

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

2024

This Form is Open to Public Inspection

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 (Filers checking this box must provide participating employer information in accordance with the form instructions.) [x] a single-employer plan [] a DFE (specify) ____
B This return/report is: [] the first return/report [] the final return/report [] an amended return/report [] a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here. []
D Check box if filing under: [x] Form 5558 [] automatic extension [] the DFVC program [] special extension (enter description)
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: SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN
1b Three-digit plan number (PN): 022
1c Effective date of plan: 04/01/1967
2a Plan sponsor's name (employer, if for a single-employer plan): SERVICE FEDERAL CREDIT UNION
2b Employer Identification Number (EIN): 02-0240752
2c Plan Sponsor's telephone number: 603-422-8300
2d Business code (see instructions): 522130

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, Date, and Name. Rows include: 1. Filed with authorized/valid electronic signature, 09/24/2025, MAY HATEM, Signature of plan administrator. 2. Filed with authorized/valid electronic signature, 09/24/2025, MAY HATEM, Signature of employer/plan sponsor. 3. Signature of DFE, Date, Enter name of individual signing as 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	571
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)	370
	6a(2)	339
	6b	39
	6c	177
	6d	555
	6e	7
	6f	562
	6g(1)	
6g(2)		
6h		0
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:
1A 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 checked="" 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 checked="" 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 SB (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>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	<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

▶ **Round off amounts to nearest dollar.**
 ▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan <u>SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN</u>	B Three-digit plan number (PN) ▶	<u>022</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>SERVICE FEDERAL CREDIT UNION</u>	D Employer Identification Number (EIN) <u>02-0240752</u>	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

Part I Basic Information

1 Enter the valuation date:	Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
2 Assets:			
a Market value	2a	<u>53129265</u>	
b Actuarial value	2b	<u>53129265</u>	
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	<u>43</u>	<u>9838437</u>	<u>9838437</u>
b For terminated vested participants	<u>158</u>	<u>5639319</u>	<u>5639319</u>
c For active participants	<u>370</u>	<u>20393924</u>	<u>20416939</u>
d Total	<u>571</u>	<u>35871680</u>	<u>35894695</u>
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>			
a Funding target disregarding prescribed at-risk assumptions	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5 Effective interest rate	5	<u>5.37</u> %	
6 Target normal cost			
a Present value of current plan year accruals	6a	<u>2361773</u>	
b Expected plan-related expenses	6b	<u>0</u>	
c Target normal cost	6c	<u>2361773</u>	

Statement by Enrolled Actuary
 To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE Signature of actuary <u>JEFFREY C. LITER, E.A.</u> Type or print name of actuary <u>THE ANGELL PENSION GROUP, INC.</u> Firm name <u>88 BOYD AVENUE</u> <u>EAST PROVIDENCE, RI 02914</u> Address of the firm	<u>06/24/2025</u> Date <u>23-06544</u> Most recent enrollment number <u>401-438-9250</u> Telephone number (including area code)
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If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	159529
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	159529
10	Interest on line 9 using prior year's actual return of <u>14.57</u> %	0	23243
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.47</u> %		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		0
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	182772

Part III Funding Percentages			
14	Funding target attainment percentage	14	147.50 %
15	Adjusted funding target attainment percentage	15	148.01 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	146.92 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls							
18 Contributions made to the plan for the plan year by employer(s) and employees:							
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees		
			Totals ▶	18(b)	0	18(c)	0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:	
	a Contributions allocated toward unpaid minimum required contributions from prior years	19a 0
	b Contributions made to avoid restrictions adjusted to valuation date	19b 0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c 0
20	Quarterly contributions and liquidity shortfalls:	
	a Did the plan have a "funding shortfall" for the prior year?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	c If line 20a is "Yes," see instructions and complete the following table as applicable:	
Liquidity shortfall as of end of quarter of this plan year		
(1) 1st	(2) 2nd	(3) 3rd
(4) 4th		

Part V Assumptions Used to Determine Funding Target and Target Normal Cost				
21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.96 %	3rd segment: 5.59 %	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code)				21b 0
22 Weighted average retirement age				22 65
23 Mortality table(s) (see instructions)	<input type="checkbox"/> Prescribed - combined	<input checked="" type="checkbox"/> Prescribed - separate	<input type="checkbox"/> Substitute	

Part VI Miscellaneous Items				
24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
26 Demographic and benefit information				
a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.....				<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...				<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....				27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years				
28 Unpaid minimum required contributions for all prior years				28 0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....				29 0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29).....				30 0

Part VIII Minimum Required Contribution For Current Year				
31 Target normal cost and excess assets (see instructions):				
a Target normal cost (line 6c)			31a	2361773
b Excess assets, if applicable, but not greater than line 31a			31b	2361773
32 Amortization installments:	Outstanding Balance		Installment	
a Net shortfall amortization installment	0		0	
b Waiver amortization installment.....	0		0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount			33	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....			34	0
	Carryover balance	Prefunding balance	Total balance	
35 Balances elected for use to offset funding requirement	0	0	0	
36 Additional cash requirement (line 34 minus line 35)			36	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)			37	0
38 Present value of excess contributions for current year (see instructions)				
a Total (excess, if any, of line 37 over line 36)			38a	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances.....			38b	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)			39	0
40 Unpaid minimum required contributions for all years			40	0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)				
41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input type="checkbox"/> 2021				

SCHEDULE C (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>	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ 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 SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN	B Three-digit plan number (PN) ▶	022
C Plan sponsor's name as shown on line 2a of Form 5500 SERVICE FEDERAL CREDIT UNION	D Employer Identification Number (EIN) 02-0240752	

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... Yes No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

TRANSAMERICA RETIREMENT SOLUTIONS

13-3689044

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

TRANSAMERICA RETIREMENT SOLUTIONS

13-3689044

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
12 15 28 38 59 61 62 63 64 11 50	RECORD KEEPER	122196	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

COLUMBIA MANAGEMENT INVEST SVC CORP

801 PENNSYLVANIA AVE
STE 219104
KANSAS CITY, MO 64105-1307

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	INVESTMENT ADVISORS	51668	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

NATIONAL FINANCIAL SERVICES

04-3523567

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
33 71	SECURITIES BROKER	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
NATIONAL FINANCIAL SERVICES	33 71	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
DFA-DIMENSIONAL 6300 BEE CAVE ROAD AUSTIN, TX 78746	0.066 ANNUALIZED BASIS POINTS OF ASSETS	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
NATIONAL FINANCIAL SERVICES	33 71	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
NATIXIS P.O. BOX 219579 KANSAS CITY, MO 64121	0.660 ANNUALIZED BASIS POINTS OF ASSETS	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

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 SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN	B Three-digit plan number (PN) ▶ 022
C Plan sponsor's name as shown on line 2a of Form 5500 SERVICE FEDERAL CREDIT UNION	D Employer Identification Number (EIN) 02-0240752

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)	
(2) Participant contributions	1b(2)	
(3) Other	1b(3)	0 280465
c General investments:		
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1425169 928045
(2) U.S. Government securities	1c(2)	0 15091470
(3) Corporate debt instruments (other than employer securities):		
(A) Preferred	1c(3)(A)	
(B) All other	1c(3)(B)	0 20123252
(4) Corporate stocks (other than employer securities):		
(A) Preferred	1c(4)(A)	
(B) Common	1c(4)(B)	
(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)	51704096 16908162
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	
(15) Other	1c(15)	0 1549133

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(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	53129265	54880527
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	69826	0
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	69826	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	53059439	54880527

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)		
(B) Participants.....	2a(1)(B)		
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		0
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	112495	
(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)		112495
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	395939	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		395939
(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)		2745073
c Other income	2c		96841
d Total income. Add all income amounts in column (b) and enter total	2d		3350348

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1425222	
(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)		1425222
f Corrective distributions (see instructions)	2f		
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)	104038	
(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)		104038
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1529260

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		1821088
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: **CARON & BLETZER, PLLC**

(2) EIN: **04-3499945**

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		15000000
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.)			
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 558598.

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>SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN</u>	B Three-digit plan number (PN) ▶	<u>022</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>SERVICE FEDERAL CREDIT UNION</u>	D Employer Identification Number (EIN) <u>02-0240752</u>	

Part I	Distributions
---------------	----------------------

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
---	--	---

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): 42-1484983

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		9
---	--	---

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.)
----------------	---

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
-----------------	-------------------

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.
----------------	---

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 02 / 28 / 2023 (MM/DD/YYYY) and the Opinion Letter serial number Q705369A.

**SERVICE FEDERAL CREDIT UNION
RETIREMENT PENSION PLAN**

FINANCIAL STATEMENTS

December 31, 2024 and 2023 and
For the Year Ended December 31, 2024



CARON & BLETZER, PLLC

Certified Public Accountants and Business Consultants

SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN
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Certain supplemental schedules have been omitted because they are either not required or not applicable.



Independent Auditor's Report

To the Plan Administrator of the Service Federal Credit Union Retirement Pension Plan:

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

We have performed audits of the financial statements of the Service Federal Credit Union Retirement Pension Plan ("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) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits and of accumulated plan benefits as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits and of changes in accumulated plan benefits for the year ended December 31, 2024, 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 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 ("DOL") Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits 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, 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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA ("qualified institution").

Management has obtained certifications from a qualified institution as of December 31, 2024 and 2023 and for the year ended December 31, 2024, stating that the certified investment information, as described in Note I 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 of our report:

- the amounts and disclosures in the accompanying financial statements, 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 ("GAAP").
- the information in the accompanying financial statements 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 ("GAAS"). 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 audits. 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 the financial statements in accordance with GAAP, 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 within one year after the date that the financial statements are issued or 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 GAAS 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 GAAS, 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 certifications, 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 GAAP.

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 GAAP.

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 H, Line 4(i) - Schedule of Assets (Held at End of Year) as of December 31, 2024 and the Schedule H, Line 4(j) – 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 DOL'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 GAAS. 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 DOL'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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- the certified 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).

Caron & Bletzer, PLLC

Kingston, NH
September 18, 2025

SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN
 STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
 December 31, 2024 and 2023

	2024	2023
Assets:		
Investments, at fair value:		
Mutual funds	\$ 17,836,207	\$ 53,129,265
Treasury/government obligations	15,091,470	-
Corporate obligations	20,123,252	-
Municipal bonds	1,549,133	-
Total investments	54,600,062	53,129,265
Receivables:		
Accrued interest	280,465	-
Total assets	54,880,527	53,129,265
Liabilities:		
Accrued expenses	-	69,826
Net assets available for benefits	\$ 54,880,527	\$ 53,059,439

The accompanying notes are an integral
part of the financial statements.

SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
For the year ended December 31, 2024

	2024
Additions:	
Investment income:	
Net appreciation in fair value of investments	\$ 2,841,914
Dividends and interest income	508,434
Total additions	3,350,348
Deductions:	
Distributions to participants	1,425,222
Administrative fees	104,038
Total deductions	1,529,260
Net increase	1,821,088
Net assets available for benefits:	
Beginning of year	53,059,439
End of year	\$ 54,880,527

The accompanying notes are an integral
part of the financial statements.

SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN
 STATEMENTS OF ACCUMULATED PLAN BENEFITS
 December 31, 2024 and 2023

	2024	2023
Actuarial present value of accumulated plan benefits:		
Vested benefits:		
Participants currently receiving payments	\$ 10,032,884	\$ 8,817,451
Active participants	23,239,759	16,547,753
Other participants	8,816,967	4,771,137
Total vested benefits	42,089,610	30,136,341
Nonvested benefits	35,811	17,119
Total actuarial present value of accumulated plan benefits	\$ 42,125,421	\$ 30,153,460

The accompanying notes are an integral
part of the financial statements.

SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN
STATEMENT OF CHANGES IN ACCUMULATED PLAN BENEFITS
For the year ended December 31, 2024

	2024
Actuarial present value of accumulated plan benefits at beginning of year	\$ 30,153,460
Increase (decrease) during the year attributable to:	
Benefits accumulated	2,003,957
Increase in interest due to decrease in the discount period	1,909,795
Change in actuarial assumptions	9,083,563
Actuarial (gains)/losses	399,868
Benefits paid to participants	(1,425,222)
Net increase	11,971,961
Actuarial present value of accumulated plan benefits at end of year	\$ 42,125,421

The accompanying notes are an integral part of the financial statements.

SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN
NOTES TO FINANCIAL STATEMENTS

A. DESCRIPTION OF PLAN:

The following description of the Service Federal Credit Union Retirement Pension Plan (the "Plan") provides only general information. Participants should refer to the plan document for a complete description of the Plan's provisions.

General

The Plan, which became effective April 1, 1967, is a defined benefit plan covering substantially all employees of the Service Federal Credit Union (the "Company") hired prior to October 1, 2017 and who have completed six months of service and have attained age 20 1/2. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended ("ERISA").

Employees hired on or after October 1, 2017 may not participate in the Plan.

Contributions

Contributions to the Plan are made by the Company based on actuarial calculations made by the Plan's actuaries. These contributions are subject to the minimum funding requirements as set forth by ERISA. The Company did not make an employer contribution for the plan year December 31, 2024. See also Note E.

Vesting

Participants become 100% vested in their benefits after five years of service or upon reaching normal retirement age, death or disability in accordance with the provisions of the plan.

Benefits

Each participant retiring on or after their normal retirement at age 65 is entitled to an annual retirement benefit equal to 1.04% times their average compensation up to the participant's covered compensation times the number of years of credited service for the participant, plus a benefit equal to 1.64% of the participant's average compensation in excess of the participant's covered compensation times the number of years of credited service. The number of years of credited service taken into account is not to exceed 25 years.

If a participant begins to receive benefit payments prior to their normal retirement age, their benefit will be actuarially reduced by 5/10 of 1% for each month up to the first 60 months and 4/10 of 1% for each of the months exceeding 60 months. Disability benefits shall be equal to the early retirement benefit without regard to age or service requirement and shall be determined under the Social Security Act. Death benefits under the Plan are equal to the actuarial equivalent of the participant's vested accrued benefit. In the case that a participant dies, their spouse is entitled to a minimum spouse death benefit as defined by the Plan.

SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN
NOTES TO FINANCIAL STATEMENTS

The normal form of benefit under the Plan is a life annuity. Benefits may also be paid in a lump sum, partial withdrawal (provided that the withdrawal is at least \$1,000), or life and 5, 10, 15, or 20 years certain. If the actuarially determined accumulated plan benefit is less than \$1,000, a lump sum distribution will be made to the participant as defined by the Plan.

B. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

Basis of Accounting

The accompanying financial statements have been prepared using the accrual basis of accounting.

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, liabilities and changes therein; disclosure of contingent assets and liabilities; and the actuarial present value of accumulated plan benefits at the date of the financial statements, and changes therein. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

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 on the measurement date. See Note C for 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 (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Expenses of the Plan

The Company pays certain administrative fees for the Plan. The remaining administrative expenses incurred by the Plan are paid by the Plan. Expenses that are paid by the Company are excluded from these financial statements. Investment related expenses are included in net appreciation (depreciation) in fair value of investments.

Payment of Benefits

Benefits are recorded when paid.

SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN
NOTES TO FINANCIAL STATEMENTS

C. 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). 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 or liabilities in active markets that the Plan has the ability to access.

Level 2 - Inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable for the asset or liability; inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

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

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 by the Plan. There have been no changes in the methodologies used at December 31, 2024 and 2023.

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 SEC. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Treasury/government obligations- Valued using pricing models maximizing the use of observable inputs for similar securities.

Municipal bonds and corporate 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.

SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN
NOTES TO FINANCIAL STATEMENTS

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.

<u>Description</u>	2024			
	<u>Total</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Mutual funds	\$ 17,836,207	\$ 17,836,207	\$ -	\$ -
Treasury/government obligations	15,091,470	-	15,091,470	-
Corporate obligations	20,123,252	-	20,123,252	-
Municipal bonds	1,549,133	-	1,549,133	-
Total investments in the fair value hierarchy	<u>\$ 54,600,062</u>	<u>\$ 17,836,207</u>	<u>\$ 36,763,855</u>	<u>\$ -</u>

<u>Description</u>	2023			
	<u>Total</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Mutual funds	\$ 53,129,265	\$ 53,129,265	-	-
Total investments in the fair value hierarchy	<u>\$ 53,129,265</u>	<u>\$ 53,129,265</u>	<u>-</u>	<u>-</u>

D. ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS:

Accumulated plan benefits represent future periodic payments, including lump-sum distributions, which under the Plan's provisions are attributable to the service employees have rendered to date. The Plan's actuary values the accumulated plan benefits based on end-of-year information.

Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their spouses, (b) spouses of employees who have died, and (c) present employees or their spouses. Benefits payable under all circumstances are included to the extent that they are considered attributable to employee service rendered to the valuation date.

The actuarial present value of accumulated plan benefits at December 31, 2024 and 2023 are determined by an actuary from the ANGELL Pension Group, and is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money and the probability of payment between the valuation date and the expected date of payment.

The more significant assumptions underlying the December 31, 2024 and 2023 actuarial computations are as follows:

Mortality basis	PRI 2012 Mortality Table, MP 2021 scale
Assumed retirement age	Age 65
Discount rate	5.00% per annum for 2024, 6.50% per annum for 2023

SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN
NOTES TO FINANCIAL STATEMENTS

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits. The computation of the actuarial present value of accumulated benefits was made as of January 1, 2025 and 2024. Had the valuation been performed as of December 31, there would be no material difference.

E. FUNDING POLICY:

The Plan sponsor's funding policy is to make annual contributions at least equal to the minimum required contribution under section 430 of the Internal Revenue Code ("IRC"). Contributions to the Plan are made by the Company based on actuarial calculations made by the Plan's actuaries. The minimum contribution determined by the actuary must be satisfied each plan year as set forth under ERISA. The Company has exceeded the minimum funding requirements for the December 31, 2024 plan year.

F. PLAN TERMINATION:

In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated:

- a. Annuity benefits that former employees or their spouses have been receiving for at least three years or that employees eligible to retire for that three year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those years. The amount is further limited to the lowest benefit that would be payable under Plan provisions in effect at any time during the five years preceding Plan termination.
- b. Other vested benefits insured by the Pension Benefit Guaranty Corporation ("PBGC"), a U.S. government agency, up to applicable limitations (discussed below).
- c. All other vested benefits (that is, vested benefits not insured by the PBGC).
- d. All non-vested benefits.

To the extent that the criteria for a "distress termination" exists, ERISA provides that such unfunded, vested benefits are payable by the PBGC to participants, up to specified limitations as described in ERISA. The PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination. However, there is a statutory ceiling, which is adjusted periodically, on the amount of an individual's monthly benefit that the PBGC guarantees. Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide for accumulated benefit obligations and may also depend on the financial condition of the Plan sponsor and the level of benefits guaranteed by the PBGC.

SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN
NOTES TO FINANCIAL STATEMENTS

G. RELATED-PARTY PARTY IN INTEREST TRANSACTIONS:

Section 3(14) of ERISA defines a party in interest to include, among others, fiduciaries or employees of the Plan, any person who provides services to the Plan or an employer whose employees are covered by the Plan. Accordingly, the management of investments held by the trustee are considered party in interest transactions.

H. TAX STATUS:

Effective July 1, 2024, the Company adopted a restated pre-approved plan document of The Angell Pension Group Inc, and the Internal Revenue Service ("IRS") has determined and informed the sponsor of the pre-approved plan document by a letter dated February 28, 2023 that the pre-approved plan document is designed in accordance with applicable sections of the IRC. Although the Plan has been amended since receiving the opinion letter, the plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and therefore believes that the Plan is qualified, and the related trust is tax-exempt.

Prior to July 1, 2024, the Plan adopted the volume submitter defined benefit plan document and related trust of CMFG Life Insurance Company. The IRS has determined and informed the sponsor of the volume submitter document, by letter dated March 30, 2018, that the document is designed in accordance with applicable sections of the IRC.

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 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.

I. CERTIFIED INVESTMENTS:

Certain information related to investments disclosed in the accompanying financial statements and ERISA-required supplemental schedules, including investments held at December 31, 2024 and 2023, and net appreciation (depreciation) in fair value of investments and dividends and interest income for the year ended December 31, 2024, was obtained by management and agreed to or derived from information certified as complete and accurate by State Street Bank and Trust Company, the trustee of the Plan.

J. RISKS AND UNCERTAINTIES:

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market and credit risks. Market risks include global events which could impact the value of investment securities. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the value of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN
NOTES TO FINANCIAL STATEMENTS

Plan contributions are made, and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates, and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

K. SUBSEQUENT EVENTS:

The Plan has evaluated subsequent events through September 18, 2025, the date these financial statements were available for issuance.

SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN

EIN: 02-0240752

Plan Number: 022

SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value		Cost	Current value
Vanguard Federal Money Market Fund	Mutual fund	928,045 shares	\$ 928,045	\$ 928,045
Fidelity 500 Index Fund	"	53,143 shares	7,090,921	10,851,207
Fidelity Small Cap Index Fund	"	61,804 shares	1,328,756	1,710,739
Fidelity International Index Fund	"	34,054 shares	1,402,741	1,618,904
Vanguard Real Estate Index Fund	"	81,098 shares	1,537,848	1,585,470
* State Street Inst U.S. Government MM Fund	"	1,141,842 shares	1,141,842	1,141,842
Total mutual funds			13,430,153	17,836,207
Treasury Bill	Treasury/government obligation	0.00%, 03/20/2025, 305,000 par value	302,198	302,198
Treasury Bond (2Old)	"	4.625%, 05/15/2054, 10,000 par value	10,831	9,733
Treasury Bond (Old)	"	4.250%, 08/15/2054, 70,000 par value	65,595	64,039
Treasury Note (2Old)	"	4.375%, 05/15/2034, 35,000 par value	35,250	34,469
Treasury Strip (Int)	"	0.00%, 05/15/2032, 5,610,000 par value	4,072,773	3,974,548
Treasury Strip (Int)	"	0.00%, 11/15/2051, 30,805,000 par value	9,242,840	8,231,320
Treasury Strip (Int)	"	0.00%, 05/15/2039, 1,650,000 par value	858,940	806,655
Treasury Strip (Int)	"	0.00%, 08/15/2051, 6,195,000 par value	1,860,369	1,668,508
Total treasury/government obligations			16,448,796	15,091,470
AEP Texas Inc	Corporate obligation	4.150%, 05/01/2049, 50,000 par value	39,175	37,818
AT&T Inc	"	3.650%, 06/01/2051, 120,000 par value	86,927	84,845
AT&T Inc	"	3.550%, 09/15/2055, 480,000 par value	331,075	323,860
AT&T Inc	"	3.800%, 12/01/2057, 281,000 par value	200,177	194,267
AT&T Inc	"	5.400%, 02/15/2034, 60,000 par value	60,325	60,227
Abbott Laboratories	"	4.900%, 11/30/2046, 75,000 par value	72,292	70,082
Abbvie Inc	"	4.875%, 11/14/2048, 90,000 par value	84,884	80,929
Abbvie Inc	"	3.200%, 11/21/2029, 135,000 par value	125,125	125,271
Abbvie Inc	"	4.250%, 11/21/2049, 155,000 par value	132,906	126,210
Abbvie Inc	"	4.850%, 06/15/2044, 105,000 par value	99,085	95,308
Alphabet Inc	"	2.050%, 08/15/2050, 40,000 par value	23,758	22,198
Altria Group Inc	"	4.00%, 02/04/2061, 30,000 par value	21,755	20,970
Amazon.Com Inc	"	3.875%, 08/22/2037, 65,000 par value	58,394	57,426
Amazon.Com Inc	"	2.700%, 06/03/2060, 85,000 par value	52,112	48,859
Amazon.Com Inc	"	3.100%, 05/12/2051, 115,000 par value	81,452	77,680
Amazon.Com Inc	"	4.100%, 04/13/2062, 35,000 par value	29,124	27,445
American International Group Inc	"	4.375%, 06/30/2050, 35,000 par value	29,931	28,965
American Tower Corporation	"	3.100%, 06/15/2050, 65,000 par value	42,923	41,745
Amgen Inc	"	4.663%, 06/15/2051, 155,000 par value	135,373	130,089
Amgen Inc	"	3.375%, 02/21/2050, 140,000 par value	101,051	95,827
Amgen Inc	"	5.650%, 03/02/2053, 225,000 par value	225,429	217,041
Anheuser-Busch Cos Llc / Inbev	"	4.900%, 02/01/2046, 153,000 par value	143,871	139,251
Anheuser-Busch Inbev Worldwide Inc	"	5.550%, 01/23/2049, 220,000 par value	226,651	217,266
Anthem Inc	"	3.125%, 05/15/2050, 35,000 par value	24,054	22,426
Elevance Health Inc	"	5.650%, 06/15/2054, 40,000 par value	40,521	38,388
Elevance Health Inc	"	5.850%, 11/01/2064, 25,000 par value	24,927	24,187

SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN

EIN: 02-0240752

Plan Number: 022

SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
	"	5.100%, 09/01/2040, 40,000 par value	34,974	34,853
Apache Corporation	"	4.500%, 03/01/2049, 40,000 par value	32,113	32,076
Appalachian Power Co	"	3.700%, 05/01/2050, 50,000 par value	35,314	34,758
Appalachian Power Co	"	2.950%, 09/11/2049, 170,000 par value	119,381	113,466
Apple Inc	"	2.650%, 02/08/2051, 105,000 par value	68,547	64,863
Apple Inc	"	2.700%, 08/05/2051, 95,000 par value	62,234	59,355
Apple Inc	"	2.850%, 08/05/2061, 90,000 par value	57,203	54,032
Astrazeneca Plc	"	4.00%, 09/18/2042, 45,000 par value	38,516	37,307
Astrazeneca Plc	"	3.00%, 05/28/2051, 60,000 par value	41,564	39,301
BHP Billiton Finance (Usa) Ltd	"	5.00%, 09/30/2043, 105,000 par value	100,300	98,194
Baltimore Gas And Electric Co	"	2.250%, 06/15/2031, 25,000 par value	21,259	21,167
Bank Of America Corp	"	3.311%, 04/22/2042, 450,000 par value	345,254	336,831
Bank Of America Corp	"	2.572%, 10/20/2032, 300,000 par value	251,091	253,311
Bank Of America Corp Mtn	"	5.425%, 08/15/2035, 55,000 par value	55,000	53,679
Bank Of America Corp	"	5.518%, 10/25/2035, 35,000 par value	35,000	34,169
Barclays PLC	"	2.894%, 11/24/2032, 130,000 par value	113,578	109,801
Barclays PLC	"	6.036%, 03/12/2055, 30,000 par value	30,930	30,040
Becton Dickinson And Company	"	4.685%, 12/15/2044, 42,000 par value	37,591	36,336
Becton Dickinson And Company	"	3.794%, 05/20/2050, 25,000 par value	19,391	18,483
Berkshire Hathaway Finance Corp	"	2.850%, 10/15/2050, 105,000 par value	70,083	66,010
Berkshire Hathaway Inc	"	4.500%, 02/11/2043, 90,000 par value	85,758	83,186
Boeing Co	"	5.805%, 05/01/2050, 225,000 par value	205,907	208,857
Boeing Co	"	5.930%, 05/01/2060, 55,000 par value	49,298	50,971
BP Capital Markets America Inc	"	2.772%, 11/10/2050, 35,000 par value	22,461	21,030
BP Capital Markets America Inc	"	2.939%, 06/04/2051, 45,000 par value	29,715	27,908
BP Capital Markets America Inc	"	3.001%, 03/17/2052, 30,000 par value	20,074	18,759
Brighthouse Financial Inc	"	3.850%, 12/22/2051, 35,000 par value	22,887	22,803
Bristol-Myers Squibb Co	"	4.125%, 06/15/2039, 110,000 par value	96,742	94,986
Bristol-Myers Squibb Co	"	5.500%, 02/22/2044, 30,000 par value	30,384	29,829
Bristol-Myers Squibb Co	"	5.550%, 02/22/2054, 125,000 par value	126,813	121,297
Bristol-Myers Squibb Co	"	5.650%, 02/22/2064, 90,000 par value	91,313	86,820
Broadcom Inc	"	4.300%, 11/15/2032, 255,000 par value	239,194	240,559
Broadcom Inc	"	4.800%, 10/15/2034, 90,000 par value	89,817	86,858
Burlington Northern Santa Fe LLC	"	4.150%, 12/15/2048, 75,000 par value	62,910	60,217
Burlington Northern Santa Fe LLC	"	3.300%, 09/15/2051, 75,000 par value	53,471	51,506
Burlington Northern Santa Fe LLC	"	5.200%, 04/15/2054, 35,000 par value	34,210	33,011
Cigna Corp	"	4.800%, 07/15/2046, 80,000 par value	71,831	68,421
Cigna Corp	"	3.400%, 03/15/2050, 90,000 par value	63,327	59,265
Cigna Group	"	5.600%, 02/15/2054, 40,000 par value	38,543	37,511
CSX Corporation	"	4.250%, 11/01/2066, 100,000 par value	79,320	75,708
CVS Health Corp	"	5.125%, 07/20/2045, 145,000 par value	132,836	122,076
CVS Health Corp	"	5.050%, 03/25/2048, 105,000 par value	94,278	86,595
Campbell Soup Company	"	5.400%, 03/21/2034, 24,000 par value	23,991	23,886
Campbell Soup Company	"	5.250%, 10/13/2054, 10,000 par value	9,927	9,049
Canadian National Railway Company	"	3.650%, 02/03/2048, 25,000 par value	19,819	18,838
Canadian Natural Resources Limited	"	5.850%, 02/01/2035, 30,000 par value	30,137	30,136
Canadian Natural Resources Limited	"	4.950%, 06/01/2047, 25,000 par value	22,360	21,458
Canadian Pacific Railway Company	"	3.100%, 12/02/2051, 113,000 par value	77,128	73,590
Cardinal Health Inc	"	4.368%, 06/15/2047, 10,000 par value	8,343	7,996
Carrier Global Corp	"	3.577%, 04/05/2050, 11,000 par value	8,139	7,903

SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN

EIN: 02-0240752

Plan Number: 022

SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
	Carrier Global Corp	" 6.200%, 03/15/2054, 10,000 par value	10,811	10,584
	Caterpillar Inc	" 2.600%, 04/09/2030, 80,000 par value	72,153	72,153
	Caterpillar Inc	" 3.250%, 04/09/2050, 25,000 par value	18,419	17,303
	Centene Corporation	" 2.500%, 03/01/2031, 10,000 par value	8,359	8,271
	Enovus Energy Inc	" 5.400%, 06/15/2047, 28,000 par value	26,195	24,941
	Enovus Energy Inc	" 3.750%, 02/15/2052, 35,000 par value	25,417	24,204
	Centerpoint Energy Resources Corp	" 4.400%, 07/01/2032, 95,000 par value	90,272	89,985
	Charter Comm Opt/Opt Cap	" 5.375%, 05/01/2047, 135,000 par value	107,888	110,926
	Charter Comm Opt/Opt Cap	" 3.850%, 04/01/2061, 110,000 par value	64,517	66,394
	Charter Comm Opt/Opt Cap	" 4.400%, 12/01/2061, 30,000 par value	19,403	20,013
	Charter Comm Opt/Opt Cap	" 3.950%, 06/30/2062, 20,000 par value	11,935	12,203
	Chevron Usa Inc	" 2.343%, 08/12/2050, 35,000 par value	21,206	19,702
	Chubb Ina Holdings Inc Mtn	" 5.00%, 03/15/2034, 70,000 par value	69,607	69,191
	Cisco Systems Inc	" 5.500%, 01/15/2040, 50,000 par value	52,046	50,450
	Cisco Systems Inc	" 5.350%, 02/26/2064, 32,000 par value	32,130	30,713
	Citigroup Inc	" 2.561%, 05/01/2032, 10,000 par value	8,410	8,472
	Citigroup Inc	" 5.827%, 02/13/2035, 75,000 par value	73,703	74,741
	Citigroup Inc	" 5.449%, 06/11/2035, 35,000 par value	35,221	34,719
	Citigroup Inc	" 3.057%, 01/25/2033, 120,000 par value	102,573	103,108
	Coca-Cola Company (The)	" 2.600%, 06/01/2050, 40,000 par value	25,945	24,151
	Coca-Cola Company (The)	" 3.00%, 03/05/2051, 60,000 par value	42,268	39,573
	Coca-Cola Co	" 5.400%, 05/13/2064, 15,000 par value	14,905	14,460
	Comcast Corporation	" 3.450%, 02/01/2050, 225,000 par value	162,949	154,346
	Comcast Corporation	" 2.450%, 08/15/2052, 35,000 par value	20,318	19,031
	Comcast Corporation	" 5.500%, 11/15/2032, 140,000 par value	143,845	143,362
	Comcast Corporation	" 5.500%, 05/15/2064, 155,000 par value	152,780	144,803
	Conagra Brands Inc	" 5.400%, 11/01/2048, 20,000 par value	18,571	18,168
	Conocophillips Co	" 4.025%, 03/15/2062, 60,000 par value	46,760	43,409
	Consolidated Edison Company of NY	" 3.875%, 06/15/2047, 90,000 par value	70,779	68,690
	Consolidated Edison Company of NY	" 3.700%, 11/15/2059, 70,000 par value	50,277	48,876
	Constellation Brands Inc	" 4.900%, 05/01/2033, 40,000 par value	38,981	38,647
	Corebridge Financial Inc	" 5.750%, 01/15/2034, 45,000 par value	45,924	45,820
	Corning Inc	" 5.850%, 11/15/2068, 20,000 par value	19,654	19,167
	DTE Energy Company	" 2.850%, 10/01/2026, 35,000 par value	33,629	33,904
	DTE Electric Co	" 2.625%, 03/01/2031, 60,000 par value	52,434	52,509
	DTE Electric Co	" 3.250%, 04/01/2051, 20,000 par value	13,961	13,656
	Deere & Co	" 3.900%, 06/09/2042, 35,000 par value	30,015	29,320
	Deere & Co	" 3.750%, 04/15/2050, 10,000 par value	8,183	7,695
	Diageo Capital Plc	" 2.375%, 10/24/2029, 200,000 par value	178,768	179,190
	Diamondback Energy Inc	" 5.900%, 04/18/2064, 70,000 par value	70,321	65,731
	Walt Disney Company (The)	" 3.800%, 05/13/2060, 75,000 par value	57,734	54,577
	Dominion Energy Inc	" 4.600%, 03/15/2049, 95,000 par value	80,512	78,365
	Dow Chemical Company (The)	" 3.600%, 11/15/2050, 95,000 par value	68,485	65,336
	Dowdupont Inc	" 5.419%, 11/15/2048, 55,000 par value	54,307	54,830
	Duke Energy Corp	" 3.750%, 09/01/2046, 280,000 par value	210,326	206,376
	Duke Energy Corp	" 3.500%, 06/15/2051, 65,000 par value	45,444	43,927
	Duke Energy Corp	" 5.00%, 08/15/2052, 10,000 par value	8,944	8,741
	Duke Energy Carolinas LLC	" 3.550%, 03/15/2052, 35,000 par value	25,254	24,680
	Eastern Energy Gas Holdings LLC	" 5.650%, 10/15/2054, 12,000 par value	11,991	11,335
	Elevance Health Inc	" 5.125%, 02/15/2053, 30,000 par value	27,761	26,743

SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN

EIN: 02-0240752

Plan Number: 022

SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
Enbridge Inc	"	6.700%, 11/15/2053, 15,000 par value	16,720	16,301
Enbridge Energy Partners LP	"	5.500%, 09/15/2040, 40,000 par value	38,917	38,334
Energy Transfer LP	"	6.125%, 12/15/2045, 45,000 par value	44,724	44,465
Energy Transfer LP	"	6.00%, 06/15/2048, 70,000 par value	68,869	67,707
Energy Transfer LP	"	5.00%, 05/15/2050, 100,000 par value	86,821	84,955
Entergy Louisiana LLC	"	2.350%, 06/15/2032, 35,000 par value	28,901	29,131
Entergy Texas Inc	"	5.00%, 09/15/2052, 30,000 par value	27,153	26,854
Entergy Texas Inc	"	5.550%, 09/15/2054, 25,000 par value	24,822	24,272
Enterprise Products Operating LLC	"	4.900%, 05/15/2046, 60,000 par value	55,418	53,542
Enterprise Products Operating LLC	"	4.800%, 02/01/2049, 50,000 par value	45,577	43,091
Enterprise Products Operating LLC	"	4.200%, 01/31/2050, 50,000 par value	41,704	39,398
Enterprise Products Operating LLC	"	3.200%, 02/15/2052, 60,000 par value	41,478	39,038
Eversource Energy	"	3.450%, 01/15/2050, 30,000 par value	20,888	20,527
Eversource Energy	"	3.375%, 03/01/2032, 25,000 par value	21,883	21,895
Exelon Corporation	"	4.700%, 04/15/2050, 65,000 par value	56,497	54,900
Exxon Mobil Corp	"	3.095%, 08/16/2049, 30,000 par value	21,174	20,019
Exxon Mobil Corp	"	3.452%, 04/15/2051, 90,000 par value	67,398	63,185
Meta Platforms Inc	"	5.400%, 08/15/2054, 70,000 par value	70,960	67,832
Meta Platforms Inc	"	5.550%, 08/15/2064, 26,000 par value	26,047	25,454
Fedex Corp	"	4.550%, 04/01/2046, 145,000 par value	123,760	120,925
Firstenergy Corporation	"	3.400%, 03/01/2050, 40,000 par value	27,573	27,161
Florida Power & Light Company	"	4.050%, 10/01/2044, 95,000 par value	80,552	77,518
Florida Power & Light Company	"	3.990%, 03/01/2049, 10,000 par value	8,139	7,830
Florida Power & Light Co	"	3.150%, 10/01/2049, 40,000 par value	27,975	27,013
Ford Motor Credit Company LLC	"	5.303%, 09/06/2029, 55,000 par value	55,255	53,889
Fox Corp	"	5.576%, 01/25/2049, 20,000 par value	18,432	18,603
General Electric Capital Corp Mtn	"	6.750%, 03/15/2032, 45,000 par value	49,467	49,306
General Motors Co	"	5.950%, 04/01/2049, 40,000 par value	38,917	37,836
General Motors Financial Co Inc	"	6.100%, 01/07/2034, 50,000 par value	50,829	50,748
Georgia Power Company	"	3.250%, 03/15/2051, 45,000 par value	31,298	30,385
Gilead Sciences Inc	"	4.150%, 03/01/2047, 95,000 par value	79,115	76,239
Gilead Sciences Inc	"	2.800%, 10/01/2050, 70,000 par value	45,487	43,100
Goldman Sachs Group Inc/The	"	5.851%, 04/25/2035, 23,000 par value	23,000	23,446
Goldman Sachs Group Inc	"	5.330%, 07/23/2035, 75,000 par value	75,000	73,696
Goldman Sachs Group Inc	"	5.016%, 10/23/2035, 65,000 par value	65,000	62,248
Goldman Sachs Group Inc/The	"	5.561%, 11/19/2045, 35,000 par value	35,000	33,832
Goldman Sachs Group Inc	"	2.615%, 04/22/2032, 165,000 par value	139,749	140,676
Goldman Sachs Group Inc Mtn	"	2.383%, 07/21/2032, 105,000 par value	87,043	87,621
HCA Inc	"	6.100%, 04/01/2064, 75,000 par value	74,350	71,648
HCA Inc	"	5.950%, 09/15/2054, 55,000 par value	54,964	52,393
HSBC Holdings PLC	"	2.804%, 05/24/2032, 120,000 par value	101,419	101,984
HSBC Holdings PLC	"	5.874%, 11/18/2035, 100,000 par value	99,948	97,547
Halliburton Company	"	4.750%, 08/01/2043, 30,000 par value	27,283	26,159
Hewlett Packard Enterprise Co	"	6.350%, 10/15/2045, 45,000 par value	47,778	46,867
Home Depot Inc	"	4.875%, 02/15/2044, 60,000 par value	56,392	54,931
Home Depot Inc	"	3.350%, 04/15/2050, 60,000 par value	43,507	41,899
Home Depot Inc	"	2.750%, 09/15/2051, 65,000 par value	41,407	39,692
Home Depot Inc	"	4.950%, 09/15/2052, 30,000 par value	27,824	27,356
Honeywell International Inc	"	2.700%, 08/15/2029, 35,000 par value	32,024	32,075
Honeywell International Inc	"	2.800%, 06/01/2050, 5,000 par value	3,434	3,142

SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN

EIN: 02-0240752

Plan Number: 022

SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
Indiana Michigan Power Company	" 5.625%, 04/01/2053, 20,000 par value	20,000	19,516	
Intel Corp	" 3.100%, 02/15/2060, 100,000 par value	63,691	53,515	
Intel Corporation	" 5.700%, 02/10/2053, 55,000 par value	56,121	48,712	
Intel Corporation	" 5.600%, 02/21/2054, 40,000 par value	38,787	35,142	
Intercontinental Exchange Inc	" 1.850%, 09/15/2032, 115,000 par value	91,039	90,958	
IBM Corp	" 4.250%, 05/15/2049, 110,000 par value	92,229	88,436	
JPMorgan Chase & Co	" 3.157%, 04/22/2042, 230,000 par value	173,566	169,044	
JPMorgan Chase & Co	" 2.963%, 01/25/2033, 155,000 par value	137,249	133,985	
JPMorgan Chase & Co	" 5.350%, 06/01/2034, 75,000 par value	74,809	75,033	
JPMorgan Chase & Co	" 5.766%, 04/22/2035, 11,000 par value	11,000	11,255	
JPMorgan Chase & Co	" 4.946%, 10/22/2035, 97,000 par value	96,663	93,442	
JPMorgan Chase & Co	" 5.534%, 11/29/2045, 70,000 par value	70,000	68,387	
Johnson & Johnson	" 4.500%, 12/05/2043, 30,000 par value	28,556	27,418	
Johnson & Johnson	" 2.250%, 09/01/2050, 55,000 par value	34,016	31,524	
Kinder Morgan Energy Partners LP	" 6.375%, 03/01/2041, 85,000 par value	87,987	86,916	
Kinder Morgan Inc	" 5.550%, 06/01/2045, 40,000 par value	37,858	37,374	
Kinder Morgan Inc	" 5.200%, 03/01/2048, 35,000 par value	31,307	30,949	
Kraft Heinz Foods Co	" 4.375%, 06/01/2046, 110,000 par value	92,206	89,076	
Kraft Heinz Foods Co	" 5.500%, 06/01/2050, 25,000 par value	24,456	23,487	
Kroger Co	" 4.650%, 01/15/2048, 35,000 par value	30,522	29,313	
Kroger Co	" 3.950%, 01/15/2050, 30,000 par value	23,620	22,508	
Kroger Co	" 5.650%, 09/15/2064, 11,000 par value	10,951	10,361	
L3Harris Technologies Inc	" 5.600%, 07/31/2053, 30,000 par value	30,170	29,108	
L3Harris Technologies Inc	" 5.500%, 08/15/2054, 10,000 par value	9,866	9,621	
LYB International Finance III LLC	" 3.625%, 04/01/2051, 160,000 par value	111,926	107,622	
Eli Lilly & Co	" 4.875%, 02/27/2053, 35,000 par value	33,717	31,750	
Eli Lilly And Company	" 5.200%, 08/14/2064, 10,000 par value	9,997	9,321	
Lockheed Martin Corporation	" 3.800%, 03/01/2045, 80,000 par value	65,166	63,121	
Lockheed Martin Corporation	" 2.800%, 06/15/2050, 80,000 par value	52,470	50,194	
Lockheed Martin Corporation	" 5.200%, 02/15/2055, 20,000 par value	19,956	18,850	
Loews Corporation	" 4.125%, 05/15/2043, 45,000 par value	38,092	37,337	
Lowes Companies Inc	" 4.050%, 05/03/2047, 65,000 par value	51,902	50,509	
Lowes Companies Inc	" 3.00%, 10/15/2050, 15,000 par value	9,726	9,335	
Lowes Companies Inc	" 4.250%, 04/01/2052, 50,000 par value	40,494	39,098	
Lowes Companies Inc	" 5.750%, 07/01/2053, 45,000 par value	45,695	44,127	
MPLX LP	" 4.700%, 04/15/2048, 80,000 par value	67,712	65,643	
MPLX LP	" 4.950%, 09/01/2032, 70,000 par value	67,772	67,525	
Warnermedia Holdings Inc	" 5.141%, 03/15/2052, 45,000 par value	36,911	33,594	
Warnermedia Holdings Inc	" 5.391%, 03/15/2062, 120,000 par value	95,953	88,603	
Massachusetts Institute Of Tech	" 4.678%, 07/01/2114, 45,000 par value	39,879	38,116	
McDonalds Corporation Mtn	" 4.450%, 03/01/2047, 70,000 par value	60,512	58,814	
McDonalds Corporation Mtn	" 4.450%, 09/01/2048, 20,000 par value	17,396	16,696	
McDonalds Corporation Mtn	" 4.200%, 04/01/2050, 55,000 par value	45,421	43,511	
Merck & Co Inc	" 3.700%, 02/10/2045, 40,000 par value	32,423	31,010	
Merck & Co Inc	" 4.00%, 03/07/2049, 40,000 par value	33,228	31,384	
Merck & Co Inc	" 2.450%, 06/24/2050, 50,000 par value	30,792	28,820	
Metlife Inc	" 4.875%, 11/13/2043, 85,000 par value	79,050	77,246	
Metlife Inc	" 5.375%, 07/15/2033, 125,000 par value	126,776	126,355	
Microsoft Corporation	" 2.675%, 06/01/2060, 205,000 par value	128,456	120,537	
Microsoft Corporation	" 3.041%, 03/17/2062, 155,000 par value	106,122	99,258	

SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN

EIN: 02-0240752

Plan Number: 022

SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
	MidAmerican Energy Company	" 4.250%, 05/01/2046, 155,000 par value	130,324	127,917
	MidAmerican Energy Company	" 3.150%, 04/15/2050, 35,000 par value	24,136	23,523
	Berkshire Hathaway Energy Co	" 6.125%, 04/01/2036, 20,000 par value	21,083	21,051
	Mondelez International Inc	" 1.500%, 02/04/2031, 90,000 par value	73,147	73,390
	Morgan Stanley	" 6.342%, 10/18/2033, 95,000 par value	100,752	100,522
	Morgan Stanley Mtn	" 5.831%, 04/19/2035, 20,000 par value	20,000	20,417
	Morgan Stanley	" 5.320%, 07/19/2035, 63,000 par value	64,030	61,990
	Morgan Stanley	" 3.217%, 04/22/2042, 15,000 par value	11,381	11,114
	NXP Bv/NXP Funding LLC/NXP USA	" 5.00%, 01/15/2033, 20,000 par value	19,490	19,466
	Netflix Inc	" 5.400%, 08/15/2054, 30,000 par value	29,937	29,335
	Nike Inc	" 3.375%, 03/27/2050, 35,000 par value	25,695	24,698
	Nisource Inc	" 4.375%, 05/15/2047, 115,000 par value	95,700	94,122
	Norfolk Southern Corporation	" 2.900%, 08/25/2051, 50,000 par value	32,169	30,822
	Norfolk Southern Corporation	" 3.700%, 03/15/2053, 90,000 par value	68,859	64,758
	Norfolk Southern Corporation	" 5.350%, 08/01/2054, 30,000 par value	29,619	28,603
	Northern States Power Co (MN)	" 3.600%, 09/15/2047, 70,000 par value	52,480	51,778
	Northern States Power Co (MN)	" 2.900%, 03/01/2050, 70,000 par value	46,329	44,860
	Northern States Power Co (MN)	" 5.400%, 03/15/2054, 30,000 par value	29,792	28,880
	Northrop Grumman Corp	" 4.030%, 10/15/2047, 45,000 par value	36,496	35,354
	Northrop Grumman Corp	" 5.250%, 05/01/2050, 25,000 par value	24,190	23,444
	Northrop Grumman Corp	" 5.200%, 06/01/2054, 20,000 par value	19,200	18,603
	Nvidia Corporation	" 3.700%, 04/01/2060, 35,000 par value	27,482	25,875
	Occidental Petroleum Corporation	" 6.600%, 03/15/2046, 50,000 par value	53,407	50,514
	Occidental Petroleum Corporation	" 6.050%, 10/01/2054, 42,000 par value	43,018	39,849
	Ohio Power Co	" 2.900%, 10/01/2051, 35,000 par value	22,381	21,059
	Oneok Inc	" 3.950%, 03/01/2050, 45,000 par value	33,341	32,497
	Oracle Corporation	" 4.00%, 07/15/2046, 180,000 par value	140,782	138,672
	Oracle Corporation	" 3.850%, 04/01/2060, 110,000 par value	77,295	75,712
	Oracle Corporation	" 5.550%, 02/06/2053, 95,000 par value	91,821	89,953
	Oracle Corporation	" 5.500%, 09/27/2064, 40,000 par value	39,846	36,666
	PECO Energy Co	" 4.150%, 10/01/2044, 125,000 par value	105,858	103,148
	PECO Energy Co	" 4.375%, 08/15/2052, 50,000 par value	43,179	41,342
	Pacific Gas & Electric Company	" 4.950%, 07/01/2050, 185,000 par value	157,493	160,397
	Pacific Gas & Electric Company	" 6.700%, 04/01/2053, 10,000 par value	10,732	10,838
	Pacific Gas & Electric Company	" 6.950%, 03/15/2034, 80,000 par value	86,602	87,652
	Pacific Gas & Electric Company	" 5.900%, 10/01/2054, 50,000 par value	49,760	49,435
	Pacificorp	" 5.800%, 01/15/2055, 35,000 par value	34,106	34,079
	Pepsico Inc	" 1.625%, 05/01/2030, 130,000 par value	110,917	110,911
	Pepsico Inc	" 2.750%, 10/21/2051, 105,000 par value	69,209	65,595
	Pfizer Investment Enterprises PTE	" 5.300%, 05/19/2053, 190,000 par value	190,702	178,182
	Pfizer Investment Enterprises PTE	" 5.340%, 05/19/2063, 95,000 par value	92,215	87,347
	Pfizer Inc	" 2.700%, 05/28/2050, 105,000 par value	69,697	64,696
	Philip Morris International Inc	" 4.250%, 11/10/2044, 65,000 par value	54,000	53,264
	Piedmont Natural Gas Company Inc	" 3.350%, 06/01/2050, 60,000 par value	40,324	39,660
	Plains All American Pipeline LP	" 4.700%, 06/15/2044, 65,000 par value	54,788	53,681
	Potomac Electric Power Company	" 5.500%, 03/15/2054, 25,000 par value	25,157	24,263
	Principal Financial Group Inc	" 2.125%, 06/15/2030, 90,000 par value	76,700	77,563
	Procter & Gamble Co	" 1.200%, 10/29/2030, 85,000 par value	70,661	70,205
	Procter & Gamble Co	" 4.550%, 10/24/2034, 50,000 par value	50,000	48,927
	Prudential Financial Inc Mtn	" 3.700%, 03/13/2051, 60,000 par value	45,401	43,488

SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN

EIN: 02-0240752

Plan Number: 022

SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
Public Service Co Of Colorado	" 2.700%, 01/15/2051, 25,000 par value	15,107	14,810	
Public Service Electric And Gas Co Mtn	" 3.650%, 09/01/2042, 20,000 par value	16,020	15,596	
Qualcomm Inc	" 4.800%, 05/20/2045, 30,000 par value	28,393	27,137	
Qualcomm Incorporated	" 4.250%, 05/20/2032, 35,000 par value	33,684	33,691	
Raytheon Technologies Corporation	" 2.820%, 09/01/2051, 25,000 par value	15,761	15,189	
Raytheon Technologies Corporation	" 3.030%, 03/15/2052, 15,000 par value	9,844	9,505	
RTX Corp	" 6.400%, 03/15/2054, 75,000 par value	83,629	81,704	
Rio Tinto Finance (Usa) PLC	" 4.125%, 08/21/2042, 65,000 par value	55,966	54,439	
Rogers Communications Inc	" 5.00%, 03/15/2044, 50,000 par value	45,467	44,323	
Royal Bank Of Canada Mtn	" 5.150%, 02/01/2034, 15,000 par value	14,909	14,824	
San Diego Gas & Electric Co	" 5.350%, 04/01/2053, 10,000 par value	9,724	9,448	
Sempra Energy	" 4.00%, 02/01/2048, 135,000 par value	104,449	102,217	
Shell Finance Us Inc	" 4.00%, 05/10/2046, 130,000 par value	109,064	101,923	
Southern California Edison Company	" 3.600%, 02/01/2045, 45,000 par value	33,641	33,271	
Southern California Edison Company	" 3.650%, 02/01/2050, 45,000 par value	33,044	32,194	
Southern California Edison Company	" 5.700%, 03/01/2053, 40,000 par value	39,781	38,951	
Southern California Edison Company	" 5.875%, 12/01/2053, 35,000 par value	35,793	34,815	
Southern California Edison Company	" 5.750%, 04/15/2054, 35,000 par value	35,179	34,412	
Southern Company (The)	" 4.400%, 07/01/2046, 155,000 par value	132,380	128,292	
Southern Co	" 3.700%, 04/30/2030, 10,000 par value	9,310	9,391	
Starbucks Corporation	" 3.500%, 11/15/2050, 40,000 par value	29,354	27,696	
T-Mobile USA Inc	" 3.400%, 10/15/2052, 140,000 par value	98,003	93,596	
T-Mobile USA Inc	" 5.650%, 01/15/2053, 115,000 par value	115,534	111,555	
Tampa Electric Company	" 4.450%, 06/15/2049, 20,000 par value	16,927	16,488	
Tampa Electric Company	" 3.450%, 03/15/2051, 5,000 par value	3,520	3,409	
Target Corporation	" 2.650%, 09/15/2030, 65,000 par value	58,019	57,945	
Target Corporation	" 4.800%, 01/15/2053, 20,000 par value	19,465	17,879	
Telefonica Emisiones SAU	" 7.045%, 06/20/2036, 155,000 par value	169,107	170,441	
Texas Instruments Inc	" 2.700%, 09/15/2051, 20,000 par value	12,892	12,164	
Williams Companies Inc	" 3.500%, 10/15/2051, 60,000 par value	42,203	40,960	
Time Warner Cable Inc	" 6.750%, 06/15/2039, 85,000 par value	80,426	83,365	
Total Capital International SA	" 3.461%, 07/12/2049, 15,000 par value	11,240	10,558	
Total Capital International SA	" 3.127%, 05/29/2050, 10,000 par value	7,040	6,561	
Totalenergies Capital SA	" 5.425%, 09/10/2064, 25,000 par value	25,000	23,212	
Tyson Foods Inc	" 4.550%, 06/02/2047, 50,000 par value	41,839	41,082	
Union Pacific Corporation	" 3.839%, 03/20/2060, 70,000 par value	52,969	50,051	
Union Pacific Corporation	" 3.550%, 05/20/2061, 55,000 par value	39,013	36,724	
Union Pacific Corporation	" 2.950%, 03/10/2052, 80,000 par value	53,290	50,606	
United Parcel Service Inc	" 3.750%, 11/15/2047, 100,000 par value	79,319	75,748	
US Bancorp	" 2.491%, 11/03/2036, 55,000 par value	43,511	44,552	
US Bancorp	" 5.678%, 01/23/2035, 31,000 par value	31,037	31,283	
United Technologies Corporation	" 4.150%, 05/15/2045, 70,000 par value	57,727	56,512	
United Technologies Corporation	" 4.625%, 11/16/2048, 45,000 par value	39,528	38,286	
Unitedhealth Group Inc	" 2.900%, 05/15/2050, 285,000 par value	190,499	177,203	
Unitedhealth Group Inc	" 3.250%, 05/15/2051, 165,000 par value	117,365	109,101	
Unitedhealth Group Inc	" 5.050%, 04/15/2053, 160,000 par value	153,067	144,309	
Unitedhealth Group Inc	" 5.750%, 07/15/2064, 75,000 par value	74,549	73,137	
Valero Energy Corporation	" 4.00%, 06/01/2052, 30,000 par value	22,844	21,416	
Verizon Communications Inc	" 2.875%, 11/20/2050, 70,000 par value	45,202	43,074	
Verizon Communications Inc	" 3.700%, 03/22/2061, 185,000 par value	133,724	125,650	

SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN

EIN: 02-0240752

Plan Number: 022

SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
Verizon Communications Inc	" 2.550%, 03/21/2031, 190,000 par value	163,780	163,729	
Verizon Communications Inc	" 2.850%, 09/03/2041, 80,000 par value	57,543	55,354	
Verizon Communications Inc	" 2.355%, 03/15/2032, 155,000 par value	128,704	128,572	
Virginia Electric And Power Co	" 2.950%, 11/15/2051, 20,000 par value	12,860	12,473	
Visa Inc	" 4.300%, 12/14/2045, 45,000 par value	40,266	38,537	
Vodafone Group PLC	" 5.125%, 06/19/2059, 95,000 par value	85,836	82,326	
Voya Financial Inc	" 4.800%, 06/15/2046, 20,000 par value	17,093	17,055	
WEC Energy Group Inc	" 1.800%, 10/15/2030, 24,000 par value	20,085	20,075	
Walmart Inc	" 2.650%, 09/22/2051, 40,000 par value	26,175	24,780	
Walmart Inc	" 4.500%, 04/15/2053, 65,000 par value	58,727	56,651	
Waste Connections Inc	" 4.200%, 01/15/2033, 20,000 par value	18,767	18,593	
Waste Management Inc	" 5.350%, 10/15/2054, 15,000 par value	14,994	14,432	
Wells Fargo & Company	" 4.650%, 11/04/2044, 70,000 par value	60,568	58,829	
Wells Fargo & Company Mtn	" 4.900%, 11/17/2045, 70,000 par value	62,485	60,739	
Wells Fargo & Company Mtn	" 4.400%, 06/14/2046, 100,000 par value	82,511	80,391	
Wells Fargo & Company	" 5.499%, 01/23/2035, 45,000 par value	44,782	44,872	
Wells Fargo & Company	" 5.211%, 12/03/2035, 45,000 par value	45,000	43,794	
Western Gas Partners LP	" 5.500%, 08/15/2048, 45,000 par value	39,366	39,120	
Western Midstream Operating LP	" 5.450%, 11/15/2034, 2,000 par value	1,995	1,932	
Westpac Banking Corp	" 2.668%, 11/15/2035, 35,000 par value	29,066	29,781	
Williams Companies Inc	" 4.850%, 03/01/2048, 65,000 par value	57,451	55,426	
Wisconsin Power And Light Company	" 3.950%, 09/01/2032, 30,000 par value	<u>27,828</u>	<u>27,726</u>	
Total corporate obligations		20,720,851	20,123,252	
CA Bay Area Toll Auth Sub Rev	Municipal bond 7.043%, 04/01/2050, 50,000 par value	59,712	57,312	
CA State Go	" 7.550%, 04/01/2039, 300,000 par value	359,065	354,610	
Chile (Republic Of)	" 3.500%, 01/31/2034, 205,000 par value	180,264	176,246	
Indonesia (Republic Of)	" 2.150%, 07/28/2031, 235,000 par value	198,348	194,441	
OH Jobs Beverage Sys Taxable	" 4.532%, 01/01/2035, 50,000 par value	49,230	48,559	
NJ ST Turnpike Auth	" 7.102%, 01/01/2041, 50,000 par value	57,424	55,839	
Panama (Republic Of)	" 6.700%, 01/26/2036, 100,000 par value	96,790	92,649	
Philippines (Republic Of The)	" 6.375%, 10/23/2034, 235,000 par value	257,635	252,742	
Poland (Republic Of)	" 5.500%, 03/18/2054, 70,000 par value	70,174	64,521	
Uruguay (The Republic Of)	" 4.125%, 11/20/2045, 50,000 par value	44,037	41,710	
Uruguay (The Republic Of)	" 5.100%, 06/18/2050, 20,000 par value	19,140	18,337	
Mexico (United Mexican States) Mtn	" 4.750%, 03/08/2044, 76,000 par value	63,125	57,666	
Mexico (United Mexican States)	" 3.771%, 05/24/2061, 200,000 par value	128,822	113,189	
VA University Of Virginia Rev	" 2.584%, 11/01/2051, 35,000 par value	<u>22,437</u>	<u>21,312</u>	
Total municipal bonds		1,606,203	1,549,133	
Total investments, at fair value		<u>\$ 52,206,003</u>	<u>\$ 54,600,062</u>	

* Indicates party-in-interest to the Plan.

SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN
 EIN: 02-0240752
 Plan Number: 022

SCHEDULE H, LINE 4(j) - SCHEDULE OF REPORTABLE TRANSACTIONS
 for the year ended December 31, 2024

(a) Identity of party involved	(b) Description of asset (Including Interest Rate and Maturity)	(c) Purchase Price	(d) Selling Price	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain (loss)
<u>SINGLE TRANSACTIONS:</u>						
Fidelity US Bond Index Fund	Mutual fund	\$ -	\$ 12,122,050	\$ 12,282,041	\$ 12,122,050	\$ (159,991)
Vanguard Federal Money Market Inv Fund	"	38,686,559	-	-	38,686,559	-
Vanguard Federal Money Market Inv Fund	"	-	38,558,988	38,558,988	38,558,988	-
Fidelity 500 Index Fund	"	-	4,626,769	3,373,901	4,626,769	1,252,868
Fidelity Large Cap Value Index Fund	"	-	4,015,463	3,386,599	4,015,463	628,864
Fidelity International Index Fund	"	-	8,408,358	6,877,848	8,408,358	1,530,510
Treasury Strip (Int) Maturity 5/15/2032	Treasury/government obligation	4,365,105	-	-	4,365,105	-
Treasury Strip (Int) Maturity 11/15/2051	"	8,862,783	-	-	8,862,783	-
<u>SERIES TRANSACTIONS:</u>						
Vanguard Federal Money Market Inv Fund	Mutual fund	39,548,455	38,558,988	38,558,988	78,107,444	-
Fidelity 500 Index Fund	"	-	5,778,790	4,138,366	5,778,790	1,640,424
Fidelity International Index Fund	"	-	8,511,432	6,960,732	8,511,432	1,550,700
Treasury Strip (Int) Maturity 5/15/2032	Treasury/government obligation	5,287,006	1,344,065	1,339,870	6,631,071	4,195
Treasury Strip (Int) Maturity 11/15/2051	"	9,269,928	328,079	329,289	9,598,007	(1,210)



Plan Name: Service Federal Credit Union Retirement Pension Plan

EIN: 022

Plan Number: 02-0240752

Schedule SB, Line 26a -- Schedule of Active Participant Data

YEARS OF CREDITED SERVICE

Attained Age	Under 1		1 to 4		5 to 9		10 to 14		15 to 19		20 to 24		25 to 29		30 to 34		35 to 39		40 & up	
	No.	Avg. Comp*	No.	Avg. Comp*	No.	Avg. Comp*	No.	Avg. Comp*	No.	Avg. Comp*	No.	Avg. Comp*	No.	Avg. Comp*	No.	Avg. Comp*	No.	Avg. Comp*	No.	Avg. Comp*
Under 25	0		0		0		0		0		0		0		0		0		0	
25 to 29	0		0		24		6		0		0		0		0		0		0	
30 to 34	0		0		31		24		1		0		0		0		0		0	
35 to 39	0		0		39		33		18		3		0		0		0		0	
40 to 44	0		0		12		16		8		13		0		0		0		0	
45 to 49	0		0		7		6		7		7		3		0		0		0	
50 to 54	0		0		10		10		5		7		2		0		1		0	
55 to 59	0		0		15		7		4		5		3		1		1		0	
60 to 64	0		0		10		7		4		2		2		0		1		1	
65 to 69	0		0		4		3		2		1		1		0		0		0	
70 & up	0		0		0		1		2		0		0		0		0		0	
Total	0		0		152		113		51		38		11		1		3		1	

SECTION XII **ACTUARIAL COST METHODS**

Traditional Unit Credit (TUC)

The actuarial cost method used in the development of the minimum contribution was the unit credit cost method.

The normal cost is the sum of all the individual normal costs for each participant. For active participants, the individual normal cost is the present value of the benefit earned during the year being valued. For active participants whose credited service equals or exceeds the plan maximum, if any, and for non-active participants, the normal cost is zero.

The actuarial accrued liability is the sum of the individual accrued liabilities for all participants. The individual accrued liability for an active participant is the present value of the accrued benefit as of the valuation date. The unfunded liability is the actuarial accrued liability less the valuation assets.

The total annual cost of the plan is the normal cost plus an amount to amortize the shortfall amount.

Projected Unit Credit (PUC)

The actuarial cost method used in the development of the maximum contribution was the projected unit credit cost method.

Under this method, the normal cost is the sum of the individual normal costs for all participants. For an active participant, the individual normal cost is the present value at the current age of the projected benefit at the assumed retirement age, based on the actuarial assumptions, divided by the participant's expected years of credited service at that age. For a non-active participant, the normal cost is zero.

The actuarial accrued liability is the sum of the individual accrued liabilities for all plan participants. For an active participant, the individual accrued liability is the product of the normal cost and the total years of credited service at the current age. For non-active participants, the individual accrued liability is the present value at the current age of future benefits. The unfunded actuarial accrued liability equals the actuarial accrued liability less the valuation assets.

SECTION XIII
ACTUARIAL METHODS AND ASSUMPTIONS

A summary of the actuarial assumptions used in the valuation is presented below:

Valuation Assets

The Actuarial Value of Assets equals the adjusted Market Value of Assets.

IRS Required Discount Rates

Minimum Required Contribution (as adjusted for MAP-21/HATFA/ARPA)

- | | |
|--|-------|
| 1. Segment Rate 1 for Years 1 Through 5 | 4.75% |
| 2. Segment Rate 2 for Years 6 Through 20 | 4.96% |
| 3. Segment Rate 3 for Years After 20 | 5.59% |

Maximum Deductible Contribution

- | | |
|--|-------|
| 1. Segment Rate 1 for Years 1 Through 5 | 4.37% |
| 2. Segment Rate 2 for Years 6 Through 20 | 4.96% |
| 3. Segment Rate 3 for Years After 20 | 4.95% |

Plan Effective Interest Rate

5.37%

Financial Accounting Standards Board ASC 960 Discount Rates and Mortality

Discount Rates

- | | |
|-----------------------------------|-------|
| 1. Pre-Retirement Discount Rate: | 6.50% |
| 2. Post-Retirement Discount Rate: | 6.50% |

Mortality Tables

- | | |
|--|---|
| 1. Employee Mortality - Male | Pri-2012(TDS) Male Employee Projected Generationally in 2D with Scale MP-2021 Male |
| Employee Mortality - Female | Pri-2012(TDS) Female Employee Projected Generationally in 2D with Scale MP-2021 Female |
| 2. Healthy Annuitant Mortality - Male | Pri-2012(TDS) Male Retiree Projected Generationally in 2D with Scale MP-2021 Male |
| Healthy Annuitant Mortality - Female | Pri-2012(TDS) Female Retiree Projected Generationally in 2D with Scale MP-2021 Female |
| 3. Disabled Annuitant Mortality - Male | Pri-2012(TDS) Male Disabled Annuitant Projected Generationally in 2D with Scale MP-2021 Male |
| Disabled Annuitant Mortality - Female | Pri-2012(TDS) Female Disabled Annuitant Projected Generationally in 2D with Scale MP-2021 Female |
| 4. Beneficiary Mortality - Male | Pri-2012(TDS) Male Contingent Survivor Projected Generationally in 2D with Scale MP-2021 Male |
| Beneficiary Mortality - Female | Pri-2012(TDS) Female Contingent Survivor Projected Generationally in 2D with Scale MP-2021 Female |

SECTION XIII
ACTUARIAL METHODS AND ASSUMPTIONS (cont'd)

Salary Scale

Salaries are assumed to increase by 4.5% annually for males, and 4.5% annually for females.

Ratios of salary at 65 to the starting salary at various hire ages:

	Male	Female
20	724.82%	724.82%
25	581.64%	581.64%
30	466.73%	466.73%
35	374.53%	374.53%
40	300.54%	300.54%
45	241.17%	241.17%
50	193.53%	193.53%
55	155.30%	155.30%
60	124.62%	124.62%

Taxable Wage Base Increase Assumption No TWB increase was assumed in the valuation.

Social Security CPI Assumption No CPI increase was assumed in the valuation.

Plan Benefit COLA Assumption No COLA increase was assumed in the valuation.

SECTION XIII
ACTUARIAL METHODS AND ASSUMPTIONS (cont'd)

Retirement Rates Participants are assumed to retire at the Normal Retirement Age.

Termination Rates Termination Rates were assumed in the valuation.

The following are sample termination rates for various ages that apply to new hires:

	Male	Female
20	0.099384	0.099384
25	0.096742	0.096742
30	0.093031	0.093031
35	0.087062	0.087062
40	0.077543	0.077543
45	0.063540	0.063540
50	0.042247	0.042247
55	0.015488	0.015488
60	0.001465	0.001465

Disability Rates Disability Rates were not assumed in the valuation.

SECTION XIII
ACTUARIAL METHODS AND ASSUMPTIONS (cont'd)

Pre-Retirement Mortality Rates: Pre-Retirement Mortality was assumed in the valuation.

Male: Pri-2012(TDS) Male Employee

Female: Pri-2012(TDS) Female Employee

The following are sample pre-retirement mortality rates for various ages:

	Male	Female
20	0.000560	0.000150
25	0.000540	0.000190
30	0.000550	0.000210
35	0.000610	0.000280
40	0.000740	0.000430
45	0.000970	0.000650
50	0.001470	0.000980
55	0.002340	0.001480
60	0.003690	0.002240
65	0.005730	0.003390
70	0.009670	0.006060
75	0.016320	0.010850

Post-Retirement Mortality Rates: Post-Retirement Mortality was assumed in the valuation.

Male: Pri-2012(TDS) Male Non-Disabled Annuitan

Female: Pri-2012(TDS) Female Non-Disabled Annuity

The following are sample post-retirement mortality rates for various ages:

	Male	Female
55	0.006470	0.005060
60	0.008480	0.006430
65	0.010870	0.009280
70	0.017290	0.014440
75	0.029050	0.024450
80	0.050460	0.041980
85	0.089460	0.071320
90	0.157030	0.124530
95	0.245690	0.198630
100	0.339960	0.286980
105	0.431310	0.382430
110	0.500000	0.466730

SECTION XIII
ACTUARIAL METHODS AND ASSUMPTIONS (cont'd)

Administrative Expenses \$0

Percent Married 100% of males and 100% of females are assumed to be married.

Age of Spouse Spouses of Males are assumed to be the same age as the participant.
Spouses of Females are assumed to be the same age as the participant.

Form of Payment 95% of active participants are assumed to elect a lump sum if terminating before
early retirement and 80% are assumed to elect a lump sum if terminating after early
retirement.

Lump Sum Mortality Rates: Lump Sum Mortality was assumed in the valuation.

Male: 2024 IRS Lump Sum 417(e)

Female: 2024 IRS Lump Sum 417(e)

The following are sample post-retirement mortality rates for various ages:

	Male	Female
55	0.001720	0.001720
60	0.003790	0.003790
65	0.007400	0.007400
70	0.012510	0.012510
75	0.022040	0.022040
80	0.040790	0.040790
85	0.073270	0.073270
90	0.132620	0.132620
95	0.211700	0.211700
100	0.303250	0.303250
105	0.398840	0.398840
110	0.478650	0.478650

SELECTION OF ACTUARIAL ASSUMPTIONS

Assumption		Entity Who Selects Assumption	Basis for Assumption Selection	Change in Assumption
Segment Interest Rates for Minimum Contribution	Segment 1: 4.75% Segment 2: 4.96% Segment 3: 5.59%	Prescribed by Internal Revenue Service (IRC Sec. 430(h)(2)(C))	The Funding Target Liability for Minimum Contribution is determined using three 24-month average interest rates ("segment rates"), each of which applies to cash flows during specified periods. The Plan Sponsor has elected a 0 month look back for determining these rates each Plan Year. These segment rates are adjusted by the applicable percentage of the 25-year average segment rates.	The segment 1, segment 2 and segment 3 interest rates changed from 4.75%, 5.00%, and 5.74%, respectively as of the prior measurement date, January 1, 2023, to reflect the current prescribed rates. This change increased the Funding Target Liability for Minimum Contribution as of the current measurement date, January 1, 2024, by 1.76%.
Segment Interest Rates for Maximum Contribution	Segment 1: 4.37% Segment 2: 4.96% Segment 3: 4.95%	Prescribed by Internal Revenue Service (IRC Sec. 404(o)(6))	The Funding Target Liability for Maximum Contribution is determined using three 24-month average interest rates ("segment rates"), each of which applies to cash flows during specified periods. The Plan Sponsor has elected a 0 month look back for determining these rates each Plan Year.	The segment 1, segment 2 and segment 3 interest rates changed from 2.13%, 3.62%, and 3.93%, respectively as of the prior measurement date, January 1, 2023, to reflect the current prescribed rates. This change decreased the Funding Target Liability for Maximum Contribution as of the current measurement date, January 1, 2024, by 18.61%.
ASC 960 Interest Rate	6.50%	SFCU Pension Plan	The ASC 960 interest rate is developed based on the allocation of the Plan's assets by investment class and the capital market outlook for each investment class. This information is provided by the Plan's investment advisor.	None
Inflation Rate	3.00%	The Angell Pension Group, Inc.	Long-term CPI-U experience.	None
Salary Scale	4.50%	The Angell Pension Group, Inc.	Based on previous plan experience.	None
Taxable Wage Base Increase	3.00%	The Angell Pension Group, Inc.	Long-term CPI-U experience.	None
IRC 415 and 401(a)(17) Limit Projection	N/A	N/A	Projected increases to benefit and pay limits are not applicable under the Actuarial Funding Method used for the Funding Target Liability and the ASC 960 Actuarial Present Value of Accrued Benefits.	None
Pre-Retirement Mortality	Pri-2012 Employee (M/F) with Generational Improvement via scale MP-2021	Prescribed by Internal Revenue Service (IRC Sec. 430(h)(3) for Minimum and IRC Sec. 404(o)(6) for Maximum)	The IRS prescribes by regulation mortality tables to be used in determining minimum and maximum contributions. Those tables are based on the actual experience of pension plans and projected trends in that experience. Current prescribed tables are based on the Pri-2012 Mortality Tables Report, adjusted for mortality improvement using MP-2021.	The mortality tables changed from the 2023 IRS Nonannuitant (M/F) tables as of the prior measurement date, January 1, 2023, to reflect the current prescribed tables. This change, together with the change in post-retirement mortality, increased the Funding Target Liability for Minimum Contribution and Maximum Contribution as of the current measurement date, January 1, 2024, by 0.58% and 0.49%, respectively.

SELECTION OF ACTUARIAL ASSUMPTIONS

Assumption		Entity Who Selects Assumption	Basis for Assumption Selection	Change in Assumption
Post-Retirement Mortality	Pri-2012 Non-Disabled Annuitant (M/F) with Generational Improvement via scale MP-2021	Prescribed by Internal Revenue Service (IRC Sec. 430(h)(3) for Minimum and IRC Sec. 404(o)(6) for Maximum)	The IRS prescribes by regulation mortality tables to be used in determining minimum and maximum contributions. Those tables are based on the actual experience of pension plans and projected trends in that experience. Current prescribed tables are based on the Pri-2012 Mortality Tables Report, adjusted for mortality improvement using Projection Scale MP-2021.	The mortality tables changed from the 2023 IRS Annuitant (M/F) tables as of the prior measurement date, January 1, 2023, to reflect the current prescribed tables. This change, together with the change in pre-retirement mortality, increased the Funding Target Liability for Minimum Contribution and Maximum Contribution as of the current measurement date, January 1, 2024, by 0.58% and 0.49%, respectively.
Pre-Retirement Mortality for ASC 960	Pri-2012 Employee (M/F) with generational improvement by Scale MP-2021	SFCU Pension Plan	The Society of Actuaries published a study of retirement experience in October, 2021. The Pri-2012 tables presented in the study represent the most current and complete benchmarks of U.S. private pension plan mortality experience. These tables include generational projections of mortality improvement via Scale MP-2021.	None
Post-Retirement Mortality for ASC 960	Pri-2012 Healthy Annuitant (M/F) with generational improvement by Scale MP-2021	SFCU Pension Plan	The Society of Actuaries published a study of retirement experience in October, 2021. The Pri-2012 tables presented in the study represent the most current and complete benchmarks of U.S. private pension plan mortality experience. These tables include generational projections of mortality improvement via Scale MP-2021.	None
Disability Mortality	None	The Angell Pension Group, Inc.	The incidence of disability under the Plan is negligible.	None
Disability Rates	None	The Angell Pension Group, Inc.	The incidence of disability under the Plan is negligible.	None
Withdrawal Rates	Crocker-Sarason-Straight T-7 less 1951 GAM Male Mortality	The Angell Pension Group, Inc.	Because of the relatively small number of Plan participants, the withdrawal experience under the Plan is not credible for establishing Plan-specific withdrawal rates. The Crocker-Sarason-Straight table was developed for such plans, and a review of experience under the Plan indicated that this table is a good estimate of future experience under the Plan.	None
Retirement Rates	Active and inactive participants are assumed to retire at age 65.	The Angell Pension Group, Inc.	This assumption was set based on a review of experience under the Plan.	None
Administrative Expenses	Equals the amount of Plan-related expenses paid from Plan assets in the prior Plan year.	The Angell Pension Group, Inc.	Internal Revenue Service regulations require the Target Normal Cost to be increased by the amount of Plan-related expenses expected to be paid from Plan assets during the Plan year. Our best estimate of these expenses is the actual amount of Plan-related expenses paid from Plan assets in the prior Plan year.	None
Percent Married	100% of males and 100% of females are assumed to be married.	The Angell Pension Group, Inc.	This assumption was set based on a review of experience under the Plan.	None

SECTION XIII (Cont.)

SELECTION OF ACTUARIAL ASSUMPTIONS

Assumption		Entity Who Selects Assumption	Basis for Assumption Selection	Change in Assumption
Age of Spouse	The female spouse is assumed to be the same age as the male spouse.	The Angell Pension Group, Inc.	This assumption was set based on a review of experience under the Plan and general experience from similarly situated plans.	None
Form of Payment	95% of active participants are assumed to elect a lump sum if terminating before early retirement and 80% are assumed to elect a lump sum if terminating after early retirement.	The Angell Pension Group, Inc.	This assumption was set based on a review of experience under the Plan and general experience from similarly situated plans.	None
Lump Sum Mortality	2024 IRS Lump Sum Mortality	The Angell Pension Group, Inc.	The IRS prescribes by regulation mortality tables to be used in determining minimum and maximum contributions. Those tables are based on the actual experience of pension plans and projected trends in that experience. Current prescribed tables are based on the Pri-2012 Mortality Tables Report.	The mortality tables changed from the 2023 IRS prescribed mortality as of the prior measurement date, January 1, 2023, to the 2024 IRS prescribed mortality as of the current measurement date, January 1, 2024. This change is included in the Pre/Post Retirement Mortality above.

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

Department of the Treasury Internal Revenue Service

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).

2024

Department of Labor Employee Benefits Security Administration

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

This Form is Open to Public Inspection

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, a single-employer plan, a DFE, etc.
B This return/report is: the first return/report, the final return/report, an amended return/report, a short plan year return/report, etc.
C If the plan is a collectively-bargained plan, check here.
D Check box if filing under: Form 5558, automatic extension, the DFVC program, special extension, etc.
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: SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN
1b Three-digit plan number (PN): 022
1c Effective date of plan: 04/01/1967
2a Plan sponsor's name (employer, if for a single-employer plan): SERVICE FEDERAL CREDIT UNION
2b Employer Identification Number (EIN): 02-0240752
2c Plan Sponsor's telephone number: 603-422-8300
2d Business code (see instructions): 522130

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, Date, Name. Contains signatures and dates for plan administrator, employer/plan sponsor, and DFE.

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

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	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:10%;">5</td> <td style="text-align: right;">571</td> </tr> </table>	5	571																		
5	571																				
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.....	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:10%;">6a(1)</td> <td style="text-align: right;">370</td> </tr> <tr> <td>6a(2)</td> <td style="text-align: right;">339</td> </tr> <tr> <td>6b</td> <td style="text-align: right;">39</td> </tr> <tr> <td>6c</td> <td style="text-align: right;">177</td> </tr> <tr> <td>6d</td> <td style="text-align: right;">555</td> </tr> <tr> <td>6e</td> <td style="text-align: right;">7</td> </tr> <tr> <td>6f</td> <td style="text-align: right;">562</td> </tr> <tr> <td>6g(1)</td> <td></td> </tr> <tr> <td>6g(2)</td> <td></td> </tr> <tr> <td>6h</td> <td style="text-align: right;">0</td> </tr> </table>	6a(1)	370	6a(2)	339	6b	39	6c	177	6d	555	6e	7	6f	562	6g(1)		6g(2)		6h	0
6a(1)	370																				
6a(2)	339																				
6b	39																				
6c	177																				
6d	555																				
6e	7																				
6f	562																				
6g(1)																					
6g(2)																					
6h	0																				
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:10%;">7</td> <td></td> </tr> </table>	7																			
7																					

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
 1A 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) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor
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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

- (1) **R** (Retirement Plan Information)
- (2) **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3) **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- (4) **DCG** (Individual Plan Information) – Number Attached _____
- (5) **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- (1) **H** (Financial Information)
- (2) **I** (Financial Information – Small Plan)
- (3) **A** (Insurance Information) – Number Attached _____
- (4) **C** (Service Provider Information)
- (5) **D** (DFE/Participating Plan Information)
- (6) **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 _____

SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN
 EIN: 02-0240752
 Plan Number: 022

SCHEDULE H, LINE 4(j) - SCHEDULE OF REPORTABLE TRANSACTIONS
 for the year ended December 31, 2024

(a) Identity of party involved	(b) Description of asset (Including Interest Rate and Maturity)	(c) Purchase Price	(d) Selling Price	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain (loss)
<u>SINGLE TRANSACTIONS:</u>						
Fidelity US Bond Index Fund	Mutual fund	\$ -	\$ 12,122,050	\$ 12,282,041	\$ 12,122,050	\$ (159,991)
Vanguard Federal Money Market Inv Fund	"	38,686,559	-	-	38,686,559	-
Vanguard Federal Money Market Inv Fund	"	-	38,558,988	38,558,988	38,558,988	-
Fidelity 500 Index Fund	"	-	4,626,769	3,373,901	4,626,769	1,252,868
Fidelity Large Cap Value Index Fund	"	-	4,015,463	3,386,599	4,015,463	628,864
Fidelity International Index Fund	"	-	8,408,358	6,877,848	8,408,358	1,530,510
Treasury Strip (Int) Maturity 5/15/2032	Treasury/government obligation	4,365,105	-	-	4,365,105	-
Treasury Strip (Int) Maturity 11/15/2051	"	8,862,783	-	-	8,862,783	-
<u>SERIES TRANSACTIONS:</u>						
Vanguard Federal Money Market Inv Fund	Mutual fund	39,548,455	38,558,988	38,558,988	78,107,444	-
Fidelity 500 Index Fund	"	-	5,778,790	4,138,366	5,778,790	1,640,424
Fidelity International Index Fund	"	-	8,511,432	6,960,732	8,511,432	1,550,700
Treasury Strip (Int) Maturity 5/15/2032	Treasury/government obligation	5,287,006	1,344,065	1,339,870	6,631,071	4,195
Treasury Strip (Int) Maturity 11/15/2051	"	9,269,928	328,079	329,289	9,598,007	(1,210)

**SCHEDULE SB
(Form 5500)**

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

**Single-Employer Defined Benefit Plan
Actuarial Information**

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

OMB No. 1210-0110

2024

This Form is Open to Public Inspection

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

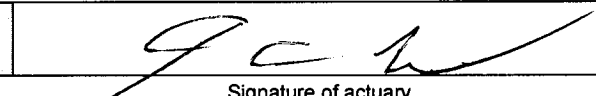
▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN	B Three-digit plan number (PN) ▶	022
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF SERVICE FEDERAL CREDIT UNION	D Employer Identification Number (EIN) 02-0240752	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B		
F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500		

Part I Basic Information			
1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>			
2 Assets:			
a Market value	2a		53,129,265
b Actuarial value	2b		53,129,265
3 Funding target/participant count breakdown			
	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	43	9,838,437	9,838,437
b For terminated vested participants	158	5,639,319	5,639,319
c For active participants	370	20,393,924	20,416,939
d Total	571	35,871,680	35,894,695
4 If the plan is in at-risk status, check the box and complete lines (a) and (b) <input type="checkbox"/>			
a Funding target disregarding prescribed at-risk assumptions	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5 Effective interest rate	5	5.37%	
6 Target normal cost			
a Present value of current plan year accruals	6a	2,361,773	
b Expected plan-related expenses	6b	0	
c Target normal cost	6c	2,361,773	

Statement by Enrolled Actuary
To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	 Signature of actuary	<u>June 24, 2025</u> Date
	JEFFREY C. LITTER, E.A. Type or print name of actuary	2306544 Most recent enrollment number
	THE ANGELL PENSION GROUP, INC. Firm name	401-438-9250 Telephone number (including area code)
	88 BOYD AVENUE EAST PROVIDENCE RI 02914 Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

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

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

a Segment rates:

1st segment: 4.75 %	2nd segment: 4.96 %	3rd segment: 5.59 %	<input type="checkbox"/> N/A, full yield curve used
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b Applicable month (enter code)..... **21b** 0

22 Weighted average retirement age **22** 65

23 Mortality table(s) (see instructions) Prescribed - combined Prescribed - separate Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment..... Yes No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment..... Yes No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment..... Yes No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment... Yes No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment..... **27**

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years **28** 0

29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)..... **29** 0

30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29) **30** 0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)..... **31a** 2,361,773

b Excess assets, if applicable, but not greater than line 31a **31b** 2,361,773

32 Amortization installments:

	Outstanding Balance	Installment
a Net shortfall amortization installment.....	0	0
b Waiver amortization installment.....	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount **33**

34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)..... **34** 0

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....	0	0	0
36 Additional cash requirement (line 34 minus line 35).....			36 0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....			37 0
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36).....			38a 0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances.....			38b
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37).....			39 0
40 Unpaid minimum required contributions for all years.....			40 0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. 2019 2020 2021

As indicated on line 22 of the 2024 Schedule SB, the Weighted Average Retirement Age is 65. Under the 2024 Plan Year, the Weighted Average Retirement Age is the same as the Normal Retirement Age.

Appendix A

Summary of Plan Provisions

Plan Effective Date: April 1, 1967
Restated: January 1, 2019

Eligibility Requirements: Age: 20.5
Service: 6 months Eligibility Service

Year of Service: One year of service for each Vesting Computation Period in which an Employee is credited with at least 1,000 Hours of Service.

Plan Entry Date: An employee will enter the plan on the exact day following completion of the eligibility requirements. Employees hired after 10/1/2017 are no longer eligible to enter the plan.

Normal Retirement Date: First day of the month coincident with or next following the participant's 65th birthday.

Compensation: The total compensation for the plan year, including wages, tips and other compensation as provided for on a participant's W-2.

Effective January 1, 2002, no more than \$200,000 of compensation will be considered for plan purposes. This limit of \$200,000 is subject to the cost of living indexes. Effective January 1, 2024, the limit is \$345,000.

Integration Level: Integration Level is equal to the average of the social security wage bases in effect for each calendar year during the 35-year period ending with the last day of the calendar year in which social security retirement age is attained.

Average Compensation: On any given date, the average of an Employee's Monthly Compensation for those 60 consecutive calendar months (all calendar months, if less than 60) that give the highest average out of all calendar months.

Normal Retirement Benefit: The product of (a) and (b) below (rounded to the nearest \$5.00)

- (a) An amount equal to (1) 1.04% of his Average Compensation not in excess of his Integration Level, plus (2) 1.64% of such Average Compensation in excess of his Integration Level.
- (b) His Accrual Service (not to exceed 25 years) on such date.

Normal Form of Benefit: Life Annuity

- Accrued Benefit:* The amount a participant would be entitled under the benefit formula based upon the Average Monthly Compensation, Years of Credited Service, and the Plan provisions in effect as of the determination.
- Early Retirement:* A participant who has attained age 55 and 5 Years of Service may retire and receive an Early Retirement benefit. The amount of the Early Retirement Benefit equals the Accrued Benefit, reduced by 0.5% for each of the first 60 months and 0.40% for each of the next 60 months by which commencement precedes the Normal Retirement Date.
- Late Retirement:* Participants who continue employment after their Normal Retirement Date are eligible for a Late Retirement Benefit equal the monthly benefit determined under the benefit formula based on Average Compensation and Years of Benefit Service determined as of date of termination.
- Death Benefit:* Qualified pre-retirement survivor annuity (a vested benefit)
- Eligibility – Qualified married participant fully or partially vested in accrued benefit.
- Form – Monthly annuity payable to spouse, deferred to participant's earliest retirement date if later than the date of death.
- Amount – If death occurs, the amount paid to the surviving spouse is equal to the amount that would have been paid had the participant terminated employment on the date of death and survived to his/her earliest retirement age, retired with a qualified joint and 50% survivor annuity in effect, then died the next day.
- Vesting:* Based on Years of Service, subject to the following schedule:

<u>Years of Service</u>	<u>Vested Percentage</u>
Less than 5 years	0%
5 years or more	100%

SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN

EIN: 02-0240752

Plan Number: 022

SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value		Cost	Current value
Vanguard Federal Money Market Fund	Mutual fund	928,045 shares	\$ 928,045	\$ 928,045
Fidelity 500 Index Fund	"	53,143 shares	7,090,921	10,851,207
Fidelity Small Cap Index Fund	"	61,804 shares	1,328,756	1,710,739
Fidelity International Index Fund	"	34,054 shares	1,402,741	1,618,904
Vanguard Real Estate Index Fund	"	81,098 shares	1,537,848	1,585,470
* State Street Inst U.S. Government MM Fund	"	1,141,842 shares	1,141,842	1,141,842
Total mutual funds			13,430,153	17,836,207
Treasury Bill	Treasury/government obligation	0.00%, 03/20/2025, 305,000 par value	302,198	302,198
Treasury Bond (2Old)	"	4.625%, 05/15/2054, 10,000 par value	10,831	9,733
Treasury Bond (Old)	"	4.250%, 08/15/2054, 70,000 par value	65,595	64,039
Treasury Note (2Old)	"	4.375%, 05/15/2034, 35,000 par value	35,250	34,469
Treasury Strip (Int)	"	0.00%, 05/15/2032, 5,610,000 par value	4,072,773	3,974,548
Treasury Strip (Int)	"	0.00%, 11/15/2051, 30,805,000 par value	9,242,840	8,231,320
Treasury Strip (Int)	"	0.00%, 05/15/2039, 1,650,000 par value	858,940	806,655
Treasury Strip (Int)	"	0.00%, 08/15/2051, 6,195,000 par value	1,860,369	1,668,508
Total treasury/government obligations			16,448,796	15,091,470
AEP Texas Inc	Corporate obligation	4.150%, 05/01/2049, 50,000 par value	39,175	37,818
AT&T Inc	"	3.650%, 06/01/2051, 120,000 par value	86,927	84,845
AT&T Inc	"	3.550%, 09/15/2055, 480,000 par value	331,075	323,860
AT&T Inc	"	3.800%, 12/01/2057, 281,000 par value	200,177	194,267
AT&T Inc	"	5.400%, 02/15/2034, 60,000 par value	60,325	60,227
Abbott Laboratories	"	4.900%, 11/30/2046, 75,000 par value	72,292	70,082
Abbvie Inc	"	4.875%, 11/14/2048, 90,000 par value	84,884	80,929
Abbvie Inc	"	3.200%, 11/21/2029, 135,000 par value	125,125	125,271
Abbvie Inc	"	4.250%, 11/21/2049, 155,000 par value	132,906	126,210
Abbvie Inc	"	4.850%, 06/15/2044, 105,000 par value	99,085	95,308
Alphabet Inc	"	2.050%, 08/15/2050, 40,000 par value	23,758	22,198
Altria Group Inc	"	4.00%, 02/04/2061, 30,000 par value	21,755	20,970
Amazon.Com Inc	"	3.875%, 08/22/2037, 65,000 par value	58,394	57,426
Amazon.Com Inc	"	2.700%, 06/03/2060, 85,000 par value	52,112	48,859
Amazon.Com Inc	"	3.100%, 05/12/2051, 115,000 par value	81,452	77,680
Amazon.Com Inc	"	4.100%, 04/13/2062, 35,000 par value	29,124	27,445
American International Group Inc	"	4.375%, 06/30/2050, 35,000 par value	29,931	28,965
American Tower Corporation	"	3.100%, 06/15/2050, 65,000 par value	42,923	41,745
Amgen Inc	"	4.663%, 06/15/2051, 155,000 par value	135,373	130,089
Amgen Inc	"	3.375%, 02/21/2050, 140,000 par value	101,051	95,827
Amgen Inc	"	5.650%, 03/02/2053, 225,000 par value	225,429	217,041
Anheuser-Busch Cos Llc / Inbev	"	4.900%, 02/01/2046, 153,000 par value	143,871	139,251
Anheuser-Busch Inbev Worldwide Inc	"	5.550%, 01/23/2049, 220,000 par value	226,651	217,266
Anthem Inc	"	3.125%, 05/15/2050, 35,000 par value	24,054	22,426
Elevance Health Inc	"	5.650%, 06/15/2054, 40,000 par value	40,521	38,388
Elevance Health Inc	"	5.850%, 11/01/2064, 25,000 par value	24,927	24,187

SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN

EIN: 02-0240752

Plan Number: 022

SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
Apache Corporation	"	5.100%, 09/01/2040, 40,000 par value	34,974	34,853
Appalachian Power Co	"	4.500%, 03/01/2049, 40,000 par value	32,113	32,076
Appalachian Power Co	"	3.700%, 05/01/2050, 50,000 par value	35,314	34,758
Apple Inc	"	2.950%, 09/11/2049, 170,000 par value	119,381	113,466
Apple Inc	"	2.650%, 02/08/2051, 105,000 par value	68,547	64,863
Apple Inc	"	2.700%, 08/05/2051, 95,000 par value	62,234	59,355
Apple Inc	"	2.850%, 08/05/2061, 90,000 par value	57,203	54,032
Astrazeneca Plc	"	4.00%, 09/18/2042, 45,000 par value	38,516	37,307
Astrazeneca Plc	"	3.00%, 05/28/2051, 60,000 par value	41,564	39,301
BHP Billiton Finance (Usa) Ltd	"	5.00%, 09/30/2043, 105,000 par value	100,300	98,194
Baltimore Gas And Electric Co	"	2.250%, 06/15/2031, 25,000 par value	21,259	21,167
Bank Of America Corp	"	3.311%, 04/22/2042, 450,000 par value	345,254	336,831
Bank Of America Corp	"	2.572%, 10/20/2032, 300,000 par value	251,091	253,311
Bank Of America Corp Mtn	"	5.425%, 08/15/2035, 55,000 par value	55,000	53,679
Bank Of America Corp	"	5.518%, 10/25/2035, 35,000 par value	35,000	34,169
Barclays PLC	"	2.894%, 11/24/2032, 130,000 par value	113,578	109,801
Barclays PLC	"	6.036%, 03/12/2055, 30,000 par value	30,930	30,040
Becton Dickinson And Company	"	4.685%, 12/15/2044, 42,000 par value	37,591	36,336
Becton Dickinson And Company	"	3.794%, 05/20/2050, 25,000 par value	19,391	18,483
Berkshire Hathaway Finance Corp	"	2.850%, 10/15/2050, 105,000 par value	70,083	66,010
Berkshire Hathaway Inc	"	4.500%, 02/11/2043, 90,000 par value	85,758	83,186
Boeing Co	"	5.805%, 05/01/2050, 225,000 par value	205,907	208,857
Boeing Co	"	5.930%, 05/01/2060, 55,000 par value	49,298	50,971
BP Capital Markets America Inc	"	2.772%, 11/10/2050, 35,000 par value	22,461	21,030
BP Capital Markets America Inc	"	2.939%, 06/04/2051, 45,000 par value	29,715	27,908
BP Capital Markets America Inc	"	3.001%, 03/17/2052, 30,000 par value	20,074	18,759
Brighthouse Financial Inc	"	3.850%, 12/22/2051, 35,000 par value	22,887	22,803
Bristol-Myers Squibb Co	"	4.125%, 06/15/2039, 110,000 par value	96,742	94,986
Bristol-Myers Squibb Co	"	5.500%, 02/22/2044, 30,000 par value	30,384	29,829
Bristol-Myers Squibb Co	"	5.550%, 02/22/2054, 125,000 par value	126,813	121,297
Bristol-Myers Squibb Co	"	5.650%, 02/22/2064, 90,000 par value	91,313	86,820
Broadcom Inc	"	4.300%, 11/15/2032, 255,000 par value	239,194	240,559
Broadcom Inc	"	4.800%, 10/15/2034, 90,000 par value	89,817	86,858
Burlington Northern Santa Fe LLC	"	4.150%, 12/15/2048, 75,000 par value	62,910	60,217
Burlington Northern Santa Fe LLC	"	3.300%, 09/15/2051, 75,000 par value	53,471	51,506
Burlington Northern Santa Fe LLC	"	5.200%, 04/15/2054, 35,000 par value	34,210	33,011
Cigna Corp	"	4.800%, 07/15/2046, 80,000 par value	71,831	68,421
Cigna Corp	"	3.400%, 03/15/2050, 90,000 par value	63,327	59,265
Cigna Group	"	5.600%, 02/15/2054, 40,000 par value	38,543	37,511
CSX Corporation	"	4.250%, 11/01/2066, 100,000 par value	79,320	75,708
CVS Health Corp	"	5.125%, 07/20/2045, 145,000 par value	132,836	122,076
CVS Health Corp	"	5.050%, 03/25/2048, 105,000 par value	94,278	86,595
Campbell Soup Company	"	5.400%, 03/21/2034, 24,000 par value	23,991	23,886
Campbell Soup Company	"	5.250%, 10/13/2054, 10,000 par value	9,927	9,049
Canadian National Railway Company	"	3.650%, 02/03/2048, 25,000 par value	19,819	18,838
Canadian Natural Resources Limited	"	5.850%, 02/01/2035, 30,000 par value	30,137	30,136
Canadian Natural Resources Limited	"	4.950%, 06/01/2047, 25,000 par value	22,360	21,458
Canadian Pacific Railway Company	"	3.100%, 12/02/2051, 113,000 par value	77,128	73,590
Cardinal Health Inc	"	4.368%, 06/15/2047, 10,000 par value	8,343	7,996
Carrier Global Corp	"	3.577%, 04/05/2050, 11,000 par value	8,139	7,903

SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN

EIN: 02-0240752

Plan Number: 022

SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
	"	6.200%, 03/15/2054, 10,000 par value	10,811	10,584
Carrier Global Corp	"	2.600%, 04/09/2030, 80,000 par value	72,153	72,153
Caterpillar Inc	"	3.250%, 04/09/2050, 25,000 par value	18,419	17,303
Caterpillar Inc	"	2.500%, 03/01/2031, 10,000 par value	8,359	8,271
Centene Corporation	"	5.400%, 06/15/2047, 28,000 par value	26,195	24,941
Genovus Energy Inc	"	3.750%, 02/15/2052, 35,000 par value	25,417	24,204
Genovus Energy Inc	"	4.400%, 07/01/2032, 95,000 par value	90,272	89,985
Centerpoint Energy Resources Corp	"	5.375%, 05/01/2047, 135,000 par value	107,888	110,926
Charter Comm Opt/Opt Cap	"	3.850%, 04/01/2061, 110,000 par value	64,517	66,394
Charter Comm Opt/Opt Cap	"	4.400%, 12/01/2061, 30,000 par value	19,403	20,013
Charter Comm Opt/Opt Cap	"	3.950%, 06/30/2062, 20,000 par value	11,935	12,203
Charter Comm Opt/Opt Cap	"	2.343%, 08/12/2050, 35,000 par value	21,206	19,702
Chevron Usa Inc	"	5.00%, 03/15/2034, 70,000 par value	69,607	69,191
Chubb Ina Holdings Inc Mtn	"	5.500%, 01/15/2040, 50,000 par value	52,046	50,450
Cisco Systems Inc	"	5.350%, 02/26/2064, 32,000 par value	32,130	30,713
Cisco Systems Inc	"	2.561%, 05/01/2032, 10,000 par value	8,410	8,472
Citigroup Inc	"	5.827%, 02/13/2035, 75,000 par value	73,703	74,741
Citigroup Inc	"	5.449%, 06/11/2035, 35,000 par value	35,221	34,719
Citigroup Inc	"	3.057%, 01/25/2033, 120,000 par value	102,573	103,108
Coca-Cola Company (The)	"	2.600%, 06/01/2050, 40,000 par value	25,945	24,151
Coca-Cola Company (The)	"	3.00%, 03/05/2051, 60,000 par value	42,268	39,573
Coca-Cola Co	"	5.400%, 05/13/2064, 15,000 par value	14,905	14,460
Comcast Corporation	"	3.450%, 02/01/2050, 225,000 par value	162,949	154,346
Comcast Corporation	"	2.450%, 08/15/2052, 35,000 par value	20,318	19,031
Comcast Corporation	"	5.500%, 11/15/2032, 140,000 par value	143,845	143,362
Comcast Corporation	"	5.500%, 05/15/2064, 155,000 par value	152,780	144,803
Conagra Brands Inc	"	5.400%, 11/01/2048, 20,000 par value	18,571	18,168
Conocophillips Co	"	4.025%, 03/15/2062, 60,000 par value	46,760	43,409
Consolidated Edison Company of NY	"	3.875%, 06/15/2047, 90,000 par value	70,779	68,690
Consolidated Edison Company of NY	"	3.700%, 11/15/2059, 70,000 par value	50,277	48,876
Constellation Brands Inc	"	4.900%, 05/01/2033, 40,000 par value	38,981	38,647
Corebridge Financial Inc	"	5.750%, 01/15/2034, 45,000 par value	45,924	45,820
Corning Inc	"	5.850%, 11/15/2068, 20,000 par value	19,654	19,167
DTE Energy Company	"	2.850%, 10/01/2026, 35,000 par value	33,629	33,904
DTE Electric Co	"	2.625%, 03/01/2031, 60,000 par value	52,434	52,509
DTE Electric Co	"	3.250%, 04/01/2051, 20,000 par value	13,961	13,656
Deere & Co	"	3.900%, 06/09/2042, 35,000 par value	30,015	29,320
Deere & Co	"	3.750%, 04/15/2050, 10,000 par value	8,183	7,695
Diageo Capital Plc	"	2.375%, 10/24/2029, 200,000 par value	178,768	179,190
Diamondback Energy Inc	"	5.900%, 04/18/2064, 70,000 par value	70,321	65,731
Walt Disney Company (The)	"	3.800%, 05/13/2060, 75,000 par value	57,734	54,577
Dominion Energy Inc	"	4.600%, 03/15/2049, 95,000 par value	80,512	78,365
Dow Chemical Company (The)	"	3.600%, 11/15/2050, 95,000 par value	68,485	65,336
Dowdupont Inc	"	5.419%, 11/15/2048, 55,000 par value	54,307	54,830
Duke Energy Corp	"	3.750%, 09/01/2046, 280,000 par value	210,326	206,376
Duke Energy Corp	"	3.500%, 06/15/2051, 65,000 par value	45,444	43,927
Duke Energy Corp	"	5.00%, 08/15/2052, 10,000 par value	8,944	8,741
Duke Energy Carolinas LLC	"	3.550%, 03/15/2052, 35,000 par value	25,254	24,680
Eastern Energy Gas Holdings LLC	"	5.650%, 10/15/2054, 12,000 par value	11,991	11,335
Elevance Health Inc	"	5.125%, 02/15/2053, 30,000 par value	27,761	26,743

SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN

EIN: 02-0240752

Plan Number: 022

SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
Enbridge Inc	"	6.700%, 11/15/2053, 15,000 par value	16,720	16,301
Enbridge Energy Partners LP	"	5.500%, 09/15/2040, 40,000 par value	38,917	38,334
Energy Transfer LP	"	6.125%, 12/15/2045, 45,000 par value	44,724	44,465
Energy Transfer LP	"	6.00%, 06/15/2048, 70,000 par value	68,869	67,707
Energy Transfer LP	"	5.00%, 05/15/2050, 100,000 par value	86,821	84,955
Entergy Louisiana LLC	"	2.350%, 06/15/2032, 35,000 par value	28,901	29,131
Entergy Texas Inc	"	5.00%, 09/15/2052, 30,000 par value	27,153	26,854
Entergy Texas Inc	"	5.550%, 09/15/2054, 25,000 par value	24,822	24,272
Enterprise Products Operating LLC	"	4.900%, 05/15/2046, 60,000 par value	55,418	53,542
Enterprise Products Operating LLC	"	4.800%, 02/01/2049, 50,000 par value	45,577	43,091
Enterprise Products Operating LLC	"	4.200%, 01/31/2050, 50,000 par value	41,704	39,398
Enterprise Products Operating LLC	"	3.200%, 02/15/2052, 60,000 par value	41,478	39,038
Eversource Energy	"	3.450%, 01/15/2050, 30,000 par value	20,888	20,527
Eversource Energy	"	3.375%, 03/01/2032, 25,000 par value	21,883	21,895
Exelon Corporation	"	4.700%, 04/15/2050, 65,000 par value	56,497	54,900
Exxon Mobil Corp	"	3.095%, 08/16/2049, 30,000 par value	21,174	20,019
Exxon Mobil Corp	"	3.452%, 04/15/2051, 90,000 par value	67,398	63,185
Meta Platforms Inc	"	5.400%, 08/15/2054, 70,000 par value	70,960	67,832
Meta Platforms Inc	"	5.550%, 08/15/2064, 26,000 par value	26,047	25,454
Fedex Corp	"	4.550%, 04/01/2046, 145,000 par value	123,760	120,925
Firstenergy Corporation	"	3.400%, 03/01/2050, 40,000 par value	27,573	27,161
Florida Power & Light Company	"	4.050%, 10/01/2044, 95,000 par value	80,552	77,518
Florida Power & Light Company	"	3.990%, 03/01/2049, 10,000 par value	8,139	7,830
Florida Power & Light Co	"	3.150%, 10/01/2049, 40,000 par value	27,975	27,013
Ford Motor Credit Company LLC	"	5.303%, 09/06/2029, 55,000 par value	55,255	53,889
Fox Corp	"	5.576%, 01/25/2049, 20,000 par value	18,432	18,603
General Electric Capital Corp Mtn	"	6.750%, 03/15/2032, 45,000 par value	49,467	49,306
General Motors Co	"	5.950%, 04/01/2049, 40,000 par value	38,917	37,836
General Motors Financial Co Inc	"	6.100%, 01/07/2034, 50,000 par value	50,829	50,748
Georgia Power Company	"	3.250%, 03/15/2051, 45,000 par value	31,298	30,385
Gilead Sciences Inc	"	4.150%, 03/01/2047, 95,000 par value	79,115	76,239
Gilead Sciences Inc	"	2.800%, 10/01/2050, 70,000 par value	45,487	43,100
Goldman Sachs Group Inc/The	"	5.851%, 04/25/2035, 23,000 par value	23,000	23,446
Goldman Sachs Group Inc	"	5.330%, 07/23/2035, 75,000 par value	75,000	73,696
Goldman Sachs Group Inc	"	5.016%, 10/23/2035, 65,000 par value	65,000	62,248
Goldman Sachs Group Inc/The	"	5.561%, 11/19/2045, 35,000 par value	35,000	33,832
Goldman Sachs Group Inc	"	2.615%, 04/22/2032, 165,000 par value	139,749	140,676
Goldman Sachs Group Inc Mtn	"	2.383%, 07/21/2032, 105,000 par value	87,043	87,621
HCA Inc	"	6.100%, 04/01/2064, 75,000 par value	74,350	71,648
HCA Inc	"	5.950%, 09/15/2054, 55,000 par value	54,964	52,393
HSBC Holdings PLC	"	2.804%, 05/24/2032, 120,000 par value	101,419	101,984
HSBC Holdings PLC	"	5.874%, 11/18/2035, 100,000 par value	99,948	97,547
Halliburton Company	"	4.750%, 08/01/2043, 30,000 par value	27,283	26,159
Hewlett Packard Enterprise Co	"	6.350%, 10/15/2045, 45,000 par value	47,778	46,867
Home Depot Inc	"	4.875%, 02/15/2044, 60,000 par value	56,392	54,931
Home Depot Inc	"	3.350%, 04/15/2050, 60,000 par value	43,507	41,899
Home Depot Inc	"	2.750%, 09/15/2051, 65,000 par value	41,407	39,692
Home Depot Inc	"	4.950%, 09/15/2052, 30,000 par value	27,824	27,356
Honeywell International Inc	"	2.700%, 08/15/2029, 35,000 par value	32,024	32,075
Honeywell International Inc	"	2.800%, 06/01/2050, 5,000 par value	3,434	3,142

SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN

EIN: 02-0240752

Plan Number: 022

SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
Indiana Michigan Power Company	" 5.625%, 04/01/2053, 20,000 par value	20,000	19,516	
Intel Corp	" 3.100%, 02/15/2060, 100,000 par value	63,691	53,515	
Intel Corporation	" 5.700%, 02/10/2053, 55,000 par value	56,121	48,712	
Intel Corporation	" 5.600%, 02/21/2054, 40,000 par value	38,787	35,142	
Intercontinental Exchange Inc	" 1.850%, 09/15/2032, 115,000 par value	91,039	90,958	
IBM Corp	" 4.250%, 05/15/2049, 110,000 par value	92,229	88,436	
JPMorgan Chase & Co	" 3.157%, 04/22/2042, 230,000 par value	173,566	169,044	
JPMorgan Chase & Co	" 2.963%, 01/25/2033, 155,000 par value	137,249	133,985	
JPMorgan Chase & Co	" 5.350%, 06/01/2034, 75,000 par value	74,809	75,033	
JPMorgan Chase & Co	" 5.766%, 04/22/2035, 11,000 par value	11,000	11,255	
JPMorgan Chase & Co	" 4.946%, 10/22/2035, 97,000 par value	96,663	93,442	
JPMorgan Chase & Co	" 5.534%, 11/29/2045, 70,000 par value	70,000	68,387	
Johnson & Johnson	" 4.500%, 12/05/2043, 30,000 par value	28,556	27,418	
Johnson & Johnson	" 2.250%, 09/01/2050, 55,000 par value	34,016	31,524	
Kinder Morgan Energy Partners LP	" 6.375%, 03/01/2041, 85,000 par value	87,987	86,916	
Kinder Morgan Inc	" 5.550%, 06/01/2045, 40,000 par value	37,858	37,374	
Kinder Morgan Inc	" 5.200%, 03/01/2048, 35,000 par value	31,307	30,949	
Kraft Heinz Foods Co	" 4.375%, 06/01/2046, 110,000 par value	92,206	89,076	
Kraft Heinz Foods Co	" 5.500%, 06/01/2050, 25,000 par value	24,456	23,487	
Kroger Co	" 4.650%, 01/15/2048, 35,000 par value	30,522	29,313	
Kroger Co	" 3.950%, 01/15/2050, 30,000 par value	23,620	22,508	
Kroger Co	" 5.650%, 09/15/2064, 11,000 par value	10,951	10,361	
L3Harris Technologies Inc	" 5.600%, 07/31/2053, 30,000 par value	30,170	29,108	
L3Harris Technologies Inc	" 5.500%, 08/15/2054, 10,000 par value	9,866	9,621	
LYB International Finance III LLC	" 3.625%, 04/01/2051, 160,000 par value	111,926	107,622	
Eli Lilly & Co	" 4.875%, 02/27/2053, 35,000 par value	33,717	31,750	
Eli Lilly And Company	" 5.200%, 08/14/2064, 10,000 par value	9,997	9,321	
Lockheed Martin Corporation	" 3.800%, 03/01/2045, 80,000 par value	65,166	63,121	
Lockheed Martin Corporation	" 2.800%, 06/15/2050, 80,000 par value	52,470	50,194	
Lockheed Martin Corporation	" 5.200%, 02/15/2055, 20,000 par value	19,956	18,850	
Loews Corporation	" 4.125%, 05/15/2043, 45,000 par value	38,092	37,337	
Lowes Companies Inc	" 4.050%, 05/03/2047, 65,000 par value	51,902	50,509	
Lowes Companies Inc	" 3.00%, 10/15/2050, 15,000 par value	9,726	9,335	
Lowes Companies Inc	" 4.250%, 04/01/2052, 50,000 par value	40,494	39,098	
Lowes Companies Inc	" 5.750%, 07/01/2053, 45,000 par value	45,695	44,127	
MPLX LP	" 4.700%, 04/15/2048, 80,000 par value	67,712	65,643	
MPLX LP	" 4.950%, 09/01/2032, 70,000 par value	67,772	67,525	
Warnermedia Holdings Inc	" 5.141%, 03/15/2052, 45,000 par value	36,911	33,594	
Warnermedia Holdings Inc	" 5.391%, 03/15/2062, 120,000 par value	95,953	88,603	
Massachusetts Institute Of Tech	" 4.678%, 07/01/2114, 45,000 par value	39,879	38,116	
McDonalds Corporation Mtn	" 4.450%, 03/01/2047, 70,000 par value	60,512	58,814	
McDonalds Corporation Mtn	" 4.450%, 09/01/2048, 20,000 par value	17,396	16,696	
McDonalds Corporation Mtn	" 4.200%, 04/01/2050, 55,000 par value	45,421	43,511	
Merck & Co Inc	" 3.700%, 02/10/2045, 40,000 par value	32,423	31,010	
Merck & Co Inc	" 4.00%, 03/07/2049, 40,000 par value	33,228	31,384	
Merck & Co Inc	" 2.450%, 06/24/2050, 50,000 par value	30,792	28,820	
Metlife Inc	" 4.875%, 11/13/2043, 85,000 par value	79,050	77,246	
Metlife Inc	" 5.375%, 07/15/2033, 125,000 par value	126,776	126,355	
Microsoft Corporation	" 2.675%, 06/01/2060, 205,000 par value	128,456	120,537	
Microsoft Corporation	" 3.041%, 03/17/2062, 155,000 par value	106,122	99,258	

SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN

EIN: 02-0240752

Plan Number: 022

SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
MidAmerican Energy Company	" 4.250%, 05/01/2046, 155,000 par value	130,324	127,917	
MidAmerican Energy Company	" 3.150%, 04/15/2050, 35,000 par value	24,136	23,523	
Berkshire Hathaway Energy Co	" 6.125%, 04/01/2036, 20,000 par value	21,083	21,051	
Mondelez International Inc	" 1.500%, 02/04/2031, 90,000 par value	73,147	73,390	
Morgan Stanley	" 6.342%, 10/18/2033, 95,000 par value	100,752	100,522	
Morgan Stanley Mtn	" 5.831%, 04/19/2035, 20,000 par value	20,000	20,417	
Morgan Stanley	" 5.320%, 07/19/2035, 63,000 par value	64,030	61,990	
Morgan Stanley	" 3.217%, 04/22/2042, 15,000 par value	11,381	11,114	
NXP Bv/NXP Funding LLC/NXP USA	" 5.00%, 01/15/2033, 20,000 par value	19,490	19,466	
Netflix Inc	" 5.400%, 08/15/2054, 30,000 par value	29,937	29,335	
Nike Inc	" 3.375%, 03/27/2050, 35,000 par value	25,695	24,698	
Nisource Inc	" 4.375%, 05/15/2047, 115,000 par value	95,700	94,122	
Norfolk Southern Corporation	" 2.900%, 08/25/2051, 50,000 par value	32,169	30,822	
Norfolk Southern Corporation	" 3.700%, 03/15/2053, 90,000 par value	68,859	64,758	
Norfolk Southern Corporation	" 5.350%, 08/01/2054, 30,000 par value	29,619	28,603	
Northern States Power Co (MN)	" 3.600%, 09/15/2047, 70,000 par value	52,480	51,778	
Northern States Power Co (MN)	" 2.900%, 03/01/2050, 70,000 par value	46,329	44,860	
Northern States Power Co (MN)	" 5.400%, 03/15/2054, 30,000 par value	29,792	28,880	
Northrop Grumman Corp	" 4.030%, 10/15/2047, 45,000 par value	36,496	35,354	
Northrop Grumman Corp	" 5.250%, 05/01/2050, 25,000 par value	24,190	23,444	
Northrop Grumman Corp	" 5.200%, 06/01/2054, 20,000 par value	19,200	18,603	
Nvidia Corporation	" 3.700%, 04/01/2060, 35,000 par value	27,482	25,875	
Occidental Petroleum Corporation	" 6.600%, 03/15/2046, 50,000 par value	53,407	50,514	
Occidental Petroleum Corporation	" 6.050%, 10/01/2054, 42,000 par value	43,018	39,849	
Ohio Power Co	" 2.900%, 10/01/2051, 35,000 par value	22,381	21,059	
Oneok Inc	" 3.950%, 03/01/2050, 45,000 par value	33,341	32,497	
Oracle Corporation	" 4.00%, 07/15/2046, 180,000 par value	140,782	138,672	
Oracle Corporation	" 3.850%, 04/01/2060, 110,000 par value	77,295	75,712	
Oracle Corporation	" 5.550%, 02/06/2053, 95,000 par value	91,821	89,953	
Oracle Corporation	" 5.500%, 09/27/2064, 40,000 par value	39,846	36,666	
PECO Energy Co	" 4.150%, 10/01/2044, 125,000 par value	105,858	103,148	
PECO Energy Co	" 4.375%, 08/15/2052, 50,000 par value	43,179	41,342	
Pacific Gas & Electric Company	" 4.950%, 07/01/2050, 185,000 par value	157,493	160,397	
Pacific Gas & Electric Company	" 6.700%, 04/01/2053, 10,000 par value	10,732	10,838	
Pacific Gas & Electric Company	" 6.950%, 03/15/2034, 80,000 par value	86,602	87,652	
Pacific Gas & Electric Company	" 5.900%, 10/01/2054, 50,000 par value	49,760	49,435	
Pacificorp	" 5.800%, 01/15/2055, 35,000 par value	34,106	34,079	
Pepsico Inc	" 1.625%, 05/01/2030, 130,000 par value	110,917	110,911	
Pepsico Inc	" 2.750%, 10/21/2051, 105,000 par value	69,209	65,595	
Pfizer Investment Enterprises PTE	" 5.300%, 05/19/2053, 190,000 par value	190,702	178,182	
Pfizer Investment Enterprises PTE	" 5.340%, 05/19/2063, 95,000 par value	92,215	87,347	
Pfizer Inc	" 2.700%, 05/28/2050, 105,000 par value	69,697	64,696	
Philip Morris International Inc	" 4.250%, 11/10/2044, 65,000 par value	54,000	53,264	
Piedmont Natural Gas Company Inc	" 3.350%, 06/01/2050, 60,000 par value	40,324	39,660	
Plains All American Pipeline LP	" 4.700%, 06/15/2044, 65,000 par value	54,788	53,681	
Potomac Electric Power Company	" 5.500%, 03/15/2054, 25,000 par value	25,157	24,263	
Principal Financial Group Inc	" 2.125%, 06/15/2030, 90,000 par value	76,700	77,563	
Procter & Gamble Co	" 1.200%, 10/29/2030, 85,000 par value	70,661	70,205	
Procter & Gamble Co	" 4.550%, 10/24/2034, 50,000 par value	50,000	48,927	
Prudential Financial Inc Mtn	" 3.700%, 03/13/2051, 60,000 par value	45,401	43,488	

SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN

EIN: 02-0240752

Plan Number: 022

SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
Public Service Co Of Colorado	" 2.700%, 01/15/2051, 25,000 par value	15,107	14,810	
Public Service Electric And Gas Co Mtn	" 3.650%, 09/01/2042, 20,000 par value	16,020	15,596	
Qualcomm Inc	" 4.800%, 05/20/2045, 30,000 par value	28,393	27,137	
Qualcomm Incorporated	" 4.250%, 05/20/2032, 35,000 par value	33,684	33,691	
Raytheon Technologies Corporation	" 2.820%, 09/01/2051, 25,000 par value	15,761	15,189	
Raytheon Technologies Corporation	" 3.030%, 03/15/2052, 15,000 par value	9,844	9,505	
RTX Corp	" 6.400%, 03/15/2054, 75,000 par value	83,629	81,704	
Rio Tinto Finance (Usa) PLC	" 4.125%, 08/21/2042, 65,000 par value	55,966	54,439	
Rogers Communications Inc	" 5.00%, 03/15/2044, 50,000 par value	45,467	44,323	
Royal Bank Of Canada Mtn	" 5.150%, 02/01/2034, 15,000 par value	14,909	14,824	
San Diego Gas & Electric Co	" 5.350%, 04/01/2053, 10,000 par value	9,724	9,448	
Sempra Energy	" 4.00%, 02/01/2048, 135,000 par value	104,449	102,217	
Shell Finance Us Inc	" 4.00%, 05/10/2046, 130,000 par value	109,064	101,923	
Southern California Edison Company	" 3.600%, 02/01/2045, 45,000 par value	33,641	33,271	
Southern California Edison Company	" 3.650%, 02/01/2050, 45,000 par value	33,044	32,194	
Southern California Edison Company	" 5.700%, 03/01/2053, 40,000 par value	39,781	38,951	
Southern California Edison Company	" 5.875%, 12/01/2053, 35,000 par value	35,793	34,815	
Southern California Edison Company	" 5.750%, 04/15/2054, 35,000 par value	35,179	34,412	
Southern Company (The)	" 4.400%, 07/01/2046, 155,000 par value	132,380	128,292	
Southern Co	" 3.700%, 04/30/2030, 10,000 par value	9,310	9,391	
Starbucks Corporation	" 3.500%, 11/15/2050, 40,000 par value	29,354	27,696	
T-Mobile USA Inc	" 3.400%, 10/15/2052, 140,000 par value	98,003	93,596	
T-Mobile USA Inc	" 5.650%, 01/15/2053, 115,000 par value	115,534	111,555	
Tampa Electric Company	" 4.450%, 06/15/2049, 20,000 par value	16,927	16,488	
Tampa Electric Company	" 3.450%, 03/15/2051, 5,000 par value	3,520	3,409	
Target Corporation	" 2.650%, 09/15/2030, 65,000 par value	58,019	57,945	
Target Corporation	" 4.800%, 01/15/2053, 20,000 par value	19,465	17,879	
Telefonica Emisiones SAU	" 7.045%, 06/20/2036, 155,000 par value	169,107	170,441	
Texas Instruments Inc	" 2.700%, 09/15/2051, 20,000 par value	12,892	12,164	
Williams Companies Inc	" 3.500%, 10/15/2051, 60,000 par value	42,203	40,960	
Time Warner Cable Inc	" 6.750%, 06/15/2039, 85,000 par value	80,426	83,365	
Total Capital International SA	" 3.461%, 07/12/2049, 15,000 par value	11,240	10,558	
Total Capital International SA	" 3.127%, 05/29/2050, 10,000 par value	7,040	6,561	
Totalenergies Capital SA	" 5.425%, 09/10/2064, 25,000 par value	25,000	23,212	
Tyson Foods Inc	" 4.550%, 06/02/2047, 50,000 par value	41,839	41,082	
Union Pacific Corporation	" 3.839%, 03/20/2060, 70,000 par value	52,969	50,051	
Union Pacific Corporation	" 3.550%, 05/20/2061, 55,000 par value	39,013	36,724	
Union Pacific Corporation	" 2.950%, 03/10/2052, 80,000 par value	53,290	50,606	
United Parcel Service Inc	" 3.750%, 11/15/2047, 100,000 par value	79,319	75,748	
US Bancorp	" 2.491%, 11/03/2036, 55,000 par value	43,511	44,552	
US Bancorp	" 5.678%, 01/23/2035, 31,000 par value	31,037	31,283	
United Technologies Corporation	" 4.150%, 05/15/2045, 70,000 par value	57,727	56,512	
United Technologies Corporation	" 4.625%, 11/16/2048, 45,000 par value	39,528	38,286	
Unitedhealth Group Inc	" 2.900%, 05/15/2050, 285,000 par value	190,499	177,203	
Unitedhealth Group Inc	" 3.250%, 05/15/2051, 165,000 par value	117,365	109,101	
Unitedhealth Group Inc	" 5.050%, 04/15/2053, 160,000 par value	153,067	144,309	
Unitedhealth Group Inc	" 5.750%, 07/15/2064, 75,000 par value	74,549	73,137	
Valero Energy Corporation	" 4.00%, 06/01/2052, 30,000 par value	22,844	21,416	
Verizon Communications Inc	" 2.875%, 11/20/2050, 70,000 par value	45,202	43,074	
Verizon Communications Inc	" 3.700%, 03/22/2061, 185,000 par value	133,724	125,650	

SERVICE FEDERAL CREDIT UNION RETIREMENT PENSION PLAN

EIN: 02-0240752

Plan Number: 022

SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost	Current value	
Verizon Communications Inc	" 2.550%, 03/21/2031, 190,000 par value	163,780	163,729	
Verizon Communications Inc	" 2.850%, 09/03/2041, 80,000 par value	57,543	55,354	
Verizon Communications Inc	" 2.355%, 03/15/2032, 155,000 par value	128,704	128,572	
Virginia Electric And Power Co	" 2.950%, 11/15/2051, 20,000 par value	12,860	12,473	
Visa Inc	" 4.300%, 12/14/2045, 45,000 par value	40,266	38,537	
Vodafone Group PLC	" 5.125%, 06/19/2059, 95,000 par value	85,836	82,326	
Voya Financial Inc	" 4.800%, 06/15/2046, 20,000 par value	17,093	17,055	
WEC Energy Group Inc	" 1.800%, 10/15/2030, 24,000 par value	20,085	20,075	
Walmart Inc	" 2.650%, 09/22/2051, 40,000 par value	26,175	24,780	
Walmart Inc	" 4.500%, 04/15/2053, 65,000 par value	58,727	56,651	
Waste Connections Inc	" 4.200%, 01/15/2033, 20,000 par value	18,767	18,593	
Waste Management Inc	" 5.350%, 10/15/2054, 15,000 par value	14,994	14,432	
Wells Fargo & Company	" 4.650%, 11/04/2044, 70,000 par value	60,568	58,829	
Wells Fargo & Company Mtn	" 4.900%, 11/17/2045, 70,000 par value	62,485	60,739	
Wells Fargo & Company Mtn	" 4.400%, 06/14/2046, 100,000 par value	82,511	80,391	
Wells Fargo & Company	" 5.499%, 01/23/2035, 45,000 par value	44,782	44,872	
Wells Fargo & Company	" 5.211%, 12/03/2035, 45,000 par value	45,000	43,794	
Western Gas Partners LP	" 5.500%, 08/15/2048, 45,000 par value	39,366	39,120	
Western Midstream Operating LP	" 5.450%, 11/15/2034, 2,000 par value	1,995	1,932	
Westpac Banking Corp	" 2.668%, 11/15/2035, 35,000 par value	29,066	29,781	
Williams Companies Inc	" 4.850%, 03/01/2048, 65,000 par value	57,451	55,426	
Wisconsin Power And Light Company	" 3.950%, 09/01/2032, 30,000 par value	<u>27,828</u>	<u>27,726</u>	
Total corporate obligations		20,720,851	20,123,252	
CA Bay Area Toll Auth Sub Rev	Municipal bond 7.043%, 04/01/2050, 50,000 par value	59,712	57,312	
CA State Go	" 7.550%, 04/01/2039, 300,000 par value	359,065	354,610	
Chile (Republic Of)	" 3.500%, 01/31/2034, 205,000 par value	180,264	176,246	
Indonesia (Republic Of)	" 2.150%, 07/28/2031, 235,000 par value	198,348	194,441	
OH Jobs Beverage Sys Taxable	" 4.532%, 01/01/2035, 50,000 par value	49,230	48,559	
NJ ST Turnpike Auth	" 7.102%, 01/01/2041, 50,000 par value	57,424	55,839	
Panama (Republic Of)	" 6.700%, 01/26/2036, 100,000 par value	96,790	92,649	
Philippines (Republic Of The)	" 6.375%, 10/23/2034, 235,000 par value	257,635	252,742	
Poland (Republic Of)	" 5.500%, 03/18/2054, 70,000 par value	70,174	64,521	
Uruguay (The Republic Of)	" 4.125%, 11/20/2045, 50,000 par value	44,037	41,710	
Uruguay (The Republic Of)	" 5.100%, 06/18/2050, 20,000 par value	19,140	18,337	
Mexico (United Mexican States) Mtn	" 4.750%, 03/08/2044, 76,000 par value	63,125	57,666	
Mexico (United Mexican States)	" 3.771%, 05/24/2061, 200,000 par value	128,822	113,189	
VA University Of Virginia Rev	" 2.584%, 11/01/2051, 35,000 par value	<u>22,437</u>	<u>21,312</u>	
Total municipal bonds		1,606,203	1,549,133	
Total investments, at fair value		<u>\$ 52,206,003</u>	<u>\$ 54,600,062</u>	

* Indicates party-in-interest to the Plan.