



Consolidated Statements of Financial Condition
(Includes LGFCU, Financial Partners, Civic Trustee, & Civic FCU)

December
2024

Assets	
Cash and Investments	\$320,270,799
Mortgage Loans	\$1,877,088,005
Personal Loans	\$417,665,826
Member Business Loans	\$214,055,277
Home Equity Loans	\$318,873,374
Auto Loans	\$567,277,678
Credit Card Loans	\$152,619,062
Allowance for Loan Losses	(\$51,044,257)
Net Loans	\$3,496,534,965
National Share Insurance	\$33,747,490
Other Assets	\$181,644,692
Total Assets	\$4,032,197,946
Liabilities & Members' Equity	
Payables	\$126,284,823
Share Accounts	\$773,301,753
Share Draft Accounts	\$561,066,529
Money Market Accounts	\$841,952,629
Individual Retirement Accounts	\$184,355,242
Share Certificates	\$1,261,559,604
Non-Member Deposits	\$500,000
Total Deposits	\$3,622,735,756
Total Reserves and Undivided Earnings	\$283,177,367
Total Liabilities & Members' Equity	\$4,032,197,946

Consolidated Statement of Income
(Includes LGFCU, Financial Partners, Civic Trustee, & Civic FCU)

Year to Date
2024

Operating Income	
Total Investment Income	\$14,756,003
Mortgage Loans	\$76,294,345
Personal Loans	\$44,456,137
Home Equity Loans	\$21,687,988
Auto Loans	\$39,496,588
Credit Card Loans	\$21,041,946
Member Business Loans	\$7,241,599
Total Net Loan Income	\$210,218,603
Provision for Loan Losses	\$28,361,419
Other Operating Income	\$62,596,757
Total Income	\$259,209,943
Operating Expenses	
Operating Expenses	\$167,694,809
Share Accounts	\$3,269,403
Share Draft Accounts	\$645,165
Money Market Accounts	\$16,157,933
Individual Retirement Accounts	\$4,399,025
Share Certificates	\$58,625,220
Total Deposit Expense	\$83,096,745
Other Interest Expense	\$1,093,844
Borrowings Expense	\$8,890,367
Total Expenses	\$260,775,765
Less: Net Income Noncontrolling Interest	\$0
Net Operating Income	(\$1,565,822)