

BALANCE SHEET 2022

ASSETS

Loans.....	\$15,571,924
ALLL	\$(81,469.27)
Net Loans.....	\$15,490,455
Cash & Investments	\$ 27,479,649
Fixed & Other Assets	\$ 926,207
Total Assets	\$44,417,036

LIABILITIES & EQUITY

Other Liabilities	\$32,514
Consumer Shares	\$ 28,050,600
Consumer Draft.....	\$5,983,764
Business Shares.....	\$205,656
Business Draft.....	\$808,862
Consumer Certificates	\$1,726,571
Business Certificates.....	\$25,020
Total Deposits.....	\$39,419,848
Total Equity	\$4,970,674
Total Liabilities & Equity	\$5,003,188

Net Worth Ratio 11.34%

INCOME STATEMENT

Income From Loans.....	\$477,149
Income from Investments....	\$196,867
Other Income.....	\$478,686
Total Income	\$1,152,702
Operating Expense.....	\$1,016,607
Income Before Dividends	\$136,095
Dividends	\$44,409
Net Income	\$91,686

Board of Directors

James Brent.....Chairman
 Ron Bowling..... Temporary
 Vice Chairman
 Paul CohenSecretary
 Kyle Engle.....Treasurer
 John Greenaway
 Michael Gray

Supervisory Committee

Veronica Crouse..... Chairwoman
 John Andreacci
 James Brent

Credit Committee

James Brent.....Chairman
 Michael Gray
 Kristin Thomas

Wyrope Team

Kristin ThomasCEO/ President
 Angela Mitcheltree Vice President
 Jackie Stump..... Loan Supervisor
 Kelly Maneval..... Loan Processor/
 Account Specialist
 Cristina Persun..... Member Service Rep
 Stephanie Bradford Member Service Rep
 Alyssa Buck..... Member Service Rep

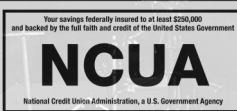
Wyrope Williamsport FCU
 1536 Riverside Dr.
 S. Williamsport, PA 17702
 570-323-5188
 wyrope.org

ANNUAL

2022

REPORT

WYROPE
 Wmspt
 federal credit union



NCUA Share Insurance

Your savings are federally insured to at least \$250,000 and backed by the National Credit Union Association, a U.S. Government Agency. We are an Equal Opportunity Lender and an Equal Housing Lender. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

FROM THE CEO

2022 was a rollercoaster of a year! I couldn't be more proud to have been named the CEO and President, and to be able to guide this team into the future with strength, trust, and integrity. If you've been into the office lately, you may have noticed the new signage in our lobby. The employees and I sat down together, and came up with the top four "core values" that represent us, not just as Wyrope employees, but the credit union as a whole; and also as genuine people. This is what we came up with:

1. Respect
2. Integrity
3. Empathy & Compassion
4. Honest & Trustworthy

Every day, these are the things we strive to do, and be, with every interaction, with every member. Is it a tall order? Sure. But we all have to set goals. And our goal is to be the best financial institution we can be for our members, and our community. We are so proud of our involvement with STEP Office of Aging, and our Angel Tree to be able to provide Christmas for 39 kids. We gave 3 scholarships this year to deserving students to help them further their learning. We do Toys for Tots and Children's Miracle Network...Because we really do care. That's what being a credit union is all about. And that's why our core values are so important, and we are displaying them proudly.

Thank you to all of the wonderful members, and to our Board of Directors who back it all (and me) up!

Kindest regards,
Kristin L. Thomas
CEO/ President

CREDIT COMMITTEE REPORT

The credit union continues to be able to help our members grow their financial futures in a valuable way by helping them with loans, and 2022 was massive! We granted 309 loans, for a total of \$8,157,568! What is amazing is the low delinquency level of 1.07%.

We are proud to be able to offer consistently competitive rates and products to our members, all while thinking outside-the-box to be able to help them financially- even if their credit isn't always the best. We look forward to continuing this trend into the future!

As always, thank you for your trust and business!

REPORT FROM THE BOARD OF DIRECTORS

The Board of Directors and I are honored and proud to represent the membership of the Wyrope Williamsport FCU. As we embark on another successful year, we continue to be well-capitalized at 11.34%, which is excellent in the eyes of our regulator, the NCUA. We are secure and sound, with our audits finding no serious issues of note. We continue to adhere to the many ever-changing rules and regulations that govern the financial industry, but still find innovative ways to serve our membership and thrive.

The Board would like to thank the staff for their dedication every day. The credit union's success is built on the foundation they lay, and their hard work is not unnoticed!

Sincerely,
James Brent
Board Chairman

SUPERVISORY COMMITTEE REPORT

The Supervisory Committee is responsible for monitoring the financial safety and soundness, as well as the annual audit of the credit union. The committee engaged Feather CU Services with the Annual Supervisory Review, as well as the quarterly audits of the internal operations of the credit union, including ACH (Automatic Clearing House) and BSA (Bank Secrecy Act) audits. We are pleased to report there were no serious audit findings of note in these areas, and the credit union is operating well within compliance satisfactorily. We urge you to contact us with any feedback you feel we need to address at:

Supervisory Committee, Wyrope Williamsport FCU
PO Box 5065
S. Williamsport, PA 17702