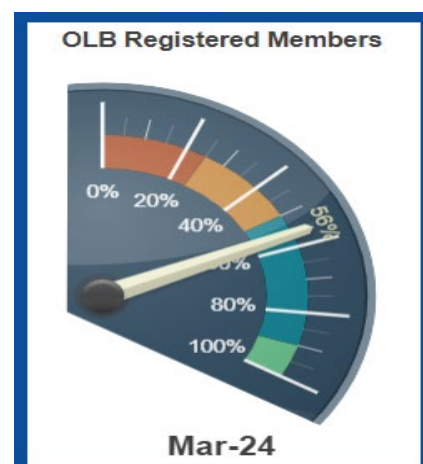
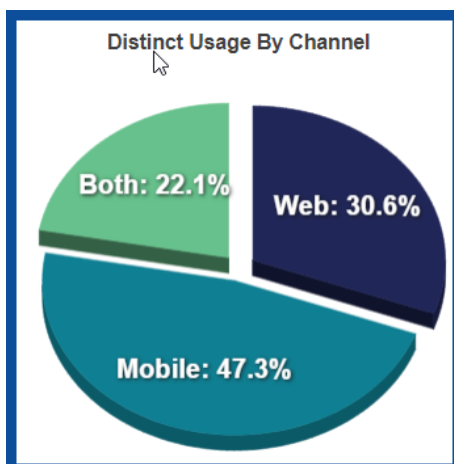
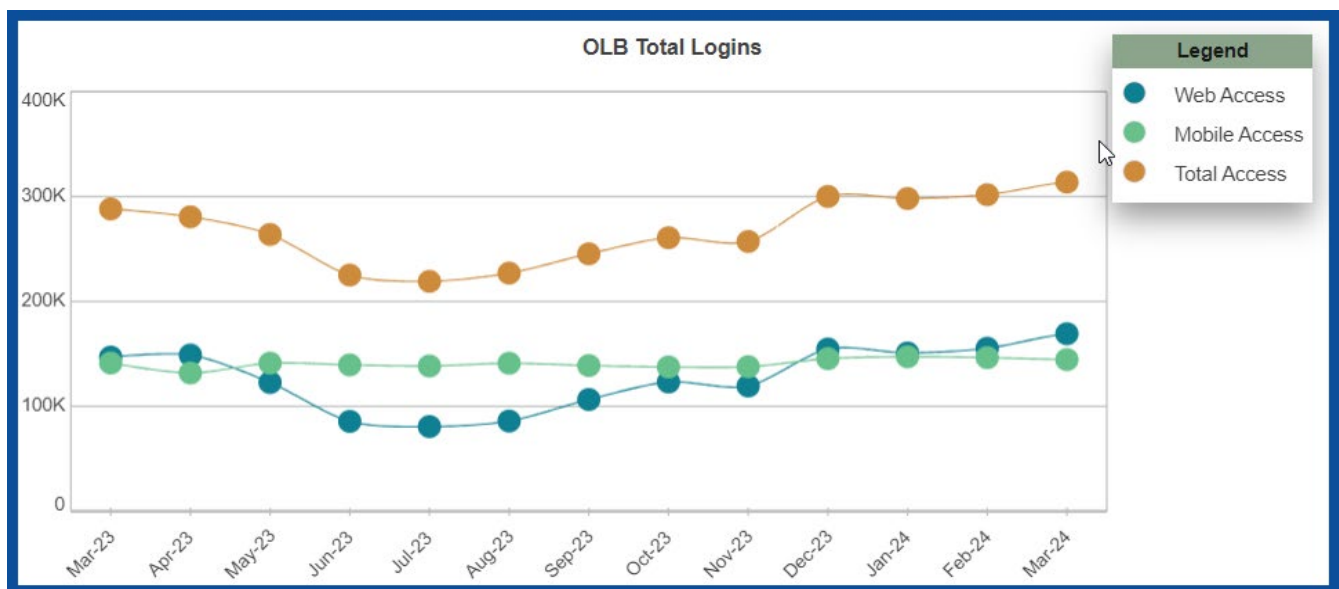
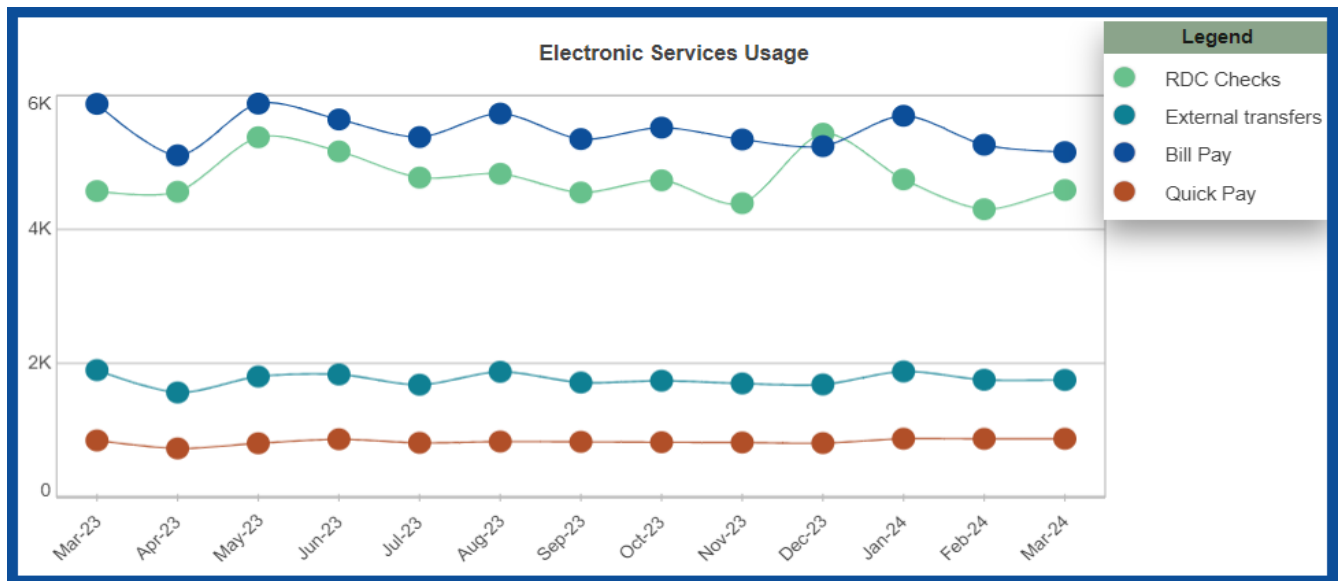
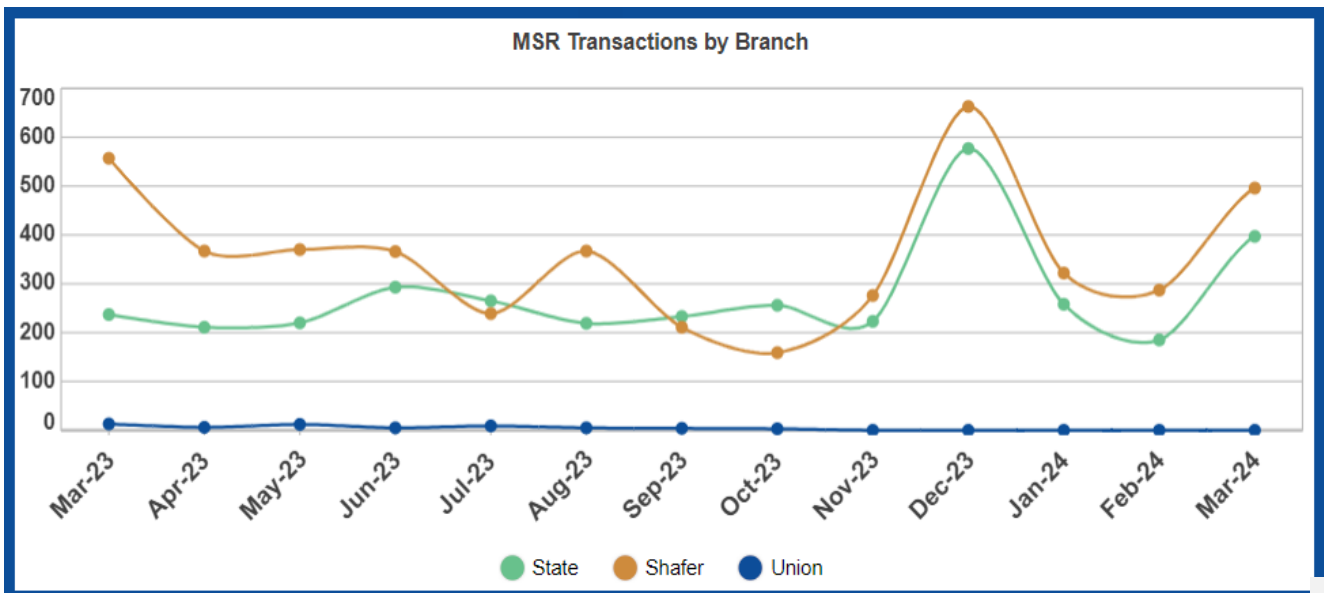
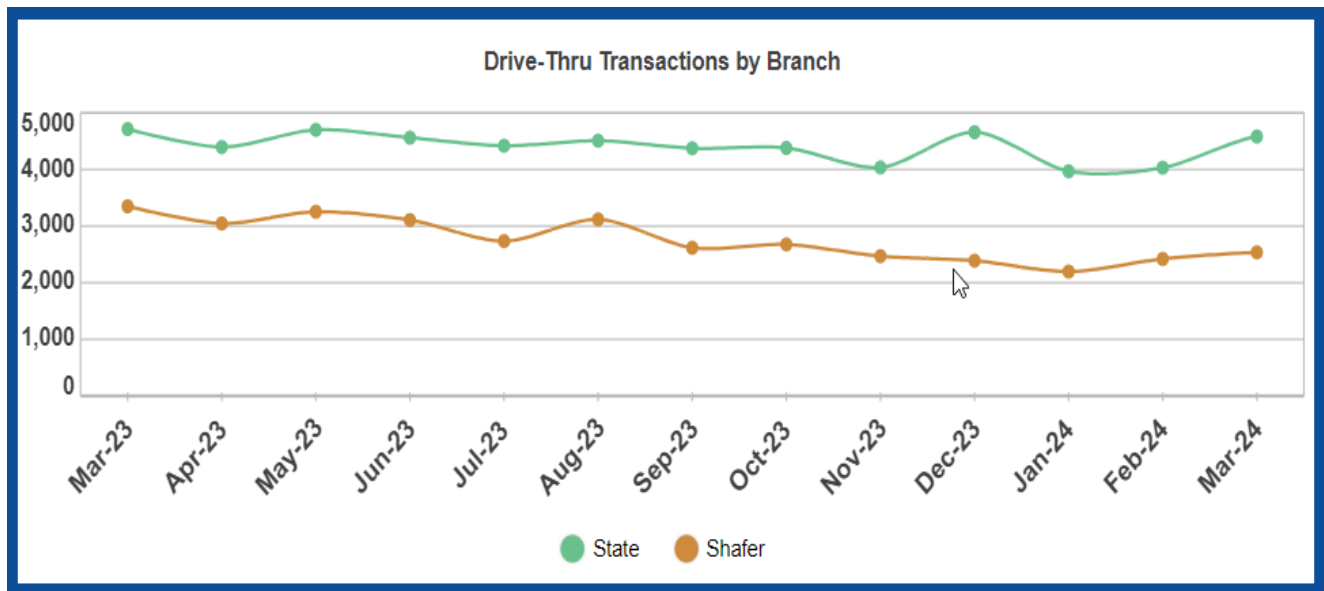
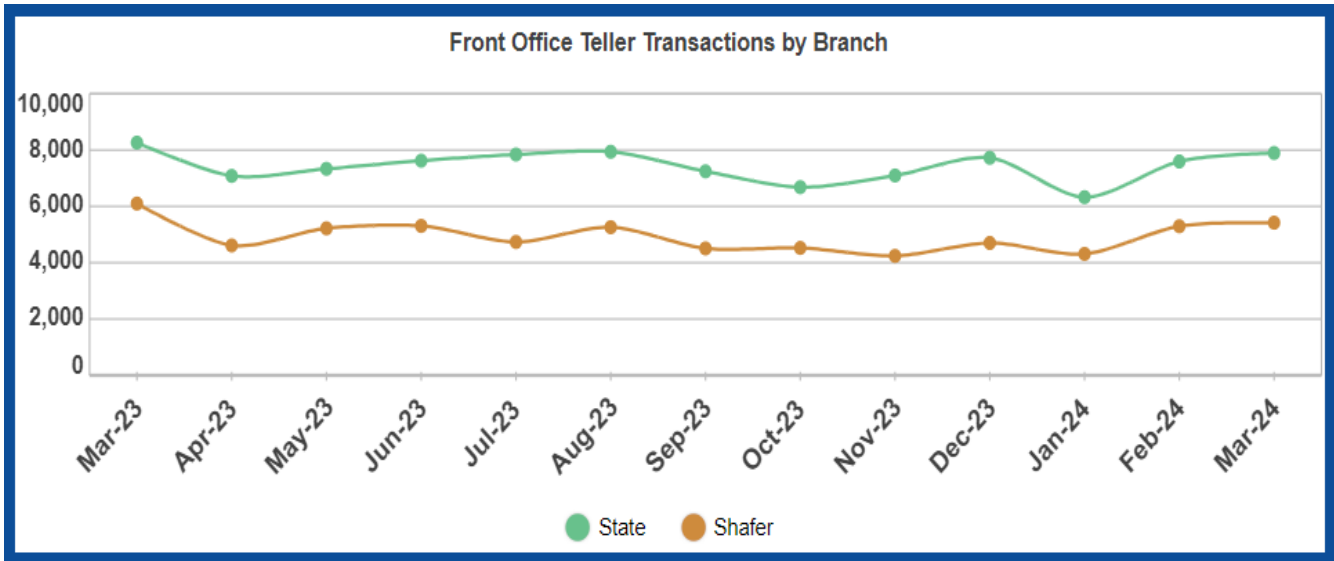
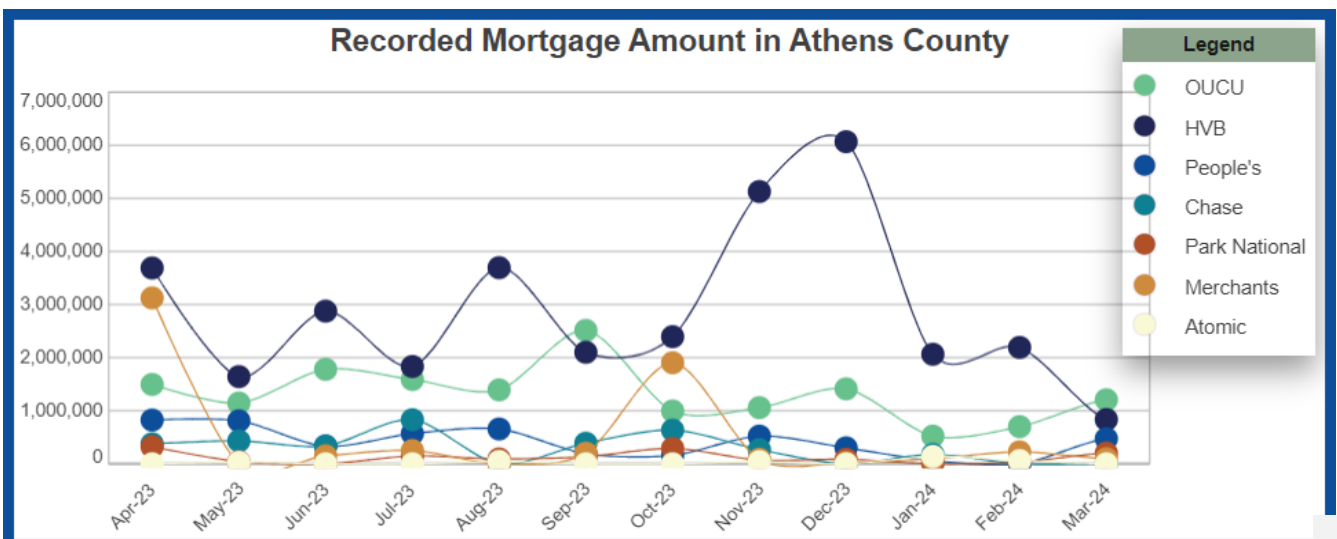
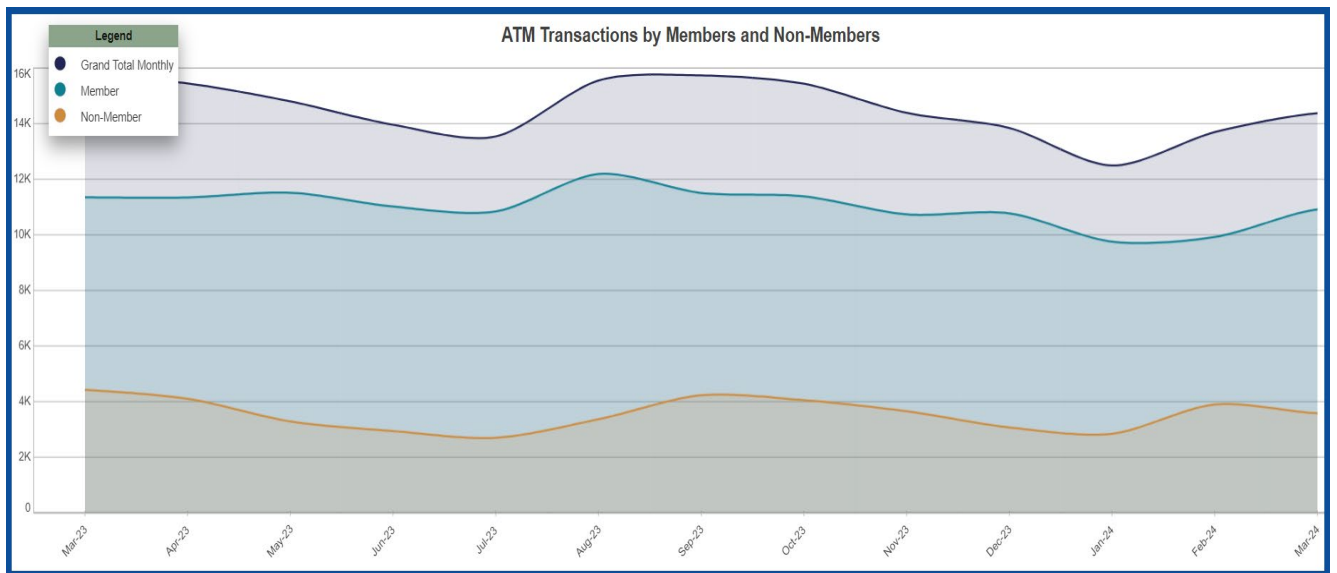
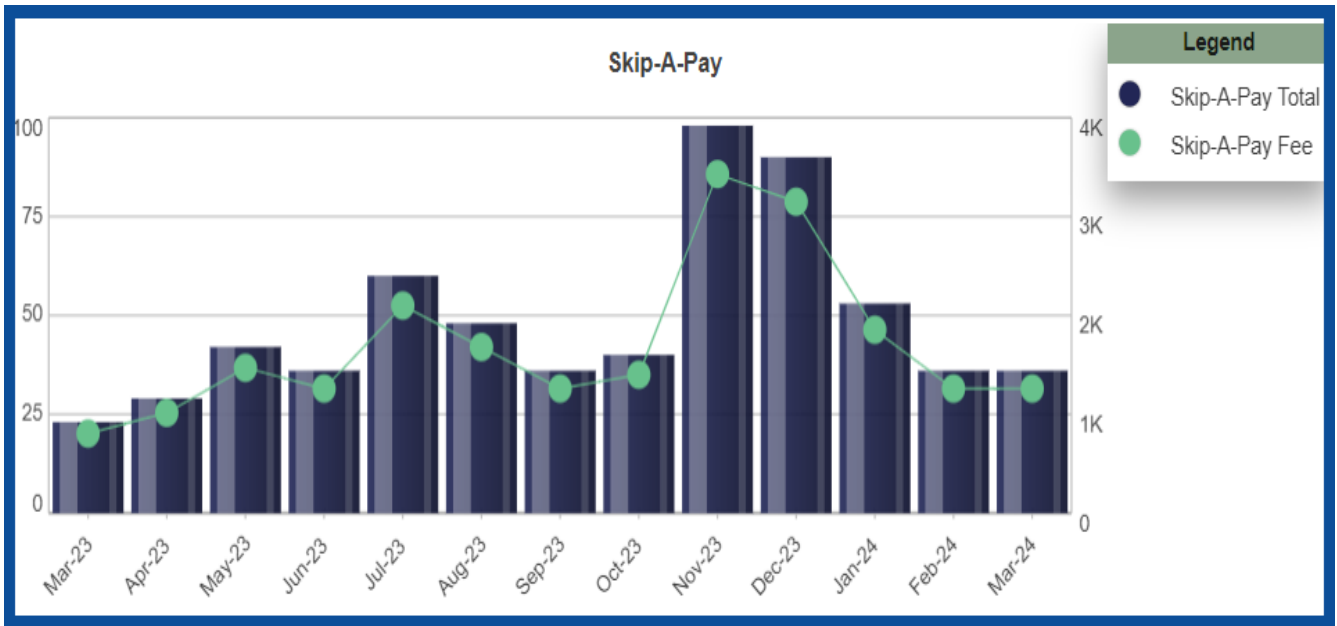


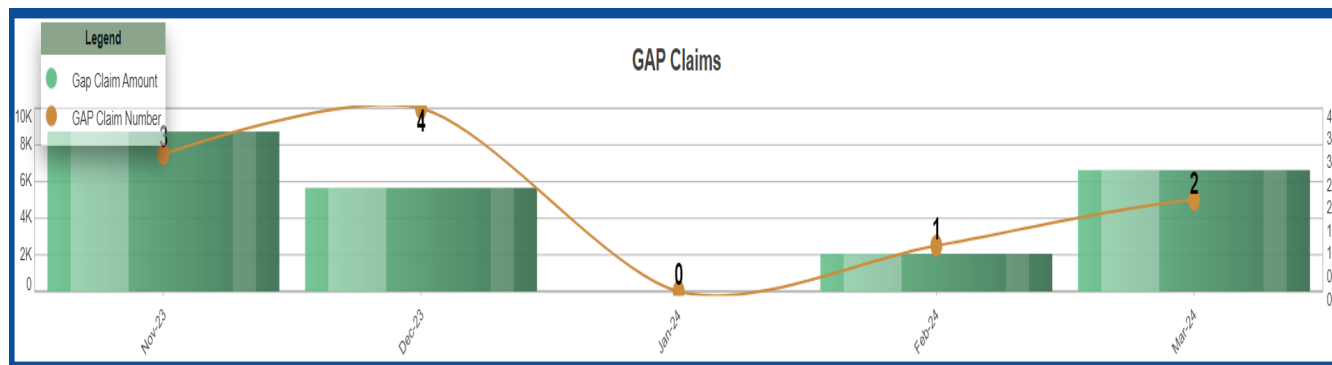
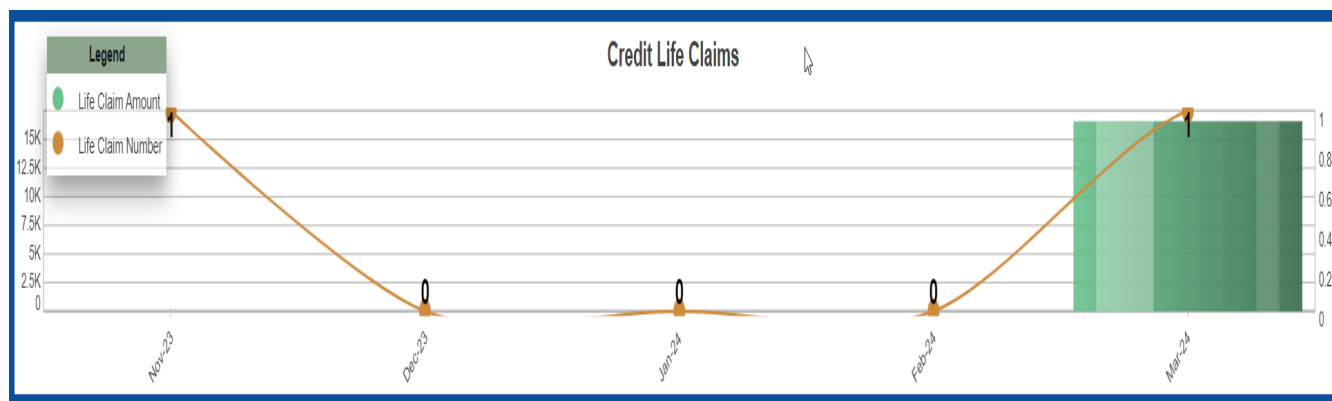
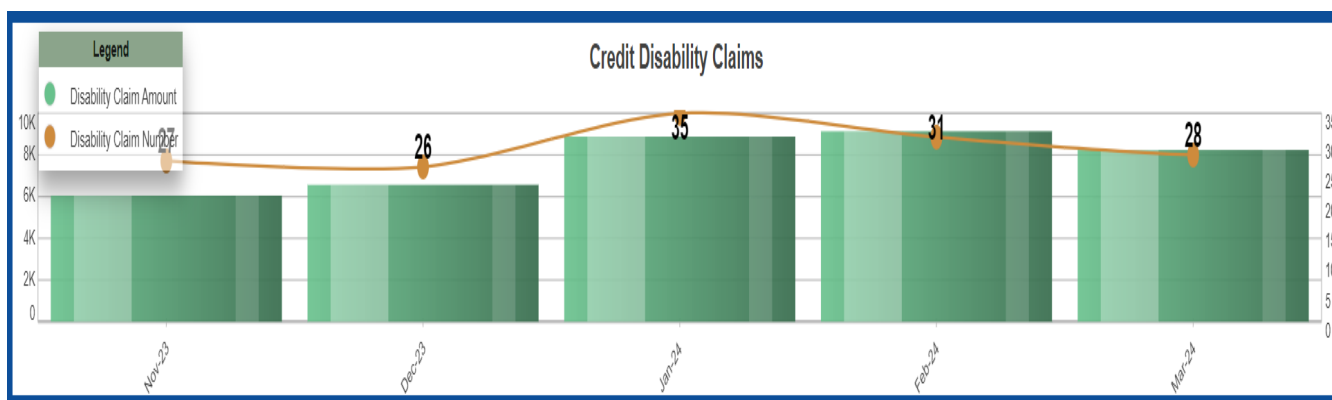
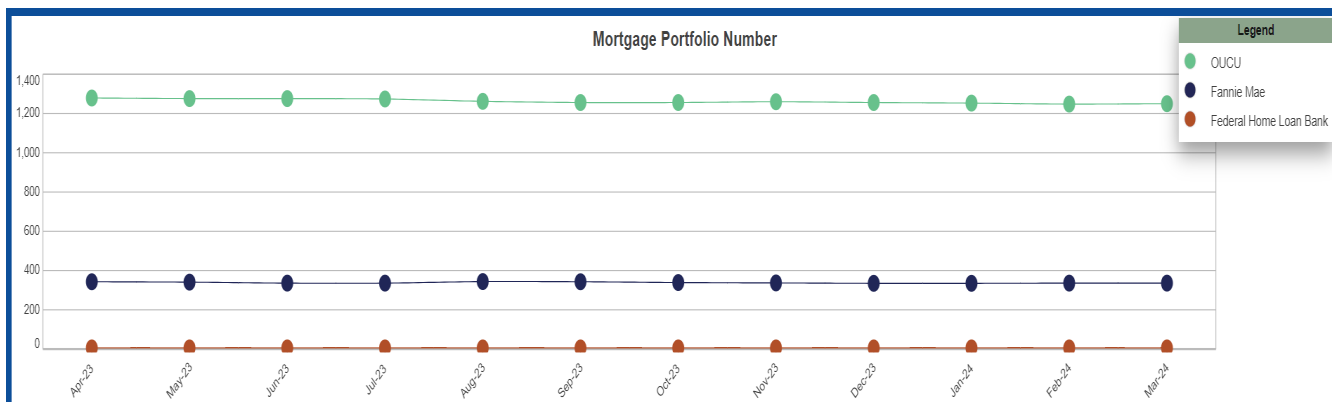
Management Dashboard - March 2024

Member Behavior

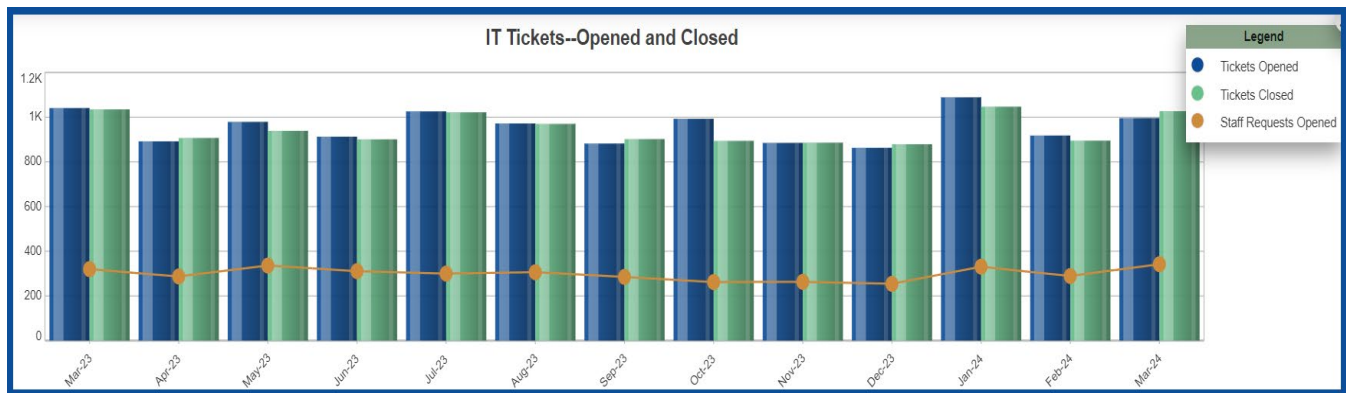








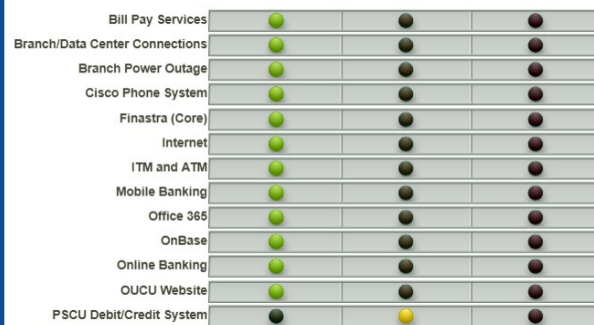
Information Technology/Support & Projects



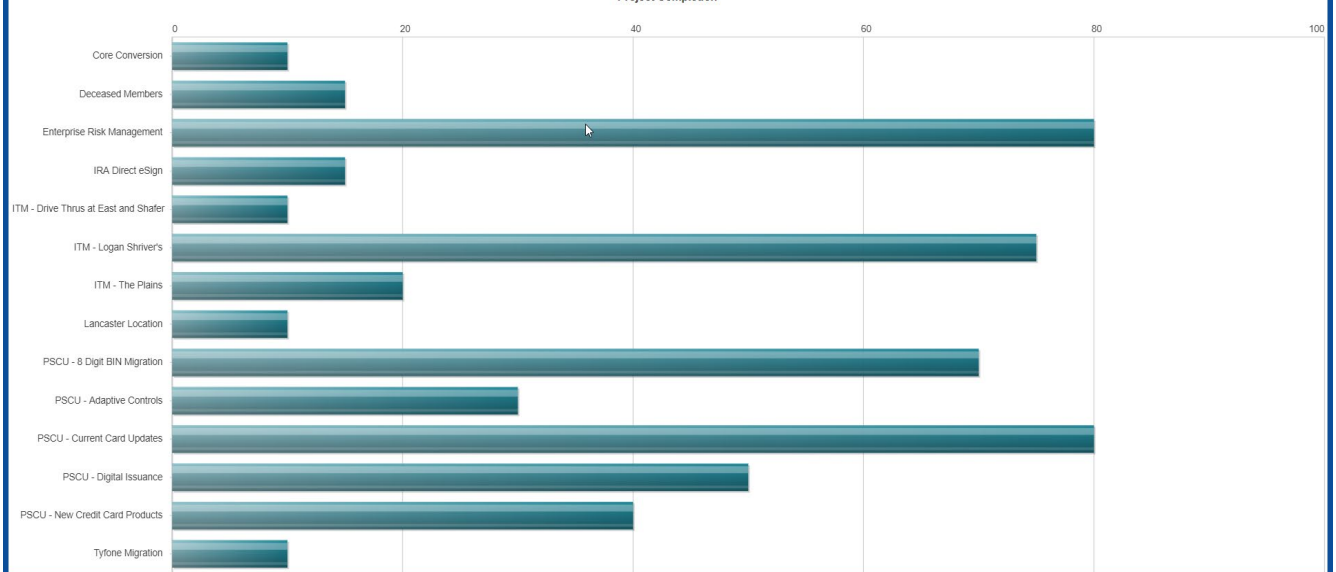
Percent of Staff Tickets Closed Within 24-hrs



System Uptime Current Month - (Green <1hr) (Yellow 1 - 4) (Red >4hr)



Project Completion



Cyber Security Incident Report

Threat Landscape: Finance (FS-ISAC & NCU-ISAO)

FS-ISAC Global Cyber Threat Level -	America's Regional Cyber Threat Level -	EMEA (Europe, Middle East, Africa) Regional Cyber Threat Level -	APAC (Asia Pacific) Regional Cyber Threat Level -	FS-ISAC Global Physical Threat Level -
Guarded	Guarded	Guarded	Guarded	Guarded
VENDOR INCIDENTS	NETWORK INTRUSION INCIDENTS	MALWARE INCIDENTS	SOCIAL ENGINEERING/PHISHING	Threat Level from Terrorism
See Cybersecurity News - Doxim	None	None	None	Guarded

Threat Levels

Guarded (Green) – Default lowest threat level. Applies when there is a general threat directed at the industry. Routine or additional cyber security measures may be warranted.

Elevated (Yellow) – This condition applies when a significant, material cyber incident(s) causing direct or indirect operational or continuity impact to the rest of the sector.

High (Orange) – This condition applies when a critical level cyber attack at a critical national infrastructure firm, financial market infrastructure, and/or utility causing direct operational and security impact to the rest of the sector exists.

Severe (Red) – This Condition applies when a critical level cyber attack against critical national infrastructure, financial market infrastructure, critical utility or attacks against multiple firms when combined causes direct operational and security impact to the sector at large.

Cybersecurity News in March

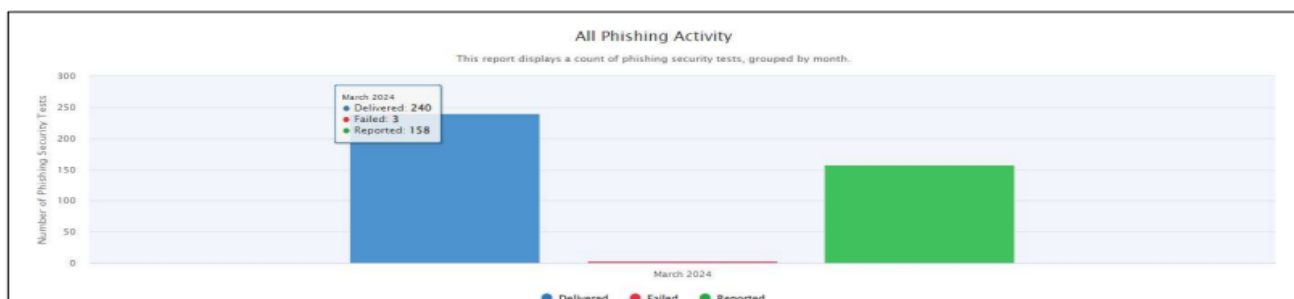
- **NIST Updates Framework:** The National Institute of Standards & Technology has updated its cybersecurity framework for the first time in several years. The changes aim to help all organizations more instead of focusing on only critical infrastructure organizations. They have updated their core goals and have released new resources to help organizations reach their security goals. We have begun looking into these resources and will continue to follow NIST for direction on all things related to information security.
- **OUCU Phish ER Global Blocklist:** We have implemented a global blocklist into our KnowBe4 portal that connects to our email client. KnowBe4 is one of the most used platforms for user training and phishing email simulations. When other organizations get malicious emails, they can report them to KnowBe4 for review. Once reviewed, they get plugged into the global blocklist that syncs to our system. This will help block malicious emails before they ever reach our users. This will not eliminate them entirely, but it adds a great extra layer of protection to our security program.
- **Notorious Ransomware Gang Taken Down:** Last month, we reported that the famous Lockbit Ransomware group had been taken down. Although they have eliminated many of their systems and functions, they are rebuilding. They are working to make a comeback, but for the first time in a very long time, they are not the leading ransomware group at this time. Last month, one of the members of the group was sentenced to 4 years in prison. These groups will always be around, but it is good to see justice being served. This will hopefully help persuade others from entering the cybercriminal world.
- **Doxim Print Vendor Incident:** On December 30th Doxim, our print vendor that sends out letters, statements, notices, etc., experienced an outage. After several days they notified customers that it was due to a ransomware attack. Doxim sent out an update on April 10th stating that no sensitive customer data was compromised. Doxim has made several security improvements to their systems to ensure this does not happen again. We have an incident report from Doxim, and no further action is required for this incident.

Security Report

Phishing Campaigns

Phishing Statistics for March:

- Emails Sent: 240
- Emails Clicked: 3
- Emails Reported: 158
- Phish Prone Percentage: 1.25%



Network Patching

Workstations

OUCU_Workstations Scan Only 3/19/2024 6:45 AM

Console Name: WIN-713A3TK9HSR
XML Version: 2.0.3.9804
XML Date: 3/15/2024 12:38 PM
Scanned By: OUCUDOMAIN\blech_svc
Machine Group: OUCU_Workstations

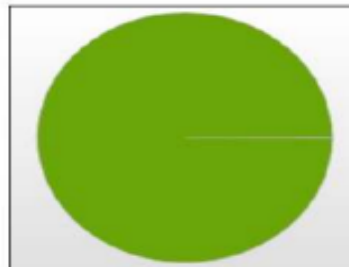
Scan Template: OUCU Patch Scan

Patch Group:
140 machines were scanned of which one is new

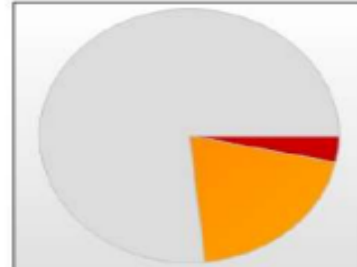
Patch Status

Missing Patches	30
Missing Product Level(s)	1
Patches Installed	32457
Total	32488

Patch Result Status:



Patch Severity Status:



Servers

OUCU_Servers Scan Only 3/20/2024 6:34 AM

Console Name: WIN-713A3TK9HSR
XML Version: 2.0.3.9831
XML Date: 3/19/2024 11:31 AM
Scanned By: OUCUDOMAIN\blech_svc
Machine Group: OUCU_Servers

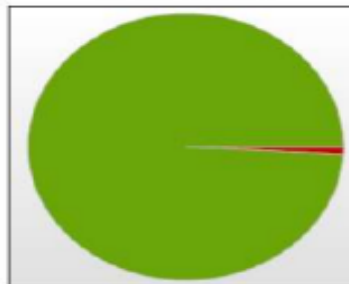
Scan Template: OUCU Patch Scan

Patch Group:
23 machines were scanned

Patch Status

Missing Patches	18
Patches Installed	2035
Total	2053

Patch Result Status:



Patch Severity Status:



Network Security Summary

Secureworks® | Taegis® ManagedXDR

OUCU Financial

Monthly Snapshot

ALERTS

0
critical

4
high

52
medium

Threat Hunts

Priority	Description
Medium	2024-03 - [Targeted Threat Hunt] - Threat Hunt for ScreenConnect Exploitation and Remote Desktop Applications Audit

Security Investigations

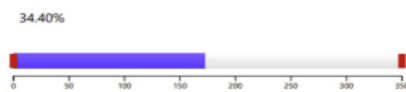
Priority	SCWX	Total
High	3	3
Total	3	3

Endpoint Agent Coverage

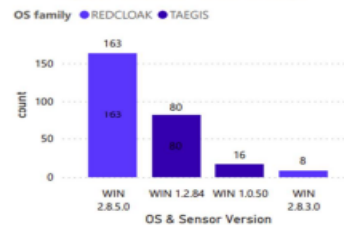
Aligned to Security Posture dashboard



Agent Utilization - Max Agents seen in the last Calendar Month



Agent Versions - Last 30 Days



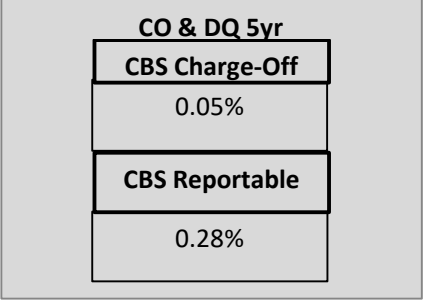
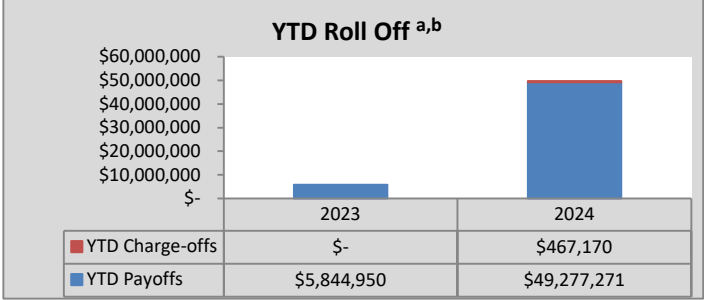
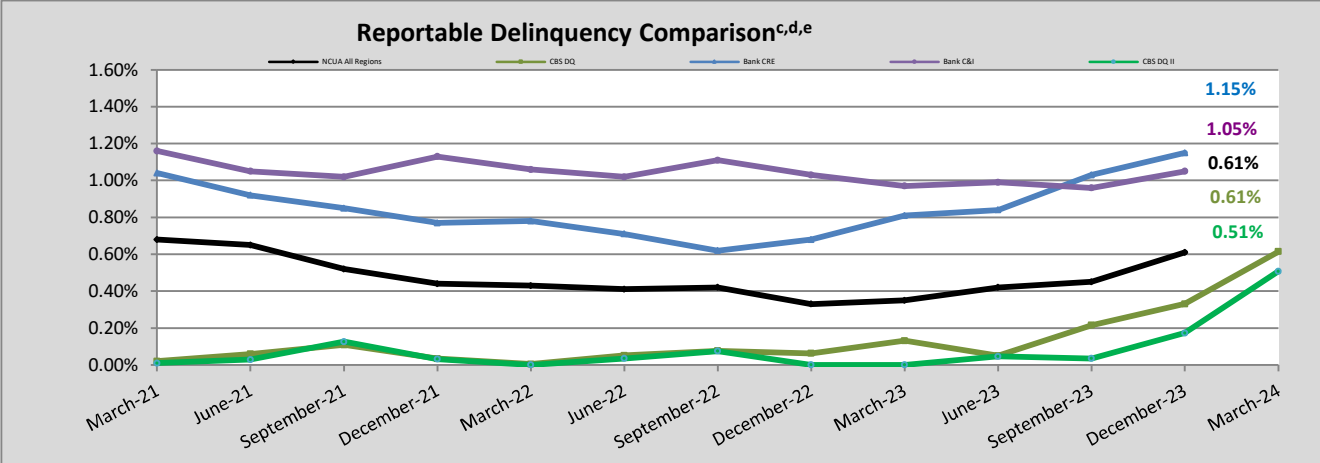
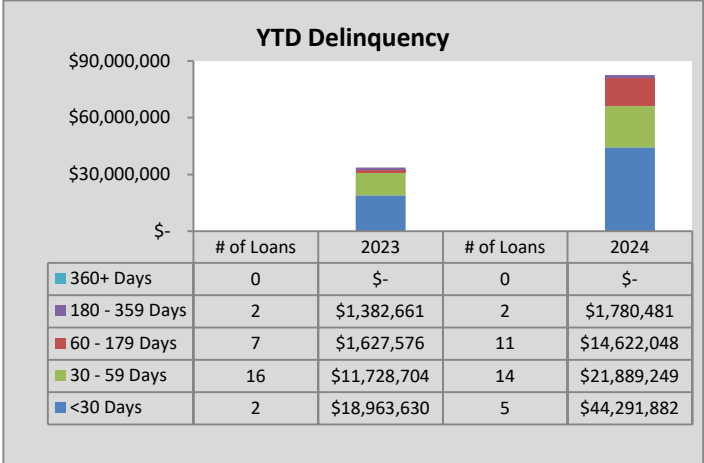
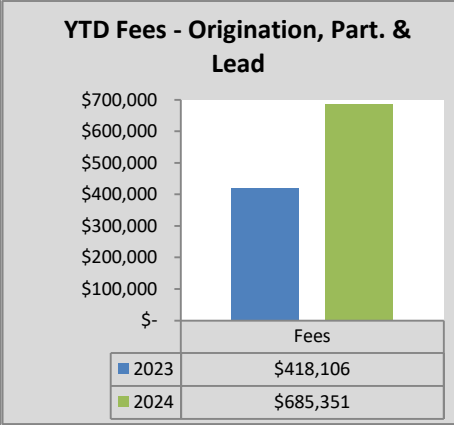
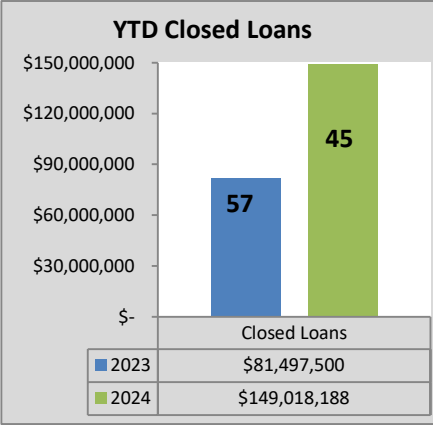
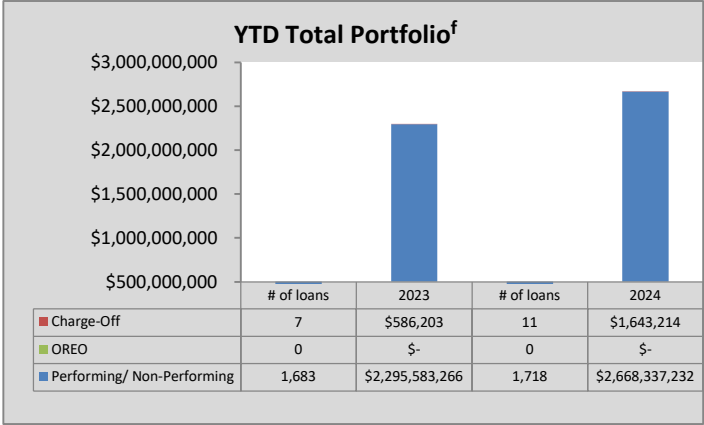
Email Protection Summary

Messages per day (Past 30 days)



Message Count Summary

MONTHS	VALID #	VALID %	SPAM #	SPAM %	VIRUS #	VIRUS %	TOTAL
Apr 1, 2024	23909	83%	4607	16%	120	0%	28636
Mar 1, 2024	123168	78%	32631	21%	2177	1%	157976
Feb 1, 2024	100224	79%	26588	21%	292	0%	127104
Jan 1, 2024	102301	69%	44932	30%	422	0%	147655
Dec 1, 2023	93965	70%	39617	30%	540	0%	134122
Nov 1, 2023	95962	76%	28748	23%	995	1%	125705
Oct 1, 2023	110198	77%	31075	22%	1384	1%	142657

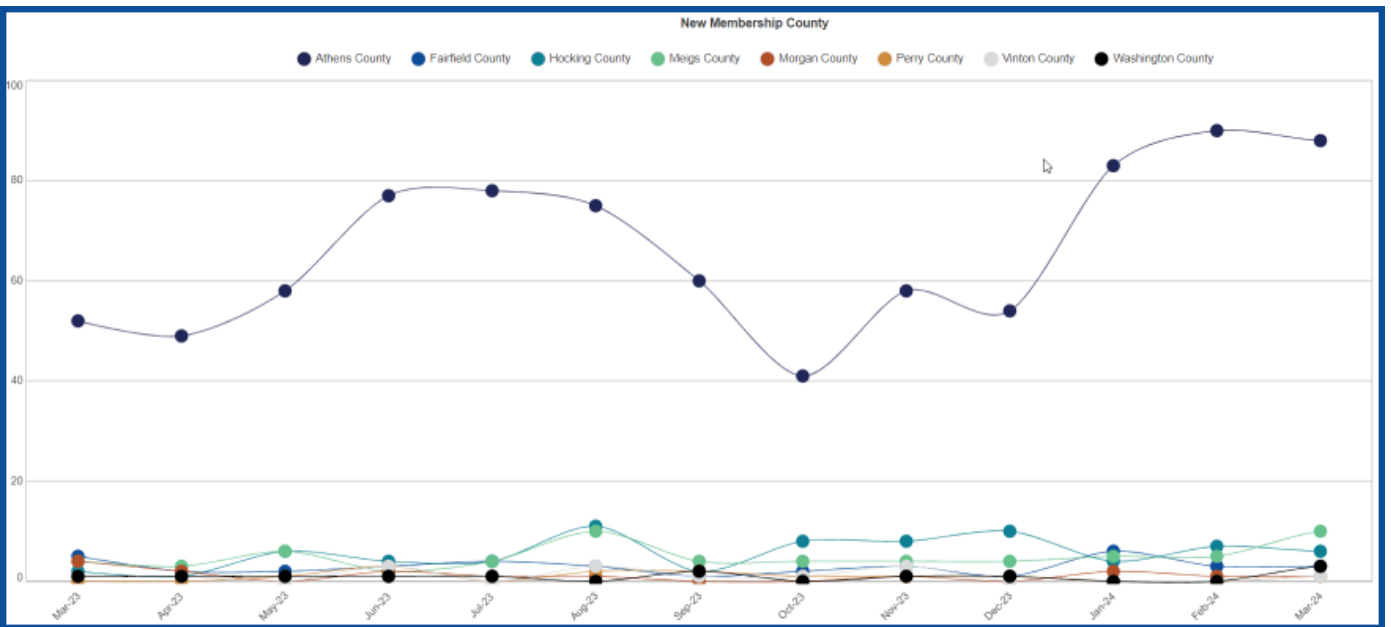
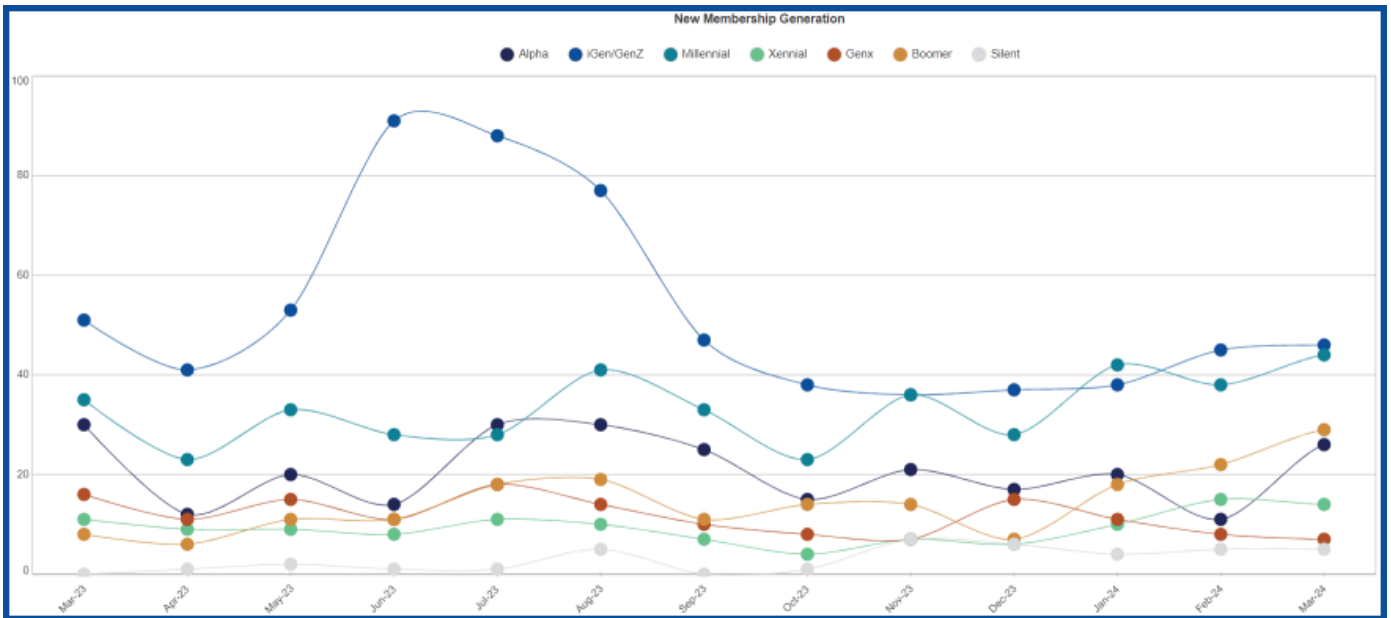


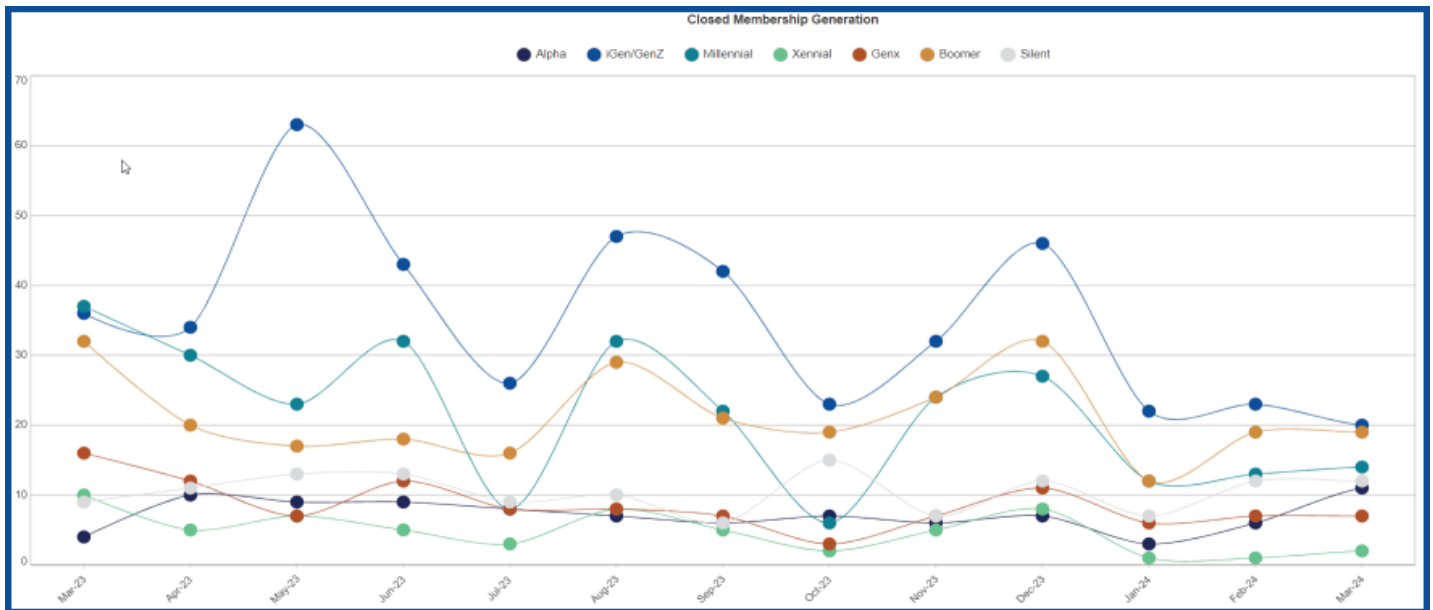
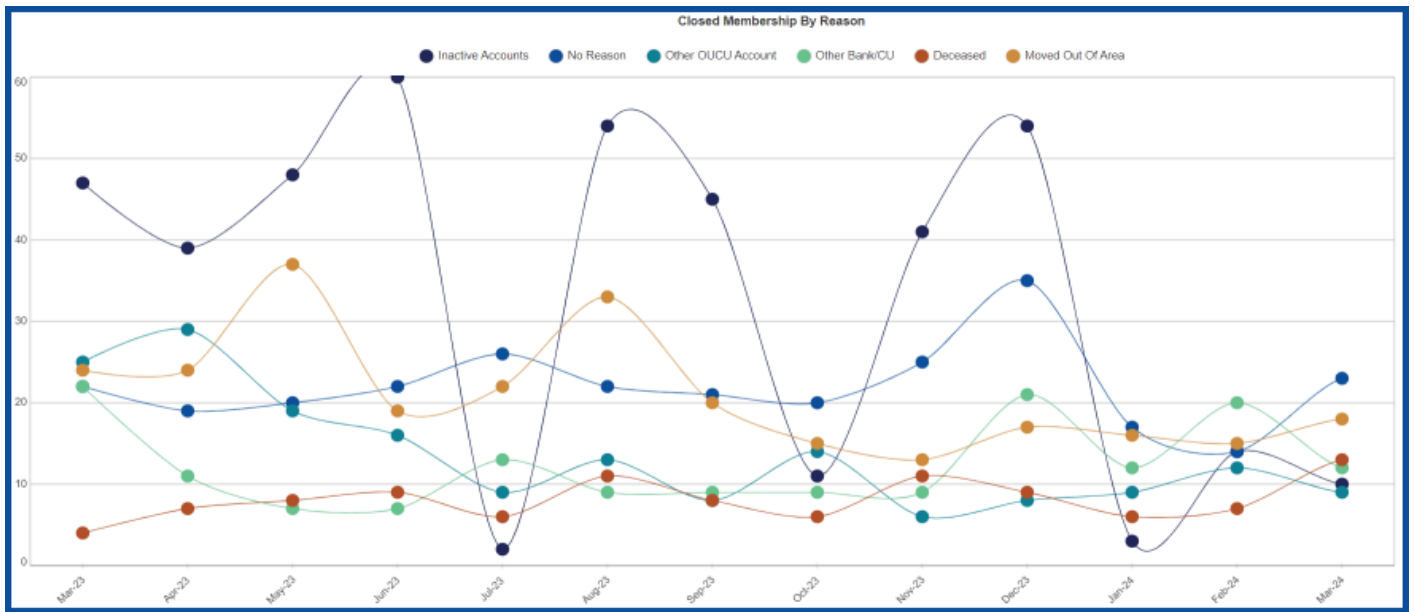
Footnotes: (a) YTD Roll-off number comes from the full payoffs and charge-offs that have occurred within the CBS portfolio. Any loans refinanced by CBS are not included in the roll-off figures. Percentage represents YTD increase/decrease over prior year. (b) YTD Payoffs are made up of all loans that were paid off either thru a refinance by an outside institution, payoffs at maturity/through regular payments, and payoffs of bridge loans. Not included in the payoff numbers for roll-off are any loans that were transferred from the CBS portfolio to a CU managed portfolio.

(c) Please note: Beginning Q4 2018, CBS is adding an additional metric for Reportable DQ Comparison. The additional DQ ratio is computed by factoring out CU loans where the lead CU funding >50% of loan (or fully funding all of the loan) handles all member / borrower contact. In these instances, CBS works directly with the lead CU who handles all aspects of the loan from underwriting, closing, contact for delinquent payment collections, and annual reviews. CBS is reliant upon the lead CU to provide the information necessary for CBS to do a proper annual review for the lead CU loan participants, and provide updates on delinquency. (d) NCUA All Regions DQ through 4th Q 2023. Bank CRE and C&I through 4th Q 2023 (e) Source: NCUA.gov; FDIC.gov

(f) YTD Total Portfolio Charge-Offs have not been charged off, these loans are risk rated an "8" which puts them in the Charge-Off segment of the portfolio. Actual Charge-Offs are represented in the YTD Roll Off chart. (g) The CBS five-year averages are included to illustrate a consistent trend of DQ and CO rates over time.

New and Closed Membership - March 2024





OUCU Financial Credit Union

Period End Balance Sheet

Account	Budget Month End Mar 2024	Actual Month End Mar 2024	Variance	Variance %	Budget Month End Dec 2024	Actual Month End Mar 2024	Variance	Variance %
Cash	\$4,720,976	\$5,317,540	\$596,564	12.64%	\$4,738,669	\$5,317,540	\$578,871	12.22%
Member Consumer Loans	\$68,320,859	\$66,257,465	-\$2,063,394	(3.02)%	\$69,343,131	\$66,257,465	-\$3,085,666	(4.45)%
Member Real Estate Loans	\$167,406,909	\$166,562,761	-\$844,148	(0.50)%	\$167,406,909	\$166,562,761	-\$844,148	(0.50)%
Credit Card Loans	\$30,615,401	\$29,233,499	-\$1,381,902	(4.51)%	\$31,073,493	\$29,233,499	-\$1,839,994	(5.92)%
Member Business Loans	\$44,744,398	\$48,077,320	\$3,332,922	7.45%	\$46,458,442	\$48,077,320	\$1,618,877	3.48%
Non-Member Participation Loans	\$63,069,553	\$63,619,991	\$550,438	0.87%	\$65,485,588	\$63,619,991	-\$1,865,597	(2.85)%
Total Loans Before Loan Loss	\$374,157,119	\$373,751,036	-\$406,083	(0.11)%	\$379,767,564	\$373,751,036	-\$6,016,527	(1.58)%
Allowance for Loan Loss	-\$2,740,032	-\$2,698,136	\$41,896	1.53%	-\$2,781,031	-\$2,698,136	\$82,895	2.98%
Total Loans After Loan Loss	\$371,417,087	\$371,052,900	-\$364,186	(0.10)%	\$376,986,533	\$371,052,900	-\$5,933,632	(1.57)%
Overnight Investments	\$6,112,054	\$19,382,510	\$13,270,456	217.12%	\$11,356,509	\$19,382,510	\$8,026,001	70.67%
MBS and CMO Investments	\$54,700,697	\$54,407,364	-\$293,333	(0.54)%	\$50,139,128	\$54,407,364	\$4,268,236	8.51%
CDs/Deposit Notes	\$4,704,000	\$2,968,000	-\$1,736,000	(36.90)%	\$4,704,000	\$2,968,000	-\$1,736,000	(36.90)%
Other Investments	\$900,000	\$900,000	\$0	0.00%	\$900,000	\$900,000	\$0	0.00%
Total Investments	\$66,416,751	\$77,657,874	\$11,241,123	16.93%	\$67,099,637	\$77,657,874	\$10,558,237	15.74%
Accrued Interest - Investments	\$115,727	\$96,759	-\$18,968	(16.39)%	\$116,161	\$96,759	-\$19,402	(16.70)%
Accrued Interest - Loans	\$1,181,445	\$1,168,593	-\$12,852	(1.09)%	\$1,185,872	\$1,168,593	-\$17,279	(1.46)%
Other Assets	\$19,322,527	\$19,796,261	\$473,735	2.45%	\$19,394,941	\$19,796,261	\$401,321	2.07%
Total Other Assets	\$20,619,698	\$21,061,614	\$441,915	2.14%	\$20,696,974	\$21,061,614	\$364,640	1.76%
Property & Equipment Net	\$8,311,537	\$8,289,395	-\$22,142	(0.27)%	\$9,155,486	\$8,289,395	-\$866,091	(9.46)%
Total Assets	\$471,486,049	\$483,379,323	\$11,893,273	2.52%	\$478,677,298	\$483,379,323	\$4,702,025	0.98%
Regular Shares	\$78,542,125	\$78,202,203	-\$339,922	(0.43)%	\$79,424,077	\$78,202,203	-\$1,221,875	(1.54)%
Share Drafts	\$90,667,796	\$101,008,957	\$10,341,161	11.41%	\$91,685,908	\$101,008,957	\$9,323,049	10.17%
Money Market Accounts	\$133,992,247	\$129,707,503	-\$4,284,745	(3.20)%	\$135,496,851	\$129,707,503	-\$5,789,349	(4.27)%
Regular Share Certificates	\$70,648,079	\$75,811,335	\$5,163,256	7.31%	\$71,441,388	\$75,811,335	\$4,369,946	6.12%
IRA/IRA Certificates	\$14,193,658	\$13,803,044	-\$390,614	(2.75)%	\$14,353,039	\$13,803,044	-\$549,995	(3.83)%
Other Shares	\$5,677,949	\$5,546,763	-\$131,185	(2.31)%	\$5,741,707	\$5,546,763	-\$194,943	(3.40)%
Total Shares	\$393,721,854	\$404,079,804	\$10,357,950	2.63%	\$398,142,971	\$404,079,804	\$5,936,833	1.49%
Accrued Interest & Dividends	\$79,044	\$78	-\$78,966	(99.90)%	\$0	\$78	\$78	0.00%
Borrowings	\$15,000,000	\$20,000,000	\$5,000,000	33.33%	\$15,000,000	\$20,000,000	\$5,000,000	33.33%
Other Liabilities	\$13,858,117	\$11,466,240	-\$2,391,876	(17.26)%	\$13,910,052	\$11,466,240	-\$2,443,812	(17.57)%
Total Other Liabilities	\$28,937,161	\$31,466,319	\$2,529,158	8.74%	\$28,910,052	\$31,466,319	\$2,556,266	8.84%
Total Liabilities	\$422,659,015	\$435,546,123	\$12,887,108	3.05%	\$427,053,023	\$435,546,123	\$8,493,099	1.99%
Total Capital	\$48,827,035	\$47,833,200	-\$993,835	(2.04)%	\$51,624,275	\$47,833,200	-\$3,791,075	(7.34)%
Total Liabilities & Equity	\$471,486,049	\$483,379,323	\$11,893,273	2.52%	\$478,677,298	\$483,379,323	\$4,702,025	0.98%

Account	Budget MTD Mar 2024	Actual MTD Mar 2024	Variance	Variance %	Budget YTD Mar 2024	Actual YTD Mar 2024	Variance	Variance %
Member Consumer Loans	\$407,001	\$401,953	(\$5,048)	(1.24)%	\$1,190,666	\$1,175,896	(\$14,770)	(1.24)%
Member Real Estate Loans	\$648,627	\$627,726	(\$20,901)	(3.22)%	\$1,883,475	\$1,854,639	(\$28,836)	(1.53)%
Credit Card Loans	\$305,994	\$297,671	(\$8,324)	(2.72)%	\$894,470	\$863,797	(\$30,672)	(3.43)%
Member Business Loans	\$198,863	\$218,268	\$19,405	9.76%	\$577,642	\$615,054	\$37,412	6.48%
NM - Non-Member Participation Loans	\$284,825	\$253,931	(\$30,895)	(10.85)%	\$816,088	\$727,207	(\$88,881)	(10.89)%
Total Loans Before Loan Loss	\$1,845,311	\$1,799,547	(\$45,763)	(2.48)%	\$5,362,341	\$5,236,593	(\$125,747)	(2.35)%
Total Interest on Loans	\$1,845,311	\$1,799,547	(\$45,763)	(2.48)%	\$5,362,341	\$5,236,593	(\$125,747)	(2.35)%
Overnight Investments	\$102,377	\$74,731	(\$27,646)	(27.00)%	\$485,202	\$451,202	(\$34,000)	(7.01)%
MBS and CMO Investments	\$82,874	\$93,890	\$11,016	13.29%	\$259,180	\$283,993	\$24,813	9.57%
CDs/Deposit Notes	\$6,355	(\$20,818)	(\$27,172)	(427.60)%	\$23,127	(\$1,225)	(\$24,352)	(105.30)%
Other Investments	\$10,475	\$24,563	\$14,087	134.48%	\$11,931	\$28,308	\$16,377	137.26%
Total Investments Int Inc	\$202,082	\$172,367	(\$29,715)	(14.70)%	\$779,440	\$762,277	(\$17,163)	(2.20)%
Total Interest Income	\$2,047,392	\$1,971,914	(\$75,478)	(3.69)%	\$6,141,781	\$5,998,871	(\$142,910)	(2.33)%
Regular Shares	\$3,324	\$3,271	\$54	1.61%	\$9,746	\$9,571	\$175	1.80%
Share Drafts	\$3,870	\$3,999	(\$129)	(3.34)%	\$11,345	\$11,600	(\$254)	(2.24)%
Money Market Accounts	\$85,300	\$82,913	\$2,387	2.80%	\$250,189	\$245,902	\$4,286	1.71%
Regular Share Certificates	\$212,641	\$209,643	\$2,998	1.41%	\$621,282	\$625,676	(\$4,394)	(0.71)%
IRA/IRA Certificates	\$24,263	\$22,053	\$2,210	9.11%	\$70,700	\$67,623	\$3,077	4.35%
Other Shares	\$240	\$231	\$9	3.86%	\$704	\$681	\$24	3.35%
Total Shares Exp	\$329,639	\$322,110	\$7,529	2.28%	\$963,967	\$961,054	\$2,913	0.30%
Borrowings	\$174,434	\$122,840	\$51,595	29.58%	\$604,270	\$553,854	\$50,417	8.34%
Total Other Liabilities	\$174,434	\$122,840	\$51,595	29.58%	\$604,270	\$553,854	\$50,417	8.34%
Total Int Expense	\$504,073	\$444,950	\$59,124	11.73%	\$1,568,237	\$1,514,907	\$53,330	3.40%
Total Interest Expense	\$504,073	\$444,950	\$59,124	11.73%	\$1,568,237	\$1,514,907	\$53,330	3.40%
Net Interest Income	\$1,543,319	\$1,526,964	(\$16,354)	(1.06)%	\$4,573,544	\$4,483,964	(\$89,580)	(1.96)%
Total Fee Income	\$411,772	\$380,287	(\$31,485)	(7.65)%	\$1,140,949	\$1,082,679	(\$58,271)	(5.11)%
Total Miscellaneous Income	\$237,125	\$224,281	(\$12,844)	(5.42)%	\$709,372	\$671,669	(\$37,703)	(5.32)%
Total Non-Interest Income	\$648,897	\$604,568	(\$44,329)	(6.83)%	\$1,850,321	\$1,754,347	(\$95,974)	(5.19)%
Total Compensation	\$801,131	\$819,463	(\$18,332)	(2.29)%	\$2,164,830	\$2,346,341	(\$181,511)	(8.38)%
Total Employee Benefits	\$224,658	\$245,960	(\$21,302)	(9.48)%	\$658,389	\$748,832	(\$90,443)	(13.74)%
Total Travel and Conferences	\$38,920	\$31,415	\$7,505	19.28%	\$95,107	\$99,914	(\$4,807)	(5.05)%
Total Association Dues	\$8,741	\$15,030	(\$6,289)	(71.94)%	\$33,417	\$38,261	(\$4,844)	(14.50)%
Total Occupancy	\$95,084	\$107,099	(\$12,014)	(12.64)%	\$289,856	\$302,853	(\$12,997)	(4.48)%
Total Office Operations	\$379,841	\$367,864	\$11,977	3.15%	\$1,047,813	\$1,064,963	(\$17,150)	(1.64)%
Total Marketing	\$38,315	\$24,046	\$14,269	37.24%	\$108,239	\$124,323	(\$16,084)	(14.86)%
Total Community Investment	\$15,898	\$15,853	\$45	0.28%	\$35,898	\$35,853	\$45	0.12%
Total Loan Servicing	\$153,499	\$89,051	\$64,447	41.99%	\$402,498	\$338,432	\$64,066	15.92%
Total Professional and Outside Services	\$62,196	\$66,380	(\$4,184)	(6.73)%	\$208,276	\$224,425	(\$16,149)	(7.75)%
Total Other	\$42,754	\$123,425	(\$80,671)	(188.68)%	\$94,986	\$150,907	(\$55,920)	(58.87)%
Total Non-Interest Expense	\$1,861,038	\$1,905,586	(\$44,549)	(2.39)%	\$5,139,308	\$5,475,104	(\$335,796)	(6.53)%
Total Provision for Loan Loss	\$175,000	\$37,530	\$137,470	78.55%	\$525,000	\$248,268	\$276,732	52.71%
Total Non-Operating (Gain)/Loss	\$42,608	\$42,608	\$0	0.00%	\$127,825	\$158,590	(\$30,765)	(24.07)%
Total G(L) On Disposition of Assets IS	(\$785)	\$44	(\$829)	(105.54)%	\$9,399	(\$2,712)	\$12,111	128.86%
Net Income	\$114,355	\$145,765	\$31,410	27.47%	\$622,333	\$359,061	(\$263,271)	(42.30)%

Month-To-Month, Year-Over-Year, and Year-To-Date

Account	Actual Month End Feb 2024	Actual Month End Mar 2024	Variance	Variance %	Actual Month End Mar 2023	Actual Month End Mar 2024	Variance	Variance %	Actual Month End Dec 2023	Actual Month End Mar 2024	Variance	Variance %
Cash	\$5,152,773	\$5,317,540	\$164,767	3.20%	\$4,672,275	\$5,317,540	\$645,265	13.81%	\$4,715,093	\$5,317,540	\$602,447	12.78%
Member Consumer Loans	\$66,816,313	\$66,257,465	-\$558,847	(0.84)%	\$66,530,576	\$66,257,465	-\$273,111	(0.41)%	\$67,983,462	\$66,257,465	-\$1,725,996	(2.54)%
Member Real Estate Loans	\$165,820,579	\$166,562,761	\$742,182	0.45%	\$171,649,725	\$166,562,761	-\$5,086,964	(2.96)%	\$167,406,909	\$166,562,761	-\$844,148	(0.50)%
Credit Card Loans	\$29,500,141	\$29,233,499	-\$266,643	(0.90)%	\$29,578,184	\$29,233,499	-\$344,685	(1.17)%	\$30,464,209	\$29,233,499	-\$1,230,710	(4.04)%
Member Business Loans	\$47,651,593	\$48,077,320	\$425,726	0.89%	\$35,332,161	\$48,077,320	\$12,745,158	36.07%	\$44,187,219	\$48,077,320	\$3,890,100	8.80%
Non-Member Participation Loans	\$63,342,916	\$63,619,991	\$277,075	0.44%	\$54,861,179	\$63,619,991	\$8,758,812	15.97%	\$62,284,181	\$63,619,991	\$1,335,810	2.14%
Total Loans Before Loan Loss	\$373,131,542	\$373,751,036	\$619,494	0.17%	\$357,951,826	\$373,751,036	\$15,799,211	4.41%	\$372,325,980	\$373,751,036	\$1,425,056	0.38%
Allowance for Loan Loss	-\$2,779,559	-\$2,698,136	\$81,423	2.93%	-\$2,552,681	-\$2,698,136	-\$145,455	(5.70)%	-\$2,726,501	-\$2,698,136	\$28,365	1.04%
Total Loans After Loan Loss	\$370,351,983	\$371,052,900	\$700,917	0.19%	\$355,399,145	\$371,052,900	\$15,653,756	4.40%	\$369,599,479	\$371,052,900	\$1,453,421	0.39%
Overnight Investments	\$57,229,903	\$19,382,510	-\$37,847,393	(66.13)%	\$73,916,828	\$19,382,510	-\$54,534,318	(73.78)%	\$46,366,473	\$19,382,510	-\$26,983,963	(58.20)%
MBS and CMO Investments	\$55,040,402	\$54,407,364	-\$633,038	(1.15)%	\$61,577,743	\$54,407,364	-\$7,170,379	(11.64)%	\$56,286,424	\$54,407,364	-\$1,879,060	(3.34)%
CDs/Deposit Notes	\$6,192,000	\$2,968,000	-\$3,224,000	(52.07)%	\$7,181,000	\$2,968,000	-\$4,213,000	(58.67)%	\$6,936,000	\$2,968,000	-\$3,968,000	(57.21)%
Other Investments	\$900,000	\$900,000	\$0	0.00%	\$1,271,998	\$900,000	-\$371,998	(29.25)%	\$1,146,825	\$900,000	-\$246,825	(21.52)%
Total Investments	\$119,362,305	\$77,657,874	-\$41,704,431	(34.94)%	\$143,947,569	\$77,657,874	-\$66,289,695	(46.05)%	\$110,735,721	\$77,657,874	-\$33,077,847	(29.87)%
Accrued Interest - Investments	\$116,461	\$96,759	-\$19,702	(16.92)%	\$119,676	\$96,759	-\$22,916	(19.15)%	\$115,583	\$96,759	-\$18,824	(16.29)%
Accrued Interest - Loans	\$1,097,456	\$1,168,593	\$71,137	6.48%	\$1,032,269	\$1,168,593	\$136,324	13.21%	\$1,179,972	\$1,168,593	-\$11,379	(0.96)%
Other Assets	\$19,613,435	\$19,796,261	\$182,827	0.93%	\$13,823,796	\$19,796,261	\$5,972,466	43.20%	\$19,298,449	\$19,796,261	\$497,813	2.58%
Total Other Assets	\$20,827,351	\$21,061,614	\$234,263	1.12%	\$14,975,740	\$21,061,614	\$6,085,874	40.64%	\$20,594,004	\$21,061,614	\$467,610	2.27%
Property & Equipment Net	\$8,244,589	\$8,289,395	\$44,806	0.54%	\$8,492,752	\$8,289,395	-\$203,358	(2.39)%	\$8,349,583	\$8,289,395	-\$60,188	(0.72)%
Total Assets	\$523,939,001	\$483,379,323	-\$40,559,679	(7.74)%	\$527,487,481	\$483,379,323	-\$44,108,158	(8.36)%	\$513,993,880	\$483,379,323	-\$30,614,558	(5.96)%
Regular Shares	\$77,926,645	\$78,202,203	\$275,558	0.35%	\$86,275,552	\$78,202,203	-\$8,073,349	(9.36)%	\$78,250,323	\$78,202,203	-\$48,120	(0.06)%
Share Drafts	\$103,706,697	\$101,008,957	-\$2,697,740	(2.60)%	\$101,398,974	\$101,008,957	-\$390,017	(0.38)%	\$90,330,944	\$101,008,957	\$10,678,013	11.82%
Money Market Accounts	\$130,684,341	\$129,707,503	-\$976,839	(0.75)%	\$154,646,754	\$129,707,503	-\$24,939,251	(16.13)%	\$133,494,435	\$129,707,503	-\$3,786,932	(2.84)%
Regular Share Certificates	\$71,902,278	\$75,811,335	\$3,909,057	5.44%	\$53,255,168	\$75,811,335	\$22,556,167	42.35%	\$70,385,604	\$75,811,335	\$5,425,730	7.71%
IRA/IRA Certificates	\$13,720,030	\$13,803,044	\$83,013	0.61%	\$14,068,656	\$13,803,044	-\$265,612	(1.89)%	\$14,140,925	\$13,803,044	-\$337,881	(2.39)%
Other Shares	\$5,456,460	\$5,546,763	\$90,303	1.65%	\$6,774,724	\$5,546,763	-\$1,227,960	(18.13)%	\$5,656,854	\$5,546,763	-\$110,091	(1.95)%
Total Shares	\$403,396,451	\$404,079,804	\$683,353	0.17%	\$416,419,826	\$404,079,804	-\$12,340,023	(2.96)%	\$392,259,085	\$404,079,804	\$11,820,719	3.01%
Accrued Interest & Dividends	\$462,733	\$78	-\$462,655	(99.98)%	\$79,044	\$78	-\$78,966	(99.90)%	\$0	\$78	\$78	0.00%
Borrowings	\$59,640,000	\$20,000,000	-\$39,640,000	(66.47)%	\$60,000,000	\$20,000,000	-\$40,000,000	(66.67)%	\$60,000,000	\$20,000,000	-\$40,000,000	(66.67)%
Other Liabilities	\$12,645,506	\$11,466,240	-\$1,179,266	(9.33)%	\$5,875,375	\$11,466,240	\$5,590,866	95.16%	\$13,840,848	\$11,466,240	-\$2,374,608	(17.16)%
Total Other Liabilities	\$72,748,240	\$31,466,319	-\$41,281,921	(56.75)%	\$65,954,419	\$31,466,319	-\$34,488,100	(52.29)%	\$73,840,848	\$31,466,319	-\$42,374,529	(57.39)%
Total Liabilities	\$476,144,691	\$435,546,123	-\$40,598,568	(8.53)%	\$482,374,245	\$435,546,123	-\$46,828,122	(9.71)%	\$466,099,933	\$435,546,123	-\$30,553,810	(6.56)%
Total Capital	\$47,794,311	\$47,833,200	\$38,889	0.08%	\$45,113,236	\$47,833,200	\$2,719,964	6.03%	\$47,893,948	\$47,833,200	-\$60,747	(0.13)%
Total Liabilities & Equity	\$523,939,001	\$483,379,323	-\$40,559,679	(7.74)%	\$527,487,481	\$483,379,323	-\$44,108,158	(8.36)%	\$513,993,880	\$483,379,323	-\$30,614,558	(5.96)%

Month-To-Month and Same Month Prior Year YTD

Account	Actual MTD Feb 2024	Actual MTD Mar 2024	Variance	Variance %	Actual YTD Mar 2023	Actual YTD Mar 2024	Variance	Variance %
Member Consumer Loans	\$374,954	\$401,953	\$26,998	7.20%	\$1,010,534	\$1,175,896	\$165,363	16.36%
Member Real Estate Loans	\$606,490	\$627,726	\$21,236	3.50%	\$1,661,538	\$1,854,639	\$193,101	11.62%
Credit Card Loans	\$278,113	\$297,671	\$19,557	7.03%	\$757,448	\$863,797	\$106,349	14.04%
Member Business Loans	\$196,523	\$218,268	\$21,744	11.06%	\$384,706	\$615,054	\$230,348	59.88%
NM - Non-Member Participation Loans	\$229,832	\$253,931	\$24,098	10.49%	\$575,070	\$727,207	\$152,137	26.46%
Total Loans Before Loan Loss	\$1,685,913	\$1,799,547	\$113,634	6.74%	\$4,389,296	\$5,236,593	\$847,298	19.30%
Total Interest on Loans	\$1,685,913	\$1,799,547	\$113,634	6.74%	\$4,389,296	\$5,236,593	\$847,298	19.30%
Overnight Investments	\$193,198	\$74,731	-\$118,466	(61.32)%	\$176,910	\$451,202	\$274,292	155.05%
MBS and CMO Investments	\$94,833	\$93,890	-\$943	(0.99)%	\$306,673	\$283,993	-\$22,680	(7.40)%
CDs/Deposit Notes	\$8,602	-\$20,818	-\$29,420	(341.99)%	\$32,414	-\$1,225	-\$33,639	(103.78)%
Other Investments	\$1,897	\$24,563	\$22,666	1,194.81%	\$22,139	\$28,308	\$6,169	27.86%
Total Investments Int Inc	\$298,530	\$172,367	-\$126,163	(42.26)%	\$538,136	\$762,277	\$224,141	41.65%
Total Interest Income	\$1,984,443	\$1,971,914	-\$12,529	(0.63)%	\$4,927,432	\$5,998,871	\$1,071,439	21.74%
Regular Shares	\$3,034	\$3,271	-\$237	(7.80)%	\$10,628	\$9,571	\$1,057	9.94%
Share Drafts	\$3,816	\$3,999	-\$183	(4.81)%	\$11,509	\$11,600	-\$91	(0.79)%
Money Market Accounts	\$78,529	\$82,913	-\$4,384	(5.58)%	\$220,031	\$245,902	-\$25,871	(11.76)%
Regular Share Certificates	\$204,124	\$209,643	-\$5,519	(2.70)%	\$229,848	\$625,676	-\$395,828	(172.21)%
IRA/IRA Certificates	\$21,981	\$22,053	-\$72	(0.33)%	\$43,851	\$67,623	-\$23,772	(54.21)%
Other Shares	\$215	\$231	-\$16	(7.27)%	\$834	\$681	\$154	18.41%
Total Shares Exp	\$311,699	\$322,110	-\$10,411	(3.34)%	\$516,702	\$961,054	-\$444,352	(86.00)%
Borrowings	\$208,323	\$122,840	\$85,483	41.03%	\$80,637	\$553,854	-\$473,216	(586.84)%
Total Other Liabilities	\$208,323	\$122,840	\$85,483	41.03%	\$80,637	\$553,854	-\$473,216	(586.84)%
Total Int Expense	\$520,022	\$444,950	\$75,073	14.44%	\$597,339	\$1,514,907	-\$917,568	(153.61)%
Total Interest Expense	\$520,022	\$444,950	\$75,073	14.44%	\$597,339	\$1,514,907	-\$917,568	(153.61)%
Net Interest Income	\$1,464,421	\$1,526,964	\$62,544	4.27%	\$4,330,093	\$4,483,964	\$153,871	3.55%
Total Fee Income	\$329,165	\$380,287	\$51,122	15.53%	\$719,495	\$1,082,679	\$363,184	50.48%
Total Miscellaneous Income	\$214,438	\$224,281	\$9,842	4.59%	\$695,772	\$671,669	-\$24,103	(3.46)%
Total Non-Interest Income	\$543,604	\$604,568	\$60,964	11.21%	\$1,415,266	\$1,754,347	\$339,081	23.96%
Total Compensation	\$764,398	\$819,463	-\$55,065	(7.20)%	\$1,708,519	\$2,346,341	-\$637,823	(37.33)%
Total Employee Benefits	\$247,010	\$245,960	\$1,050	0.42%	\$606,259	\$748,832	-\$142,573	(23.52)%
Total Travel and Conferences	\$53,647	\$31,415	\$22,232	41.44%	\$90,578	\$99,914	-\$9,336	(10.31)%
Total Association Dues	\$11,651	\$15,030	-\$3,378	(29.00)%	\$31,825	\$38,261	-\$6,435	(20.22)%
Total Occupancy	\$98,395	\$107,099	-\$8,704	(8.85)%	\$262,241	\$302,853	-\$40,612	(15.49)%
Total Office Operations	\$351,415	\$367,864	-\$16,449	(4.68)%	\$917,534	\$1,064,963	-\$147,430	(16.07)%
Total Marketing	\$26,936	\$24,046	\$2,890	10.73%	\$103,085	\$124,323	-\$21,238	(20.60)%
Total Community Investment	\$20,000	\$15,853	\$4,147	20.74%	\$30,898	\$35,853	-\$4,955	(16.04)%
Total Loan Servicing	\$149,014	\$89,051	\$59,963	40.24%	\$382,646	\$338,432	\$44,214	11.55%
Total Professional and Outside Services	\$107,063	\$66,380	\$40,683	38.00%	\$167,831	\$224,425	-\$56,595	(33.72)%
Total Other	\$28,517	\$123,425	-\$94,908	(332.82)%	\$90,463	\$150,907	-\$60,443	(66.82)%
Total Non-Interest Expense	\$1,858,046	\$1,905,586	-\$47,540	(2.56)%	\$4,391,878	\$5,475,104	-\$1,083,226	(24.66)%
Total Provision for Loan Loss	\$31,259	\$37,530	-\$6,270	(20.06)%	\$420,053	\$248,268	\$171,785	40.90%
Total Non-Operating (Gain)/Loss	\$73,373	\$42,608	\$30,765	41.93%	\$11,940	\$158,590	-\$146,650	(1,228.28)%
Total G(L) On Disposition of Assets IS	-\$2,756	\$44	-\$2,799	(101.58)%	\$9,399	-\$2,712	\$12,111	128.86%
Net Income	\$48,102	\$145,765	\$97,663	203.04%	\$912,090	\$359,061	-\$553,028	(60.63)%

OUCU Financial Credit Union			Rolling 13 Month Income Statement									Month Ended Mar 2024	
Account	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024	Mar 2024
Member Consumer Loans	\$350,739	\$345,437	\$364,301	\$359,147	\$377,186	\$376,764	\$382,280	\$391,523	\$379,764	\$400,081	\$398,989	\$374,954	\$401,953
Member Real Estate Loans	\$559,317	\$574,891	\$578,758	\$582,396	\$607,732	\$605,890	\$605,181	\$621,370	\$610,615	\$620,605	\$620,423	\$606,490	\$627,726
Credit Card Loans	\$262,438	\$249,276	\$273,692	\$266,608	\$277,046	\$280,149	\$279,302	\$286,665	\$284,499	\$297,184	\$288,013	\$278,113	\$297,671
Member Business Loans	\$137,586	\$128,598	\$141,413	\$142,121	\$147,808	\$150,878	\$155,094	\$169,756	\$172,668	\$190,850	\$200,263	\$196,523	\$218,268
NM - Non-Member Participation Loans	\$212,787	\$178,665	\$204,006	\$221,179	\$205,433	\$225,667	\$222,053	\$217,147	\$223,781	\$247,501	\$243,444	\$229,832	\$253,931
Total Loans Before Loan Loss	\$1,522,866	\$1,476,868	\$1,562,170	\$1,571,452	\$1,615,206	\$1,639,349	\$1,643,909	\$1,686,461	\$1,671,327	\$1,756,221	\$1,751,133	\$1,685,913	\$1,799,547
Total Interest on Loans	\$1,522,866	\$1,476,868	\$1,562,170	\$1,571,452	\$1,615,206	\$1,639,349	\$1,643,909	\$1,686,461	\$1,671,327	\$1,756,221	\$1,751,133	\$1,685,913	\$1,799,547
Overnight Investments	\$128,405	\$225,998	\$235,024	\$224,774	\$190,291	\$198,346	\$186,279	\$172,137	\$176,600	\$196,434	\$183,273	\$193,198	\$74,731
MBS and CMO Investments	\$102,003	\$99,969	\$100,119	\$99,004	\$97,586	\$97,553	\$96,485	\$96,624	\$96,095	\$95,583	\$95,271	\$94,833	\$93,890
CDs/Deposit Notes	\$9,859	\$10,233	\$9,158	\$7,217	\$10,371	\$8,987	\$5,970	\$11,014	\$8,060	\$6,308	\$10,990	\$8,602	-\$20,818
Other Investments	\$20,684	\$1,193	\$1,187	\$21,741	\$1,302	\$1,391	\$23,606	\$1,638	\$1,726	\$26,341	\$1,848	\$1,897	\$24,563
Total Investments Int Inc	\$260,951	\$337,393	\$345,488	\$352,736	\$299,549	\$306,276	\$312,341	\$281,413	\$282,482	\$324,666	\$291,381	\$298,530	\$172,367
Total Interest Income	\$1,783,818	\$1,814,261	\$1,907,658	\$1,924,188	\$1,914,755	\$1,945,625	\$1,956,250	\$1,967,875	\$1,953,809	\$2,080,888	\$2,042,514	\$1,984,443	\$1,971,914
Total Shares Exp	\$181,275	\$176,721	\$186,901	\$215,026	\$236,180	\$249,891	\$247,684	\$267,104	\$265,480	\$279,598	\$327,245	\$311,699	\$322,110
Total Other Liabilities	\$79,019	\$215,507	\$222,690	\$215,507	\$222,690	\$222,690	\$215,507	\$222,690	\$215,507	\$222,690	\$222,690	\$208,323	\$122,840
Total Int Expense	\$260,295	\$392,228	\$409,591	\$430,533	\$458,870	\$472,582	\$463,191	\$489,794	\$480,987	\$502,289	\$549,935	\$520,022	\$444,950
Total Interest Expense	\$260,295	\$392,228	\$409,591	\$430,533	\$458,870	\$472,582	\$463,191	\$489,794	\$480,987	\$502,289	\$549,935	\$520,022	\$444,950
Net Interest Income	\$1,523,523	\$1,422,033	\$1,498,067	\$1,493,655	\$1,455,885	\$1,473,044	\$1,493,059	\$1,478,080	\$1,472,821	\$1,578,599	\$1,492,579	\$1,464,421	\$1,526,964
Total Fee Income	\$246,932	\$247,139	\$267,537	\$235,251	\$276,413	\$284,705	\$203,234	\$234,210	\$635,575	\$360,109	\$373,226	\$329,165	\$380,287
Total Miscellaneous Income	\$232,572	\$237,596	\$256,498	\$253,410	\$251,663	\$307,427	\$232,617	\$237,008	\$229,809	\$276,738	\$232,949	\$214,438	\$224,281
Total Non-Interest Income	\$479,504	\$484,736	\$524,035	\$488,661	\$528,076	\$592,133	\$435,851	\$471,218	\$865,385	\$636,847	\$606,175	\$543,604	\$604,568
Total Compensation	\$531,736	\$691,375	\$609,681	\$589,538	\$629,148	\$671,241	\$598,718	\$731,141	\$733,567	\$916,886	\$762,480	\$764,398	\$819,463
Total Employee Benefits	\$212,179	\$230,049	\$186,860	\$194,151	\$183,923	\$215,319	\$189,845	\$199,649	\$208,580	\$201,320	\$255,862	\$247,010	\$245,960
Total Travel and Conferences	\$37,066	\$27,002	\$36,928	\$14,612	\$29,450	\$22,902	\$26,792	\$22,324	\$33,640	\$39,400	\$14,852	\$53,647	\$31,415
Total Association Dues	\$8,325	\$6,557	\$6,657	\$7,011	\$6,665	\$6,579	\$6,459	\$6,187	\$6,962	\$6,161	\$11,580	\$11,651	\$15,030
Total Occupancy	\$86,169	\$94,818	\$85,541	\$93,823	\$92,193	\$96,394	\$87,402	\$102,659	\$95,741	\$3,782	\$97,359	\$98,395	\$107,099
Total Office Operations	\$333,646	\$305,850	\$429,664	\$325,124	\$385,174	\$281,278	\$325,759	\$348,100	\$369,527	\$351,131	\$345,684	\$351,415	\$367,864
Total Marketing	\$36,491	\$61,684	\$49,068	\$45,417	\$46,228	-\$25,915	\$36,646	\$41,825	\$54,564	\$19,847	\$73,341	\$26,936	\$24,046
Total Community Investment	\$5,898	\$0	\$4,000	\$2,000	\$0	\$0	\$0	\$0	\$0	\$33,413	\$0	\$20,000	\$15,853
Total Loan Servicing	\$146,450	\$133,179	\$83,981	\$88,161	\$89,068	\$72,538	\$84,608	\$83,032	\$128,744	-\$15,471	\$100,367	\$149,014	\$89,051
Total Professional and Outside Services	\$49,281	\$50,903	-\$14,104	\$46,086	\$70,380	\$52,359	\$36,030	\$107,230	\$70,226	\$60,931	\$50,982	\$107,063	\$66,380
Total Other	\$40,718	\$87,731	\$32,020	\$26,750	\$19,617	\$55,059	\$32,120	\$22,606	\$96,058	\$107,548	-\$1,035	\$28,517	\$123,425
Total Non-Interest Expense	\$1,487,960	\$1,689,148	\$1,510,295	\$1,432,673	\$1,551,845	\$1,447,753	\$1,424,379	\$1,664,753	\$1,797,607	\$1,724,949	\$1,711,472	\$1,858,046	\$1,905,586
Total Provision for Loan Loss	\$138,374	-\$8,761	\$152,888	\$126,494	\$103,830	\$126,200	\$129,305	\$184,355	\$94,682	\$79,973	\$179,479	\$31,259	\$37,530
Total Non-Operating (Gain)/Loss	-\$20,932	-\$7,491	\$23,468	\$43,644	\$28,894	\$19,065	\$5,028	\$27,781	\$56,975	\$55,633	\$42,608	\$73,373	\$42,608
Total G(L) On Disposition of Assets IS	-\$785	\$2,789	\$6,874	\$6,233	\$5,870	-\$14,977	\$0	\$1,893	\$0	\$5,000	\$0	-\$2,756	\$44
Net Income	\$398,411	\$231,083	\$328,576	\$373,272	\$293,522	\$487,135	\$370,198	\$70,515	\$388,942	\$349,891	\$165,195	\$48,102	\$145,765

Account	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024	Mar 2024
Capital Ratios												
Net Worth/Assets	10.733%	10.827%	10.946%	11.077%	11.249%	11.387%	11.364%	11.197%	11.346%	11.353%	11.166%	12.133%
Net Worth/Loans	15.473%	15.425%	15.474%	15.540%	15.634%	15.752%	15.623%	15.620%	15.656%	15.718%	15.679%	15.692%
Asset Quality												
Delinquent Loans/Loans	0.599%	0.548%	0.569%	0.415%	0.440%	0.447%	0.396%	0.378%	0.404%	0.593%	0.556%	0.493%
Net Charge-Off/Loans	0.214%	0.221%	0.249%	0.277%	0.290%	0.281%	0.305%	0.287%	0.282%	0.273%	0.254%	0.297%
Earning Assets/Assets	96.140%	95.730%	95.731%	95.866%	95.800%	95.845%	95.650%	94.857%	95.488%	94.748%	94.313%	94.897%
Earning Ratios												
Yield Average Assets	4.090%	4.204%	4.292%	4.361%	4.426%	4.480%	4.509%	4.485%	4.549%	4.765%	4.657%	4.813%
Cost on Average Assets	0.600%	0.680%	0.743%	0.799%	0.847%	0.881%	0.912%	0.926%	0.954%	1.283%	1.237%	1.215%
ROA by Period	0.561%	0.799%	0.909%	0.717%	1.195%	0.911%	0.173%	0.945%	0.853%	0.385%	0.111%	0.351%
ROA YTD	0.694%	0.715%	0.749%	0.747%	0.805%	0.819%	0.753%	0.763%	0.773%	0.385%	0.247%	0.288%
ROE by Period	4.985%	7.046%	7.952%	6.220%	10.235%	7.728%	1.470%	8.055%	7.203%	3.391%	0.987%	2.982%
ROE YTD	6.165%	6.312%	6.551%	6.474%	6.896%	6.949%	6.394%	6.506%	6.528%	3.391%	2.187%	2.449%
Net Interest Margin	3.490%	3.524%	3.550%	3.562%	3.579%	3.599%	3.597%	3.558%	3.595%	3.482%	3.420%	3.598%
Liquidity Ratios												
Loans to Shares	88.750%	89.800%	90.508%	91.536%	92.500%	93.317%	94.289%	93.106%	94.979%	94.419%	92.497%	92.494%
Loans to Assets	69.366%	70.191%	70.741%	71.276%	71.951%	72.291%	72.738%	71.683%	72.473%	72.226%	71.217%	77.320%
Other Ratios												
Yield on Loans	4.899%	4.941%	4.980%	5.032%	5.077%	5.121%	5.143%	5.159%	5.200%	5.647%	5.533%	5.615%
Yield/Earning Assets	4.254%	4.392%	4.484%	4.549%	4.620%	4.675%	4.714%	4.728%	4.764%	5.030%	4.938%	5.072%
Cost on Shares	0.504%	0.512%	0.532%	0.557%	0.581%	0.601%	0.620%	0.629%	0.650%	0.999%	0.964%	0.966%

BOD - New Loan Production Report

3/31/24



New Production Table - 13 Months

nCino Category	Mar-23	Apr-23	May-23	June-23	July-23	Aug-23	Sep-23	Oct-23	Nov-23
Business Lending	\$763,000	\$1,021,763	\$1,440,257	\$637,720	\$506,961	\$1,481,736	\$686,312	\$3,299,029	\$1,323,520
Commercial Real Estate	\$261,111	\$665,000	\$1,721,150	\$1,663,000	\$881,250	\$789,200	-	\$1,347,051	\$2,255,000
Consumer Lending	\$2,711,937	\$2,480,436	\$3,177,721	\$2,206,725	\$2,155,016	\$2,667,591	\$1,912,045	\$2,094,527	\$2,043,818
Residential Real Estate	\$1,609,290	\$1,366,100	\$1,599,576	\$1,581,050	\$2,219,339	\$2,042,847	\$2,328,300	\$1,571,058	\$2,054,552
Total	\$5,345,338	\$5,533,299	\$7,938,704	\$6,088,495	\$5,762,566	\$6,981,374	\$4,926,657	\$8,311,665	\$7,676,890

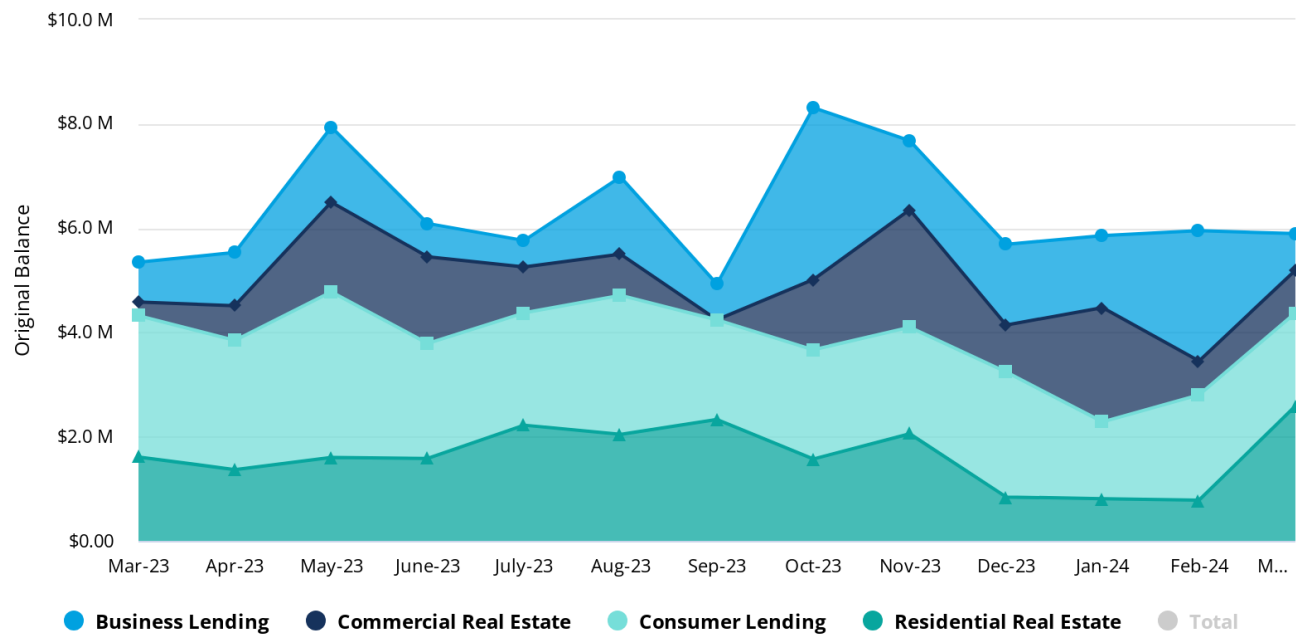
Show Option: Original Balance

nCino Category	Dec-23	Jan-24	Feb-24	Mar-24	Total	Average
Business Lending	\$1,549,381	\$1,383,514	\$2,499,800	\$703,240	\$17,296,234	\$1,330,480
Commercial Real Estate	\$900,000	\$2,190,625	\$650,000	\$817,762	\$14,141,149	\$1,178,429
Consumer Lending	\$2,399,943	\$1,473,339	\$2,019,843	\$1,787,323	\$29,130,263	\$2,240,789
Residential Real Estate	\$841,147	\$809,476	\$780,170	\$2,586,986	\$21,389,891	\$1,645,376
Total	\$5,690,471	\$5,856,954	\$5,949,813	\$5,895,312	\$81,957,537	\$6,304,426

Show Option: Original Balance

New Production - 13 Months

Dollar rounding set to millions



BOD - Delinquent and Charge-Off Balance

3/31/24

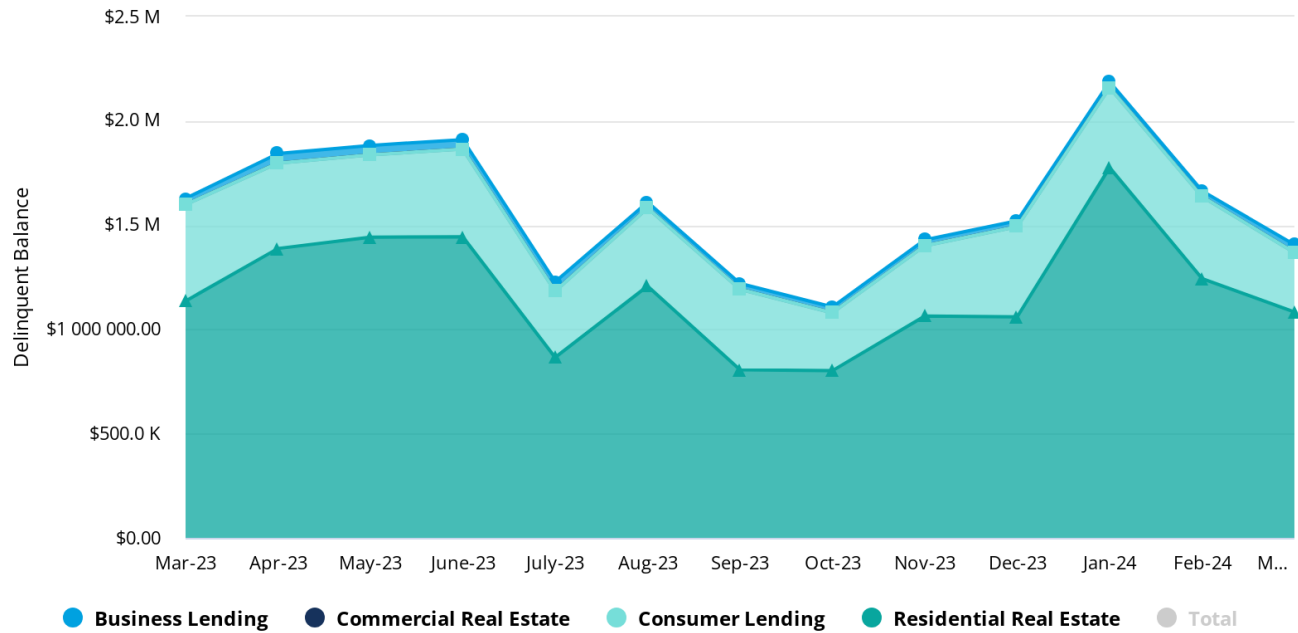


Delinquent Balance Trend

nCino Category	Mar-23	Apr-23	May-23	June-23	July-23	Aug-23	Sep-23	Oct-23	Nov-23
Business Lending Balance	\$35,721,787	\$36,175,534	\$37,011,965	\$37,457,763	\$37,517,117	\$38,405,299	\$39,024,628	\$42,189,521	\$43,163,313
Delinquent Balance	\$28,985	\$45,641	\$45,263	\$45,060	\$45,060	\$27,906	\$27,797	\$27,797	\$27,797
Delinquency Ratio	.08%	.13%	.12%	.12%	.12%	.07%	.07%	.07%	.06%
Commercial Real Estate Balance	\$54,689,229	\$55,236,039	\$56,917,298	\$58,204,671	\$58,718,043	\$59,491,367	\$59,192,651	\$60,170,025	\$61,734,414
Delinquent Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Delinquency Ratio	0%	0%	0%	0%	0%	0%	0%	0%	0%
Consumer Lending Balance	\$91,838,474	\$92,545,503	\$93,635,782	\$93,626,755	\$93,751,494	\$94,150,483	\$93,837,855	\$93,701,703	\$93,783,006
Delinquent Balance	\$463,321	\$409,804	\$394,916	\$420,979	\$317,856	\$374,588	\$385,941	\$278,146	\$337,664
Delinquency Ratio	.50%	.44%	.42%	.45%	.34%	.40%	.41%	.30%	.36%
Residential Real Estate Balance	\$175,063,165	\$174,965,690	\$174,563,111	\$174,107,897	\$173,705,515	\$172,585,235	\$172,186,248	\$171,614,653	\$171,610,358
Delinquent Balance	\$1,135,579	\$1,387,881	\$1,442,225	\$1,443,892	\$865,106	\$1,207,393	\$806,482	\$801,693	\$1,063,759
Delinquency Ratio	.65%	.79%	.83%	.83%	.50%	.70%	.47%	.47%	.62%
Total Balance	\$357,312,655	\$358,922,766	\$362,128,156	\$363,397,085	\$363,692,169	\$364,632,384	\$364,241,381	\$367,675,902	\$370,291,090
Delinquent Balance	\$1,627,885	\$1,843,326	\$1,882,404	\$1,909,931	\$1,228,022	\$1,609,887	\$1,220,220	\$1,107,636	\$1,429,219
Delinquency Ratio	.46%	.51%	.52%	.53%	.34%	.44%	.34%	.30%	.39%

nCino Category	Dec-23	Jan-24	Feb-24	Mar-24	Average
Business Lending Balance	\$44,607,380	\$46,005,345	\$48,099,112	\$48,530,269	\$41,069,926
Delinquent Balance	\$27,790	\$27,375	\$27,120	\$37,300	\$33,915
Delinquency Ratio	.06%	.06%	.06%	.08%	.08%
Commercial Real Estate Balance	\$62,136,849	\$62,508,789	\$63,201,269	\$63,481,301	\$59,667,842
Delinquent Balance	\$0	\$0	\$0	\$0	\$0
Delinquency Ratio	0%	0%	0%	0%	0%
Consumer Lending Balance	\$94,237,599	\$92,796,958	\$92,249,598	\$91,394,234	\$93,196,111
Delinquent Balance	\$433,159	\$383,565	\$393,467	\$285,743	\$375,319
Delinquency Ratio	.46%	.41%	.43%	.31%	.40%
Residential Real Estate Balance	\$170,657,772	\$169,909,521	\$168,973,432	\$169,693,076	\$172,279,667
Delinquent Balance	\$1,059,829	\$1,776,050	\$1,243,861	\$1,082,904	\$1,178,204
Delinquency Ratio	.62%	1.05%	.74%	.64%	.68%
Total Balance	\$371,639,600	\$371,220,613	\$372,523,412	\$373,098,879	\$366,213,546
Delinquent Balance	\$1,520,778	\$2,186,990	\$1,664,448	\$1,405,946	\$1,587,438
Delinquency Ratio	.41%	.59%	.45%	.38%	.43%

Delinquent BalanceTrend Chart

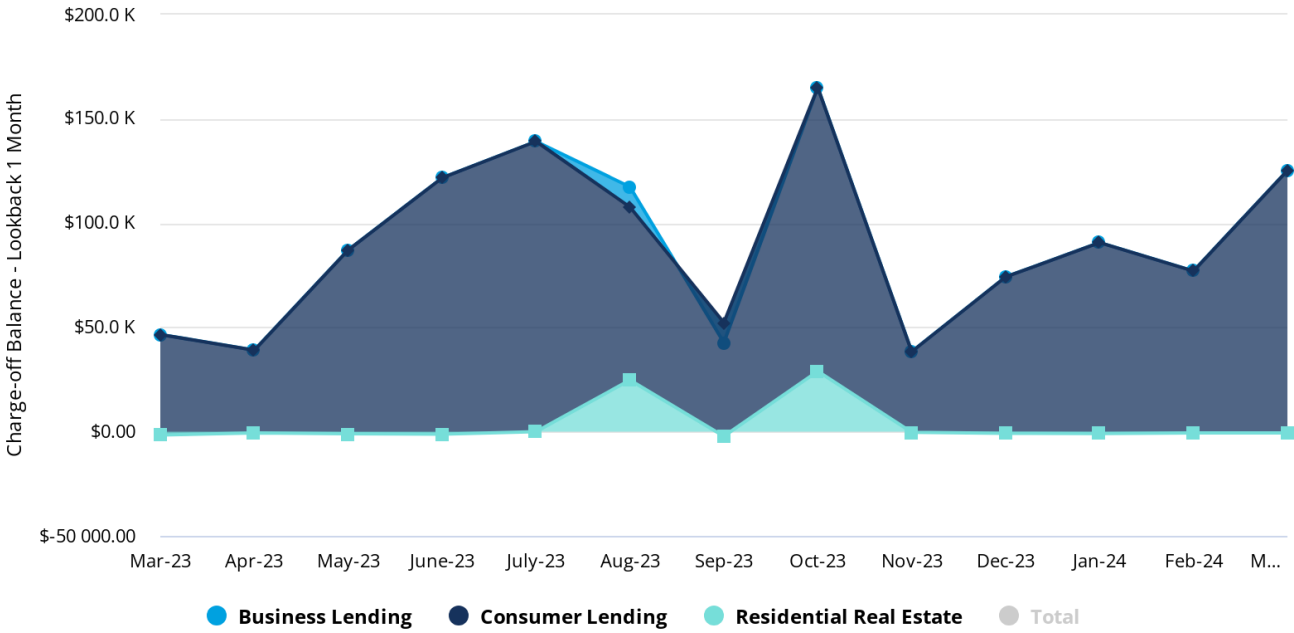


Charge off & Recovery Trend

nCino Category	Mar-23	Apr-23	May-23	June-23	July-23	Aug-23	Sep-23	Oct-23	Nov-23
Business Lending									
Gross Charge-off Balance - Lookback 1 Month	-	-	-	-	-	\$9,656	\$0	-	-
Gross Charge-off Ratio - Lookback 1 Month	-	-	-	-	-	.03%	0%	-	-
Recovery Balance - Lookback 1 Month	-	-	-	-	-	\$0	\$9,656	-	-
Consumer Lending									
Gross Charge-off Balance - Lookback 1 Month	\$61,421	\$54,705	\$99,337	\$142,715	\$148,087	\$96,427	\$101,336	\$155,925	\$51,516
Gross Charge-off Ratio - Lookback 1 Month	.07%	.06%	.11%	.15%	.16%	.10%	.11%	.17%	.05%
Recovery Balance - Lookback 1 Month	\$13,206	\$15,014	\$11,222	\$19,761	\$8,891	\$13,414	\$46,810	\$19,875	\$12,859
Residential Real Estate									
Gross Charge-off Balance - Lookback 1 Month	\$0	\$0	\$0	\$0	-	\$25,516	\$0	\$29,699	\$0
Gross Charge-off Ratio - Lookback 1 Month	0%	0%	0%	0%	-	.01%	0%	.02%	0%
Recovery Balance - Lookback 1 Month	\$1,619	\$653	\$1,047	\$1,264	-	\$806	\$2,228	\$717	\$299
Total									
Gross Charge-off Balance - Lookback 1 Month	\$61,421	\$54,705	\$99,337	\$142,715	\$148,087	\$131,599	\$101,336	\$185,624	\$51,516
Gross Charge-off Ratio - Lookback 1 Month	.02%	.02%	.03%	.04%	.04%	.04%	.03%	.05%	.01%
Recovery Balance - Lookback 1 Month	\$14,825	\$15,667	\$12,269	\$21,024	\$8,891	\$14,220	\$58,693	\$20,591	\$13,158

nCino Category	Dec-23	Jan-24	Feb-24	Mar-24	Average
Business Lending					
Gross Charge-off Balance - Lookback 1 Month	-	-	-	-	\$4,828
Gross Charge-off Ratio - Lookback 1 Month	-	-	-	-	.01%
Recovery Balance - Lookback 1 Month	-	-	-	-	\$4,828
Consumer Lending					
Gross Charge-off Balance - Lookback 1 Month	\$88,950	\$120,388	\$94,152	\$139,197	\$104,166
Gross Charge-off Ratio - Lookback 1 Month	.09%	.13%	.10%	.15%	.11%
Recovery Balance - Lookback 1 Month	\$13,849	\$28,806	\$16,529	\$13,397	\$17,972
Residential Real Estate					
Gross Charge-off Balance - Lookback 1 Month	\$0	\$0	\$0	\$0	\$4,601
Gross Charge-off Ratio - Lookback 1 Month	0%	0%	0%	0%	.00%
Recovery Balance - Lookback 1 Month	\$882	\$893	\$588	\$588	\$965
Total					
Gross Charge-off Balance - Lookback 1 Month	\$88,950	\$120,388	\$94,152	\$139,197	\$109,156
Gross Charge-off Ratio - Lookback 1 Month	.02%	.03%	.03%	.04%	.03%
Recovery Balance - Lookback 1 Month	\$14,731	\$29,699	\$17,117	\$13,985	\$19,606

Charge Off Trend Chart



Consumer Loan Denials March 2024



TOTAL NUMBER	TOTAL AMOUNT	REASON
1	\$ 2,000.00	Bankruptcy.
		Charged-off account.
		Credit Application incomplete.
25	\$ 457,257.75	Delinquent past or present credit obligations with others.
		Escalating Debt.
43	\$ 624,504.49	Excessive obligations in relation to income.
10	\$ 73,500.00	Garnishment, attachment, foreclosure, collection action, repossession or judgment.
5	\$ 44,629.00	Income insufficient for amount of credit requested.
		Insufficient number of credit references provided.
		Lack of established business earnings.
		Length of employment.
4	\$ 11,000.00	Limited credit experience.
2	\$ 11,000.00	Poor credit performance with us.
		Temporary or irregular employment.
		Unable to verify employment.
		Unable to verify identity.
4	\$ 2,500.00	Unable to verify income.
		Unable to verify residence.
2	\$ 42,537.39	Value or Type of Collateral insufficient.
		We do not offer the type of credit requested.
	\$ -	You are not eligible for membership in this credit union.
96	\$ 1,268,928.63	

Loan Exception Report - March 2024

Reason For Exception	Exception Count	Amount Of New Money	Loan Amount
Over Signature Limit	2	1.00K	15.00K

BOD - Proposed Charge-offs Loans



Apr-24

Loan Type	Loan Date	Original Balance	Current Balance	Reason for Charge-Off
Other Secured	11/2/2019	\$ 20,000.00	\$ 11,160.77	No Response
Unsecured	5/4/2023	\$ 146,374.64	\$ 14,180.11	Bankruptcy
Unsecured	7/12/2023	\$ 1,783.83	\$ 1,667.13	No Response
Unsecured	6/7/2021	\$ 500.00	\$ 500.00	No Response
Unsecured	2/15/2023	\$ 1,000.00	\$ 671.87	Deceased
Unsecured	8/31/2018	\$ 5,000.00	\$ 4,586.39	No Response
Unsecured	9/29/2022	\$ 1,500.00	\$ 1,452.37	No Response
Unsecured	9/1/2023	\$ 1,000.00	\$ 979.34	No Response
Unsecured	7/9/2018	\$ 2,500.00	\$ 2,352.89	No Response
Credit Card	9/23/2021	\$ 7,200.00	\$ 7,118.46	Financial Hardship
Credit Card	10/31/2021	\$ 10,000.00	\$ 10,094.11	No Response
Credit Card	2/17/2021	\$ 5,000.00	\$ 5,151.16	No Response
Credit Card	11/29/2016	\$ 3,500.00	\$ 3,658.59	No Response
Credit Card	5/27/2015	\$ 6,000.00	\$ 7,267.51	Financial Hardship
Credit Card	11/21/2023	\$ 1,000.00	\$ 951.56	Deceased
Credit Card	10/25/2022	\$ 1,000.00	\$ 1,133.84	No Response
Credit Card	11/15/2019	\$ 1,000.00	\$ 1,062.82	No Response
Credit Card	2/6/2020	\$ 1,000.00	\$ 1,159.84	No Response
Credit Card	7/25/2005	\$ 5,000.00	\$ 4,418.17	No Response
Credit Card	2/8/2022	\$ 1,000.00	\$ 1,161.75	Bankruptcy
Credit Card	9/14/2022	\$ 1,000.00	\$ 1,049.88	No Response
Credit Card	9/1/2022	\$ 1,000.00	\$ 1,045.23	No Response
Credit Card	11/16/2018	\$ 5,000.00	\$ 4,654.55	No Response
Credit Card	1/10/2018	\$ 6,000.00	\$ 6,024.23	Financial Hardship
Total Proposed Charge-off			\$ 93,502.57	

BOD - Proposed Charge-off Shares



Member Name	Share Type	Open Date	Balance	Reason for Charge-Off
Aggregate Total of shares over \$5,000			\$4,512.95	
Total Proposed Charge-off			\$4,512.95	

BOD - Proposed Debit/Credit Card Fraud Charge-off

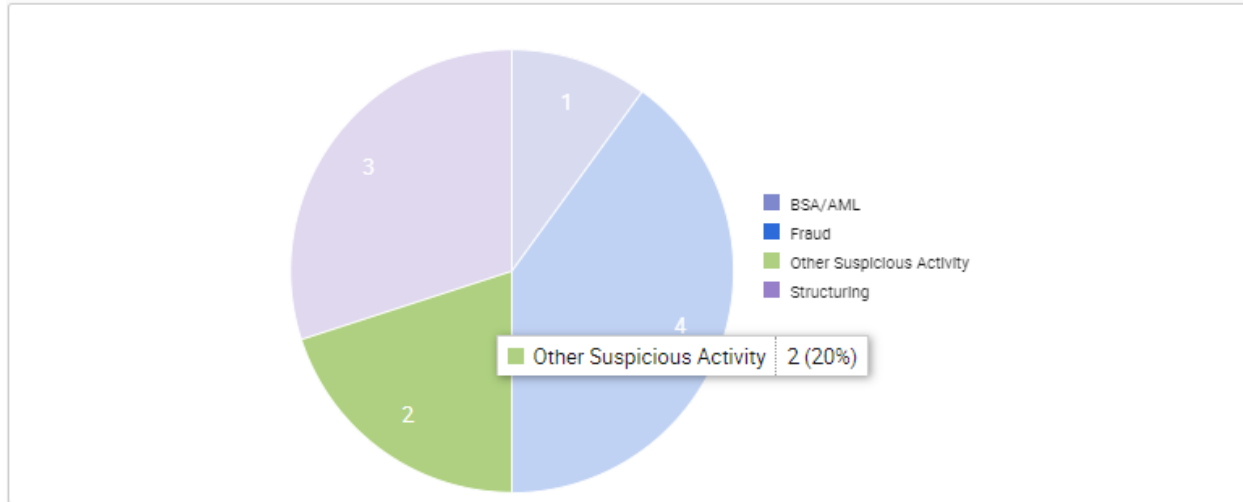


Member Name	Card Type	Date	Balance	Type of Fraud
	Credit	2/28/2024	\$ 4,458	Fraudulent DX Mobile enrollment resulted in compromised card details and fraud transactions.
	Credit	3/5/2024	\$ 7,290	Fraudulent DX Mobile enrollment resulted in compromised card details and fraud transactions.
	Credit	3/5/2024	\$ 7,497	Fraudulent DX Mobile enrollment resulted in compromised card details and fraud transactions.
	Credit	3/4/2024	\$ 7,497	Fraudulent DX Mobile enrollment resulted in compromised card details and fraud transactions.

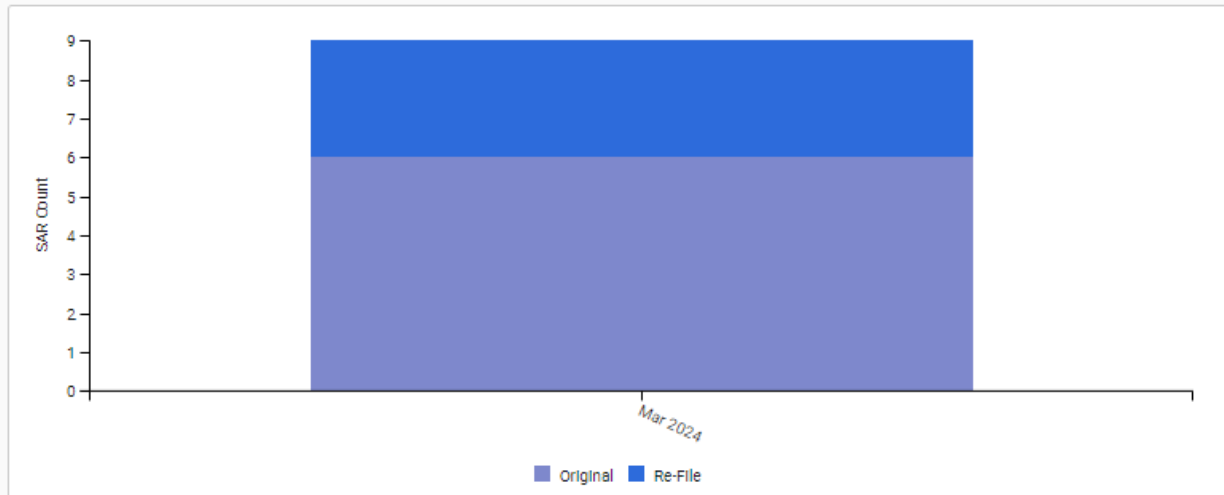
Total Proposed Charge-off \$ 26,742.00

OUCU Financial
SUSPICIOUS ACTIVITY REPORTS (SAR) FILED
March 2024

SAR Filings By Reason



SAR Filings By Status



Suspicious activity reporting forms the cornerstone of the BSA reporting system. It is critical to the United States' ability to utilize financial information to combat terrorism, terrorist financing, money laundering, and other financial crimes. This objective is accomplished by filing a SAR that identifies the activity of concern.

*Accounts on which suspicious activity has been identified are monitored continuously. If this activity is found to continue, FinCEN's guidelines require the credit union to file an additional SAR every 90 days. This practice will notify law enforcement of the continuing nature of the activity in the aggregate.

Presented to the Board of Directors on April 24, 2024

Prepared By: Lori Hayes, AVP of Risk & Compliance

CREDIT UNION INDUSTRY CYBER & FRAUD RISK

EXECUTIVE SUMMARY



NCU-ISAO

APRIL 2024

KEY TAKEAWAYS

NCU-ISAO saw the late-February uptick of compromised credit union user and vendor email accounts distributing “adversary-in-the-middle” Microsoft credential phishing attacks carry over into March. While a slight change in threat actor infrastructure was observed in this latest wave, best practice prevention techniques continue to focus on user awareness, conditional access policies, and phishing resistant multi-factor authentication.

The Cybersecurity Infrastructure Security Agency (CISA) continued to alert critical infrastructure on Ivanti Policy Secure and Connect Secure Gateway appliances, noting that threat actors could maintain root-level persistence even after a factory reset. Also notable were exploitation of on-premise ConnectWise ScreenConnect server vulnerabilities, and Apple iOS vulnerabilities. Phishing messages with weaponized ScreenConnect .EXE files were seen by credit unions in the wild this month.

As credit unions work to protect their brand and their members from fraud, a sound strategy should also include monitoring of third-party app stores. Detecting a mobile banking application outside of official app stores can often be an indication that contents have been modified to redirect traffic or collect sensitive information. As a result, member data may be at risk if unsuspecting users download the app.

Finally, while not a cybersecurity topic, Fair Lending was a top focus of discussion at America’s Credit Unions GAC conference this month and redlining enforcement is a key focus for the Department of Justice as well. A handful of best practices for credit unions were discussed in a talk by DoJ Assistant Attorney General for Civil Rights, Kristen Clarke. A transcript is available at [justice.gov](https://www.justice.gov/civilrights/fair-lending-act).

Key Questions Leadership Should be Asking:

- How does the organization determine a suitable cybersecurity framework to apply to organizational security strategy?
- What stakeholders from the credit union are involved in procuring cyber insurance, and how do we determine if our coverage is adequate?

Notable News & Breaches

Alleged AT&T customer data originally offered for sale on BreachForums in 2021 has resurfaced, containing over seventy million records of name, email, phone, address, and decrypted fields for date of birth and social security number. While AT&T maintains the data was not stolen from them, hundreds of credit union contacts for business accounts were included in the leaked database.

Also of note, the prolific BlackCat/ALPHV ransomware gang has allegedly stopped operations after stealing a \$22 million ransom payment from an affiliate as part of the United Health Care “Change Healthcare” attack.

Government & Regulatory Updates

The NCUA has released their 2023 Annual Report this month. The comprehensive report covers a range of topics, and highlights cybersecurity at multiple points, demonstrating the continued focus on the topic by the Administration.

Cyber Threats

Microsoft reports that some source code was stolen after Russian APT hackers compromised high level accounts late last year. While they maintain there is no evidence of threat actors accessing customer accounts to date, it is unknown what source code was obtained and if there are any long-term risks as a result.

Fraud Threats

Mail theft is increasing as we head into the peak of tax season. Mail theft is a key part of the check fraud ecosystem, and credit unions should be aware of an increase in fake or altered checks along with mobile deposit fraud.

Physical Security

The recent ISIS attack in Russia, and bomb threats on hundreds of U.S. Universities are reminders of the continued threat of terrorism and stress the importance of active shooter and other physical security-focused employee training.