

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

Complete all entries in accordance with the instructions to the Form 5500.

Part I Annual Report Identification Information

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

- A This return/report is for: [] a multiemployer plan [] a multiple-employer plan... [X] a single-employer plan [] a DFE... B This return/report is: [] the first return/report [] the final return/report... C If the plan is a collectively-bargained plan, check here... D Check box if filing under: [X] Form 5558 [] automatic extension... E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here...

Part II Basic Plan Information—enter all requested information

1a Name of plan: CENTURY BANK AND TRUST EMPLOYEES STOCK OWNERSHIP PLAN AND TRUST
1b Three-digit plan number (PN): 002
1c Effective date of plan: 01/01/1985
2a Plan sponsor's name (employer, if for a single-employer plan): CENTURY BANK AND TRUST
2b Employer Identification Number (EIN): 38-2307163
2c Plan Sponsor's telephone number: 517-278-1569
2d Business code (see instructions): 522110

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Includes rows for employer/plan sponsor and DFE.

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2024) v. 240311

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	125
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1)	82
	6a(2)	82
	6b	0
	6c	44
	6d	126
	6e	0
	6f	126
	6g(1)	125
6g(2)	126	
6h		
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
2E 2F 2H 2J 2K 2O 3D

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)	9b Plan benefit arrangement (check all that apply)
(1) <input type="checkbox"/> Insurance	(1) <input type="checkbox"/> Insurance
(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts
(3) <input checked="" type="checkbox"/> Trust	(3) <input checked="" type="checkbox"/> Trust
(4) <input type="checkbox"/> General assets of the sponsor	(4) <input type="checkbox"/> General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules	b General Schedules
(1) <input checked="" type="checkbox"/> R (Retirement Plan Information)	(1) <input checked="" type="checkbox"/> H (Financial Information)
(2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) <input type="checkbox"/> I (Financial Information – Small Plan)
(3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) <input type="checkbox"/> A (Insurance Information) – Number Attached <u>0</u>
(4) <input type="checkbox"/> DCG (Individual Plan Information) – Number Attached _____	(4) <input type="checkbox"/> C (Service Provider Information)
(5) <input type="checkbox"/> MEP (Multiple-Employer Retirement Plan Information)	(5) <input type="checkbox"/> D (DFE/Participating Plan Information)
	(6) <input type="checkbox"/> G (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) Yes No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) Yes No

11c Enter the Receipt Confirmation Code for the 2024 Form M-1 annual report. If the plan was not required to file the 2024 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan CENTURY BANK AND TRUST EMPLOYEES STOCK OWNERSHIP PLAN AND TRUST	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 CENTURY BANK AND TRUST	D Employer Identification Number (EIN) 38-2307163

Part I	Asset and Liability Statement
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1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	340000	600000
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1787484	731905
(2) U.S. Government securities	1c(2)	298694	1547520
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	491530	246587
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	1478559	1775142
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	1836205	2331780
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	1658863	1950013

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)	5424152	6570099
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	13315487	15753046
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	13315487	15753046

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)	815396	
(B) Participants.....	2a(1)(B)	434948	
(C) Others (including rollovers).....	2a(1)(C)	40449	
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2).....	2a(3)		1290793
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	144421	
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		144421
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)	360012	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A), (B), and (C).....	2b(2)(D)		360012
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B).....	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		581520
c Other income	2c		1145948
d Total income. Add all income amounts in column (b) and enter total	2d		3522694

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1081000	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		1081000
f Corrective distributions (see instructions)	2f		4135
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		0
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1085135

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		2437559
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) Unmodified (2) Qualified (3) Disclaimer (4) Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) DOL Regulation 2520.103-8 (2) DOL Regulation 2520.103-12(d) (3) neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: **BRINK, KEY & CHLUDZINSKI, P.C.**

(2) EIN: **38-3061223**

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) This form is filed for a CCT, PSA, DCG or MTIA. (2) It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
e Was this plan covered by a fidelity bond?	X		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? Yes No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) Yes No Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan <u>CENTURY BANK AND TRUST EMPLOYEES STOCK OWNERSHIP PLAN AND TRUST</u>	B Three-digit plan number (PN) ▶	<u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>CENTURY BANK AND TRUST</u>	D Employer Identification Number (EIN) <u>38-2307163</u>	

Part I	Distributions
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All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....

1	0
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2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):
 EIN(s): 38-2307163

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....

3	
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Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? Yes No N/A
If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a	
b Enter the amount contributed by the employer to the plan for this plan year	6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c	

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline?..... Yes No N/A

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? Yes No N/A

Part III	Amendments
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9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... Increase Decrease Both No

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
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10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? Yes No

11 a Does the ESOP hold any preferred stock? Yes No

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) Yes No

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? Yes No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. Complete as many entries as needed to report all applicable employers.

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: <input type="checkbox"/> last contributing employer <input type="checkbox"/> alternative <input type="checkbox"/> reasonable approximation (see instructions for required attachment).....	14a	
b The plan year immediately preceding the current plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14b	
c The second preceding plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14c	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....	16b	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment

19 If the total number of participants is 1,000 or more, complete lines (a) and (b):

a Enter the percentage of plan assets held as:
 Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____%
 High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:
 0-5 years 5-10 years 10-15 years 15 years or more

20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? Yes No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:
 Yes.
 No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.
 No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.
 No. Other. Provide explanation: _____

Part VII IRS Compliance Questions

21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? Yes No

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).
 Design-based safe harbor method
 "Prior year" ADP test
 "Current year" ADP test
 N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q702653A.

**Century Bank and Trust
Employees Stock Ownership Plan and Trust**

***Financial Statements
and
Supplemental Schedules***

**For the Years Ended
December 31, 2024 and 2023**

Century Bank and Trust

Employees Stock Ownership Plan and Trust

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INDEPENDENT AUDITOR'S REPORT

September 8, 2025

To the Plan Administration
Century Bank and Trust
Employees Stock Ownership Plan and Trust
100 W Chicago Street
Coldwater, MI 49036

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed audits of the accompanying financial statements of Century Bank and Trust Employees Stock Ownership Plan and Trust (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C). The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years ended December 31, 2024 and 2023, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency (qualified institution), provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Management has obtained a certification from a qualified institution as of December 31, 2024 and 2023 and for the years ended December 31, 2024 and 2023, stating that the certified investment information, as described in Note 4 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section:

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments; administering the plan; and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

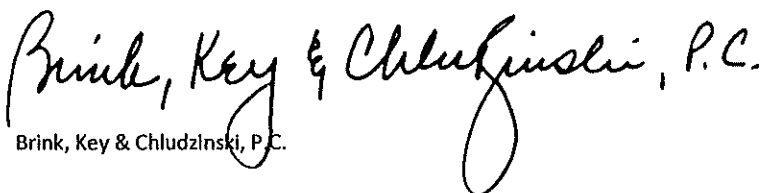
Other matter - Supplemental Schedules Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) as of December 31, 2024, and the Schedule of Reportable Transactions for the year ended December 31, 2024, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion—

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).


Brink, Key & Chludzinski, P.C.

Century Bank and Trust

Employees Stock Ownership Plan and Trust

Statements of Net Assets Available for Benefits
December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Assets:		
Investments, at Fair Value:		
Money Market Account	\$ 366,535	\$ 850,545
Certificates of Deposit	365,370	936,939
Mutual Funds	2,324,945	1,836,205
Exchange-Traded Funds	3,190,964	2,720,544
Company Stock	6,570,099	5,424,152
Common Stock	541,026	416,878
Corporate Bonds	246,587	491,530
US Government Obligations	<u>1,547,520</u>	<u>298,694</u>
Total Investments	15,153,046	12,975,487
Receivables -		
Company Contributions	<u>600,000</u>	<u>340,000</u>
Total Receivables	<u>600,000</u>	<u>340,000</u>
Net Assets Available for Benefits	<u><u>\$ 15,753,046</u></u>	<u><u>\$ 13,315,487</u></u>

*See accompanying independent auditor's report
and notes to financial statements*

Century Bank and Trust

Employees Stock Ownership Plan and Trust

Statements of Changes in Net Assets Available for Benefits
For the Years Ended December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Additions to Plan Assets Attributed to:		
Investment Income:		
Net Appreciation		
in Fair Value of Investments	\$ 1,727,468	\$ 1,294,094
Dividend Income	360,012	271,818
Interest Income	<u>144,421</u>	<u>89,059</u>
Total Investment Income	2,231,901	1,654,971
Contributions:		
Company	815,396	562,249
Participants	434,948	444,498
Rollover	<u>40,449</u>	<u>34,845</u>
Total Contributions	<u>1,290,793</u>	<u>1,041,592</u>
Total Additions	3,522,694	2,696,563
Deductions from Plan Assets Attributed to -		
Benefits Paid to Participants	<u>1,085,135</u>	<u>591,004</u>
Net Increase	2,437,559	2,105,559
Net Assets Available for Benefits -		
Beginning of Year	<u>13,315,487</u>	<u>11,209,928</u>
Net Assets Available for Benefits -		
End of Year	<u><u>\$ 15,753,046</u></u>	<u><u>\$ 13,315,487</u></u>

*See accompanying independent auditor's report
and notes to financial statements*

Century Bank and Trust

Employees Stock Ownership Plan and Trust

Notes to Financial Statements
December 31, 2024 and 2023

Note 1 – Description of the Plan

The following description of the Century Bank and Trust Employees Stock Ownership Plan and Trust (the “Plan”) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan’s provisions.

General

The Plan is a defined contribution plan established January 1, 1985, and restated effective January 1, 2022. The Plan is sponsored by Century Bank and Trust (the “Company”). The Plan operates, in relevant part, as an employee stock ownership plan (“ESOP”) and is designed to comply with Section 4975(e)(7) and the regulations thereunder of the Internal Revenue Code of 1986, as amended (IRC), and is subject to the applicable provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan covers substantially all employees of the Company who are at least 21 years of age.

Contributions

Employee contributions are permitted. Each year, participants may elect to contribute up to 100% of annual compensation, as defined by the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollovers). The Company may make discretionary matching contributions and profit-sharing contributions determined annually by its board of directors. For the years ended December 31, 2024 and 2023, the Company made a discretionary matching contribution equal to 50% of the participant’s elective deferral. For the years ended December 31, 2024 and 2023, the Company also elected to make a discretionary profit-sharing contribution of \$600,000 and \$340,000, respectively, allocated to the participants based on eligible compensation. Contributions are subject to certain IRS limitations.

Participant Accounts

The Plan is a defined contribution plan under which a separate individual account is established for each participant. Each participant’s account is credited with the participant’s contributions and Company discretionary contributions, as well as Plan earnings. The benefit to which a participant is entitled is the benefit that can be provided from the participant’s vested account. Participants may direct the investment of their account balances into three diversified investment options. The Company discretionary matching contributions are invested primarily in Company stock and are non-participant directed.

See accompanying independent auditor’s report

Century Bank and Trust

Employees Stock Ownership Plan and Trust

Notes to Financial Statements (Continued)
December 31, 2024 and 2023

Note 1 – Description of the Plan (Continued)

Vesting

Participants are 100% vested in all accounts under the Plan at all times.

Payment of Benefits

Distributions on account of termination, retirement, death, or disability are made on a semiannual basis and are made as soon as administratively feasible following the allocation process that occurs each year as of June 30th and December 31st. The amount to be distributed is based on the immediately preceding valuation date. All account balances not invested in Company stock will be paid in a lump sum of cash.

Distributions are made in a lump sum of cash or over a certain period in monthly, quarterly, semiannual or annual installments, or, if a participant elects, in the form of Company stock plus cash for any fractional share of stock. However, unless the participant elects in writing, a participant or beneficiary with a vested account balance attributable to Company stock of more than \$800,000 shall receive distributions attributable to Company stock monthly, quarterly, semiannually or annually not to exceed five years, extended by one year for each \$160,000 or fraction thereof by which such balance exceeds \$800,000. Vested account balances less than \$1,000 will automatically be distributed in cash. Under the provisions of the Plan, the Company is obligated to repurchase participant shares, which have been distributed under the terms of the Plan if the shares are not publicly traded or if the shares are subject to trading limitations. Hardship withdrawals, as defined by the Plan, are allowed from participant contributions.

Put Option

Under federal income tax regulations, the Company stock that is held by the Plan and its participants and is not readily tradable on an established market, or is subject to trading limitations, includes a put option. The put option is a right to demand that the Company buy any shares of its stock distributed to participants for which there is no market. The put price is representative of the current appraised value of the stock. Under the provisions of the Plan, if a distribution is made in the form of Company stock, the put option must be exercised within 60 days of the date of distribution. If the option is not exercised during that period, the recipient will be notified by the Company after the valuation is complete for the following plan year end and will have 60 days to exercise the option from the date of notification. The option will not be renewed after this additional 60 day period. The purpose of the put option is to ensure that the participant has the ability to ultimately obtain cash.

See accompanying independent auditor's report

Century Bank and Trust

Employees Stock Ownership Plan and Trust

Notes to Financial Statements (Continued)
December 31, 2024 and 2023

Note 1 – Description of the Plan (Continued)

Voting Rights

Each participant is entitled to exercise voting rights attributable to the shares allocated to his or her account and is notified by the Trustee prior to the time that such rights are to be exercised. The Trustee is not permitted to vote any allocated share for which instructions have not been given by a participant.

Diversification

Diversification is offered to participants close to retirement so that they may have the opportunity to move part of the value of their investment in Company stock into investments that are more diversified. Participants who are at least age 55 with at least 10 years of participation in the Plan may elect to diversify a portion of their account.

Diversification is offered to each eligible participant over a six-year period. In each of the first five years, a participant may diversify up to 25% of the number of post-1986 shares allocated to his or her account, less any shares previously diversified. In the sixth year, the percentage changes to 50%. The election to diversify is made subsequent to year-end based upon the shares of employer stock in the participant's account at year-end.

Notes Receivable from Participants

Notes receivable from participants are not allowed under the Plan.

Administrative Expenses

As provided in the Plan agreement, administrative expenses may be paid either by the Plan or by the Company. The Company has historically paid the operating expenses for the Plan.

Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provision of ERISA.

See accompanying independent auditor's report

Century Bank and Trust

Employees Stock Ownership Plan and Trust

Notes to Financial Statements (Continued)
December 31, 2024 and 2023

Note 2 – Summary of Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting.

Payments of Benefits

Benefits are recorded when paid.

Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 3 for a discussion of fair value measurements. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Subsequent Events

The Plan has evaluated subsequent events through September 8, 2025, the date the financial statements were available to be issued, and determined that no disclosure in these financial statements was necessary.

Note 3 – Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3).

See accompanying independent auditor's report

Century Bank and Trust

Employees Stock Ownership Plan and Trust

Notes to Financial Statements (Continued)
December 31, 2024 and 2023

Note 3 – Fair Value Measurements (Continued)

The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1 – Inputs to the valuation methodology are unadjusted quoted prices for identical assets in active markets that the Plan has the ability to access.

Level 2 – Inputs to the valuation methodology include quoted prices for similar assets in active markets, quoted prices for identical or similar assets or liabilities in inactive markets, other inputs that are observable, or can be corroborated by observable market data.

Level 3 – Inputs to the valuation methodology are both significant to the fair value measurement and unobservable.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2024 and 2023.

Money Market Account: Value of the account approximates carrying value.

Mutual Funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. The mutual funds held by the Plan are deemed to be actively traded.

Exchange-Traded Fund: Valued at closing price reported on the active market on which the individual securities are traded.

Company Stock: Value based on the fair value determined through a third-party appraisal, which utilized a combination of the income approach including discounted cash flow method and the market approach using various valuation multiples. The appraiser took into account historical and project cashed flow, adjusted EBITDA, and appropriate discount rates.

See accompanying independent auditor's report

Century Bank and Trust

Employees Stock Ownership Plan and Trust

Notes to Financial Statements (Continued)
December 31, 2024 and 2023

Note 3 – Fair Value Measurements (Continued)

The valuation process involves the ESOP Trustees' selection of an independent appraiser. Inputs from several people/areas of the Company are used by accounting personnel to compile five year projections of sales, operating results and capital expenditures. These projections are reviewed by management, and feedback (if any) is given to arrive at a final set of projections that reflect management's expectations for the period. These projections, along with audited financial statements of the Company, are then provided to the appraiser. The appraiser prepares a preliminary report which the ESOP Trustees review in detail, discuss and approve.

Common Stock and Certificates of Deposit: Valued at closing price reported on the active market on which the individual securities are traded.

Corporate Bonds and US Government Obligations: Valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in different fair value measurement at the reporting date.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2024 and 2023:

	Assets at Fair Value as of December 31, 2024			
	Level 1	Level 2	Level 3	Total
Money Market Account	\$ 366,535	\$ -	\$ -	\$ 366,535
Certificates of Deposit	-	365,370	-	365,370
Mutual Funds	2,324,945	-	-	2,324,945
Exchange-Traded Funds	3,190,964	-	-	3,190,964
Company Stock	-	-	6,570,099	6,570,099
Common Stock	541,026	-	-	541,026
Corporate Bonds	246,587	-	-	246,587
US Government Obligations	1,547,520	-	-	1,547,520
Total Investments at Fair Value	<u>\$ 8,217,577</u>	<u>\$ 365,370</u>	<u>\$ 6,570,099</u>	<u>\$ 15,153,046</u>

See accompanying independent auditor's report

Century Bank and Trust

Employees Stock Ownership Plan and Trust

Notes to Financial Statements (Continued)
December 31, 2024 and 2023

Note 3 – Fair Value Measurements (Continued)

	Assets at Fair Value as of December 31, 2023			
	Level 1	Level 2	Level 3	Total
Money Market Account	\$ 850,545	\$ -	\$ -	\$ 850,545
Certificates of Deposit	-	936,939	-	936,939
Mutual Funds	1,836,205	-	-	1,836,205
Exchange-Traded Funds	2,720,544	-	-	2,720,544
Company Stock	-	-	5,424,152	5,424,152
Common Stock	416,878	-	-	416,878
Corporate Bonds	491,530	-	-	491,530
US Government Obligations	298,694	-	-	298,694
Total Investments at Fair Value	<u>\$ 6,614,396</u>	<u>\$ 936,939</u>	<u>\$ 5,424,152</u>	<u>\$ 12,975,487</u>

The Plan's investments in Company stock as of December 31, 2024 and 2023 are as follows:

December 31,	2024	2023
Number of Shares	169,770	169,770
Cost	\$ 3,114,614	\$ 3,114,614
Estimated Fair Value	\$ 6,570,099	\$ 5,424,152

The following table below sets forth a summary of changes in the fair value of the Plan's level 3 assets for the years ended December 31, 2024 and 2023:

Year Ended December 31,	2024	2023
Balance, Beginning of Year	\$ 5,424,152	\$ 4,860,893
Purchases	-	52,987
Sales	-	(26,550)
Net Appreciation	<u>1,145,947</u>	<u>536,822</u>
Balance, End of Year	<u>\$ 6,570,099</u>	<u>\$ 5,424,152</u>

See accompanying independent auditor's report

Century Bank and Trust

Employees Stock Ownership Plan and Trust

Notes to Financial Statements (Continued)
December 31, 2024 and 2023

Note 4 – Information Certified by Century Bank and Trust

The following information disclosed in the accompanying financial statements and supplemental schedules, was obtained by management and agreed to or derived from information certified as complete and accurate by Century Bank and Trust, a qualified institution:

December 31,	2024	2023
Money Market Account	\$ 366,535	\$ 850,545
Certificates of Deposit	\$ 365,370	\$ 936,939
Mutual Funds	\$ 2,324,945	\$ 1,836,205
Exchange-Traded Funds	\$ 3,190,964	\$ 2,720,544
Common Stock	\$ 541,026	\$ 416,878
Corporate Bonds	\$ 246,587	\$ 491,530
US Government Obligations	\$ 1,547,520	\$ 298,694
Year Ended December 31,	2024	2023
Net Appreciation in Fair Value of Investments	\$ 1,727,468	\$ 1,294,094
Dividend Income	\$ 360,012	\$ 271,818
Interest Income	\$ 144,421	\$ 89,059

Note 5 – Concentration of Market Risk

The Plan is invested in Company stock at a rate of 43% and 42% to total investments held by the Plan as of December 31, 2024 and 2023, respectively. Such concentration poses a risk that Plan assets and participant accounts are exposed to risk in the event of a significant decline in the fair value of such stock. A significant decline in the fair value of the Company stock would significantly affect the net assets available for benefits.

Note 6 – Related Party and Party-In-Interest Transactions

The Plan invests in Company stock. These are related party and party-in-interest transactions. As described in Note 1, the Company pays all Plan administrative expenses. The Plan has a number of service providers. Such providers are parties-in-interest under ERISA.

See accompanying independent auditor's report

Century Bank and Trust

Employees Stock Ownership Plan and Trust

Notes to Financial Statements (Continued)
December 31, 2024 and 2023

Note 7 – Income Tax Status

The IRS has determined and informed Century Bank and Trust, the trustee of the Plan, by a letter dated June 30, 2020, that the Plan is designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been restated since receiving the opinion letter, the Plan Administrator believes the Plan is designed, and is currently being operated, in compliance with the applicable requirement of the IRS and, therefore, believes the Plan is qualified and tax-exempt.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain tax position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 8 – Risks and Uncertainties

The Plan invests in various investment securities including Company stock. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Additionally, the Company stock is exposed to valuation assumptions based on earnings, cash flows, and other such techniques. Due to the level of risk associated with the investment in the Company stock and to uncertainties inherent in estimates and assumptions, as well as the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of these investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

See accompanying independent auditor's report

Supplemental Schedules

Century Bank and Trust

Employees Stock Ownership Plan and Trust

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
December 31, 2024

EIN: 38-2307163
Plan Number: 002

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
Money Market Account -				
	* Century Bank and Trust	Money Market Account	\$ 366,535	\$ 366,535
Certificates of Deposit:				
	Wells Fargo Diversified	Matures 03/07/25, \$100,000 par	**	114,000
	Bank of America CD	Matures 09/22/25, \$100,000 par	**	100,647
	Wells Fargo Market Link Global	Matures 06/04/26, \$50,000 par	**	50,500
	Old National Evansvill	Matures 03/28/25, \$50,000 par	**	50,117
	Veritex Community Bank	Matures 03/28/25, \$50,000 par	**	50,106
	Total Certificates of Deposit			365,370
Mutual Funds:				
	Vanguard Life Strategy Growth Fund	Mutual Fund, 17,783 shares	**	785,476
	Federated Hermes Kaufmann Small Cap Fund	Mutual Fund, 6,106 shares	**	298,828
	Vanguard Developed Markets Index Fund	Mutual Fund, 15,416 shares	**	236,792
	New World AMF	Mutual Fund, 2,980 shares	**	229,496
	Doubleline Total Return Bond Fund	Mutual Fund, 16,593 shares	**	143,861
	Dodge & Cox Income Fund	Mutual Fund, 11,574 shares	**	143,287
	Northern FDS Small Cap Index Fund	Mutual Fund, 9,306 shares	**	129,536
	Vanguard Life Strategy Income Fund	Mutual Fund, 8,005 shares	**	120,316
	Federated Hermes Floating Rate Strategic Income Fund	Mutual Fund, 9,369 shares	**	81,041
	Pimco Income Fund	Mutual Fund, 5,157 shares	**	54,254
	Vanguard Mid-Cap Index Fund	Mutual Fund, 159 shares	**	51,910
	Federated Institutional High Yield Bond Fund	Mutual Fund, 5,660 shares	**	50,148
	Total Mutual Funds			2,324,945
Exchange-Traded Funds:				
	S&P 500 Power Buffer October Fund	Exchange-Traded Fund, 10,200 shares	**	440,895
	Technology Select Sector Index Fund	Exchange-Traded Fund, 1,650 shares	**	383,658
	S&P 500 Power Buffer January Fund	Exchange-Traded Fund, 8,800 shares	**	371,800
	Financial Select Sector Index Fund	Exchange-Traded Fund, 7,100 shares	**	343,143
	S&P 500 Power Buffer July Fund	Exchange-Traded Fund, 7,420 shares	**	330,617
	iShares Dow Jones Select Dividend Fund	Exchange-Traded Fund, 2,360 shares	**	309,844
	Health Care Select Sector Index Fund	Exchange-Traded Fund, 1,600 shares	**	220,112
	The Communication Services Select SPDR	Exchange-Traded Fund, 1,870 shares	**	181,035
	Consumer Discretionary Select Sector Index Fund	Exchange-Traded Fund, 700 shares	**	157,045
	Industrial Select Sector Index Fund	Exchange-Traded Fund, 800 shares	**	105,408
	Global X Artificial Intel. & Technology Fund	Exchange-Traded Fund, 2,350 shares	**	90,804
	iShares Gold Trust Fund	Exchange-Traded Fund, 1,500 shares	**	74,265
	Consumer Staples Select Sector Index Fund	Exchange-Traded Fund, 829 shares	**	65,168
	Energy Select Sector Index Fund	Exchange-Traded Fund, 738 shares	**	63,217
	Materials Select Sector Fund	Exchange-Traded Fund, 560 shares	**	47,118
	MFC DNP Select Income Fund	Exchange-Traded Fund, 775 shares	**	6,835
	Total Exchange-Traded Funds			3,190,964

See accompanying independent auditor's report

Century Bank and Trust

Employees Stock Ownership Plan and Trust

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Continued)
December 31, 2024

EIN: 38-2307163
Plan Number: 002

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
Company Stock -				
	* Century Financial Corp.	Common Stock, 169,770 shares	\$ 6,570,099	\$ 6,570,099
Common Stock:				
	Amazon Com, Inc.	Common Stock, 600 shares	**	131,634
	Apple Computer, Inc.	Common Stock, 350 shares	**	87,647
	Intercontinental Exchange, Inc.	Common Stock, 400 shares	**	59,604
	Visa, Inc.	Common Stock, 150 shares	**	47,406
	Norfolk Southern Corp.	Common Stock, 200 shares	**	46,940
	Alphabet Inc.	Common Stock, 200 shares	**	38,088
	Pfizer, Inc.	Common Stock, 1,000 shares	**	26,530
	Raytheon Technologies Corp.	Common Stock, 200 shares	**	23,144
	International Business Machines Corp.	Common Stock, 100 shares	**	21,983
	Analog Devices, Inc.	Common Stock, 100 shares	**	21,246
	Procter & Gamble	Common Stock, 122 shares	**	20,453
	Exxon Mobil Corp.	Common Stock, 152 shares	**	16,351
	Total Common Stock			541,026
Corporate Bonds:				
	Royal Bank of Canada	Matures 04/14/25, 3.375% interest, \$50,000 par	**	49,833
	Bank of America Corp.	Matures 09/01/26, 4.150% interest, \$50,000 par	**	49,733
	Goldman Sachs	Matures 07/29/27, 5.000% interest, \$50,000 par	**	49,497
	Exxon Mobil Corp	Matures 03/01/26, 3.043% interest, \$50,000 par	**	49,213
	Dow Chemical Co.	Matures 08/15/27, 4.050% interest, \$50,000 par	**	48,311
	Total Corporate Bonds			246,587
US Government Obligations:				
	United States Treasury Note	Matures 01/31/25, 4.125% interest, \$250,000 par	**	249,941
	United States Treasury Note	Matures 03/31/25, 3.875% interest, \$250,000 par	**	249,744
	United States Treasury Note	Matures 04/31/25, 3.875% interest, \$250,000 par	**	249,621
	Federal Farm Credit Bank	Matures 12/17/26, 4.280% interest, \$250,000 par	**	249,298
	Federal Home Loan Bank	Matures 08/28/25, 4.000% interest, \$250,000 par	**	249,206
	Federal Farm Credit Bank	Matures 09/15/27, 5.290% interest, \$100,000 par	**	100,297
	Federal Home Loan Banks	Matures 11/21/25, 5.250% interest, \$100,000 par	**	100,029
	Federal Farm Credit Bank	Matures 12/18/34, 5.320% interest, \$100,000 par	**	99,384
	Total US Government Obligations			1,547,520
	Total Investments			\$ 15,153,046

* A party-in-interest as defined by ERISA.

** The cost of participant-directed investments is not required to be disclosed.

See accompanying independent auditor's report

Century Bank and Trust Employees Stock Ownership Plan and Trust

Schedule H, Line 4j – Schedule of Reportable Transactions
For the Year Ended December 31, 2024

EIN: 38-2307163
Plan Number: 002

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain
Category III -								
* Century Bank and Trust	Money Market Account	\$ 542,537	\$ -	\$ -	\$ -	\$ 542,537	\$ 542,537	\$ -
* Century Bank and Trust	Money Market Account	\$ -	\$ 480,473	\$ -	\$ -	\$ 480,473	\$ 480,473	\$ -

There were no Category (I), (II), or (IV) reportable transactions.
 * A party-in-interest as defined by ERISA.
 ** The definition of a reportable transaction is a transaction that exceeds 5% of the current value of the Plan assets as of the beginning of the Plan year including: (i) a single transaction within the Plan year; (ii) any series of transactions with, or in conjunction with, the same person, involving property other than securities; (iii) any series of transactions involving securities of the same issue within the Plan year; (iv) any transaction within the Plan year with respect to securities with, or in conjunction with, a person if any prior or subsequent single securities transaction with that person.

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 <div style="font-size: 24pt; font-weight: bold; text-align: center;">2024</div> This Form is Open to Public Inspection
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Part I Annual Report Identification Information	
For calendar plan year 2024 or fiscal plan year beginning <u>01/01/2024</u> and ending <u>12/31/2024</u>	
A This return/report is for:	<input type="checkbox"/> a multiemployer plan <input type="checkbox"/> a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) <input checked="" type="checkbox"/> a single-employer plan <input type="checkbox"/> a DFE (specify) _____
B This return/report is:	<input type="checkbox"/> the first return/report <input type="checkbox"/> the final return/report <input type="checkbox"/> an amended return/report <input type="checkbox"/> a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here:	<input type="checkbox"/>
D Check box if filing under:	<input checked="" type="checkbox"/> Form 5558 <input type="checkbox"/> automatic extension <input type="checkbox"/> the DFVC program <input type="checkbox"/> special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here:	<input type="checkbox"/>

Part II Basic Plan Information—enter all requested information											
1a Name of plan CENTURY BANK AND TRUST EMPLOYEES STOCK OWNERSHIP PLAN AND TRUST	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:80%;">1b Three-digit plan number (PN) ▶</td> <td style="width:20%; text-align: center;">002</td> </tr> <tr> <td colspan="2">1c Effective date of plan 01/01/1985</td> </tr> <tr> <td colspan="2">2b Employer Identification Number (EIN) 38-2307163</td> </tr> <tr> <td colspan="2">2c Plan Sponsor's telephone number 517-278-1569</td> </tr> <tr> <td colspan="2">2d Business code (see instructions) 522110</td> </tr> </table>	1b Three-digit plan number (PN) ▶	002	1c Effective date of plan 01/01/1985		2b Employer Identification Number (EIN) 38-2307163		2c Plan Sponsor's telephone number 517-278-1569		2d Business code (see instructions) 522110	
1b Three-digit plan number (PN) ▶	002										
1c Effective date of plan 01/01/1985											
2b Employer Identification Number (EIN) 38-2307163											
2c Plan Sponsor's telephone number 517-278-1569											
2d Business code (see instructions) 522110											
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) CENTURY BANK AND TRUST 100 WEST CHICAGO STREET COLDWATER MI 49036											

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE		<u>9/9/2024</u>	DYLAN M. FOSTER
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	125
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1), 6a(2), 6b, 6c, and 6d).		
a(1) Total number of active participants at the beginning of the plan year	6a(1)	82
a(2) Total number of active participants at the end of the plan year	6a(2)	82
b Retired or separated participants receiving benefits	6b	0
c Other retired or separated participants entitled to future benefits	6c	44
d Subtotal. Add lines 6a(2), 6b, and 6c	6d	126
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	6e	0
f Total. Add lines 6d and 6e	6f	126
g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	6g(1)	125
g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g(2)	126
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6h	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
2E 2F 2H 2J 2K 2O 3D

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)	9b Plan benefit arrangement (check all that apply)
(1) <input type="checkbox"/> Insurance	(1) <input type="checkbox"/> Insurance
(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts
(3) <input checked="" type="checkbox"/> Trust	(3) <input checked="" type="checkbox"/> Trust
(4) <input type="checkbox"/> General assets of the sponsor	(4) <input type="checkbox"/> General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules	b General Schedules
(1) <input checked="" type="checkbox"/> R (Retirement Plan Information)	(1) <input checked="" type="checkbox"/> H (Financial Information)
(2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) <input type="checkbox"/> I (Financial Information - Small Plan)
(3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) <input type="checkbox"/> A (Insurance Information) - Number Attached _____
(4) <input type="checkbox"/> DCG (Individual Plan information) - Number Attached _____	(4) <input type="checkbox"/> C (Service Provider Information)
(5) <input type="checkbox"/> MEP (Multiple-Employer Retirement Plan Information)	(5) <input type="checkbox"/> D (DFE/Participating Plan Information)
	(6) <input type="checkbox"/> G (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) Yes No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) Yes No

11c Enter the Receipt Confirmation Code for the 2024 Form M-1 annual report. If the plan was not required to file the 2024 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

Century Bank and Trust Employees Stock Ownership Plan and Trust

Schedule H, Line 4j – Schedule of Reportable Transactions
For the Year Ended December 31, 2024

EIN: 38-2307163
Plan Number: 002

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain
Category III -								
* Century Bank and Trust	Money Market Account	\$ 542,537	\$ -	\$ -	\$ -	\$ 542,537	\$ 542,537	\$ -
* Century Bank and Trust	Money Market Account	\$ -	\$ 480,473	\$ -	\$ -	\$ 480,473	\$ 480,473	\$ -

There were no Category (I), (II), or (IV) reportable transactions.

* A party-in-interest as defined by ERISA.

** The definition of a reportable transaction is a transaction that exceeds 5% of the current value of the Plan assets as of the beginning of the Plan year including: (I) a single transaction within the Plan year; (II) any series of transactions with, or in conjunction with, the same person, involving property other than securities; (III) any series of transactions involving securities of the same issue within the Plan year; (IV) any transaction within the Plan year with respect to securities with, or in conjunction with, a person if any prior or subsequent single securities transaction with that person.

See accompanying independent auditor's report

Century Bank and Trust

Employees Stock Ownership Plan and Trust

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
December 31, 2024

EIN: 38-2307163
Plan Number: 002

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
Money Market Account -				
	* Century Bank and Trust	Money Market Account	\$ 366,535	\$ 366,535
Certificates of Deposit:				
	Wells Fargo Diversified	Matures 03/07/25, \$100,000 par	**	114,000
	Bank of America CD	Matures 09/22/25, \$100,000 par	**	100,647
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	Total Certificates of Deposit			365,370
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	Vanguard Life Strategy Growth Fund	Mutual Fund, 17,783 shares	**	785,476
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	Materials Select Sector Fund	Exchange-Traded Fund, 560 shares	**	47,118
	MFC DNP Select Income Fund	Exchange-Traded Fund, 775 shares	**	6,835
	Total Exchange-Traded Funds			3,190,964

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Century Bank and Trust

Employees Stock Ownership Plan and Trust

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Continued)
December 31, 2024

EIN: 38-2307163
Plan Number: 002

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
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	Total Investments			\$ 15,153,046

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