part 745 of the NCUA Rules and Regulations, are authorized by state law and issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or government depositors. Report uninsured shares in this section. Do not include notes payable or other forms of borrowings. Eligible accounts are generally insured up to \$250,000 each.

(See instructions for the following items.)		Uninsured Amount	Acct
A.	Uninsured IRA and KEOGH Member Shares and Deposits	\$640,075	065A1
A1.	Uninsured KEOGH Member Shares and Deposits for Employee Benefit Plans	\$0	065A3
B.	Uninsured Employee Benefit Member Shares and Deposits	\$0	065B1
C.	Uninsured Member 529 Plan Deposits	\$0	065C1
D.	Uninsured Member Accounts Held by Government Depositors	\$0	065D1
E.	Other Uninsured Member Shares and Deposits	\$20,594,746	065E1
F.	TOTAL UNINSURED MEMBER SHARES AND DEPOSITS (A+A1+B+C+D+E)	\$21,234,821	065A4
G.	Uninsured Nonmember Employee Benefit Shares and Deposits	\$0	067A1
H.	Uninsured Nonmember Accounts Held by Government Depositors	\$0	067B1
I.	Other Uninsured Nonmember Shares and Deposits	\$0	067C1
J.	TOTAL UNINSURED NONMEMBER SHARES AND DEPOSITS (G+H+I)	\$0	067A2
K.	TOTAL UNINSURED SHARES AND DEPOSITS (F+J)	\$21,234,821	068A
L.	TOTAL INSURED SHARES AND DEPOSITS (item 19 from page 3 less item K)	\$169,318,912	069A

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STATEMENT OF INCOME AND EXPENSE*This page must be completed by all credit unions.***REPORT YEAR-TO-DATE NUMBERS FOR THE CYCLE**

INTEREST INCOME YEAR-TO-DATE FOR THE CYCLE				Amount	Acct	
1. Interest on Loans (Gross-before interest refunds)				\$7,296,552	110	
2. (Less) Interest Refunded				\$0	119	
3. Income from Investments (Including Interest and Dividends, excluding securities held in a trading account)				\$1,195,597	120	
4. Interest income on Securities held in a Trading account				\$0	IS0004	
5. TOTAL INTEREST INCOME (Sum of items 1-4)				\$8,492,149	115	
INTEREST EXPENSE YEAR-TO-DATE FOR THE CYCLE						
6. Dividends on Shares (Includes dividends earned during current period)				\$1,445,914	380	
7. Interest on Deposits (Total interest expense for deposit accounts) (State Credit Union ONLY)					381	
8. Interest on Borrowed Money				\$301	340	
9. TOTAL INTEREST EXPENSE (Sum of items 6-8)				\$1,446,215	350	
10. Provision for Loan & Lease Losses - Skip to item 11 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)				\$542,246	300	
Complete Item 11 AND Items 17 and 18 on Page 12 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)						
11. Credit Loss Expense	a.	Loans & Leases	\$0	IS0011		
	b.	Available-for-Sale Debt Securities	\$0	IS0012		
	c.	Held-to-Maturity Debt Securities	\$0	IS0013		
	d.	Off-Balance Sheet Credit Exposures	\$0	IS0016		
	e.	Total Credit Loss Expense				\$0
12. NET INTEREST INCOME AFTER PROVISION FOR LOAN AND LEASE LOSSES or CREDIT LOSS EXPENSE (Item 5 less Items 9, 10, and 11e)				\$6,503,688	116	
NON-INTEREST INCOME YEAR-TO-DATE FOR THE CYCLE						
13. Fee Income				\$223,328	131	
14. Other Operating Income (Includes unconsolidated CUSO Income and Gain (Loss) associated with the Hedged Item (Non-Investment Assets) in a Non-Trading, Fair Value (FV) Derivatives Hedge)				\$1,012,866	659	
15. Gain (Loss) on Equity Securities (DO NOT include Gain (Loss) on other securities)				(\$1,750)	IS0021	
16. Gain (Loss) on Other Securities (DO NOT include Gain or Loss on Equity Securities)				\$0	IS0022	
a.	Total Other-Than-Temporary Impairment (OTTI) Losses		\$0	420A		
b.	Less: Portion OTTI Losses in Other Comprehensive Income.		\$0	420B		
c.	OTTI Losses Recognized in Earnings (Include in Item 16)		\$0	420C		
d.	Gain (Loss) associated with the Hedged Item (Investments) in a Non-Trading, FV Derivatives Hedge (Include in Item 16)		\$0	420D		
17. Gain (Loss) on Non-Trading Derivatives				\$0	421	
18. Gain (Loss) on Disposition of Fixed Assets				\$0	430	
19. Gain from Bargain Purchase (Merger)				\$0	431	
20. Other Non-operating Income (Expense)				\$0	440	
21. TOTAL NON-INTEREST INCOME (Sum of items 13-20)				\$1,234,444	117	
NON-INTEREST EXPENSE YEAR-TO-DATE FOR THE CYCLE						
22. Total Employee Compensation and Benefits				\$3,835,725	210	
23. Travel and Conference Expense				\$87,971	230	
24. Office Occupancy Expense				\$469,019	250	
25. Office Operations Expense				\$1,658,418	260	
26. Educational and Promotional Expenses				\$391,700	270	
27. Loan Servicing Expense				\$1,054,022	280	
28. Professional and Outside Services				\$98,466	290	
29. Member Insurance						
a.	NCUSIF Premium Expense		\$0	311A		
b.	Other Member Insurance Expense		\$0	310A		
c.	Total Member Insurance					\$0
30. Operating Fees (Examination and/or supervision fees)				\$58,035	320	
31. Miscellaneous Operating Expenses				\$57,441	360	
32. TOTAL NON-INTEREST EXPENSE (Sum of items 22-31)				\$7,710,797	671	
33. NET INCOME (LOSS) (item 12 plus item 21 less item 32)				\$27,335	661A	
RESERVE TRANSFERS YEAR-TO-DATE FOR THE CYCLE						
34. Transfer to Regular Reserves				\$0	393	

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Credit Union Name: BENCHMARK

Federal Charter/Certificate Number: 3738

LOANS & LEASES AS OF: DECEMBER, 31 2019

This page must be completed by all credit unions.

LOANS & LEASES: Report the interest rate, number, and amount of credit union loans on items 1 through 13 below. The Number (Account Code 025A1) and Amount (Account Code 025B1) reported on item 14 should equal the Number (Account Code 025A) and Amount (Account Code 025B) reported on Page 2 item 17. Report participation loans (loans purchased by the credit union) or indirect loans in the appropriate category within this section. Also, please complete Schedule A - Specialized Lending, if your credit union has any indirect loans, real estate loans, commercial loans, member business loans, troubled debt restructured, or purchased credit impaired loans outstanding or if the credit union originated any real estate loans, commercial, or member business loans during the reporting period.

	Interest Rate	Acct	Number of Loans	Acct	Amount	Acct
Non-Commercial Loans/Lines of Credit						
1. Unsecured Credit Card Loans	9.83	521	5,348	993	\$10,902,748	396
2. Payday Alternative Loans (PAL loans) (Federal CU Only)	0.00	522A	0	994A	\$0	397A
3. Non-Federally Guaranteed Student Loans	8.30	595A	60	963A	\$1,936,338	698A
4. All Other Unsecured Loans/Lines of Credit	10.54	522	848	994	\$2,782,029	397
5. New Vehicle Loans	3.98	523	862	958	\$14,958,219	385
6. Used Vehicle Loans	4.65	524	1,598	968	\$17,076,629	370
7. Leases Receivable	0.00	565	0	954	\$0	002
8. All Other Secured Non-Real Estate Loans/Lines of Credit	7.30	595B	188	963C	\$1,358,666	698C
9. Loans/Lines of Credit Secured by a First Lien on a single 1- to 4-Family Residential Property	3.86	563A	423	959A	\$93,686,561	703A
10. Loans/Lines of Credit Secured by a Junior Lien on a single 1- to 4-Family Residential Property	5.43	562A	564	960A	\$17,048,294	386A
11. All Other Real Estate Loans/Lines of Credit	0.00	562B	0	960B	\$0	386B
Commercial Loans/Lines of Credit						
12. Commercial Loans/Lines of Credit Real Estate Secured	5.30	525	2	900K4	\$794,096	718A5
13. Commercial Loans/Lines of Credit Not Real Estate Secured	0.00	526	0	900P	\$0	400P
14. TOTAL LOANS & LEASES (Sum of items 1-13 must equal total loans and leases, Page 2.)			9,893	025A1	\$160,543,580	025B1

YEAR-TO-DATE LOAN INFORMATION		Number	Acct	Amount	Acct
15. Loans Granted Year-to-Date		877	031A	\$35,833,307	031B
a.	Payday Alternative Loans (PAL loans) Granted Year-to-Date (also include amount in item 15) (Federal credit union ONLY)	0	031C	\$0	031D

MISCELLANEOUS LOAN INFORMATION		Number	Acct	Amount	Acct
16. Non-Federally Guaranteed Student Loans in Deferred Status		29	963B	\$1,085,960	698B
17. Loans Outstanding to Credit Union Officials and Senior Executive Staff		39	995	\$1,789,755	956

GOVERNMENT GUARANTEED LOANS		Number	Acct	Outstanding Balance	Acct	Guaranteed Portion	Acct
18. Non-Commercial Loans (contained in items 1 - 11 above)							
a.	Small Business Administration	0	LN0050	\$0	LN0051	\$0	LN0052
b.	Other Government Guaranteed	0	LN0053	\$0	LN0054	\$0	LN0055
19. Commercial Loans (contained in items 12 - 13 above)							
a.	Small Business Administration	0	691B1	\$0	691C1	\$0	691C2
b.	Other Government Guaranteed	0	691P	\$0	691P1	\$0	691P2

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Credit Union Name: BENCHMARK

Federal Charter/Certificate Number: 3738

MISCELLANEOUS INFORMATION AS OF: DECEMBER, 31 2019*This page must be completed by all credit unions.*

ADDITIONAL SHARE INSURANCE	Yes or No	Acct
1. Does your credit union maintain share/deposit insurance coverage other than the NCUSIF? (Do not include Life Savings and Borrowers' Protection Insurance or Surety Bond Coverage.)	No	875

a. If so, indicate the name of the insurance company		876
b. Dollar amount of shares and/or deposits insured by the company named above	\$0	877

MISCELLANEOUS INFORMATION	Number	Acct
2. Number of current members (not number of accounts)	11,365	083
3. Number of potential members	124,000	084

4. Number of credit union employees who are:	Number	Acct
a. Full-Time (26 hours or more per week)	34	564A
b. Part-Time (25 hours or less per week)	5	564B

	Amount	Acct
5. Provide the aggregate of all capital and operating lease payments on fixed assets, without discounting commitments for future payments to present value	\$62,482	980

	Yes or No	Acct
6. Has the credit union completed a merger or acquisition that qualifies for Business Combination Accounting on or after January 1, 2009? If this answer is "Yes" please complete item 7 on Page 12.	No	1003

	Number	Acct
7. If you have a transactional world wide website, how many members use it	11,083	892B

	Yes or No	Acct
8. Does the credit union plan to add any new branches or expand existing facilities in the next 12 months?	No	566B

UNINSURED SECONDARY CAPITAL	1 - 3 Years	Acct	> 3 Years	Acct	Total Amount	Acct
9. Uninsured Secondary Capital (Low-Income Designated CUs Only)	\$0	925B1	\$0	925B2	\$0	925

YEAR-TO-DATE GRANTS	Amount	Acct
10. Amount of Grants Awarded to Your Credit Union Year-to-Date	\$0	926
11. Amount of Grants Received by Your Credit Union Year-to-Date	\$0	927

INTERNATIONAL REMITTANCES	Number	Acct
12. Number of International Remittances Originated Year-to-Date	51	928

Credit Union Name: BENCHMARKFederal Charter/Certificate Number: 3738**DELINQUENT LOANS BY COLLATERAL TYPE AS OF: DECEMBER, 31 2019***This page must be completed by all credit unions.***Report Number Only**

TOTAL <u>NUMBER</u> OF DELINQUENT LOANS BY COLLATERAL TYPE		Reportable Delinquency								Total Number of Reportable Delinquent Loans		
		30- 59 days		60-179 days		180-359 days		>=360 days				
1.	a.	Unsecured Credit Card Loans	38	024A	5	026A	0	027A	0	028A	5	045A
2.	a.	Payday Alternative Loans (PAL loans) (Federal CU Only)	0	089A	0	127A	0	128A	0	129A	0	130A
3.	a.	Non-Federally Guaranteed Student Loans	1	053A	0	053B	0	053C	0	053D	0	053E
4.	a.	New Vehicle Loans	16	035A1	4	035B1	0	035C1	0	035D1	4	035E1
5.	a.	Used Vehicle Loans	32	035A2	4	035B2	0	035C2	0	035D2	4	035E2
6.		1st Mortgage Real Estate Loans/Lines of Credit										
	a.	1. Fixed Rate (incl. Hybrid/Balloon > 5 yrs)	0	029A	0	029B	0	029C	0	029D	0	029E
	a.	2. Adjustable Rate (incl. Hybrid/Balloon 5 yrs or less)	0	030A	0	030B	0	030C	0	030D	0	030E
7.		Other Real Estate Loans/Lines of Credit										
	a.	1. Fixed Rate/Hybrid/Balloon	2	032A	1	032B	0	032C	0	032D	1	032E
	a.	2. Adjustable Rate	0	033A	1	033B	0	033C	0	033D	1	033E
8.	a.	Leases Receivable	0	034A	0	034B	0	034C	0	034D	0	034E
9.	a.	All Other Loans (See Instructions)	4	035A	5	035B	4	035C	0	035D	9	035E
10.	a.	TOTAL NUMBER OF DELINQUENT LOANS	93	020A	20	021A	4	022A	0	023A	24	041A

Report Amount Only

TOTAL <u>AMOUNT</u> OF DELINQUENT LOANS BY COLLATERAL TYPE		Reportable Delinquency								Total Amount of Reportable Delinquent Loans		
		30- 59 days		60-179 days		180-359 days		>=360 days				
1.	b.	Unsecured Credit Card Loans	\$192,936	024B	\$55,107	026B	\$0	027B	\$0	028B	\$55,107	045B
2.	b.	Payday Alternative Loans (PAL loans) (Federal CU Only)	\$0	089B	\$0	127B	\$0	128B	\$0	129B	\$0	130B
3.	b.	Non-Federally Guaranteed Student Loans	\$13,962	020T	\$0	021T	\$0	022T	\$0	023T	\$0	041T
4.	b.	New Vehicle Loans	\$256,880	020C1	\$43,755	021C1	\$0	022C1	\$0	023C1	\$43,755	041C1
5.	b.	Used Vehicle Loans	\$372,662	020C2	\$43,878	021C2	\$0	022C2	\$0	023C2	\$43,878	041C2
6.	b.	1st Mortgage Real Estate Loans/Lines of Credit										
	b.	1. Fixed Rate (incl. Hybrid/Balloon > 5 yrs)	\$0	751	\$0	752	\$0	753	\$0	754	\$0	713A
	b.	2. Adjustable Rate (incl. Hybrid/Balloon 5 yrs or less)	\$0	771	\$0	772	\$0	773	\$0	774	\$0	714A
7.	b.	Other Real Estate Loans/Lines of Credit										
	b.	1. Fixed Rate/Hybrid/Balloon	\$85,291	755	\$90,588	756	\$0	757	\$0	758	\$90,588	715A
	b.	2. Adjustable Rate	\$0	775	\$99,897	776	\$0	777	\$0	778	\$99,897	716A
8.	b.	Leases Receivable	\$0	020D	\$0	021D	\$0	022D	\$0	023D	\$0	041D
9.	b.	All Other Loans (See Instructions)	\$12,960	020C	\$53,081	021C	\$19,782	022C	\$0	023C	\$72,863	041C
10.	b.	TOTAL AMOUNT OF DELINQUENT LOANS	\$934,691	020B	\$386,306	021B	\$19,782	022B	\$0	023B	\$406,088	041B
10.	c.	Amount of Loans in Non-Accrual Status									\$255,122	DL0121

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ADDITIONAL DELINQUENCY INFORMATION AS OF: DECEMBER, 31 2019
(Included in the delinquent loan information reported on Page 8)

This page must be completed by all credit unions.

Report Number Only		Reportable Delinquency								Total No. of Reportable Delinquent Loans	
		30-59 days		60-179 days		180-359 days		>=360 days			
11. a.	Indirect Loans	34	036A	6	036B	0	036C	0	036D	6	036E
12. a.	Participation Loans	19	037A	1	037B	0	037C	0	037D	1	037E
13. a.	Interest Only & Payment Option 1st Mortgage Loans	0	038A	0	038B	0	038C	0	038D	0	038E
14. a.	Interest Only & Payment Option Other RE/LOC Loans	0	039A	0	039B	0	039C	0	039D	0	039E
15. a.	Residential Construction excluding Commercial Purpose	0	040A1	0	040B2	0	040C1	0	040D1	0	040E1
16. a.	Member Commercial Loans Secured by Real Estate	0	043A3	0	043B3	0	043C3	0	043D3	0	043E3
17. a.	Member Commercial Loans NOT Secured by Real Estate	0	043A4	0	043B4	0	043C4	0	043D4	0	043E4
18. a.	Nonmember Commercial Loans Secured by Real Estate	0	046A3	0	046B3	0	046C3	0	046D3	0	046E3
19. a.	Nonmember Commercial Loans NOT Secured By Real Estate	0	046A4	0	046B4	0	046C4	0	046D4	0	046E4
20. a.	Agricultural Loans	0	044A1	0	044B1	0	044C1	0	044D1	0	044E1
21. a.	Commercial Construction & Development Loans	0	047A1	0	047B1	0	047C1	0	047D1	0	047E1
22. a.	TDR Loans Secured by First Mortgages	0	054A	0	054B	0	054C	0	054D	0	054E
23. a.	TDR Loans Secured by Other RE/LOCs	0	055A	2	055B	0	055C	0	055D	2	055E
24. a.	TDR RE Loans Also Reported as Commercial Loans	0	056A1	0	056B1	0	056C1	0	056D1	0	056E1
25. a.	TDR Consumer Loans NOT Secured by Real Estate	4	057A	3	057B	0	057C	0	057D	3	057E
26. a.	TDR Commercial Loans NOT Secured by Real Estate	0	059A1	0	059B1	0	059C1	0	059D1	0	059E1
27. a.	Loans Held for Sale	0	060A	0	060B	0	060C	0	060D	0	060E
Report Amount Only		30- 59 days		60-179 days		180-359 days		>=360 days		Total Amt of Reportable Delinquent Loans	
11. b.	Indirect Loans	\$438,186	020E	\$58,411	021E	\$0	022E	\$0	023E	\$58,411	041E
12. b.	Participation Loans	\$294,677	020F	\$5,459	021F	\$0	022F	\$0	023F	\$5,459	041F
13. b.	Interest Only & Payment Option 1st Mortgage Loans	\$0	020I	\$0	021I	\$0	022I	\$0	023I	\$0	041I
14. b.	Interest Only & Payment Option Other RE/LOC Loans	\$0	020M	\$0	021M	\$0	022M	\$0	023M	\$0	041M
15. b.	Residential Construction excluding Commercial Purpose	\$0	020N1	\$0	021N1	\$0	022N1	\$0	023N1	\$0	041N1
16. b.	Member Commercial Loans Secured by Real Estate	\$0	020G3	\$0	021G3	\$0	022G3	\$0	023G3	\$0	041G3
17. b.	Member Commercial Loans NOT Secured by Real Estate	\$0	020G4	\$0	021G4	\$0	022G4	\$0	023G4	\$0	041G4
18. b.	Nonmember Commercial Loans Secured by Real Estate	\$0	020P3	\$0	021P3	\$0	022P3	\$0	023P3	\$0	041P3
19. b.	Nonmember Commercial Loans NOT Secured By Real Estate	\$0	020P4	\$0	021P4	\$0	022P4	\$0	023P4	\$0	041P4
20. b.	Agricultural Loans	\$0	020H1	\$0	021H1	\$0	022H1	\$0	023H1	\$0	041H1
21. b.	Commercial Construction & Development Loans	\$0	020Q1	\$0	021Q1	\$0	022Q1	\$0	023Q1	\$0	041Q1
22. b.	TDR Loans Secured by First Mortgages	\$0	020U	\$0	021U	\$0	022U	\$0	023U	\$0	041U
23. b.	TDR Loans Secured by Other RE/LOCs	\$0	020V	\$190,485	021V	\$0	022V	\$0	023V	\$190,485	041V
24. b.	TDR RE Loans Also Reported as Commercial Loans	\$0	020W1	\$0	021W1	\$0	022W1	\$0	023W1	\$0	041W1
25. b.	TDR Consumer Loans NOT Secured by Real Estate	\$19,186	020X	\$49,511	021X	\$0	022X	\$0	023X	\$49,511	041X
26. b.	TDR Commercial Loans NOT Secured by Real Estate	\$0	020Y1	\$0	021Y1	\$0	022Y1	\$0	023Y1	\$0	041Y1
27. b.	Loans Held for Sale	\$0	071F	\$0	071G	\$0	071H	\$0	071I	\$0	071J

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Credit Union Name: BENCHMARK

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LOAN CHARGE OFFS AND RECOVERIES AS OF: DECEMBER, 31 2019*This page must be completed by all credit unions.*

LOAN LOSS INFORMATION	YTD Charge Offs	Acct	YTD Recoveries	Acct
1. Unsecured Credit Card Loans	\$208,893	680	\$41,546	681
2. Payday Alternative Loans (PAL loans) (Federal CU Only)	\$0	136	\$0	137
3. Non-Federally Guaranteed Student Loans	\$0	550T	\$0	551T
4. New Vehicle Loans	\$183,025	550C1	\$14,667	551C1
5. Used Vehicle Loans	\$173,672	550C2	\$20,979	551C2
6. Total 1st Mortgage Real Estate Loans/Lines of Credit	\$0	548	\$0	607
7. Total Other Real Estate Loans/Lines of Credit	\$0	549	\$0	608
8. Leases Receivable	\$0	550D	\$0	551D
9. All Other Loans (See Instructions)	\$97,758	550C	\$21,757	551C
10. Total Charge Offs and Recoveries	\$663,348	550	\$98,949	551

ADDITIONAL LOAN LOSS INFORMATION (Included in the loan losses reported above.)	YTD Charge Offs	Acct	YTD Recoveries	Acct
11. Indirect Loans	\$141,133	550E	\$15,547	551E
12. Participation Loans	\$149,914	550F	\$52,846	551F
13. Interest Only & Payment Option 1st Mortgage Loans	\$0	550I	\$0	551I
14. Interest Only & Payment Option Other RE/LOC Loans	\$0	550M	\$0	551M
15. Residential Construction excluding Commercial Purpose	\$0	550N1	\$0	551N1
16. Member Commercial Loans Secured by Real Estate	\$0	550G3	\$0	551G3
17. Member Commercial Loans NOT Secured by Real Estate	\$0	550G4	\$0	551G4
18. Nonmember Commercial Loans Secured by Real Estate	\$0	550P3	\$0	551P3
19. Nonmember Commercial Loans NOT Secured By Real Estate	\$0	550P4	\$0	551P4
20. Agricultural Loans	\$0	550H1	\$0	551H1
21. Commercial Construction & Development Loans	\$0	550Q1	\$0	551Q1
22. TDR Loans Secured by First Mortgages	\$0	550U	\$0	551U
23. TDR Loans Secured by Other RE/LOCs	\$0	550V	\$0	551V
24. TDR RE Loans Also Reported as Commercial Loans	\$0	550W1	\$0	551W1
25. TDR Consumer Loans NOT Secured by Real Estate	\$0	550X	\$0	551X
26. TDR Commercial Loans NOT Secured by Real Estate	\$0	550Y1	\$0	551Y1

BANKRUPTCY INFORMATION	No. of Members	Acct	Amount	Acct
27. All loans charged off due to Bankruptcy YTD			\$49,188	682
28. Number of members with loans (outstanding) who have filed for:				
a. Chapter 7 Bankruptcy YTD	7	081		
b. Chapter 13 Bankruptcy YTD	6	082		
c. Chapter 11 or 12 Bankruptcy YTD	0	088		
29. Total outstanding loan balances subject to bankruptcies identified in items 28a - 28c.			\$163,997	971

FORECLOSURE INFORMATION	No. of Loans	Acct	Amount	Acct
30. Real Estate Loans Foreclosed Year-to-Date (Report Balance at time of Foreclosure)	0	1005A	\$0	1005

FEDERAL CREDIT UNION INTEREST RATE CEILING REPORT	Amount	Acct
31. Federal Credit Union Interest Rate Ceiling		
a. Dollar amount of loans with interest rates that exceed 15% (Federal Credit Unions Only)	\$416,919	567
b. Aggregate weighted average interest rate for the loans with interest rates that exceed 15% (Federal Credit Unions Only)	16.19	568

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Credit Union Name: BENCHMARKFederal Charter/Certificate Number: 3738**LIQUIDITY, COMMITMENTS, AND SOURCES AS OF: DECEMBER, 31 2019**

All credit unions must complete lines 1 through 10, if applicable.

OFF-BALANCE SHEET COMMITMENTS AND OTHER ITEMS

				Amount Committed Directly by Credit Union	Acct	Amount Committed through Third Party/Indirect	Acct	Total Amount	Acct		
1. Total Unfunded Commitments for Commercial Loans				\$0	814K1	\$0	814K2	\$0	814K		
2. Miscellaneous Commercial Loan Unfunded Commitments (Include in item 1 above as appropriate.)											
A.	Agricultural Related Commercial Loans			\$0	814J3	\$0	814J4	\$0	814J5		
B.	Construction & Land Development			\$0	814A6	\$0	814A7	\$0	814A8		
C.	Outstanding Letters of Credit			\$0	813A1	\$0	813B1	\$0	813A2		
3. Unfunded Commitments for All Remaining Loans (Non-Commercial Loans)											
A.	Revolving Open-End lines secured by 1-4 Family Residential Properties			\$9,751,759	811D1	\$0	811D2	\$9,751,759	811D		
B.	Credit Card Lines			\$28,165,601	812A1	\$0	812B1	\$28,165,601	812C		
C.	Unsecured Share Draft Lines of Credit			\$2,917,644	815A1	\$0	815B1	\$2,917,644	815C		
D.	Overdraft Protection Program Commitments			\$4,332,417	822A1	\$0	822B1	\$4,332,417	822C		
E.	Residential Construction Loans excluding Commercial purpose			\$0	811E1	\$0	811E2	\$0	811E		
F.	Federally Insured Home Equity Conversion Mortgages (HECM) (Reverse Mortgages)			\$0	811B3	\$0	811B4	\$0	811B5		
G.	Proprietary Reverse Mortgage Products			\$0	811C3	\$0	811C4	\$0	811C5		
H.	Other Unfunded Commitments			\$0	816B3	\$0	816B4	\$0	816B5		
I.	Total Unfunded Commitments for Non-Commercial Loans			\$45,167,421	816T1	\$0	816T2	\$45,167,421	816T		
Total Unfunded Commitments for all loan types (Sum items 1 and 3I)				\$45,167,421	816A1	\$0	816A2	\$45,167,421	816A		
4. Dollar Amount of Pending Bond Claims								\$0	818		
CONTINGENT LIABILITIES											
5. Loans Transferred with Limited Recourse Qualifying for Sales Accounting								\$0	819		
6. Other Contingent Liabilities								\$0	818A		
CREDIT AND BORROWING ARRANGEMENTS											
7. Amount of Borrowings Subject to Early Repayment at Lender's Option								\$0	865A		
8. Assets Pledged to Secure Borrowings								\$0	878		
9. Lines of Credit				Uncommitted LOC	Acct	Committed LOC	Acct	Total Amount	Acct		
A.	Corporate Credit Unions			\$5,000,000	884A1	\$0	884A2	\$5,000,000	884		
B.	Natural Person Credit Unions			\$0	884C1	\$0	884C2	\$0	884C		
C.	Other Credit Lines			\$0	884D1	\$0	884D2	\$0	884D		
D.	TOTAL			\$5,000,000	884E	\$0	882	\$5,000,000	881		
10. Borrowings				Draws Against LOC	Acct	Term Borrowings	Acct	Other Borrowings	Acct	Total Borrowings	Acct
A.	Corporate Credit Unions			\$0	885A	\$0	885B	\$0	885C	\$0	885D
B.	Natural Person Credit Unions			\$0	885A1	\$0	885B1	\$0	885C1	\$0	885D1
C.	Other Sources			\$0	885A2	\$0	885B2	\$0	885C2	\$0	885D2
D.	FHLB			\$0	885A3	\$0	885B3	\$0	885C3	\$0	885D3
E.	CLF					\$0	885B4	\$0	885C4	\$0	885D4
F.	FRB							\$0	885C5	\$0	885D5
G.	TOTAL			\$0	885A4	\$0	885B5	\$0	885C6	\$0	885D6

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Credit Union Name: BENCHMARKFederal Charter/Certificate Number: 3738**PCA NET WORTH CALCULATION WORKSHEET AS OF: DECEMBER, 31 2019**

A credit union is not required to provide input on this page unless it has chosen an alternative total assets option offered on items 10 through 12 to calculate Net Worth, elected to early adopt ASC Topic 326: Financial Instruments - Credit Losses (CECL), or completed a merger/acquisition after 12/31/2008.

Information entered on preceding schedules will populate items below in the online 5300 System, excluding items 7a - 7d and optional items 10, 11 and 12.

NET WORTH TO TOTAL ASSETS RATIO**NUMERATOR: NET WORTH**

		Amount	Acct
1.	Undivided Earnings	\$23,901,686	940
2.	Regular Reserves	\$4,954,900	931
3.	Appropriation for Non-Conforming Investments (State Credit Union ONLY)		668
4.	Other Reserves (Appropriations of Undivided Earnings)	\$0	658
5.	Subordinated Debt included in Net Worth	\$0	925A
6.	Net Income (unless this amount is already included in Undivided Earnings)	\$0	602
7.	Adjusted Retained Earnings acquired through Business Combinations	Amount	Acct
a.	Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations	\$0	1004A
b.	Adjustments made to Retained Earnings acquired through Business Combinations during current quarter (See Instructions)	\$0	1004B
c.	Adjusted Gain from Bargain Purchase due to Business Combinations completed during current quarter (See Instructions)	\$0	1004C
d.	Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations (7a + 7b - 7c)	\$0	1004
8.	TOTAL NET WORTH (Sum of items 1-6 and 7d)	\$28,856,586	997

DENOMINATOR: TOTAL ASSETS

		Amount	Acct
9.	Total Assets (quarter-end)	\$219,649,439	010

Total Assets Elections (Optional)

Retain item 9 quarter-end total assets above as net worth ratio denominator, or select one of the total assets computation options below by inputting the result in the appropriate line item. Item 13 below will compute your net worth ratio using item 9 quarter-end total assets as your denominator unless you enter an amount in item 10, 11 or 12.

10.	Average of Daily Assets over the calendar quarter	\$0	010A
11.	Average of the three month-end balances over the calendar quarter	\$0	010B
12.	The average of the current and three preceding calendar quarter-end balances	\$0	010C

Net Worth Calculation and Classification

		Amount	Acct
13.	Net Worth Ratio (Item 8 divided by item 9, 10, 11, or 12)	13.13	998
14.	a. Risk Based Net Worth (RBNW) Requirement (Standard Calculation)	6.82	999
	b. Risk Based Net Worth (RBNW) Alternative Method under Section 702.107	0.00	999A
15.	Net Worth Classification if credit union is not new (Based upon Call Report data only. See instructions.)	Well Capitalized	700
16.	Net Worth Classification if credit union is new A "New" credit union has less than \$10 million in assets and was chartered in the last 10 years. (Based upon Call Report data only. See instructions.)	Well Capitalized	701

ASC Topic 326 - Undivided Earnings adjustment

		Amount	Acct
17.	Select the fiscal year of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)		NW0001
18.	One-time Adjustment to Undivided Earnings for those credit unions that have adopted ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	\$0	NW0002

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**STANDARD COMPONENTS OF
RISK BASED NET WORTH (RBNW) REQUIREMENT AS OF: DECEMBER, 31 2019**

A RBNW Requirement is only applicable for those credit unions with assets greater than \$50,000,000 and a RBNW requirement greater than six percent.

The information below is provided only for your information. No credit union is required to provide input on this page.

Information entered elsewhere will populate the line items below in CUOnline.

A	B	C	D	E	F
Risk portfolio	Dollar balance	Amount as percent of quarter-end total assets	Risk weighting	Amount times risk weighting	Standard component
Quarter-end total assets					
Assets, line 28 (Acct 010)	219,649,439	100.00			
(a) Long-term real estate loans					
Sched A Sect 2 Line 12 (Acct 710) less: Sched A Sect 4 Line 10 (Acct 718) Sched A Sect 2 Line 19 (Acct 712)	93,748,283	42.68			3.98
Threshold amount: 0 to 25%		25.00	6.00	1.50	
Excess amount: over 25%		17.68	14.00	2.48	
(b) MBLs outstanding					
Sched A Sect 4 line 8 (Acct 400)	0	0.00			0.00
Threshold amount: 0 to 15%		0.00	6.00	0.00	
Threshold amount: >15 to 25% Excess amount: over 25%		0.00	8.00	0.00	
		0.00	14.00	0.00	
(c) Investments					
Weighted-average life:	53,386,961	24.31			1.48
Page 1 Lines 2d, 3 and 17:					
0 to 1 year (Acct 799A1 + Acct 730B + Acct 730C - Acct 738A - Acct 739A)	21,085,541	9.60	3.00	0.29	
> 1 year to 3 years (Acct 799B - Acct 738B - Acct 739B)	21,109,610	9.61	6.00	0.58	
> 3 years to 5 years (Acct 799C1 - Acct 738C - Acct 739C)	11,191,810	5.10	12.00	0.61	
> 5 years to 10 years (Acct 799C2 - Acct 738D - Acct 739D)	0	0.00	12.00	0.00	
> 10 years (Acct 799D - Acct 738E - Acct 739E)	0	0.00	20.00	0.00	
(d) Low-risk assets					
Assets Line 1 (Acct 730A) Assets Line 25 (Acct 794) Schedule B Line 1b (Acct 740)	2,426,450	1.10	0.00		0.00
Sum of risk portfolios (a) through (d) above	149,561,694	68.09			
(e) Average-risk assets					
Assets, line 28 (Acct 010) less: Risk portfolio items (a) through (d) above	70,087,745	31.91	6.00		1.91
(f) Loans sold with recourse					
Page 11, line 5 (Acct 819)	0	0.00	6.00		0.00
(g) Unused MBL commitments					
Sched A Sect 4 line 9 (Acct 814B)	0	0.00	6.00		0.00
(h) Allowance (Credit limited to 1.5% of loans)					
Assets, line 20 (Acct 719) or line 21 (Acct AS0048)	1,189,006	0.54	100.00		0.54
Sum of standard components: RBNW requirement (Acct 999B)					6.82

Credit Union Name: BENCHMARK

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**SCHEDULE A
SPECIALIZED LENDING AS OF: DECEMBER, 31 2019**

Section 1: If your credit union has indirect loans, complete this section.

Section 2: If your credit union has any real estate loans outstanding or has originated any real estate loans year-to-date, complete this section.

Section 3: If your credit union has any participation loans outstanding or purchased or sold loans or participations year-to-date, complete this section.

Section 4: If your credit union has any commercial or member business loans outstanding or has originated/purchased any commercial or member business loans year-to-date, complete this section. If these loans are secured by real estate, complete section 2 also.

Section 5: If your credit union has any Troubled Debt Restructured loans outstanding or has modified any loans year-to-date, complete this section.

Section 6: If your credit union has purchased or obtained credit impaired loans in a merger, complete this section.

SECTION 1 - INDIRECT LOANS

1. INDIRECT LOANS		Number	Acct	Amount	Acct
a.	Indirect Loans - Point of Sale Arrangement	0	617B	\$0	618B
b.	Indirect Loans - Outsourced Lending Relationship	1,377	617C	\$16,506,324	618C
c.	TOTAL OUTSTANDING INDIRECT LOANS	1,377	617A	\$16,506,324	618A

You may stop here if your credit union has no real estate loans, member business loans, or commercial loans outstanding and has not originated any real estate loans, member business loans, or commercial loans year-to-date or if your credit union has not purchased or sold any loans or does not have any participation loans outstanding.

SECTION 2 - REAL ESTATE LOANS AND LINES OF CREDIT - INCLUDING MEMBER BUSINESS/COMMERCIAL LOANS SECURED BY REAL ESTATE

FIRST MORTGAGE REAL ESTATE LOANS		No. Outstanding	Acct	Amt Outstanding	Acct	No. Granted YTD	Acct	Amount Granted YTD	Acct
1. Fixed Rate									
a.	> 15 Years	247	972A	\$66,385,001	704A	42	982A	\$15,513,900	720A
b.	15 Years or less	154	972B	\$20,207,376	704B	14	982B	\$4,367,400	720B
2. Balloon/Hybrid									
a.	> 5 Years	2	972C	\$794,096	704C	2	982C	\$796,250	720C
b.	5 Years or less	0	972D	\$0	704D	0	982D	\$0	720D
3. Other Fixed Rate									
4. Adjustable Rate 1 yr or less									
5. Adjustable Rate > 1 yr									
6. Total 1st Mortgage Real Estate Loans/Lines of Credit (sum items 1-5)				\$94,480,657	703				
OTHER REAL ESTATE									
7. Closed-End Fixed Rate									
8. Closed-End Adjustable Rate									
9. Open-End Adjustable Rate									
10. Open-End Fixed Rate									
11. Total Other Real Estate Loans/Lines of Credit (sum items 7-10)				\$17,048,294	386				
12. TOTALS (all columns, items 1 - 5 and 7 - 10)		989	978	\$111,528,951	710	152	988	\$26,696,562	726
MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION									
13. Interest Only & Payment Option 1st Mortgage Loans									
14. Interest Only & Payment Option Other RE/LOC Loans									
15. REVERSE MORTGAGES									
a.	Federally Insured Home Equity Conversion Mortgage (HECM)	0	704F1	\$0	704F2	0	704F3	\$0	704F4
b.	Proprietary Reverse Mortgage Products	0	704G1	\$0	704G2	0	704G3	\$0	704G4

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SCHEDULE A
SPECIALIZED LENDING (Continued) AS OF: DECEMBER, 31 2019

SECTION 2 CONTINUED - REAL ESTATE LOANS AND LINES OF CREDIT

MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION (continued)		Amount	Acct
16. Balance Outstanding of 1st Mtg Residential Construction Loans - Excluding Commercial Purpose		\$0	704A2
17. a.	Allowance for Losses on all Real Estate Loans - If you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL) skip to item 17b.	\$352,020	731
b.	Allowance for Credit Losses on all Real Estate Loans - Enter an amount if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)	\$0	SL0003
18. Total Amount of All 1st Mortgage Loans which have been sold in the secondary market year-to-date		\$1,055,000	736
19. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not reported in Sect 4, item 10		\$17,780,668	712
20. Amount of real estate loans sold but serviced by the credit union		\$0	779A
21. Mortgage Servicing Rights		\$0	779

SECTION 3 - LOANS PURCHASED AND SOLD IN FULL & PARTICIPATION LOANS PURCHASED AND SOLD

1. LOANS PURCHASED AND SOLD YEAR-TO-DATE		Number	Acct	Amount	Acct
a.	Loans Purchased In Full from Other Financial Institutions	0	614	\$0	615
b.	Loans Purchased In Full from Other Sources	0	612	\$0	613
c.	Loans, Excluding Real Estate Loans, Sold in Full	0	616	\$0	616A

2. PARTICIPATION LOANS PURCHASED	ALL OUTSTANDING				PURCHASED YTD				
	Number	Acct	Amount	Acct	Number	Acct	Amount	Acct	
a.	Purchased With Recourse	0	619A1	\$0	619B1	0	690A1	\$0	690B1
b.	Purchased Without Recourse	549	619A2	\$6,191,777	619B2	1	690A2	\$500,000	690B2
TOTAL PURCHASED (each column)		549	619A3	\$6,191,777	619B	1	690A	\$500,000	690

3. OUTSTANDING PARTICIPATION LOANS SOLD	Participation Interest Retained				Participation Interest Sold AND/OR Serviced				
	Number	Acct	Amount Retained	Acct	Number	Acct	Amount Sold AND/OR Serviced	Acct	
a.	Sold With Recourse	0	691D1	\$0	691E1	0	691F1	\$0	691G1
b.	Sold Without Recourse	0	691D2	\$0	691E2	0	691F2	\$0	691G2
TOTAL OUTSTANDING SOLD (each column)		0	691D	\$0	691E	0	691F	\$0	691G

4. PARTICIPATION LOANS SOLD YEAR-TO-DATE	Participation Interest Retained				Participation Interest Sold AND/OR Serviced				
	Number	Acct	Amount Retained	Acct	Number	Acct	Amount Sold AND/OR Serviced	Acct	
a.	Sold With Recourse YTD	0	691H1	\$0	691I1	0	691A1	\$0	691J1
b.	Sold Without Recourse YTD	0	691H2	\$0	691I2	0	691A2	\$0	691J2
TOTAL SOLD YTD (each column)		0	691H	\$0	691I	0	691A	\$0	691

5. PARTICIPATION LOANS OUTSTANDING BY TYPE	Purchased Participations, Outstanding on Financial Statements				Portion of Participations Sold, Outstanding on Financial Statements				
	Number	Acct	Amount	Acct	Number	Acct	Amount Sold Outstanding	Acct	
a.	Consumer	548	691K1	\$5,693,931	691L1	0	691M1	\$0	691N1
b.	Non-Federally Guaranteed Student Loans	0	691K7	\$0	691L7	0	691M7	\$0	691N7
c.	Real Estate	0	691K2	\$0	691L2	0	691M2	\$0	691N2
d.	Commercial Loans excluding C&D	0	691K8	\$0	691L8	0	691M8	\$0	691N8
e.	Commercial Construction & Development	1	691K9	\$497,846	691L9	0	691M9	\$0	691N9
f.	Loan Pools	0	691K6	\$0	691L6	0	691M6	\$0	691N6
TOTAL OUTSTANDING (each column)		549	691K	\$6,191,777	691L	0	691M	\$0	691N

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SCHEDULE A
SPECIALIZED LENDING (Continued) AS OF: DECEMBER, 31 2019

SECTION 4 - MEMBER BUSINESS & COMMERCIAL LENDING - Complete this section if the credit union has any commercial or member business loans.

	Commercial Loans							
	No. of Loans	Acct	Outstanding Balance	Acct	No. Granted or Purchased YTD	Acct	Amount Granted or Purchased YTD	Acct
1. Commercial Loans to Members								
a. Construction and Development Loans	0	143A3	\$0	143B3	0	143C3	\$0	143D3
b. Secured by Farmland	0	961A5	\$0	042A5	0	099A5	\$0	463A5
c. Secured by Multifamily	1	900M	\$296,250	400M	1	090M	\$296,250	475M
d. Secured by Owner Occupied, Non-Farm, Non-Residential Property	0	900H2	\$0	400H2	0	090H2	\$0	475H2
e. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	0	900J2	\$0	400J2	0	090J2	\$0	475J2
f. TOTAL REAL ESTATE SECURED	1	900K2	\$296,250	718A3	1	090K2	\$296,250	475K2
g. Loans to finance agricultural production and other loans to farmers	0	961A6	\$0	042A6	0	099A6	\$0	463A6
h. Commercial and Industrial Loans	0	900L2	\$0	400L2	0	090L2	\$0	475L2
i. Unsecured Commercial Loans	0	900C5	\$0	400C5	0	090C5	\$0	475C5
j. Unsecured Revolving Lines of Credit for Commercial Purposes	0	900C6	\$0	400C6	0	090C6	\$0	475C6
k. TOTAL COMMERCIAL LOANS to Members	1	900A1	\$296,250	400A1	1	090A1	\$296,250	475A1
2. Purchased commercial loans or participation interests to nonmembers								
a. Construction and Development Loans	0	143A4	\$0	143B4	0	143C4	\$0	143D4
b. Secured by Farmland	0	961A7	\$0	042A7	0	099A7	\$0	463A7
c. Secured by Multifamily	0	900M1	\$0	400M1	0	090M1	\$0	475M1
d. Secured by Owner Occupied, Non-Farm, Non-Residential Property	0	900H3	\$0	400H3	0	090H3	\$0	475H3
e. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	1	900J3	\$497,846	400J3	1	090J3	\$500,000	475J3
f. TOTAL REAL ESTATE SECURED	1	900K3	\$497,846	718A4	1	090K3	\$500,000	475K3
g. Loans to finance agricultural production and other loans to farmers	0	961A8	\$0	042A8	0	099A8	\$0	463A8
h. Commercial and Industrial Loans	0	900L3	\$0	400L3	0	090L3	\$0	475L3
i. Unsecured Commercial Loans	0	900C7	\$0	400C7	0	090C7	\$0	475C7
j. Unsecured Revolving Lines of Credit for Commercial Purposes	0	900C8	\$0	400C8	0	090C8	\$0	475C8
k. TOTAL COMMERCIAL LOANS to Nonmembers	1	900B1	\$497,846	400B1	1	090B1	\$500,000	475B1
TOTAL COMMERCIAL LOANS (1k+2k)	2	900T1	\$794,096	400T1				

MISCELLANEOUS COMMERCIAL LOAN INFORMATION					No. of Loans	Acct	Amount	Acct
3. Outstanding commercial participations sold but retained servicing (including unfunded commitments)					0	1061A	\$0	1061
4. Outstanding commercial loans sold but retained servicing (including unfunded commitments)					0	1062A	\$0	1062
5. Year-to-Date commercial loans/participations sold but did not retain servicing (including unfunded commitments)					0	1063A	\$0	1063
6. Commercial Agricultural Loans (1b+1g+2b+2g)					0	961A9	\$0	042A9

REGULATORY REPORTING - PART 723 - MEMBER BUSINESS LOANS

	Amount	Acct
7. Net Member Business Loan Balance (NMBLB)	\$277,244	400A

RISK BASED NET WORTH (RBNW) - For credit unions with assets greater than \$50,000,000

	Amount	Acct
8. Loans and participation interests qualifying for RBNW	\$0	400
9. Unfunded commitments for member business loans and participation interests qualifying for RBNW	\$0	814B
10. Amount of Real Estate Loans included in line 12 of page 14 also reported as member business loans and participation interests qualifying for RBNW on line 8 above	\$0	718

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SCHEDULE A
SPECIALIZED LENDING (Continued) AS OF: DECEMBER, 31 2019

SECTION 5 - TROUBLED DEBT RESTRUCTURED LOANS - Complete this section if the credit union has any TDR loans outstanding.

Report loans that qualify under generally accepted accounting principles as troubled debt restructurings (TDRs). TDRs are loans for which the credit union, for economic or legal reasons related to a borrower's financial difficulties, grants a concession to the borrower that it would not otherwise consider. Refer to FASB Accounting Standards Codification 310-40. These loans should also be reported as part of the overall balances in the appropriate category on the Statement of Financial Condition (page 2); in Schedule A, Section 2 for real estate loans; in Schedule A, Section 4 for member business & commercial lending; and on pages 8 and 9, if delinquent. See Delinquent Loan instructions for information regarding TDR delinquency reporting.

	TDR Loans in Accrual Status				TDR Loans in Nonaccrual Status				Total TDR Loans Outstanding by Category			
	No. of Loans Outstanding	Acct	Amount in Accrual Status	Acct	No. of Loans Outstanding	Acct	Amount in Nonaccrual Status	Acct	Total No. of Loans	Acct	Total Amount	Acct
1. a. TDR Loans Secured by First Mortgages	0	1006A	\$0	1007A	0	1008A	\$0	1009A	0	1010A	\$0	1011A
b. TDR Loans Secured by Other RE/LOCs	6	1006B	\$241,391	1007B	2	1008B	\$190,485	1009B	8	1010B	\$431,876	1011B
c. TDR RE Loans Also Reported as Commercial Loans	0	1006F	\$0	1007F	0	1008F	\$0	1009F	0	1010F	\$0	1011F
d. TDR Consumer Loans NOT Secured by Real Estate	41	1006D	\$430,051	1007D	19	1008D	\$172,741	1009D	60	1010D	\$602,792	1011D
e. TDR Commercial Loans NOT Secured by Real Estate	0	1006G	\$0	1007G	0	1008G	\$0	1009G	0	1010G	\$0	1011G
f. Total TDR Loans Outstanding (a+b+d+e)	47	1006	\$671,442	1007	21	1008	\$363,226	1009	68	1000F	\$1,034,668	1001F
				No. of Loans YTD	Acct	Amount YTD	Acct					
2. TDR Loans Approved Year-to-Date				28	1012A	\$446,844	1002F					
						Amount	Acct					
3. TDR portion of Allowance for Loan and Lease Losses						\$317,329	1013					

SECTION 6 - PURCHASED CREDIT IMPAIRED LOANS (PCILs) - Complete this section if the credit union has any PCILs and HAS NOT ADOPTED CECL.

Report purchased impaired loans, whether obtained through merger or other purchase. Refer to FASB Accounting Standards Codification 310-30.

	Contractual Balance Outstanding	Acct	Recorded Investment Reported as Loans in Account 025B	Acct
1. Total PCILs Outstanding	\$0	PC0001	\$0	PC0002

Complete this section if the credit union has early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)

SECTION 7 - PURCHASED FINANCIAL ASSETS WITH CREDIT DETERIORATION (PCD) - Complete this section for PCD assets acquired during the current reporting period (quarter).

Report financial assets purchased with credit deterioration, whether obtained through merger or other purchase. Refer to FASB Accounting Standards Codification 326.

	Purchase Price	Acct	Acquirer's ACL at Acquisition Date	Acct	Non-Credit Discount or Premium attributable to other factors	Acct	Unpaid Principal Balance or Par Value	Acct
1. PCD Loans Outstanding	\$0	PC0003	\$0	PC0004	\$0	PC0005	\$0	PC0006
2. PCD Debt Securities	\$0	PC0007	\$0	PC0008	\$0	PC0009	\$0	PC0010

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SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: DECEMBER, 31 2019
Complete this schedule if amounts are reported on page 1, items 4-10; or if items below are applicable.

TYPES OF INVESTMENTS

1. U.S. Government Obligations	<= 1 Year	> 1- 3 Years	> 3 - 5 Years	> 5 - 10 Years	> 10 Years	Total Amount
a. NCUA Guaranteed Notes	738A	738B	738C	738D	738E	
Amount of Variable Rate	\$0	\$0	\$0	\$0	\$0	\$0 738
Amount of Fixed Rate	739A	739B	739C	739D	739E	
Amount of Fixed Rate	\$0	\$0	\$0	\$0	\$0	\$0 739
b. TOTAL NCUA GUARANTEED NOTES						\$0 740
c. Total FDIC-Issued Guaranteed Notes						\$0 740A
d. All Other U.S. Government Obligations						\$0 741C3
e. TOTAL U.S. GOVERNMENT OBLIGATIONS						\$0 741C
2. Federal Agency Securities						
a. Agency/GSE Debt Instruments (not backed by mortgages)						\$5,490,970 742C1
b. Agency/GSE Mortgage-Backed Securities						\$7,033,402 742C2
c. TOTAL FEDERAL AGENCY SECURITIES						\$12,524,372 742C
3. Securities Issued by States and Political Subdivisions in the U.S.						\$0 745
4. Other Mortgage-Backed Securities						
a. Privately Issued Mortgage-Related Securities						
i. Privately Issued Mortgage-Related Securities						\$0 981A
ii. Privately Issued Securities (exclude from 4.a.i.) that fail to meet the definition of a mortgage-related security (downgraded below the two highest rating categories) after purchase (Federal Credit Unions ONLY)						\$0 981C
b. Privately Issued Mortgage-Backed Securities (State Credit Unions ONLY)						981B
c. TOTAL OTHER MORTGAGE-BACKED SECURITIES						\$0 981
5. Mutual Funds						\$0 743D
6. Common Trusts						\$0 743E
7. Bank Issued FDIC-Guaranteed Bonds						\$0 746

INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (Federal Credit Unions ONLY)

	Amount	Acct
8. Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas	\$5,490,970	786A
9. Non-Mortgage Related Securities with Maturities Greater than Three Years that Do Not Have Embedded Options or Complex Coupon Formulas	\$0	786B
10. Total of Securities Meeting the Requirements of Section 703.12(b) (Sum of items 2b+4c+8+9)	\$12,524,372	786

MORTGAGE-BACKED SECURITIES

11. Collateralized Mortgage Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs)	\$7,033,402	733
12. Commercial Mortgage Backed Securities	\$0	733A

FCU= Federal Credit Union

SCU= State Credit Union

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SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION (Continued) AS OF: DECEMBER, 31 2019

Complete this schedule if amounts are reported on page 1, items 4-10; or if items below are applicable.

MISCELLANEOUS INVESTMENT INFORMATION	Amount	Acct
13. Total of Deposits and Shares Meeting the Requirements of Section 703.10(a) (FCU Only)	\$4,714,000	785
14. Market Value of Investments Purchased Under an Investment Pilot Program - 703.19 (FCU Only)	\$0	785A
15. Fair Value of Held to Maturity Securities (reported on item 6 or 10 of page 1)	\$0	801
16. Investment Repurchase Agreements	\$0	780
17. Borrowing Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage	\$0	781
18. Investments Not Authorized by the FCU Act or NCUA Rules and Regulations (SCU ONLY). Exclude investments listed in Item 20 a. or b. (below).		784A
19. Outstanding balance of brokered certificates of deposit and share certificates	\$29,119,416	788

20. Amounts reported in the Asset section of the Statement of Financial Condition to fund employee benefit plans or deferred compensation plans under Section 701.19(c) of NCUA Rules and Regulations (if FCU), or similar state provisions (if SCU), that are not authorized under Part 703 of NCUA Rules and Regulations.	Recorded Value	Acct
a. Securities	\$0	789C
b. Other Investments	\$0	789D
c. Other Assets:		
i. Split Dollar Life Insurance Arrangements		
a) Collateral Assignment	\$0	789E
b) Endorsement	\$0	789E1
ii. Other Insurance	\$0	789E2
iii. Other Non-insurance	\$0	789F
d. Total (sum items a. - c.)	\$0	789G

	Recorded Value	Acct
21. Amounts reported in Asset section of the Statement of Financial Condition to fund Charitable Donation Accounts	\$0	789H

FCU= Federal Credit Union

SCU= State Credit Union

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SCHEDULE C
CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION AS OF: DECEMBER, 31 2019

Report the aggregate totals the credit union has in all CUSOs, regardless of whether your credit union owns the CUSO, has a "controlling financial interest," has the "ability to exert significant influence" or owns only a smaller portion of the CUSO.

		Amount	Acct
a.	Total Value of Investments in CUSOs	\$250,981	851
b.	Total Amount Loaned to CUSOs	\$0	852
c.	Total Aggregate Cash Outlay in CUSOs	\$250,981	853

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SCHEDULE D
DERIVATIVE TRANSACTIONS REPORT AS OF: DECEMBER, 31 2019

1. Total Derivative Transactions Outstanding:	Total Notional Amount	Acct	Net Fair Value Gain (Loss)	Acct	Weighted Average Years to Maturity	Acct
a. Interest Rate Swaps:						
i. Pay-fixed	\$0	1020	\$0	1020C	0.00	1020Y
ii. Receive-fixed	\$0	1021	\$0	1021C	0.00	1021Y
iii. Basis	\$0	1022	\$0	1022C	0.00	1022Y
b. Interest Rate Options:						
i. Caps Purchased	\$0	1023	\$0	1023C	0.00	1023Y
ii. Floors Purchased	\$0	1024	\$0	1024C	0.00	1024Y
c. Treasury Futures:						
i. 2 & 3 Year Notes	\$0	1025	\$0	1025C	0.00	1025Y
ii. 5 & 10 Year Notes	\$0	1026	\$0	1026C	0.00	1026Y
d. Other Derivatives:						
i. All Other Derivatives	\$0	1027	\$0	1027C	0.00	1027Y
Total Derivatives	\$0	1030	\$0	1030C	0.00	1030Y

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**SCHEDULE E
BANK SECRECY ACT/ANTI-MONEY LAUNDERING INFORMATION AS OF: DECEMBER, 31 2019**

Complete this schedule if the items below are applicable. This information will not be released to the public.

MONEY SERVICES BUSINESSES

	Number of Accounts	Acct	Amount	Acct
1. Total Money Services Businesses	*	1050	*	1050A
2. Dealers in Foreign Exchange	*	1051	<div style="border: 2px solid blue; border-radius: 15px; padding: 10px; text-align: center;"> <p>Sum of Accounts 1051 through 1056 may not total to Account 1050</p> </div>	
3. Check Cashers	*	1052		
4. Monetary Instruments	*	1053		
5. Money Transmitters	*	1054		
6. Provider of Prepaid Access	*	1055		
7. Seller of Prepaid Access	*	1056		