

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
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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.) ☒ 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: ☒ 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 MERIWEST CREDIT UNION RETIREMENT PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 01/01/1982
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) MERIWEST CREDIT UNION 5615 CHESBRO AVENUE SAN JOSE, CA 95123
2b	Employer Identification Number (EIN) 94-1521987
2c	Plan Sponsor's telephone number 408-363-3295
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.

SIGN HERE	Filed with authorized/valid electronic signature.	10/06/2025	MELISSA CLEBORNE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ 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	5 431
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) 204 6a(2) 199 6b 100 6c 126 6d 425 6e 9 6f 434 6g(1) 6g(2) 6h 12
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

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) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ 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 0
- (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 _____

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
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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 MERIWEST CREDIT UNION RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF MERIWEST CREDIT UNION	D Employer Identification Number (EIN) 94-1521987
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☒ 101-500 ☐ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 01 Day 01 Year 2024			
2	Assets:			
a	Market value	2a	76695217	
b	Actuarial value	2b	74428594	
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	103	21940591	21940591
b	For terminated vested participants	126	9799975	9799975
c	For active participants	204	28509910	29623075
d	Total	433	60250476	61363641
4	If the plan is in at-risk status, check the box and complete lines (a) and (b). ☐			
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	5.27 %	
6	Target normal cost			
a	Present value of current plan year accruals	6a	2808230	
b	Expected plan-related expenses	6b	149219	
c	Target normal cost	6c	2957449	

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 JOHN MORRISON Type or print name of actuary MANULIFE JOHN HANCOCK Firm name 200 BERKELEY STREET BOSTON, MA 02116 Address of the firm	10/03/2025 Date 23-07677 Most recent enrollment number 781-619-2000 Telephone number (including area code)
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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	6388797
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	6388797
10 Interest on line 9 using prior year's actual return of <u>12.29</u> %	0	785183
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>5.36</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	7173980

Part III Funding Percentages

14 Funding target attainment percentage	14	109.60 %
15 Adjusted funding target attainment percentage	15	121.29 %
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	126.29 %
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? ☐ Yes ☒ No
- b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ 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 %	☐ 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)	☒ 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	2957449	
b Excess assets, if applicable, but not greater than line 31a	31b	2957449	
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	0	
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
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SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.	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		
A Name of plan MERIWEST CREDIT UNION RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 MERIWEST CREDIT UNION	D Employer Identification Number (EIN) 94-1521987	

Part I	Service Provider Information (see instructions)
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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
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--

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

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)

MORGAN STANLEY

20-8764829

(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?
28	NONE	379414	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

JOHN HANCOCK RETIREMENT PLAN SVCS

01-0233346

(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?
11 15 62 64	NONE	111917	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

MILLER, KAPLAN, ARASE & CO LLP

95-2036255

(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?
10	NONE	18000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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
(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.	
(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.	
(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) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.	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

A Name of plan MERIWEST CREDIT UNION RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 MERIWEST CREDIT UNION	D Employer Identification Number (EIN) 94-1521987

Part I	Asset and Liability Statement		
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.			
Assets		(a) Beginning of Year	(b) End of Year
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)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1210294	2538103
(2) U.S. Government securities	1c(2)	11362985	9035876
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	14535492	15624164
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	1635688	1482644
(B) Common	1c(4)(B)	35664520	36342459
(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)	8679955	9286108
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	3606283	6545240

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	76695217	80854594
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h	44510	32231
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	44510	32231
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	76650707	80822363

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)	30530	
(B) U.S. Government securities.....	2b(1)(B)	92487	
(C) Corporate debt instruments.....	2b(1)(C)	797752	
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)	3439	
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		924208
(2) Dividends: (A) Preferred stock.....	2b(2)(A)	169208	
(B) Common stock.....	2b(2)(B)	677142	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	621061	
(D) Total dividends. Add lines 2b(2)(A) , (B), and (C).....	2b(2)(D)		1467411
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds.....	2b(4)(A)	5288610	
(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)		5288610
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	-845183	
(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)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		6835046

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2154059	
(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)		2154059
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)	111917	
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)	18000	
(5) Investment advisory and investment management fees	2i(5)	379414	
(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)		509331
j Total expenses. Add all expense amounts in column (b) and enter total	2j		2663390

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		4171656
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: **MILLER, KAPLAN, ARASE, LLP**

(2) EIN: **95-2036255**

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.)		☒	
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.)		☒	
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.)		☒	
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.)		☒	
e Was this plan covered by a fidelity bond?	☒		9000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
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?		☒	
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?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
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.)	☒		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
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 551088.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation		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.		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					
A Name of plan MERIWEST CREDIT UNION RETIREMENT PLAN				B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 MERIWEST CREDIT UNION				D Employer Identification Number (EIN) 94-1521987	
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): 80-0709115					
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	1
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					
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.				Schedule R (Form 5500) 2024 v. 240311	

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: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

14a

b The plan year immediately preceding the current plan year. ☐ 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. ☐ 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 ____/____/____ (MM/DD/YYYY) and the Opinion Letter serial number_____.

**MERIWEST CREDIT UNION
RETIREMENT PLAN**

FINANCIAL STATEMENTS

DECEMBER 31, 2024 AND 2023



INDEPENDENT AUDITOR'S REPORT

Plan Administrator
Meriwest Credit Union Retirement Plan

Opinion

We have audited the accompanying financial statements of Meriwest Credit Union Retirement Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), which comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, the related statements of changes in net assets available for benefits for the years then ended, the statement of accumulated plan benefits as of January 1, 2024, the related statement of changes in accumulated plan benefits for the year then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2024 and 2023, and the changes in its net assets available for benefits for the years then ended, and the accumulated plan benefits as of January 1, 2024, and the changes in its accumulated plan benefits for the year then ended, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our 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 accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

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

Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules of assets (held at end of year) and reportable transactions as of and for the year ended December 31, 2024 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, including their form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Plan Administrator
Meriwest Credit Union Retirement Plan

In our opinion, the information in the accompanying schedules is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

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.

Miller Kaplan Arase LLP

MILLER KAPLAN ARASE LLP

San Francisco, California

September 29, 2025

MERIWEST CREDIT UNION
RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	<u>December 31, 2024</u>	<u>December 31, 2023</u>
ASSETS		
CASH	\$ 180,346	\$ 163,743
INVESTMENTS, AT FAIR VALUE	<u>80,674,248</u>	<u>76,531,474</u>
TOTAL ASSETS	80,854,594	76,695,217
LIABILITIES		
Accounts Payable	<u>32,231</u>	<u>44,510</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 80,822,363</u></u>	<u><u>\$ 76,650,707</u></u>

MERIWEST CREDIT UNION
RETIREMENT PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

	January 1, 2024 to December 31, 2024	January 1, 2023 to December 31, 2023
ADDITIONS		
NET INVESTMENT INCOME		
Interest and Dividends	\$ 2,391,686	\$ 2,031,192
Net Appreciation of Investments	4,443,360	6,836,881
Less: Investment Expenses	<u>(379,414)</u>	<u>(331,812)</u>
NET INVESTMENT INCOME	6,455,632	8,536,261
TOTAL ADDITIONS	<u>6,455,632</u>	<u>8,536,261</u>
DEDUCTIONS		
Benefits Paid	2,154,059	1,884,014
Administrative Expenses	<u>129,917</u>	<u>159,695</u>
TOTAL DEDUCTIONS	<u>2,283,976</u>	<u>2,043,709</u>
NET INCREASE	4,171,656	6,492,552
NET ASSETS AVAILABLE FOR BENEFITS		
Beginning of Year	<u>76,650,707</u>	<u>70,158,155</u>
End of Year	<u><u>\$ 80,822,363</u></u>	<u><u>\$ 76,650,707</u></u>

MERIWEST CREDIT UNION
RETIREMENT PLAN
STATEMENT OF ACCUMULATED PLAN BENEFITS
JANUARY 1, 2024

ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS

VESTED BENEFITS

Participants Currently Receiving Benefits	\$ 19,343,662
Participants Entitled to Deferred Benefits	7,738,403
Other Participants	<u>23,251,468</u>

TOTAL VESTED BENEFITS	50,333,533
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NON-VESTED BENEFITS	<u>852,781</u>
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TOTAL ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS	<u><u>\$ 51,186,314</u></u>
--	-----------------------------

MERIWEST CREDIT UNION
RETIREMENT PLAN
STATEMENT OF CHANGES IN ACCUMULATED PLAN BENEFITS
JANUARY 1, 2023 TO JANUARY 1, 2024

ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS AT BEGINNING OF YEAR	<u>\$ 47,263,226</u>
Changes in Present Value:	
Decrease in Discount Period at 6.75%	3,127,758
Benefits Paid	(1,882,873)
Assumption Changes	(678,268)
Additional Benefits Earned, Including Experience Gains and Losses	<u>3,356,471</u>
 TOTAL CHANGE	 <u>3,923,088</u>
 ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS AT END OF YEAR	 <u><u>\$ 51,186,314</u></u>

MERIWEST CREDIT UNION
RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 1 - DESCRIPTION OF THE PLAN

The following brief description of the Meriwest Credit Union Retirement Plan (the "Plan") is provided for general information purposes only. Participants should refer to the Plan document for more specific provisions.

A. General

The Plan is a noncontributory defined benefit plan established January 1, 1982 by Meriwest Credit Union (the "Credit Union") to provide benefits to eligible employees of the Company and its subsidiary, Meriwest Mortgage Company, LLC. The plan administrator believes the Plan is designed and operated in compliance with applicable requirements of the Internal Revenue Code (the "Code") and provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"), as amended.

B. Administration and Expenses

The Retirement Plan Review Committee (the "Committee") manages the operation and administration of the Plan. John Hancock Trust Company LLC was appointed to serve as trustee and was concurrently designated to provide actuarial and administrative services to the Plan. Morgan Stanley serves as investment manager. Administrative, investment management, actuarial and accounting fees totaling approximately \$509,300 and \$491,500 in 2024 and 2023, respectively, were paid by the Plan.

C. Eligibility and Vesting

The Plan excludes certain classes of employees including leased employees and employees covered under a collective bargaining agreement. Eligible employees must be age 21 or older and complete 1,000 hours of service prior to entering the Plan. Participants are 100% vested in their accrued retirement benefits after completing the earlier of five years of service or attaining normal retirement age of 65.

D. Benefits

Benefits are recorded when paid. Employees with five or more years of service are entitled to annual pension benefits beginning at age 65, the normal retirement date, equal to a percentage of average final earnings multiplied by years of service. The applicable percentage used to determine a participant's accumulated benefit varies for different periods of service as provided by the Plan. Early retirement benefits are provided as early as age 55 and are equal to the retirement benefit under the Plan multiplied by an early retirement reduction factor ranging from 50% to 95% based on a participant's age at commencement of benefits.

The primary form of benefit for an unmarried participant is a single life annuity with a period certain of 10 years. The primary form of benefit for a married participant is a qualified joint and survivor annuity. Optional forms of annuity payments are available under the Plan. A surviving spouse or beneficiary will receive a lifetime monthly benefit which is actuarially equivalent to the deceased participant's vested accrued Normal Retirement Benefit payable at the participant's earliest retirement date.

MERIWEST CREDIT UNION
RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
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NOTE 1 - DESCRIPTION OF THE PLAN (Continued)

D. Benefits (Continued)

Lump sum payments are not available to participants hired after January 1, 2003. If the participant was hired prior to January 1, 2003, the participant or the participant's spouse or beneficiary may elect to receive a lump sum up to \$50,000 with any remaining amount payable as an annuity.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Basis of Accounting

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

B. Investment Valuation and Income Recognition

Investments are stated at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

Purchases and sales of investments are recorded on the trade-date basis. Interest income is recorded on the accrual basis. Dividend income is recorded on the ex-dividend date. Net appreciation includes gains and losses on investments bought and sold as well as held during the year.

C. Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the plan administrator to make estimates and assumptions that affect reported amounts of assets and liabilities and disclosure of contingent assets and liabilities, and the actuarial present value of accumulated plan benefits. Actual results may differ from those estimates.

D. Risks and Uncertainties

Investments are exposed to various risks such as interest rate, market and credit risks. Due to the level of risk associated with investments, it is at least reasonably possible that changes in value of investments in the near term could materially affect amounts reported in the financial statements.

The Credit Union's contributions to the Plan, if any, and the actuarial present value of accumulated Plan benefits are determined based on certain assumptions pertaining to interest rates, the discount rate, return on investments and participant demographics, all of which are subject to change. Due to uncertainties inherent in these estimates and assumptions, it is at least reasonably possible that changes in estimates and assumptions in the near term could materially affect the financial statements.

MERIWEST CREDIT UNION
RETIREMENT PLAN
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NOTE 3 - FUNDING POLICY

The Plan is entirely funded by the Credit Union. The Credit Union is required to fund toward 100% of the value of accrued benefits, and each year the minimum required contribution will generally be equal to the value of benefits expected to be earned during the year plus a seven year amortization installment of unfunded accrued benefits, if any. The Code sets forth minimum contributions to assure adequate funding and a maximum amount that an employer may deduct as a Plan contribution. The Plan actuary determined that no contributions were required to meet ERISA minimum funding requirements in 2024 and 2023. The Committee elected to make no contributions to the Plan for 2024 and 2023.

NOTE 4 - INCOME TAX STATUS

The Credit Union received its latest favorable determination letter from the Internal Revenue Service dated June 24, 2014, affirming the form of the Plan qualifies under applicable provisions of the Code for tax-exempt status. The Plan has been amended since receiving the latest determination letter and the Credit Union believes the Plan is operated in accordance with and qualifies under applicable requirements of the Code and related state statutes and the trust, which forms a part of the Plan, is exempt from federal income and state franchise taxes.

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

NOTE 5 - ACCUMULATED PLAN BENEFITS

Accumulated Plan benefits are those future periodic payments, including lump sum distributions that are attributable under the Plan's provisions to the service employees have rendered. Accumulated Plan benefits include benefits expected to be paid to: (a) retired or terminated employees or to their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. Benefits under the Plan are based on employees' compensation averaged over the participants' five highest consecutive calendar years of service. Accumulated Plan benefits for active employees are based on their average compensation during their five highest consecutive calendar years of service to the valuation date. Benefits payable under all circumstances; retirement, death, disability and termination of employment, are included to the extent that they are deemed attributable to service rendered to the valuation date.

The actuarial present value of accumulated Plan benefits is determined by an enrolled actuary and is that amount that results from applying actuarial assumptions to adjust accumulated Plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death or early retirement) between the valuation date and the expected date of payment. The significant actuarial assumptions used in the valuation as of January 1, 2024 were:

- | | |
|-------------------|--|
| • Life Expectancy | IRS Small Plan Combined 2024 Static Mortality Table (2024)
IRS Small Plan Combined 2023 Static Mortality Table (2023) |
| • Retirement | Age 65 |
| • Discount Rate | 6.75% |

MERIWEST CREDIT UNION
RETIREMENT PLAN
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NOTE 5 - ACCUMULATED PLAN BENEFITS (Continued)

There were no changes in assumptions and methods other than those mandated to remain in compliance with the IRS standards (specifically, the interest discounting rates and mortality table).

The foregoing actuarial assumptions are based on the presumption the Plan will continue. Were the Plan to terminate different actuarial assumptions and other factors might be applicable in determining the present value of accumulated Plan benefits.

NOTE 6 - ALLOCATION OF ASSETS UPON TERMINATION

Although it has not expressed any intent to do so, the Credit Union has the right under the Plan to terminate the Plan subject to the provisions of ERISA. Upon partial or full termination assets of the Plan would be allocated as prescribed by ERISA and its related regulations, generally to provide for the following benefits in the order listed:

- Annuity benefits that former employees or their beneficiaries have been receiving for at least three years or that employees eligible to retire for a three-year period preceding termination 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 three 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 the Plan's termination.
- Other vested benefits.
- All non-vested benefits.

Certain benefits under the Plan are covered by the insurance protection of the Pension Benefit Guaranty Corporation ("PBGC") if the Plan terminates. The PBGC does not guarantee all benefits under the Plan, and the amount of protection is subject to certain limitations. Whether participants receive the full amount of benefits to which they are entitled should the Plan terminate at some future time will depend on the sufficiency of the Plan's net assets on the date of payment to provide for accumulated benefit obligations and may also depend on the financial condition of the Credit Union and the level of benefits guaranteed by the PBGC.

NOTE 7 - FAIR VALUE MEASUREMENTS

Accounting guidance provides a hierarchy which prioritizes valuation inputs into three levels based on the extent to which inputs used in measuring fair value are observable in the market. Under the fair value hierarchy Level 1 inputs are quoted prices in an active market for identical securities. Level 2 inputs are quoted prices for similar instruments and model-based valuation techniques for which all significant assumptions are observable in the market or can be corroborated by observable market data. Level 3 inputs are generally unobservable and typically reflect management's estimates of assumptions that market participants would use in pricing the asset or liability.

Common stocks, preferred stocks, and mutual and exchange traded funds are valued at the year-end closing price reported on the active market on which the securities are traded. Corporate debt securities, municipal bonds, and government and agency securities are valued based on trading prices of similar securities with comparable rates and durations. The value of interest bearing cash and money market funds approximates fair value because of the short maturities of those financial instruments.

MERIWEST CREDIT UNION
RETIREMENT PLAN
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DECEMBER 31, 2024 AND 2023

NOTE 7 - FAIR VALUE MEASUREMENTS (Continued)

The Brookfield Value Add Multi Family III PF and Fairfield Value Add Multi Family IV PF are limited partnerships investing in real estate assets which are valued based on the underlying real estate holdings' most recent appraisals. There have been no changes in the methodologies used for reporting fair value at December 31, 2024 and 2023.

The preceding methods of reporting fair value are not indicative of net realizable value or reflective of future fair value. Although the plan administrator believes these valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine fair value could result in a different fair value measurement at the reporting date.

The following tables summarize Plan investments at December 31 based on the inputs used to value them:

	December 31, 2024			
	Level 1	Level 2	Level 3	Total
Common Stocks	\$ 24,723,522	\$ -	\$ -	\$ 24,723,522
Interest Bearing Cash and Money Market Funds	-	2,357,757	-	2,357,757
Preferred Stocks	1,474,872	-	-	1,474,872
Corporate Debt Securities	-	15,067,687	-	15,067,687
Municipal Bonds	-	564,249	-	564,249
Government and Agency Securities	-	8,917,474	-	8,917,474
Limited Partnership	-	-	712,483	712,483
Mutual and Exchange Traded Funds	21,023,447	-	-	21,023,447
Total Assets in the Fair Value Hierarchy	<u>\$ 47,221,841</u>	<u>\$ 26,907,167</u>	<u>\$ 712,483</u>	74,841,491
Investments Measured at NAV ^A				<u>5,832,757</u>
				<u>\$ 80,674,248</u>

	December 31, 2023			
	Level 1	Level 2	Level 3	Total
Common Stocks	\$ 22,441,321	\$ -	\$ -	\$ 22,441,321
Interest Bearing Cash and Money Market Funds	-	1,046,551	-	1,046,551
Preferred Stocks	1,635,688	-	-	1,635,688
Corporate Debt Securities	-	13,926,614	-	13,926,614
Municipal Bonds	-	608,878	-	608,878
Government and Agency Securities	-	9,326,754	-	9,326,754
Limited Partnership	-	-	482,119	482,119
Mutual and Exchange Traded Funds	23,939,385	-	-	23,939,385
Total Assets in the Fair Value Hierarchy	<u>\$ 48,016,394</u>	<u>\$ 24,908,797</u>	<u>\$ 482,119</u>	73,407,310
Investments Measured at NAV ^A				<u>3,124,164</u>
				<u>\$ 76,531,474</u>

^A In accordance with ASC 820, investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in the foregoing tables are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

MERIWEST CREDIT UNION
RETIREMENT PLAN
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NOTE 7 - FAIR VALUE MEASUREMENTS (Continued)

The following table reconciles the beginning and ending fair value of the Plan's Level 3 investments:

	Limited Partnership
Balance, December 31, 2023	\$ 482,119
Net Purchases and Sales	(98,754)
Realized and Unrealized Gains (Losses)	329,118
Balance, December 31, 2024	<u>\$ 712,483</u>

The unfunded commitments and significant terms of redemption for the Plan's investments valued at net asset value are as follows:

	Fair Value		Unfunded	Redemption	Redemption
	2024	2023	Commitments	Frequency	Notice Period
LDR Preferred Income Fund, LLC	\$ 3,432,757	\$ 3,124,164	\$ -	N/A	N/A
AMG Pantheon Fund, LLC ESC	1,200,000	-	-	Quarterly	N/A
Stepstone - SPRIM ESC	1,200,000	-	-	Quarterly	N/A

The investment strategies for the investments valued at net asset value are as follows:

The LDR Preferred Income Fund, LLC is a limited liability company invested primarily in publicly listed preferred shares of Real Estate Investment Trusts. The fund's primary investment objectives are to preserve capital, to provide a high-quality and consistent income stream, and to generate superior risk-adjusted long-term total returns.

The AMG Pantheon Fund, LLC ESC is a Delaware limited liability company registered under the Investment Company Act of 1940 as a closed-end, non-diversified management investment company. The fund's investment objective is to seek long-term capital appreciation.

The StepStone - SPRIM ESC is a Delaware statutory trust and is registered under the Investment Company Act of 1940 as non-diversified, closed-end management investment company. The fund's investment objective is to seek long-term capital appreciation.

NOTE 8 - SUBSEQUENT EVENTS

Management has evaluated subsequent events through September 29, 2025, the date on which the financial statements were available to be issued. There are no material subsequent events, that require recognition or additional disclosure in these financial statements.

SUPPLEMENTAL SCHEDULES

MERIWEST CREDIT UNION

RETIREMENT PLAN

FORM 5500

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

E.I.N. 94-1521987; PLAN NO. 001

DECEMBER 31, 2024

No. of Shares	Common Stocks	Cost	Fair Value
885	AAON INC	\$ 20,306	\$ 104,147
1,430	ABB LTD ADR	80,900	77,429
1,282	ABB LTD ADR	51,783	69,415
913	ABBOTT LABORATORIES	99,370	103,269
893	ABBVIE INC.COM	132,235	158,686
3,912	ACCO BRANDS CORP	25,802	20,538
1,172	ADAPTHEALTH CORP	8,681	11,157
2,182	ADMA BIOLOGICS INC COM	11,507	37,421
5,541	ADTRAN HOLDINGS INC	34,420	46,157
373	AGILYSYS INC	26,342	49,128
693	ALARM COM HLDGS INC COM	26,205	42,134
423	ALCON INC	26,943	35,908
73	ALEXANDRIA REAL ESTATE EQ INC	7,530	7,097
304	ALIBABA GROUP HLDG LTD	25,921	25,776
687	ALPHABET INC CL A	79,882	130,049
906	ALPHABET INC CL A	56,175	171,506
608	ALPHABET INC CL C	11,469	115,788
1,153	AMAZON COM INC	107,187	252,957
2,502	AMERICAN HEALTHCARE REIT INC	64,401	71,107
171	AMERICAN WATER WORKS CO	21,015	21,288
4,474	ANYWHERE REAL ESTATE INC	21,706	14,764
880	APPLE INC	133,916	220,370
43	APPLIED MATERIALS INC	7,485	6,962
452	APPLIED MATERIALS INC	63,049	73,509
90	APTARGROUP INC	9,713	14,167
183	ARGENX SE ADR	90,676	112,545
1,109	ARLO TECHNOLOGIES INC	10,798	12,410
475	ARVINAS INC	7,006	9,106
2,041	ASICS CORP ADR	38,304	40,389
207	ASML HOLDING NV NV REG NEW	49,782	143,468
126	ASML HOLDING NV NV REG NEW	35,572	87,328
2,149	ASTRAZENECA PLC ADR	149,231	140,802
1,044	ASTRAZENECA PLC ADR	52,027	68,403
5,408	ATLAS COPCO AS A ADR A NEW	71,053	82,645
680	ATMUS FILTRATION TECHNOLOGIES	20,229	26,642
367	AUTODESK INC DELAWARE	94,385	108,474
1,399	AVANOS MEDICAL INC	34,596	22,272
820	AVISTA CORP	28,025	30,037
392	AXOS FINL INC	9,798	27,381
342	AZENTA INC	22,439	17,100
427	BALCHEM CP	35,480	69,599
7,616	BANCO BILBAO VIZ ARG SA ADS	81,687	74,028
2,740	BANKUNITED INC	80,784	104,586
145	BARNES GROUP INCORPORATED	8,548	6,853
34	BECTON DICKINSON & CO	7,458	7,635
294	BEIERSDORF AG UNSPONS ADR	7,450	7,550
	<u>Forward</u>	\$ 2,089,271	\$ 3,079,982

MERIWEST CREDIT UNION
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FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
E.I.N. 94-1521987; PLAN NO. 001
DECEMBER 31, 2024

No. of Shares	Common Stocks (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 2,089,271	\$ 3,079,982
880	BELLRING BRANDS INC	33,920	66,299
482	BIOLIFE SOLUTIONS INC	18,050	12,513
547	BIO-TECHNE CORP	16,268	39,400
424	BLACK HILLS CORP	25,306	24,812
644	BLACKBAUD INC	49,428	47,604
457	BLACKLINE INC	18,399	27,767
122	BLACKROCK INC	52,533	125,063
549	BLACKSTONE INC	71,414	94,659
446	BLOCK INC CL A	28,031	37,906
960	BLUE BIRD CORP COM	30,663	37,085
958	BOEING CO	155,069	169,566
260	BOEING CO	48,971	46,020
169	BOISE CASCADE LLC	8,965	20,087
3,410	BRAMBLES LTD SPONSORED ADR	56,255	81,243
5,327	BRANDYWINE REALTY TR SBI NEW	19,534	29,831
320	BRIGHT HORIZONS FAMILY SOLUT	24,540	35,472
2,228	BRIGHTSPIRE CAPITAL INC CL A	16,455	12,566
2,544	BROADCOM INC	67,669	589,801
1,447	CALAVO GROWERS INC	47,626	36,899
1,398	CALIF WATER SVC GP DEL	65,395	63,371
564	CALIFORNIA RES CORP COMMON STO	25,017	29,266
1,656	CANADIAN NATURAL RESOURCES LTD	49,894	51,121
1,928	CANADIAN PACIFIC KANSAS CITY	139,078	139,529
421	CAPITAL ONE FINANCIAL CORP	30,916	75,073
178	CARVANA CO CL A	15,052	36,198
575	CASELLA WASTE SYS INC CL A	45,809	60,841
299	CATERPILLAR INC	38,542	108,465
235	CBIZ INC	17,916	19,230
505	CELANESE CORP SERIES A COM STK	62,393	34,951
2,969	CERTARA INC	53,052	31,620
244	CHECK POINT SOFTWARE TECH LTD	47,279	45,555
361	CHUBB LTD	48,149	99,744
277	CIMPRESS PLC EURO	18,312	19,866
1,673	CINEMARK HOLDINGS INC.	27,770	51,830
318	CLOROX CO	42,282	51,646
1,492	CNH INDUSTRIAL N V	16,114	16,904
1,039	CNX RESOURC CORP	21,639	38,100
3,719	COMCAST CORP (NEW)	143,745	139,574
751	COMMERCIAL METALS CO	33,553	37,250
3,165	COMMSCOPE HOLDING COMPANY INC	17,056	16,490
3,459	COMPASS GROUP PLC SPD ADR	87,193	115,320
335	CONSOL ENRGY INC	24,022	35,738
1,128	CONSOLIDATED WATER CO LTD	13,685	29,204
362	CONSTELLATION BRANDS INC CL A	93,471	80,002
	<u>Forward</u>	\$ 4,055,701	\$ 6,041,463

MERIWEST CREDIT UNION
RETIREMENT PLAN
FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
E.I.N. 94-1521987; PLAN NO. 001
DECEMBER 31, 2024

No. of Shares	Common Stocks (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 4,055,701	\$ 6,041,463
323	CONSTELLATION ENERGY CORP	24,808	72,258
1,365	CONSTRUCTION PARTNERS INC C-A	42,930	120,748
2,007	COSTAMARE INC	30,959	25,790
1,233	CRH PLC	54,247	114,077
2,172	CSX CORP	45,842	70,090
1,753	CVB FINCL CP	28,201	37,532
1,326	CVS HEALTH CORP COM	92,717	59,524
618	DAIKIN INDS LTD UNSPON ADR	7,249	7,338
1,305	DANA INCORPORATED	14,434	15,086
300	DANAHER CORPORATION	64,668	68,865
7,937	DANONE SPONSORED ADR	114,322	107,038
523	DARDEN RESTAURANTS	70,736	97,639
45	DEERE & CO	17,204	19,008
10,749	DENTSPLY SIRONA INC	265,185	204,016
774	DESCARTES SYSTEMS GROUP INC	23,022	87,926
4,374	DEUTSCHE BOERSE AG UNSPON ADR	75,013	100,729
4,335	DEUTSCHE TELEKOM AG 1 ORD 1ADS	79,392	129,686
926	DIGI INTL INC	27,616	27,993
427	DISCOVER FINCL SVCS	24,335	73,969
387	DONALDSON CO INC	10,327	26,064
239	DORMAN PRODUCTS INC	19,586	30,962
1,460	DOUBLEVERIFY HLDGS INC	47,076	28,047
2,387	EDP ENERGIAS DE PORTUGAL SA	110,622	76,401
119	ELEVANCE HEALTH INC	31,294	43,899
235	ELI LILLY & CO	69,151	181,420
781	ENLIVEN THERAPEUTICS INC	22,069	17,573
1,083	ENNIS INC	20,154	22,840
4,350	ENVISTA HLDGS CORP	75,541	83,911
924	EOG RESOURCES INC	117,405	113,264
485	EPLUS INC	18,078	35,832
466	ESCO TECHNOLOGIES	39,193	62,076
2,224	ESSENTIAL PROPERTIES REALTY	62,144	69,567
2,615	ESTEE LAUDER CO INC CL A	187,500	196,073
1,054	ETHAN ALLEN INTERIORS INC	23,450	29,628
20	EVEREST GROUP LTD	-	7,147
2,405	EXLSERVICE HLDGS INC	31,163	106,734
369	EXPEDITORS INTL WASH INC	44,579	40,874
813	EXPONENT INC	27,172	72,438
449	EXTRA SPACE STORAGE INC	68,851	67,170
4,818	EXTREME NETWORKS INC	64,357	80,653
647	EXXON MOBIL CORP	77,078	69,598
100	FACTSET RESEARCH SYSTEMS INC	43,200	47,791
1,555	FASTLY INC CL A	15,444	14,679
957	FB FINL CORP COM	43,173	49,295
	<u>Forward</u>	\$ 6,427,188	\$ 9,054,711

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FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
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DECEMBER 31, 2024

No. of Shares	Common Stocks (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 6,427,188	\$ 9,054,711
208	FERRARI N V	77,997	88,367
2,675	FIDELIS INSURANCE HOLDINGS LTD	50,501	48,498
1,212	FIRST BANCORP NC	44,555	53,292
738	FIRST BUSINESS FNCL SVCS INC	16,065	34,162
364	FIRST FINCL CP INDIANA	16,199	16,813
89	FIRST INDUST REALTY TR INC	2,361	4,434
132	FIRSTSERVICE CORP	19,683	23,895
6,029	FLAGSTAR FINANCIAL INC NEW	58,513	56,251
301	FOX FACTORY HOLDING CORP	7,593	9,111
476	FRONTDOOR INC	11,066	26,023
5,073	FULTON FINL CORP PA	69,483	97,807
663	GE AEROSPACE NEW	98,468	110,582
1,470	GENERAL MTRS CO	40,688	78,307
374	GENTHERM INC COM	18,189	14,932
2,869	GENWORTH FINANCIAL INC CL A	17,273	20,054
980	GILEAD SCIENCE	68,295	90,523
854	GIVAUDAN SA ADR	47,113	74,747
1,098	GLOBE LIFE INC	102,436	122,449
963	GLOBUS MEDICAL INC A	39,915	79,650
257	GMS INC COM	2,932	21,801
2,148	GOODYEAR TIRE & RUBBER	23,993	19,332
386	GRACO INC	28,972	32,536
908	GROCERY OUTLET HLDG CORP	24,493	14,174
3,415	HAIN CELESTIAL GROUP	21,806	21,002
5,786	HALEON PLC ADR	42,356	55,198
1,998	HALLIBURTON CO	77,178	54,326
143	HAMILTON LANE CL A	16,510	21,171
1,328	HANCOCK WHITNEY CORPORATION	46,444	72,668
1,427	HDFC BANK LTD ADR	86,004	91,128
518	HEALTH EQUITY INC COM	29,747	49,702
715	HEALTHPEAK PPTYS INC	13,882	14,493
257	HELEN OF TROY	14,300	15,376
7,322	HENKEL AG & CO KGAA	124,566	141,022
1,628	HENRY SCHEIN INC	110,933	112,658
1,040	HERITAGE FINL CORP WASH	33,625	25,480
221	HERMES INTL SCA UNSPON ADR	51,646	53,138
99	HOLOGIC INC	7,028	7,146
357	HOME DEPOT INC	79,214	138,869
2,744	HORIZON BANCORP INC	36,360	44,206
825	HOYA CORP SPONS ADR	92,623	104,018
996	I3 VERTICALS INC COM CL A	23,762	22,948
326	ICON PLC	104,335	68,365
390	IDACORP INC	35,126	42,619
118	IDEX CORPORATION DELAWARE	25,649	24,696
	<u>Forward</u>	\$ 8,387,065	\$ 11,372,680

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RETIREMENT PLAN
FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
E.I.N. 94-1521987; PLAN NO. 001
DECEMBER 31, 2024

No. of Shares	Common Stocks (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 8,387,065	\$ 11,372,680
261	ILLUMINA INC	32,351	34,877
103	INDEPENDENT BK MASS	5,368	6,612
7,660	INDUSTRIA DE DISENO TEXTIL IND	110,973	196,870
379	INTERCONTINENTAL EXCHANGE INC	34,595	56,475
540	INTERNATIONAL SEAWAYS INC	23,382	19,408
4,642	INTESA SANPAOLO S.P.A. ADR	72,494	111,413
103	INTUITIVE SURGICAL INC	50,323	53,762
276	J&J SNACK FOODS	36,613	42,816
1,115	JACKSON FINANCIAL INC CL A	49,233	97,094
47	JB HUNT TRANS SERV	8,091	8,007
1,650	JDE PEET S N V ADR	15,346	14,121
726	JPMORGAN CHASE & CO	69,522	174,029
979	KENNAMETAL INC	22,247	23,516
3,075	KEURIG DR PEPPER INC COM	105,745	98,769
474	KIMBERLY CLARK CORP	55,762	62,113
214	KINSALE CAP GROUP INC	11,532	99,538
712	KKR & CO INC CL A	62,853	105,312
701	KNIFE RIV HLDG CO	50,945	71,250
1,102	KNIGHT-SWIFT TRANSN HLDGS CL A	56,201	58,450
1,264	L OREAL CO ADR	74,752	89,487
235	L3HARRIS TECHNOLOGIES INC	59,388	49,416
102	LAM RESEARCH CORPORATION NEW	7,466	7,367
357	LEGRAND SA	7,141	6,953
484	LEMAITRE VASCULAR INC	14,858	44,596
1,341	LENOVO GROUP LTD SPONS ADR	37,496	34,803
1,827	LIBERTY ENERGY INC COM CL A	26,494	36,339
206	LINDE PLC	38,169	86,246
182	LINDE PLC	33,029	76,198
200	LINDSAY CORPORATION	26,434	23,662
467	LIVANOVA PLC SHS	19,508	21,627
223	LIVE OAK BANCSHARES INC	6,582	8,820
1,330	LIVERAMP HOLDINGS INC	22,417	40,392
30,186	LLOYDS BANKING GROUP PLC	88,444	82,106
5,400	LONDON STK EXCHANGE GROUP ADR	119,905	190,798
2,321	LUMEN TECHNOLOGIES INC	12,725	12,325
794	LVMH MOET HENNESSY LOUIS VUITT	74,329	104,500
915	MARSH & MCLENNAN COS INC	51,679	194,355
2,779	MARTEN TRANSPORT LTD	48,675	43,380
1,779	MARTEN TRANSPORT LTD	19,698	27,770
188	MASTERCARD INC CL A	93,238	98,995
407	MC CORMICK AND CO NON VOTING	27,047	31,030
418	MDSN SQ GRD ENT CL A	16,544	14,881
499	MERCHANTS BANCORP IND	20,527	18,199
132	MESA LABORATORIES INC	23,151	17,407
	<u>Forward</u>	\$ 10,230,337	\$ 14,068,764

MERIWEST CREDIT UNION
RETIREMENT PLAN
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SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
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No. of Shares	Common Stocks (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 10,230,337	\$ 14,068,764
497	META PLATFORMS INC CL A	258,440	290,998
119	META PLATFORMS INC CL A	20,532	69,676
2,431	METHODE ELEC INC	27,082	28,661
402	MICROSOFT CORP	28,879	169,443
1,119	MICROSOFT CORP	177,303	471,658
1,060	MIDLAND STATES BANCORP INC	26,392	25,864
1,922	MISSION PRODUCE INC	19,668	27,619
4,697	MITSUBISHI UFJ FINCL GRP ADS	55,731	55,049
1,256	MONOTARO CO LTD ADR	15,302	21,355
1,725	MONSTER BEVERAGE CORP NEW COM	84,803	90,666
336	MUELLER WATER PROD INC SER A	4,431	7,560
1,530	NATIONAL VISION HOLDINGS INC	24,820	15,943
407	NEBIUS GROUP N.V. CLASS A	29,622	11,274
1,156	NEOGEN CORP	26,837	14,034
266	NETFLIX INC	96,352	237,091
2,409	NEWMARK GROUP INC CL A	36,467	30,859
729	NEXPOINT RESIDENT TR INC	34,014	30,436
94	NIKE INC B	7,498	7,144
447	NIKE INC B	34,859	33,824
1,535	NOMURA RESH INST LTD ADR	43,188	45,505
817	NORTHERN TRUST CORP	58,085	83,742
95	NORTHROP GRUMMAN CP(HLDG CO)	42,789	44,375
237	NORTHROP GRUMMAN CP(HLDG CO)	28,856	111,222
459	NOVANTA INC	39,919	70,121
365	NOVARTIS AG ADR	41,922	35,518
2,388	NOVO NORDISK A/S ADR	71,235	205,416
832	NOVO NORDISK A/S ADR	75,867	71,569
3,118	NU SKIN ENTERPRISE INC A	37,002	21,483
964	NV5 GLOBAL INC	28,353	18,162
2,725	NVIDIA CORPORATION	324,734	365,940
391	NVIDIA CORPORATION	46,692	52,507
547	OLLIES BARGAIN OUTLET HLDG INC	24,244	60,022
5,003	OLYMPUS CORPORATION ADR	90,963	75,460
1,752	OMNICELL INC	49,487	77,999
547	ONTO INNOVATION INC	40,691	91,168
428	OPTION CARE HEALTH INC	12,920	9,930
1,129	ORACLE CORP	163,746	188,137
726	OTTER TAIL CORP	49,669	53,608
2,600	OUTFRONT MEDIA INC COM NPV	-	46,124
182	PALOMAR HLDGS INC	11,701	19,217
789	PARSONS CORP	33,115	72,785
604	PAYCHEX INC	73,560	84,693
414	PAYPAL HLDGS INC COM	28,839	35,335
	<u>Forward</u>	\$ 12,656,946	\$ 17,647,956

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SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
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No. of Shares	Common Stocks (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 12,656,946	\$ 17,647,956
1,302	PEDIATRIX MEDICAL GROUP INC	23,254	17,082
7,093	PENNON GROUP PLC ADR	121,695	105,445
2,171	PEOPLES BANCORP INC	65,888	68,799
1,889	PHILIP MORRIS INTL INC	188,239	227,341
110	POLARIS INC	7,548	6,338
681	PORTLAND GENERAL ELEC CO	31,940	29,705
1,121	PORTLAND GENERAL ELEC CO	48,531	48,898
521	PREMIER FINANCIAL CORP	7,525	13,322
586	PRESTIGE CONSMR HEALTHCARE INC	27,767	45,761
1,097	PROG HOLDINGS INC	16,953	46,359
1,179	PROVIDENT FINANCIAL HLDGS INC	20,805	18,758
2,687	PUBLICIS GROUPE SA ADR	72,822	71,646
1,426	PURECYCLE TECHNOLOGIES INC	17,322	14,617
3,523	QIAGEN NV NEW	150,500	156,879
355	QUALCOMM INC	58,350	54,535
308	RBC BEARINGS INC	31,410	92,135
106	REGENERON PHARMACEUTICALS INC	106,837	75,507
181	REINSURANCE GROUP OF AMERICA	11,120	38,667
2,775	RELX PLC SPONSORED ADR	77,491	126,040
1,172	RENTOKIL INITIAL PLC ADR	32,781	29,675
4,085	RESIDEO TECHNOLOGIES INC	106,872	94,159
837	ROCHE HOLDINGS ADR	32,262	29,195
705	ROGERS CORP	77,018	71,635
348	ROYAL CARIBBEAN GROUP COM	53,625	80,280
961	RTX CORPORATION	88,601	111,207
1,386	SAFRAN SA	48,677	76,101
377	SALESFORCE INC	94,627	126,042
862	SAP AG	99,983	212,233
354	SAP AG	89,887	87,158
2,449	SCHNEIDER ELEC SA UNSP ADR	109,045	122,181
465	SCORPIO TANKERS INC	19,296	23,106
1,086	SEA LIMITED ADR	83,968	115,225
572	SEI INVESTMENTS CO	37,898	47,179
464	SELECTIVE INSURANCE GROUP	37,379	43,393
954	SEMPRA	64,321	83,685
247	SENSATA TECHNOLOGIES HLDG PLC	7,524	6,768
226	SEVERN TRENT PLC SPON ADR	7,024	7,099
964	SHOPIFY INC	62,414	102,502
895	SHOPIFY INC	55,636	95,165
401	SITEONE LANDSCAPE SUPPLY INC	40,240	52,840
1,192	SJW GROUP	67,660	58,670
1,051	SKYWARD SPECIALTY INS GROUP IN	32,971	53,118
368	SKYWEST INC	5,995	36,848
1,313	SL GREEN REALTY CORP	64,243	89,179
	<u>Forward</u>	\$ 15,162,890	\$ 20,760,433

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No. of Shares	Common Stocks (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 15,162,890	\$ 20,760,433
866	SM ENERGY COMPANY	40,457	33,566
2,890	SMC CORP JAPAN SPONSORED ADR	68,647	57,170
1,995	SOLARWINDS CORP	20,885	28,429
1,156	SOLVENTUM CORP	64,512	76,365
7,770	SONY GROUP CORPORATION ADR	124,979	164,413
964	SOUTHERN CO	77,759	79,356
222	SOUTHWEST AIRLINES	5,531	7,464
225	SPIRAX GROUP PLC ADR	9,902	9,658
115	SPOTIFY TECHNOLOGY SA	43,103	51,449
325	SPS COMMERCE INC	44,585	59,797
251	SPX TECHNOLOGIES INC	20,755	36,526
10,849	SSR MNG INC	53,311	75,696
383	STAAR SURGICAL CO NEW	10,363	9,303
616	STARBUCKS CORP WASHINGTON	60,705	56,210
1,664	STONECO LTD CL A	12,879	13,262
4,127	STRAUMANN HLDG AG ADR	53,279	52,029
426	TAIWAN SMCNDCTR MFG CO LTD ADR	49,480	84,131
118	TARGET CORPORATION	14,430	15,951
319	TARGET CORPORATION	49,131	43,122
1,555	TAYLOR MORRISON HOME CORP CL A	80,332	95,182
50	TE CONNECTIVITY PLC	6,661	7,169
1,405	TELADOC HEALTH INC	13,300	12,771
628	TEREX CP NEW DEL	23,570	29,026
2,950	TERUMO CORP ADR UNSPONS ADR	55,756	57,475
851	TESLA INC	194,530	343,668
509	TEXAS ROADHOUSE INC CL A	27,645	91,839
1,659	THE MACERICH CO	13,760	33,047
314	THE ODP CORP	8,701	7,140
93	THERMO FISHER SCIENTIFIC	50,488	48,492
560	THOMSON REUTERS CORP	38,464	89,813
2,373	TOKI MARINE HOLDING INS ADR	89,699	86,489
1,402	TOKYO ELECTRON LTD UNSPON ADR	98,277	107,875
393	TORO CO	32,657	31,479
1,594	TRAVERE THERAPEUTICS INC	26,390	27,767
828	TREX COMPANY INC	27,257	57,157
75	TYLER TECHNOLOGIES INC	13,291	43,229
45	U F P TECH INC REST	6,729	10,952
395	UCB SA UNSPON ADR	37,432	39,307
1,798	UNILEVER PLC (NEW) ADS	97,110	101,947
638	UNITED NAT FOODS INC	7,963	17,424
3,547	UNITED UTILITIES GROUP PLC	88,803	93,421
423	UNITEDHEALTH GP INC	117,482	213,979
707	VALVOLINE INC COM	27,886	25,579
618	VERICEL CORP	25,433	33,934
	<u>Forward</u>	\$ 17,197,199	\$ 23,420,491

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

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No. of Shares	Common Stocks (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 17,197,199	\$ 23,420,491
733	VERTEX INC CL A	23,104	39,106
248	VERTEX PHARMACEUTICALS	113,818	99,870
771	VICTORIAS SECRET AND CO	18,722	31,935
624	VISA INC CL A	48,898	197,209
480	VISA INC CL A	104,606	151,699
941	WALT DISNEY CO HLDG CO	83,603	104,780
117	WARRIOR MET COAL, INC.	3,776	6,346
118	WD 40 COMPANY	20,253	28,636
1,164	WELLS FARGO & CO NEW	67,005	81,759
835	WELLTOWER INC	74,592	105,235
3,210	WERNER ENTERPRISES INC	119,975	115,303
408	WILLSCOT HLDGS CORP CL A	15,350	13,648
131	WORKDAY INC CL A	29,720	33,802
250	YUM BRANDS INC	33,438	33,540
716	YUM BRANDS INC	85,178	96,059
264	YUM CHINA HLDNGS	8,983	12,717
467	ZAI LAB LTD-ADR	13,480	12,231
2,782	3I GROUP PLC UNSPONS ADR	41,452	62,089
597	3M CO	48,693	77,067
	<u>TOTAL - COMMON STOCKS</u>	<u>\$ 18,151,845</u>	<u>\$ 24,723,522</u>
	<u>Preferred Stocks</u>		
644	ALLSTATE CORP 5.100 H	\$ 13,842	\$ 14,091
755	ALLSTATE CORP 7.375% DEP PFD J	19,789	20,098
818	ARCH CAPITAL GRP 4.550% SER-G	15,661	14,642
1,021	ATHENE HOLDING LTD 6.35% SR A	23,768	24,872
933	ATHENE HOLDING LTD 6.375%-C	23,556	23,381
813	ATHENE HOLDING LTD 7.75%DP RT	21,048	21,065
879	AXIS CAP HOLDINGS LTD 5.5%-E	19,437	18,020
1,930	BANK OF AMER CORP 5.375% S-KK	43,141	43,753
2,059	BANK OF AMERICA CO 5.00 SER LL	43,243	44,474
1,486	BANK OF AMERICA COR 4.375%-NN	27,911	28,858
1,595	BANK OF AMERICA CORP 6%-GG	40,247	40,162
1,055	BK OF AMERICA CO 5.875% SER-HH	26,006	26,101
1,551	BK OF AMERICA CORP 4.250% DP	26,953	28,849
2,044	BK OF AMERICA CORP DEP PFD SE	41,670	42,515
1,803	CHARLES SCHWAB CORP 5.95%-D	44,007	45,255
682	DIGITALBRIDGE GROUP 7.125% J	17,535	16,934
497	ENSTAR GROUP LTD 7%-D	11,901	10,114
1,239	EQUITABLE HLDNGS 4.30% SER-C	21,934	21,571
1,902	JPMORGAN CHASE & 4.20% SER MM	35,796	35,929
	<u>Forward</u>	<u>\$ 517,445</u>	<u>\$ 520,684</u>

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No. of Shares	Preferred Stocks (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 517,445	\$ 520,684
2,408	JPMORGAN CHASE & C 4.55 SER-JJ	46,703	49,292
1,856	JPMORGAN CHASE & CO 4.625%-LL	36,488	38,660
2,473	JPMORGAN CHASE & CO 5.75-DD	62,158	62,245
1,533	JPMORGAN CHASE & CO 6.0% S-EE	39,047	39,000
680	KEYCORP 6.2% DP SH PFD H	15,987	16,585
680	LINCOLN NATL CP IND 9% DEP PFD	18,097	18,625
956	M & T BK CORP 7.5% PFD SER-J	24,438	25,449
370	METLIFE INC 4.75% F	7,191	7,644
604	METLIFE INC 4.75% F	12,604	12,479
674	METLIFE INC 5.62% NCUM PFD E	16,201	15,866
1,308	MORGAN STANLEY 4.250% DP PFD	23,375	24,080
1,916	MORGAN STANLEY 5.85%-K	46,387	46,635
1,652	MORGAN STANLEY 6.375%-I	40,852	41,465
1,011	MORGAN STANLEY 6.5% DP SH PFD	26,128	26,003
1,456	MORGAN STANLEY 6.625% SER-Q	38,307	38,599
1,608	MORGAN STANLEY 6.875%-F	41,021	40,506
718	MORGAN STANLEY 7.125%-E	18,159	18,115
831	NATIONAL STORAGE AFFILIA 6%-A	21,689	17,734
3,205	PUBLIC STORAGE 4% DEP PFD R	54,654	53,972
922	PUBLIC STORAGE 4.875% SER-I	20,747	19,408
485	REGIONS FINANCIAL CORP 5.70%-C	12,216	11,756
1,063	RENAISSANCERE HLDGS 4.2% SER-G	17,862	17,625
1,393	SCE TR VII 7.50% TRUST SER-M	36,133	36,009
529	SCE TRUST IV 5.375%-J	10,499	12,987
857	SCE TRUST V 5.45%-K	19,442	21,082
1,526	TRUIST FINCL CORP 4.75% SER-R	30,273	29,452
787	U.S. BANCORP 4.00% SER-M	12,466	13,906
652	U.S. BANCORP 5.5%-K	15,029	15,329
3,203	WELLS FARGO & CO 4.75% SER-Z	69,494	65,341
2,314	WELLS FARGO & COM 4.25% SER-DD	40,170	42,184
3,082	WELLS FARGO CO DEP PFD 4.7 C-A	59,027	61,609
570	WESCO INTL INC DP SH FXRT PFD	15,753	14,546
	<u>TOTAL - PREFERRED STOCKS</u>	<u>\$ 1,466,042</u>	<u>\$ 1,474,872</u>
	<u>Exchange Traded Funds</u>		
1,295	SPDR BLOOMBERG 1-3 MONTH T-B	\$ 118,429	\$ 118,402
63,810	VANGUARD RUSSELL 1000 GROWTH	3,091,575	6,591,573
29,695	VANGUARD VALUE ETF INDEX	4,051,812	5,027,363
	<u>TOTAL - EXCHANGE TRADED FUNDS</u>	<u>\$ 7,261,816</u>	<u>\$ 11,737,338</u>

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

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No. of Shares	Mutual Funds	Cost	Fair Value
119,900	COHEN&STEERS PREF SEC&INC SMA	\$ 1,266,610	\$ 1,213,388
2,471,286	FEDERATED HRMS USTRSY CSRS PRM	N/A	2,471,286
678,962	PIMCO STOCKSPPLUS INTL I2	5,376,016	5,601,435
<u>TOTAL - MUTUAL FUNDS</u>		<u>\$ 6,642,626</u>	<u>\$ 9,286,109</u>
Par Value	Corporate Debt Securities		
\$ 65,000	ABBOTT LABORATORIES 4.900% Due: 11/30/2046	\$ 64,310	\$ 60,992
180,000	ABBVIE 4.875% Due: 11/14/2048	169,429	162,775
90,000	ABBVIE 4.250% Due: 11/21/2049	75,958	73,713
20,000	ABBVIE 5.50% Due: 03/15/2064	20,171	19,450
30,000	AEP TEXAS INC 4.150% Due: 05/01/2049	24,099	22,898
20,000	AEP TEXAS INC 3.450% Due: 01/15/2050	14,453	13,782
25,000	ALPHABET INC 2.050% Due: 08/15/2050	15,063	14,068
5,000	ALPHABET INC 2.250% Due: 08/15/2060	2,898	2,758
20,000	ALTRIA GROUP INC 4.000% Due: 02/04/2061	13,887	14,292
30,000	AMAZON.COM INC 4.800% Due: 12/05/2034	30,615	30,028
60,000	AMAZON.COM INC 2.700% Due: 06/03/2060	36,731	34,615
35,000	AMAZON.COM INC 4.100% Due: 04/13/2062	30,145	27,756
40,000	AMAZON.COM INC 3.250% Due: 05/12/2061	28,566	26,257
55,000	AMAZON.COM INC 3.100% Due: 05/12/2051	40,752	37,383
25,000	AMERICAN INTERNATIONAL GROUP INC 4.375% Due: 06/30/2050	20,860	20,689
40,000	AMERICAN TOWER CORP 3.100% Due: 06/15/2050	26,011	25,754
60,000	AMGEN INC 4.950% Due: 10/01/2041	55,907	54,891
85,000	AMGEN INC 3.375% Due: 02/21/2050	61,671	59,217
65,000	AMGEN INC 4.663% Due: 06/15/2051	57,305	54,688
50,000	AMGEN INC 4.200% Due: 02/22/2052	40,184	39,421
140,000	AMGEN INC 5.650% Due: 03/02/2053	140,748	137,663
15,000	AMGEN INC 6.400% Due: 02/01/2039	16,348	16,144
162,000	ANHEUSER-BUSCH COS LLC 4.900% Due: 02/01/2046	154,149	150,874
15,000	ANHEUSER-BUSCH INBEV WORLDWIDE INC 5.550% Due: 01/23/2049	15,077	15,199
125,000	ANHEUSER-BUSCH INBEV WORLDWIDE INC 4.439% Due: 10/06/2048	111,028	107,132
30,000	APACHE CORP 5.100% Due: 09/01/2040	26,209	26,649
25,000	APPALACHIAN POWER CO 4.500% Due: 03/01/2049	21,073	20,423
35,000	APPALACHIAN POWER CO 3.700% Due: 05/01/2050	25,405	24,546
45,000	APPLE INC 2.650% Due: 02/08/2051	28,862	28,272
65,000	APPLE INC 3.750% Due: 09/12/2047	56,337	51,932
75,000	APPLE INC 2.950% Due: 09/11/2049	55,477	50,735
65,000	APPLE INC 3.950% Due: 08/08/2052	57,119	52,821
35,000	APPLE INC 2.700% Due: 08/05/2051	24,379	22,251
15,000	APPLE INC 2.850% Due: 08/05/2061	10,145	9,179
40,000	APPLE INC 2.400% Due: 08/20/2050	26,969	24,086
25,000	ASTRAZENECA PLC 4.000% Due: 09/18/2042	21,952	21,012
55,000	ASTRAZENECA PLC 3.000% Due: 05/28/2051	40,292	36,177
<u>Forward</u>		<u>\$ 1,660,584</u>	<u>\$ 1,590,522</u>

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Par Value	Corporate Debt Securities (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 1,660,584	\$ 1,590,522
\$ 675,000	AT&T INC 3.800% Due: 12/01/2057	473,634	469,575
80,000	AT&T INC 3.650% Due: 06/01/2051	54,892	56,695
115,000	BALTIMORE GAS AND ELECTRIC CO 2.250% Due: 06/15/2031	95,487	97,482
15,000	BANK OF AMERICA CORP 5.468% Due: 01/23/2035	15,000	15,380
120,000	BANK OF AMERICA CORP 4.083% Due: 03/20/2051	96,432	95,485
90,000	BANK OF AMERICA CORP 4.571% Due: 04/27/2033	84,902	86,306
235,000	BANK OF AMERICA CORP 3.311% Due: 04/22/2042	179,336	177,391
110,000	BANK OF AMERICA CORP 5.015% Due: 07/22/2033	107,196	110,283
40,000	BANK OF AMERICA CORP 5.425% Due: 08/15/2035	40,000	39,859
25,000	BANK OF AMERICA CORP 5.518% Due: 10/25/2035	25,000	24,659
20,000	BECTON DICKINSON & CO 4.685% Due: 12/15/2044	18,333	17,372
25,000	BECTON DICKINSON AND CO 3.794% Due: 05/20/2050	19,882	18,591
5,000	BERKSHIRE HATHAWAY ENERGY CO 2.850% Due: 05/15/2051	3,256	3,060
50,000	BERKSHIRE HATHAWAY FINANCE CORP 4.200% Due: 08/15/2048	43,650	42,190
40,000	BERKSHIRE HATHAWAY FINANCE CORP 5.750% Due: 01/15/2040	44,233	43,273
55,000	BERKSHIRE HATHAWAY INC 4.500% Due: 02/11/2043	53,851	51,777
80,000	BHP BILLITON FINANCE USA LTD 5.000% Due: 09/30/2043	79,722	76,174
40,000	BOEING CO/THE 3.650% Due: 03/01/2047	28,018	27,442
50,000	BOEING CO/THE 5.930% Due: 05/01/2060	45,209	46,739
110,000	BOEING CO/THE 5.805% Due: 05/01/2050	102,864	103,692
25,000	BOEING CO/THE 6.875% Due: 03/15/2039	27,799	26,876
40,000	BP CAPITAL MARKETS AMERICA INC 2.772% Due: 11/10/2050	26,402	24,179
45,000	BP CAPITAL MARKETS AMERICA INC 3.001% Due: 03/17/2052	29,429	28,543
20,000	BRIGHTHOUSE FINANCIAL INC 3.850% Due: 12/22/2051	12,884	13,049
45,000	BRISTOL-MYERS SQUIBB CO 3.900% Due: 03/15/2062	34,346	32,744
15,000	BRISTOL-MYERS SQUIBB CO 2.550% Due: 11/13/2050	9,651	8,748
70,000	BRISTOL-MYERS SQUIBB CO 5.500% Due: 02/22/2044	69,472	70,747
70,000	BRISTOL-MYERS SQUIBB CO 5.500% Due: 02/22/2054	69,726	69,489
58,000	BRISTOL-MYERS SQUIBB CO 5.650% Due: 02/22/2064	57,754	57,086
125,000	BROADCOM INC 4.300% Due: 11/15/2032	113,886	118,608
135,000	BROADCOM INC 4.150% Due: 11/15/2030	124,571	129,847
30,000	BROADCOM INC 4.800% Due: 10/15/2034	29,938	29,309
30,000	BURLINGTON NORTHERN SANTA FE LLC 3.050% Due: 02/15/2051	20,970	20,073
25,000	BURLINGTON NORTHERN SANTA FE LLC 4.700% Due: 09/01/2045	23,487	22,527
50,000	BURLINGTON NORTHERN SANTA FE LLC 4.150% Due: 12/15/2048	43,548	40,384
30,000	BURLINGTON NORTHERN SANTA FE LLC 5.200% Due: 04/15/2054	29,825	28,635
5,000	CAMPBELL SOUP CO 5.250% Due : 10/13/2054	4,963	4,589
18,000	CAMPBELL SOUP CO 5.400% Due : 3/21/2034	17,915	18,185
5,000	CANADIAN NATIONAL RAILWAY CO 2.450% Due: 05/01/2050	3,211	2,932
20,000	CANADIAN NATIONAL RAILWAY CO 3.650% Due: 02/03/2048	16,258	15,371
5,000	CANADIAN NATURAL RESOURCES LTD 6.500% Due: 02/15/2037	5,106	5,319
50,000	CANADIAN NATURAL RESOURCES LTD 5.850% Due: 02/01/2035	49,233	51,490
85,000	CANADIAN PACIFIC RAILWAY CO 3.100% Due: 12/02/2051	58,418	55,640
5,000	CARDINAL HEALTH INC 4.368% Due: 06/15/2047	4,111	4,011
	<u>Forward</u>	\$ 4,154,384	\$ 4,072,328

MERIWEST CREDIT UNION
RETIREMENT PLAN
FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
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DECEMBER 31, 2024

Par Value	Corporate Debt Securities (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 4,154,384	\$ 4,072,328
\$ 8,000	CARRIER GLOBAL CORP 6.200% Due : 03/15/2054	8,655	8,613
11,000	CARRIER GLOBAL CORP 3.577% Due: 04/05/2050	7,959	7,997
50,000	CATERPILLAR INC 3.250% Due: 04/09/2050	38,360	35,016
15,000	CENOVUS ENERGY INC 5.400% Due: 06/15/2047	13,681	13,402
40,000	CENOVUS ENERGY INC 3.750% Due: 02/15/2052	28,405	28,236
20,000	CENTENE CORP 2.500% Due: 03/01/2031	16,063	16,677
90,000	CENTERPOINT ENERGY RESOURCES CORP 4.400% Due: 07/01/2032	84,961	87,302
18,000	CHARTER COMM OPERERATING LLC 4.400% Due: 12/1/2061	11,618	12,074
25,000	CHARTER COMMUNICATIONS OPERATING LLC 5.375% Due: 05/01/2047	20,523	20,766
25,000	CHARTER COMMUNICATIONS OPERATING LLC 6.484% Due: 10/23/2045	23,421	23,950
65,000	CHARTER COMMUNICATIONS OPERATING LLC 3.700% Due: 04/01/2051	41,177	41,267
15,000	CHARTER COMMUNICATIONS OPERATING LLC 3.850% Due: 04/01/2061	9,048	9,198
25,000	CHEVRON USA INC 2.343% Due: 08/12/2050	15,807	14,320
55,000	CHUBB INA HOLDINGS LLC 5.000% Due: 3/15/2034	54,754	55,181
5,000	CIGNA GROUP/THE 3.400% Due: 03/15/2051	3,636	3,322
125,000	CIGNA GROUP/THE 3.400% Due: 03/15/2050	90,966	83,627
25,000	CIGNA GROUP/THE 5.600% Due: 2/15/2054	24,071	23,980
34,000	CISCO SYSTEMS INC 5.350% Due: 2/26/2064	34,080	33,264
25,000	CISCO SYSTEMS INC 5.500% Due: 01/15/2040	26,066	25,859
5,000	CITIGROUP INC 4.650% Due: 07/23/2048	4,520	4,397
20,000	CITIGROUP INC 4.750% Due: 05/18/2046	17,226	17,567
5,000	CITIGROUP INC 2.666% Due: 01/29/2031	4,235	4,480
60,000	CITIGROUP INC 5.827% Due: 02/13/2035	58,849	61,133
35,000	CITIGROUP INC 3.785% Due: 03/17/2033	30,965	31,813
40,000	CITIGROUP INC 2.561% Due: 05/01/2032	32,658	34,057
5,000	CITIGROUP INC 4.910% Due: 05/24/2033	4,832	4,861
40,000	CITIGROUP INC 5.449% Due: 06/11/2035	40,908	39,800
40,000	COCA-COLA CO/THE 2.600% Due: 06/01/2050	26,843	24,325
35,000	COCA-COLA CO/THE 3.000% Due: 03/05/2051	26,438	23,420
75,000	COMCAST CORP 3.450% Due: 02/01/2050	56,071	52,527
15,000	COMCAST CORP 4.000% Due: 08/15/2047	12,474	11,682
35,000	COMCAST CORP 5.500% Due: 05/15/2064	34,707	32,943
50,000	COMCAST CORP 3.969% Due: 11/01/2047	41,412	38,248
80,000	COMCAST CORP 3.999% Due: 11/01/2049	65,786	61,126
135,000	COMCAST CORP 2.450% Due: 08/15/2052	81,343	74,656
30,000	COMCAST CORP 6.500% Due: 11/15/2035	33,133	32,830
5,000	COMMONWEALTH EDISON CO 3.800% Due: 10/01/2042	4,126	3,996
5,000	CONAGRA BRANDS INC 5.400% Due: 11/01/2048	4,705	4,593
35,000	CONOCOPHILLIPS 6.500% Due: 02/01/2039	40,244	39,218
20,000	CONOCOPHILLIPS CO 3.800% Due: 03/15/2052	15,602	14,848
55,000	CONSOLIDATED EDISON CO OF NEW YORK INC 3.875% Due: 06/15/2047	43,778	41,789
35,000	CONSOLIDATED EDISON CO OF NEW YORK INC 3.200% Due: 12/01/2051	24,073	23,016
25,000	CONSOLIDATED EDISON CO OF NEW YORK INC 3.700% Due: 11/15/2059	18,335	17,581
30,000	CONSOLIDATED EDISON CO OF NEW YORK INC 6.300% Due: 08/15/2037	32,920	32,568
30,000	CONSTELLATION BRANDS INC 4.900% Due: 05/01/2033	29,302	29,241
	<u>Forward</u>	\$ 5,493,120	\$ 5,373,094

MERIWEST CREDIT UNION
RETIREMENT PLAN
FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
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DECEMBER 31, 2024

Par Value	Corporate Debt Securities (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 5,493,120	\$ 5,373,094
\$ 35,000	COREBRIDGE FINANCIAL INC 5.750% Due: 01/15/2034	35,728	36,611
20,000	CORNING INC 5.850% Due: 11/15/2068	19,609	19,320
15,000	CSX CORP 4.750% Due: 05/30/2042	13,750	13,642
65,000	CSX CORP 4.250% Due: 11/01/2066	53,558	49,671
100,000	CVS HEALTH CORP 5.125% Due: 07/20/2045	92,422	86,549
90,000	CVS HEALTH CORP 5.050% Due: 03/25/2048	81,584	75,652
20,000	DEERE & CO 3.900% Due: 06/09/2042	18,171	16,758
10,000	DEERE & CO 3.750% Due: 04/15/2050	8,397	7,789
50,000	DIAMONDBACK ENERGY INC 5.900% Due: 4/18/2064	50,420	47,549
15,000	DOMINION ENERGY INC 4.600% Due: 03/15/2049	12,815	12,628
15,000	DOMINION ENERGY INC 7.000% Due: 06/15/2038	16,552	16,732
75,000	DOW CHEMICAL CO/THE 3.600% Due: 11/15/2050	55,452	51,990
35,000	DTE ELECTRIC CO 3.250% Due: 04/01/2051	24,153	24,157
70,000	DTE ENERGY CO 2.850% Due: 10/01/2026	64,790	68,326
40,000	DUKE ENERGY CAROLINAS LLC 4.250% Due: 12/15/2041	34,632	34,042
5,000	DUKE ENERGY CAROLINAS LLC 4.000% Due: 09/30/2042	4,168	4,104
45,000	DUKE ENERGY CORP 4.200% Due: 06/15/2049	36,499	34,771
35,000	DUKE ENERGY CORP 5.000% Due: 08/15/2052	31,910	31,231
35,000	DUKE ENERGY CORP 3.750% Due: 09/01/2046	26,294	26,218
15,000	DUKE ENERGY FLORIDA LLC 5.650% Due: 04/01/2040	15,326	15,323
30,000	DUKE ENERGY OHIO INC 5.650% Due: 04/01/2053	31,034	29,753
40,000	DUKE ENERGY PROGRESS LLC 4.200% Due: 08/15/2045	33,376	33,019
6,000	DUPONT DE NEMOURS INC 5.319% Due: 11/15/2038	5,943	6,071
30,000	DUPONT DE NEMOURS INC 5.419% Due: 11/15/2048	29,810	30,198
9,000	EASTERN ENERGY GAS HOLDINGS LLC 5.650% Due: 10/15/2054	8,993	8,630
30,000	ELEVANCE HEALTH INC 3.125% Due: 05/15/2050	20,809	19,303
25,000	ELEVANCE HEALTH INC 5.650% Due: 6/15/2054	25,285	24,034
25,000	ELEVANCE HEALTH INC 5.125% Due: 2/15/2053	23,093	22,716
25,000	ELI LILLY & CO 4.875% Due: 02/27/2053	25,517	23,047
33,000	ENBRIDGE ENERGY PARTNERS LP 5.500% Due: 09/15/2040	31,443	32,106
10,000	ENBRIDGE INC 6.700% Due: 11/15/2053	10,532	10,959
40,000	ENERGY TRANSFER LP 6.000% Due: 06/15/2048	37,985	38,836
50,000	ENERGY TRANSFER LP 6.125% Due: 12/15/2045	48,457	49,500
60,000	ENERGY TRANSFER LP 5.000% Due: 05/15/2050	50,773	51,373
30,000	ENTERGY LOUISIANA LLC 2.350% Due: 06/15/2032	24,193	25,020
20,000	ENTERGY TEXAS INC 5.000% Due: 09/15/2052	18,862	18,200
45,000	ENTERPRISE PRODUCTS OPERATING LLC 5.100% Due: 02/15/2045	42,677	42,317
30,000	ENTERPRISE PRODUCTS OPERATING LLC 4.800% Due: 02/01/2049	27,007	26,545
55,000	ENTERPRISE PRODUCTS OPERATING LLC 4.200% Due: 01/31/2050	45,856	44,367
35,000	ENTERPRISE PRODUCTS OPERATING LLC 3.200% Due: 02/15/2052	24,439	23,200
35,000	EVERSOURCE ENERGY 3.450% Due: 01/15/2050	25,745	24,543
10,000	EVERSOURCE ENERGY 3.375% Due: 03/01/2032	8,760	8,881
40,000	EXELON CORP 4.700% Due: 04/15/2050	34,531	34,182
70,000	EXXON MOBIL CORP 3.452% Due: 04/15/2051	54,311	49,705
15,000	EXXON MOBIL CORP 3.095% Due: 08/16/2049	10,753	10,169
	<u>Forward</u>	\$ 6,889,534	\$ 6,732,831

MERIWEST CREDIT UNION
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SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
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Par Value	Corporate Debt Securities (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 6,889,534	\$ 6,732,831
\$ 50,000	FEDEX CORP 5.100% Due: 01/15/2044	47,040	46,865
15,000	FEDEX CORP 5.250% Due: 05/15/2050	13,972	13,861
45,000	FEDEX CORP 4.550% Due: 04/01/2046	39,059	38,025
30,000	FIRSTENERGY CORP 3.400% Due: 3/1/2050	20,603	20,677
65,000	FLORIDA POWER & LIGHT CO 4.050% Due: 10/01/2044	56,510	53,644
40,000	FLORIDA POWER & LIGHT CO 3.990% Due: 03/01/2049	32,801	31,847
15,000	FOX CORP 5.576% Due: 01/25/2049	13,798	14,315
40,000	GENERAL ELECTRIC CO 5.875% Due: 01/14/2038	42,199	42,278
25,000	GENERAL MOTORS CO 5.950% Due: 04/01/2049	23,285	24,057
35,000	GENERAL MOTORS FINANCIAL CO INC 6.100% Due: 01/07/2034	34,980	36,556
35,000	GEORGIA POWER CO 3.250% Due: 03/15/2051	24,014	23,976
35,000	GILEAD SCIENCES INC 2.800% Due: 10/01/2050	23,089	21,795
90,000	GILEAD SCIENCES INC 4.150% Due: 03/01/2047	77,975	73,471
65,000	GOLDMAN SACHS GROUP INC 1.992% Due: 01/27/2032	51,592	54,232
25,000	GOLDMAN SACHS GROUP INC 2.615% Due: 04/22/2032	20,493	21,440
115,000	GOLDMAN SACHS GROUP INC 3.436% Due: 02/24/2043	86,049	87,056
55,000	GOLDMAN SACHS GROUP INC 5.016% Due: 10/23/2035	54,785	53,192
50,000	GOLDMAN SACHS GROUP INC 5.561% Due: 11/19/2045	50,000	48,732
20,000	HALLIBURTON CO 4.750% Due: 08/01/2043	17,608	17,827
70,000	HCA INC 3.500% Due: 07/15/2051	47,931	46,431
35,000	HCA INC 5.950% Due: 9/15/2054	34,977	34,148
25,000	HCA INC 5.600% Due: 4/1/2034	25,479	25,014
35,000	HEWLETT PACKARD ENTERPRISE CO 6.350% Due: 10/15/2045	36,670	36,825
70,000	HOME DEPOT INC 4.875% Due: 02/15/2044	67,530	65,418
65,000	HOME DEPOT INC 3.350% Due: 04/15/2050	49,454	45,914
20,000	HOME DEPOT INC 4.950% Due: 9/15/2052	18,536	18,501
15,000	HONEYWELL INTERNATIONAL INC 2.800% Due: 06/01/2050	10,677	9,460
200,000	HSBC HOLDINGS PLC 4.950% Due: 03/31/2030	196,180	200,460
30,000	INDIANA MICHIGAN POWER CO 5.625% Due: 04/01/2053	30,893	29,696
60,000	INTEL CORP 3.100% Due: 02/15/2060	38,381	32,812
40,000	INTEL CORP 5.700% Due: 02/10/2053	39,890	36,320
35,000	INTEL CORP 3.200% Due: 08/12/2061	21,658	19,459
20,000	INTEL CORP 3.050% Due: 08/12/2051	13,262	11,654
85,000	INTERCONTINENTAL EXCHANGE INC 1.850% Due: 09/15/2032	65,735	67,848
100,000	INTERNATIONAL BUSINESS MACHINES CORP 4.000% Due: 06/20/2042	84,095	81,831
55,000	JOHNSON & JOHNSON 4.500% Due: 12/05/2043	54,512	50,535
10,000	JOHNSON & JOHNSON 2.250% Due: 09/01/2050	6,608	5,822
35,000	JPMORGAN CHASE & CO 2.963% Due: 01/25/2033	30,966	30,704
17,000	JPMORGAN CHASE & CO 5.336% Due: 1/23/2035	17,000	17,320
75,000	JPMORGAN CHASE & CO 3.897% Due: 01/23/2049	59,751	59,346
95,000	JPMORGAN CHASE & CO 3.157% Due: 04/22/2042	71,668	70,397
135,000	JPMORGAN CHASE & CO 3.328% Due: 04/22/2052	95,884	93,504
12,000	JPMORGAN CHASE & CO 4.946% Due: 10/22/2035	12,000	11,674
45,000	JPMORGAN CHASE & CO 5.534% Due: 11/29/2045	45,000	44,185
30,000	KIMCO REALTY OP LLC 3.700% Due: 10/01/2049	21,401	22,106
70,000	KINDER MORGAN ENERGY PARTNERS LP 6.375% Due: 03/01/2041	70,981	72,982
15,000	KINDER MORGAN ENERGY PARTNERS LP 6.950% Due: 01/15/2038	16,262	16,815
20,000	KINDER MORGAN INC 3.250% Due: 08/01/2050	13,070	12,976
	<u>Forward</u>	\$ 8,915,837	\$ 8,726,834

MERIWEST CREDIT UNION
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Par Value	Corporate Debt Securities (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 8,915,837	\$ 8,726,834
\$ 5,000	KINDER MORGAN INC 5.200% Due: 03/01/2048	4,446	4,509
15,000	KINDER MORGAN INC 7.750% Due: 01/15/2032	17,035	17,603
40,000	KRAFT HEINZ FOODS CO 5.500% Due: 06/01/2050	39,422	37,762
60,000	KRAFT HEINZ FOODS CO 4.375% Due: 06/01/2046	50,927	48,806
45,000	KROGER CO 4.650% Due: 01/15/2048	39,701	38,740
9,000	KROGER CO 5.650% Due: 9/15/2064	8,960	8,661
10,000	L3HARRIS TECHNOLOGIES INC 5.500% Due: 8/15/2054	9,975	9,842
20,000	L3HARRIS TECHNOLOGIES INC 5.600% Due: 07/31/2053	19,937	19,914
35,000	LOCKHEED MARTIN CORP 4.500% Due: 05/15/2036	33,281	33,085
35,000	LOCKHEED MARTIN CORP 3.800% Due: 03/01/2045	29,622	28,088
30,000	LOCKHEED MARTIN CORP 5.200% Due: 02/15/2055	30,222	28,936
30,000	LOCKHEED MARTIN CORP 4.090% Due: 09/15/2052	25,717	24,177
40,000	LOEWS CORP 4.125% Due: 05/15/2043	33,441	33,404
5,000	LOWE'S COS INC 5.750% Due: 07/01/2053	5,082	5,041
80,000	LOWE'S COS INC 4.050% Due: 05/03/2047	64,549	62,677
45,000	LOWE'S COS INC 3.000% Due: 10/15/2050	28,550	28,305
15,000	LOWE'S COS INC 4.250% Due: 04/01/2052	11,916	11,877
50,000	LYB INTERNATIONAL FINANCE III LLC 5.500% Due: 3/1/2034	49,560	50,088
90,000	LYB INTERNATIONAL FINANCE III LLC 3.625% Due: 04/01/2051	62,429	61,464
10,000	MCDONALD'S CORP 4.450% Due: 09/01/2048	9,039	8,498
55,000	MCDONALD'S CORP 4.450% Due: 03/01/2047	49,462	47,060
15,000	MCDONALD'S CORP 4.875% Due: 12/09/2045	14,281	13,527
30,000	MCDONALD'S CORP 4.200% Due: 04/01/2050	25,361	24,111
40,000	MERCK & CO INC 3.700% Due: 02/10/2045	33,799	31,571
30,000	MERCK & CO INC 4.000% Due: 03/07/2049	25,561	24,000
25,000	MERCK & CO INC 2.750% Due: 12/10/2051	16,700	15,203
65,000	META PLATFORMS INC 5.400% Due: 08/15/2054	65,754	64,371
65,000	METLIFE INC 4.875% Due: 11/13/2043	60,363	59,468
65,000	METLIFE INC 4.050% Due: 03/01/2045	53,647	53,066
55,000	MICROSOFT CORP 2.525% Due: 6/1/2050	35,715	34,064
95,000	MICROSOFT CORP 2.675% Due: 06/01/2060	61,048	56,071
30,000	MICROSOFT CORP 2.921% Due: 03/17/2052	21,450	20,140
95,000	MICROSOFT CORP 3.041% Due: 03/17/2062	68,394	61,671
90,000	MIDAMERICAN ENERGY CO 4.250% Due: 05/01/2046	75,994	74,912
35,000	MIDAMERICAN ENERGY CO 3.150% Due: 04/15/2050	24,614	23,773
35,000	MONDELEZ INTERNATIONAL INC 2.625% Due: 09/04/2050	21,968	20,838
90,000	MPLX LP 5.500% Due: 02/15/2049	81,704	84,611
30,000	MPLX LP 4.700% Due: 04/15/2048	24,808	24,904
20,000	NETFLIX INC 5.400% Due: 8/15/2054	20,279	20,006
30,000	NEVADA POWER CO 5.900% Due: 05/01/2053	30,728	30,342
30,000	NIKE INC 3.375% Due: 3/27/2050	21,933	21,467
95,000	NISOURCE INC 4.375% Due: 05/15/2047	80,311	78,367
20,000	NORFOLK SOUTHERN CORP 5.350% Due: 08/1/2054	19,744	19,505
65,000	NORFOLK SOUTHERN CORP 3.700% Due: 03/15/2053	50,595	47,514
30,000	NORFOLK SOUTHERN CORP 2.900% Due: 08/25/2051	19,705	18,854
15,000	NORFOLK SOUTHERN CORP 3.050% Due: 05/15/2050	10,401	9,770
50,000	NORTHERN STATES POWER CO 3.400% Due: 08/15/2042	39,427	38,642
45,000	NORTHERN STATES POWER CO 2.900% Due: 03/01/2050	30,840	29,274
25,000	NORTHERN STATES POWER CO 3.600% Due: 09/15/2047	18,878	18,757
15,000	NORTHROP GRUMMAN CORP 5.200% Due: 6/1/2054	14,909	14,019
50,000	NORTHROP GRUMMAN CORP 5.250% Due: 05/01/2050	49,006	47,385
10,000	NVIDIA CORP 3.500% Due: 04/01/2050	7,857	7,530
15,000	NVIDIA CORP 3.700% Due: 04/01/2060	12,366	11,228
17,000	NXP FUNDING LLC 5.000% Due: 01/15/2033	16,395	16,938
40,000	OCCIDENTAL PETROLEUM CORP 6.600% Due 3/15/2046	42,637	41,188
	<u>Forward</u>	\$ 10,736,282	\$ 10,492,458

MERIWEST CREDIT UNION
RETIREMENT PLAN
FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
E.I.N. 94-1521987; PLAN NO. 001
DECEMBER 31, 2024

Par Value	Corporate Debt Securities (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 10,736,282	\$ 10,492,458
\$ 30,000	OCCIDENTAL PETROLEUM CORP 6.050% Due: 10/1/2054	31,011	29,105
25,000	ONEOK INC 3.950% Due: 3/1/2050	17,997	18,394
60,000	ORACLE CORP 3.600% Due: 4/1/2040	47,296	47,480
35,000	ORACLE CORP 3.850% Due: 04/01/2060	24,369	24,374
40,000	ORACLE CORP 4.500% Due: 07/08/2044	33,256	34,577
45,000	ORACLE CORP 4.000% Due: 07/15/2046	34,413	35,478
5,000	ORACLE CORP 3.950% Due: 03/25/2051	3,766	3,757
20,000	ORACLE CORP 3.850% Due: 07/15/2036	16,758	17,489
50,000	ORACLE CORP 5.500% Due: 9/27/2064	49,808	46,555
10,000	ORACLE CORP 6.250% Due: 11/09/2032	10,581	10,695
25,000	ORACLE CORP 6.900% Due: 11/09/2052	27,867	28,276
25,000	ORACLE CORP 5.550% Due: 02/06/2053	23,921	24,254
30,000	ORACLE CORP 6.500% Due: 04/15/2038	32,134	32,615
10,000	PACIFIC GAS AND ELECTRIC CO 6.700% Due: 04/01/2053	10,124	11,037
30,000	PACIFIC GAS AND ELECTRIC CO 5.900% Due: 10/1/2054	29,856	30,300
80,000	PACIFIC GAS AND ELECTRIC CO 6.950% Due: 03/15/2034	82,085	89,444
130,000	PACIFIC GAS AND ELECTRIC CO 4.950% Due: 07/01/2050	103,589	115,929
15,000	PACIFICORP 5.800% Due: 1/15/2055	14,836	15,022
50,000	PECO ENERGY CO 4.150% Due: 10/01/2044	42,163	41,778
45,000	PECO ENERGY CO 4.375% Due: 08/15/2052	39,787	37,952
85,000	PEPSICO INC 2.750% Due: 10/21/2051	60,576	53,555
25,000	PEPSICO INC 4.200% Due: 07/18/2052	21,871	20,905
10,000	PFIZER INC 4.000% Due: 3/15/2049	8,396	7,978
35,000	PFIZER INC 2.700% Due: 05/28/2050	24,672	21,697
135,000	PFIZER INVESTMENT ENTERPRISES PTE LTD 5.300% Due: 05/19/2053	136,272	128,497
85,000	PFIZER INVESTMENT ENTERPRISES PTE LTD 5.340% Due: 5/19/2063	82,507	79,259
40,000	PHILIP MORRIS INTERNATIONAL INC 4.250% Due: 11/10/2044	33,378	32,983
75,000	PIEDMONT NATURAL GAS CO INC 3.350% Due: 06/01/2050	50,076	49,780
20,000	PLAINS ALL AMERICAN PIPELINE LP 6.650% Due: 01/15/2037	20,763	21,593
30,000	PLAINS ALL AMERICAN PIPELINE LP 4.700% Due: 06/15/2044	23,837	24,838
20,000	PROCTER & GAMBLE CO 3.600% Due: 03/25/2050	16,214	15,536
5,000	PROGRESS ENERGY INC 6.000% Due: 12/01/2039	5,098	5,095
45,000	PRUDENTIAL FINANCIAL INC 3.700% Due: 03/13/2051	33,619	33,127
15,000	PUBLIC SERVICE CO OF COLORADO 2.700% Due: 01/15/2051	9,520	9,073
15,000	PUBLIC SERVICE ELECTRIC AND GAS CO 3.650% Due: 09/01/2042	12,106	11,853
35,000	QUALCOMM INC 4.800% Due: 05/20/2045	33,806	31,852
5,000	QUALCOMM INC 3.250% Due: 05/20/2050	3,799	3,431
10,000	RIO TINTO FINANCE USA LTD 2.750% Due: 11/02/2051	6,831	6,186
40,000	RIO TINTO FINANCE USA PLC 4.125% Due: 08/21/2042	35,185	34,042
40,000	ROGERS COMMUNICATIONS INC 5.000% Due: 03/15/2044	35,154	36,099
10,000	RTX CORP 4.625% Due: 11/16/2048	9,227	8,586
60,000	RTX CORP 4.150% Due: 05/15/2045	50,693	48,856
5,000	RTX CORP 4.500% Due: 06/01/2042	4,551	4,353
20,000	RTX CORP 3.030% Due: 03/15/2052	13,739	12,846
20,000	RTX CORP 3.750% Due: 11/01/2046	15,349	15,221
60,000	RTX CORP 6.400% Due: 03/15/2054	66,498	66,448
25,000	SAN DIEGO GAS & ELECTRIC CO 5.350% Due: 04/01/2053	24,765	23,946
50,000	SEMPRA 4.000% Due: 02/01/2048	39,109	38,795
55,000	SEMPRA 6.000% Due: 10/15/2039	55,853	56,901
60,000	SHELL INTERNATIONAL FINANCE BV 4.000% Due: 05/10/2046	50,279	47,474
15,000	SHELL INTERNATIONAL FINANCE BV 4.550% Due: 08/12/2043	13,923	13,390
15,000	SHELL INTERNATIONAL FINANCE BV 3.625% Due: 08/21/2042	12,524	11,862
20,000	SHELL INTERNATIONAL FINANCE BV 3.000% Due: 11/26/2051	14,106	12,709
5,000	SOUTHERN CALIFORNIA EDISON CO 3.900% Due: 03/15/2043	3,944	3,988
35,000	SOUTHERN CALIFORNIA EDISON CO 4.650% Due: 10/01/2043	30,552	30,701
	<u>Forward</u>	\$ 12,470,691	\$ 12,210,424

MERIWEST CREDIT UNION
RETIREMENT PLAN
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Par Value	Corporate Debt Securities (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 12,470,691	\$ 12,210,424
\$ 40,000	SOUTHERN CALIFORNIA EDISON CO 3.650% Due: 02/01/2050	29,474	29,277
40,000	SOUTHERN CALIFORNIA EDISON CO 5.875% Due: 12/01/2053	40,899	40,114
80,000	SOUTHERN CO 4.400% Due: 07/01/2046	68,423	68,117
90,000	SOUTHERN CO 3.700% Due: 04/30/2030	82,674	85,065
30,000	STARBUCKS CORP 3.500% Due: 11/15/2050	22,014	20,906
15,000	TAMPA ELECTRIC CO 4.450% Due: 06/15/2049	12,690	12,396
15,000	TARGET CORP 4.800% Due: 1/15/2053	14,596	13,748
25,000	TARGET CORP 2.950% Due: 01/15/2052	16,677	16,278
115,000	TELEFONICA EMISIONES SA 7.045% Due: 06/20/2036	124,503	126,618
15,000	TEXAS INSTRUMENTS INC 2.700% Due: 09/15/2051	10,379	9,242
45,000	TIME WARNER CABLE LLC 6.550% Due: 05/01/2037	43,431	43,985
15,000	TIME WARNER CABLE LLC 7.300% Due: 07/01/2038	15,099	15,827
75,000	TIME WARNER CABLE LLC 6.750% Due: 06/15/2039	72,682	73,782
50,000	T-MOBILE USA INC 4.500% Due: 04/15/2050	42,466	41,529
80,000	T-MOBILE USA INC 3.400% Due: 10/15/2052	55,298	54,057
60,000	T-MOBILE USA INC 5.650% Due: 01/15/2053	60,806	59,766
15,000	TOTALENERGIES CAPITAL INTERNATIONAL SA 3.461% Due: 07/12/2049	11,615	10,792
20,000	TOTALENERGIES CAPITAL SA 5.425% Due: 9/10/2064	20,000	18,915
35,000	TYSON FOODS INC 4.550% Due: 6/2/2047	29,236	28,918
15,000	UNION PACIFIC CORP 3.750% Due: 02/05/2070	11,451	10,295
55,000	UNION PACIFIC CORP 2.950% Due: 03/10/2052	37,998	35,310
85,000	UNION PACIFIC CORP 4.500% Due: 09/10/2048	76,435	73,258
40,000	UNITED PARCEL SERVICE INC 4.875% Due: 11/15/2040	39,414	37,557
20,000	UNITED PARCEL SERVICE INC 3.750% Due: 11/15/2047	16,773	15,278
15,000	UNITED PARCEL SERVICE INC 5.300% Due: 04/01/2050	15,415	14,585
115,000	UNITEDHEALTH GROUP INC 4.750% Due: 05/15/2052	105,460	99,430
70,000	UNITEDHEALTH GROUP INC 4.450% Due: 12/15/2048	61,795	57,903
140,000	UNITEDHEALTH GROUP INC 2.900% Due: 05/15/2050	97,425	87,541
15,000	UNITEDHEALTH GROUP INC 3.875% Due: 08/15/2059	11,674	10,870
15,000	UNITEDHEALTH GROUP INC 5.200% Due: 04/15/2063	14,963	13,643
120,000	UNITEDHEALTH GROUP INC 5.050% Due: 04/15/2053	119,184	108,975
21,000	US BANCORP FXD 5.678% Due: 1/23/2035	21,000	21,715
40,000	US BANCORP FXD 2.491% Due: 11/03/2036	29,949	32,562
20,000	VALERO ENERGY CORP 4.000% Due: 06/01/2052	15,181	14,382
55,000	VERIZON COMMUNICATIONS INC 2.875% Due: 11/20/2050	34,759	33,955
20,000	VERIZON COMMUNICATIONS INC 2.850% Due: 09/03/2041	14,019	14,042
220,000	VERIZON COMMUNICATIONS INC 4.000% Due: 03/22/2050	176,900	169,500
30,000	VERIZON COMMUNICATIONS INC 3.550% Due: 03/22/2051	21,874	21,510
40,000	VERIZON COMMUNICATIONS INC 3.700% Due: 03/22/2061	28,251	27,622
15,000	VIRGINIA ELECTRIC AND POWER CO 4.200% Due: 05/15/2045	12,512	12,210
20,000	VIRGINIA ELECTRIC AND POWER CO 4.000% Due: 01/15/2043	16,701	16,355
30,000	VIRGINIA ELECTRIC AND POWER CO 2.950% Due: 11/15/2051	19,804	18,789
25,000	VISA INC 4.300% Due: 12/14/2045	23,205	21,482
10,000	VISA INC 2.000% Due: 08/15/2050	5,853	5,485
35,000	VODAFONE GROUP PLC 5.125% Due: 06/19/2059	30,924	30,390
40,000	VODAFONE GROUP PLC 5.625% Due: 02/10/2053	38,739	38,976
15,000	VOYA FINANCIAL INC 4.800% Due: 06/15/2046	12,416	12,815
35,000	WALMART INC 2.650% Due: 09/22/2051	24,391	21,930
45,000	WALMART INC 4.500% Due: 04/15/2053	41,537	39,715
55,000	WALT DISNEY CO 3.800% Due: 05/13/2060	42,912	40,265
91,000	WARNERMEDIA HOLDINGS INC 5.391% Due: 03/15/2062	72,176	68,635
15,000	WASTE CONNECTIONS INC 4.200% Due: 01/15/2033	14,070	14,235
10,000	WASTE MANAGEMENT INC 5.350% Due: 10/15/2054	9,996	9,715
21,000	WEC ENERGY GROUP INC 1.800% Due: 10/15/2030	16,801	17,650
40,000	WELLS FARGO & CO 4.900% Due: 11/17/2045	34,821	34,980
	<u>Forward</u>	\$ 14,610,431	\$ 14,283,316

MERIWEST CREDIT UNION
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FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
E.I.N. 94-1521987; PLAN NO. 001
DECEMBER 31, 2024

Par Value	Corporate Debt Securities (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 14,610,431	\$ 14,283,316
\$ 50,000	WELLS FARGO & CO 4.650% Due: 11/04/2044	42,267	42,438
85,000	WELLS FARGO & CO FXD 5.499% Due: 01/23/2035	84,752	86,809
30,000	WELLS FARGO & CO FXD 3.350% Due: 03/02/2033	27,056	26,638
35,000	WELLS FARGO & CO FXD 5.013% Due: 04/04/2051	32,315	31,536
35,000	WELLS FARGO & CO FXD 5.211% Due: 12/03/2035	35,000	34,204
30,000	WESTERN MIDSTREAM OPERATING LP 5.500% Due: 08/15/2048	25,586	26,627
3,000	WESTERN MIDSTREAM OPERATING LP 5.450% Due : 11/15/2034	2,992	2,957
30,000	WESTPAC BANKING CORP FXD 2.668% Due: 11/15/2035	23,147	25,629
10,000	WESTPAC BANKING CORP FXD 3.020% Due: 11/18/2036	7,932	8,497
10,000	WILLIAMS COS INC 4.850% Due: 03/01/2048	8,782	8,703
30,000	WILLIAMS COS INC 4.900% Due: 01/15/2045	26,196	26,933
20,000	WILLIAMS COS INC 5.100% Due: 09/15/2045	18,107	18,274
25,000	WILLIAMS COS INC 3.500% Due: 10/15/2051	17,422	17,210
20,000	WISCONSIN POWER AND LIGHT CO 3.950% Due: 09/01/2032	18,494	18,747
25,000	WYETH LLC 5.950% Due: 04/01/2037	27,383	26,515
1,304	AEGON FUNDING CORP LLC 5.100% Due: 12/15/2049	31,161	26,471
623	AFFILIATED MANAGERS GR 4.750% Due: 09/30/2060	15,257	11,326
641	AFFILIATED MANAGERS GROUP 6.750% Due: 3/30/2064	16,345	15,788
191	ALBEMARLE CORP DEP 7.250% Due: 3/1/2027	8,446	7,772
928	ALGONQUIN PWR & UTILS CORP A 9.817% Due: 7/1/2079	22,609	23,404
913	APOLLO GLOBAL MANAGEMENT INC 7.625% Due: 09/15/2053	23,502	24,185
1,181	AT&T INC 5.350% Due: 11/01/2066	27,507	28,828
516	CARLYLE FIN LLC 4.625% Due: 5/15/2061	10,430	9,195
1,815	CMS ENERGY CORP 5.875% Due: 03/01/2079	45,406	41,981
906	COREBRIDGE FINL INC 6.375% Due: 12/15/2064	23,068	23,094
789	DTE ENERGY CO 4.375% Due: 10/15/2080	15,593	14,344
808	KKR GROUP FIN CO. IX LLC 4.625% Due: 04/01/2061	14,847	14,778
784	NEXTERA ENERGY CAPITAL HOLDINGS INC 5.650% Due: 03/01/2079	19,589	18,189
604	REINSURANCE GRP OF AMERICA INC 7.125% Due: 10/15/2052	15,355	15,583
1,551	SEMPRA ENERGY 5.750% Due: 07/01/2079	40,178	35,208
1,225	THE SOUTHERN CO 4.950% Due: 01/30/2080	25,812	25,357
935	TPG OPER GROUP II LP 6.950% Due: 3/15/2064	23,997	23,768
1,014	WR BERKLEY CORP 5.700% Due: 03/30/2058	23,712	23,383
	<u>TOTAL - CORPORATE DEBT SECURITIES</u>	<u>\$ 15,410,676</u>	<u>\$ 15,067,687</u>
	<u>US Government Securities</u>		
\$ 10,000	UNITED STATES TREASURY BOND 4.250% Due: 08/15/2054	\$ 9,370	\$ 9,311
2,635,000	US TREASURY BOND FED STRIP Zero Coupon Due: 11/15/2048	844,746	800,154
13,775,000	US TREASURY BOND FED STRIP Zero Coupon Due: 11/15/2051	4,471,946	3,697,626
155,000	US TREASURY BOND FED STRIP Zero Coupon Due: 05/15/2030	121,618	121,485
3,060,000	US TREASURY BOND FED STRIP Zero Coupon Due: 05/15/2032	2,178,068	2,170,520
1,405,000	US TREASURY BOND FED STRIP Zero Coupon Due: 05/15/2037	775,476	771,714
1,735,000	US TREASURY BOND FED STRIP Zero Coupon Due: 11/15/2051	518,909	478,720
210,000	RESOLUTION FDG CORP INT PMT Zero Coupon Due: 01/15/2030	157,233	166,232
255,000	RESOLUTION FDG CORP INT PMT Zero Coupon Due: 04/15/2030	188,866	199,609
	<u>TOTAL - US GOVERNMENT SECURITIES</u>	<u>\$ 9,266,232</u>	<u>\$ 8,415,371</u>

MERIWEST CREDIT UNION
RETIREMENT PLAN
FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
E.I.N. 94-1521987; PLAN NO. 001
DECEMBER 31, 2024

Par Value	<u>Sovereign Securities</u>	Cost	Fair Value
\$ 220,000	MEXICO GOVERNMENT INTERNATIONAL BOND 4.750% Due: 03/08/2044	\$ 189,076	\$ 170,929
130,000	PANAMA GOVERNMENT INTERNATIONAL BOND 6.700% Due: 01/26/2036	138,689	124,759
100,000	PHILIPPINE GOVERNMENT INTERNATIONAL BOND 6.375% Due: 10/23/2034	112,170	108,979
50,000	REPUBLIC OF POLAND GOVERNMENT INTERNATNAL BOND 5.500% Due: 3/18/2054	50,125	46,869
60,000	URUGUAY GOVERNMENT INTERNATIONAL BOND 4.125% Due: 11/20/2045	54,583	50,567
	<u>TOTAL - SOVEREIGN SECURITIES</u>	<u>\$ 544,643</u>	<u>\$ 502,103</u>
	<u>Municipal Bonds</u>		
\$ 75,000	BAY AREA TOLL AUTH CALIF TOLL BRDG REV F-2 6.263% Due: 04/01/2049	\$ 88,504	\$ 80,442
280,000	CALIFORNIA ST GENL OBLIG BUILD AMERICA BONDS 7.550% Due: 04/01/2039	350,720	336,253
20,000	NEW JERSEY TURNPIKE AUTH BUILD AMERICA 7.102% Due: 01/01/2041	24,413	23,046
55,000	NEW YORK N Y CITY MUN WTR FIN AU 5.440% Due: 06/15/2043	58,224	52,161
85,000	THE PORT AUTHORITY OF N Y AND N J CONS REV 4.458% Due: 10/01/2062	78,256	72,347
	<u>TOTAL - MUNICIPAL BONDS</u>	<u>\$ 600,117</u>	<u>\$ 564,249</u>
	<u>Real Estate Investment Fund</u>		
	LDR Preferred Income Fund, LLC	\$ 3,432,757	\$ 3,432,757
	<u>Private Equity Funds</u>		
	AMG Pantheon Fund, LLC, ESC	1,200,000	1,200,000
	StepStone - SPRIM ESC	1,200,000	1,200,000
	<u>TOTAL - PRIVATE EQUITY FUNDS</u>	<u>\$ 2,400,000</u>	<u>\$ 2,400,000</u>
	<u>Limited Partnership</u>		
	Brookfield Value Add Multi Family III PF	\$ 540,319	\$ 540,319
	Fairfield Value Add Multi Family IV PF	172,164	172,164
	<u>TOTAL - LIMITED PARTNERSHIP</u>	<u>\$ 712,483</u>	<u>\$ 712,483</u>
	<u>Interest Bearing Cash and Money Market Funds</u>		
\$ 1,655,852	Bank Deposit Program	\$ 1,655,852	\$ 1,655,852
701,905	Deutsche Money Market Institutional Fund	701,905	701,905
	<u>TOTAL - INTEREST BEARING CASH AND MONEY MARKET FUNDS</u>	<u>\$ 2,357,757</u>	<u>\$ 2,357,757</u>
	<u>TOTALS - ALL INVESTMENTS</u>	<u>\$ 68,246,994</u>	<u>\$ 80,674,248</u>

MERIWEST CREDIT UNION**RETIREMENT PLAN**

FORM 5500

SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS

E.I.N. 94-1521987; PLAN NO. 001

JANUARY 1, 2024 TO DECEMBER 31, 2024

<u>Identity of party involved</u>	<u>Description of Asset</u>	<u>Purchase Price</u>	<u>Selling Price</u>	<u>Cost of Asset</u>	<u>Net Gain or (Loss)</u>
Goldman Sachs Eql Weight US ETF	Exchange Traded Fund	\$ -	\$ 4,300,003	\$ 2,846,758	\$ 1,453,244

Attachment to 2024 Form 5500
Schedule SB, line 26: schedule of active participant data

Plan name: Meriwest Credit Union Retirement Plan
Plan sponsor: Meriwest Credit Union

EIN: 94-1521987
PN: 001

Schedule of active participant data

Years of credited service											
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	>40	Total
Attained Age											
<25		1									1
25-29		9	5								14
30-34		6	12								18
35-39		11	11	3	7						32
40-44		7	12	3	4	4					30
45-49		7	7	1	3	4	2				24
50-54		6	6	3	2	9	2	2			30
55-59		9	4	2	3	4	2				24
60-64		5	5	3	1	3	3		1	2	23
65-69				1			1	3	1	1	7
>70				1							1
Total		61	62	17	20	24	10	5	2	3	204

Schedule SB, Part V: statement of actuarial assumptions and methods

Plan name: Meriwest Credit Union Retirement Plan
Plan sponsor: Meriwest Credit Union

EIN: 94-1521987
PN: 001

Actuarial cost method**Funding target and target normal cost**

An actuarial cost method allocates the expected cost of a pension plan on a year-by-year basis. The primary objective is to accumulate enough assets prior to each participant's retirement to provide the promised pension benefits.

The Pension Protection Act of 2006 (PPA) requires plan sponsors to use the Traditional Unit Credit actuarial cost method in which the estimated accrued benefit is based on service and, if applicable, earnings as of the valuation date. The funding target is equal to the actuarial present value of all accrued benefits as of the valuation date. The target normal cost is the actuarial present value, as of the valuation date, of the expected increases in projected accrued benefits attributable to service expected to be completed during the plan year (i.e., if applicable, one year's salary growth is reflected in the determination of target normal cost).

For tax deduction purposes, the funding target may reflect the value of future pay increases on accrued benefits, if applicable.

PPA discounting method

The plan sponsor must choose between full yield curve spot rates or a segmented yield curve of 24-month average corporate bond rates. If the segmented yield curve is selected, the plan sponsor can use either the rates as of the month of the valuation or as of a lookback month, up to 4 months prior to the valuation date. If the full yield curve is selected, the rates as of the month of valuation must be used.

For purposes of this valuation, the following discounting method was used and is assumed to be approved by the plan sponsor:

January 2024 segment rates, adjusted so each segment rate is no less than the applicable minimum percentage* of the corresponding 25-year average segment rate for the calendar year that contains the first day of the plan year and no more than the applicable maximum percentage of that 25-year average segment rate. The 25-year average cannot be less than 5.0% prior to application of the corridor.**

Asset valuation method

Plan assets for purposes of this actuarial valuation are valued under the asset averaging method, including, if applicable, discounted receivable contributions. The value is equal to the average of the fair market value of assets on the valuation date and the adjusted fair market value (including expected earnings) determined for the previous annual determination date. Expected earnings are calculated using a rate no greater than the third segment rate of the segmented yield-curve in effect at the beginning of each valuation year. The resulting average value must be fall between 90 and 110 percent of the fair market value of assets on the valuation date.

* Minimum is 95% through 2030, decreasing 5% per year beginning in 2031 until 70% is reached in 2035

** Maximum is 105% through 2030 and increasing 5% per year beginning in 2031 until 130% is reached in 2035

Attachment to 2024 Form 5500

Schedule SB, Part V: statement of actuarial assumptions and methods

Plan name: Meriwest Credit Union Retirement Plan

EIN: 94-1521987

Plan sponsor: Meriwest Credit Union

PN: 001

Actuarial assumptions

Actuarial assumptions

Economic Assumptions

<u>PPA Segment Rates</u>	<u>Funding Target</u>
- Segment 1: Up to Year 5	4.75%
- Segment 2: Years 5-20	4.96%
- Segment 3: Years 20+	5.59%
Expected Return on Plan Assets	6.75% (limited to Funding Target 3 rd Segment Rate)

Lump Sum Interest Rates:

- Funding Same as Funding Target PPA Segment Rates

Annual rates of increase:

- Salaries 4.25%
- Future Social Security wage bases 3.00%
- Consumer Price Index 2.50%

Demographic Assumptions

Mortality:

- Funding Target IRS Small Plan Combined 2024 Static Mortality Table
- Lump Sums IRS 2024 Applicable Mortality Table

Turnover:

Table T-10 of the Actuary's Pension Handbook (Crocker-Sarason-Straight). Sample rates are as follows:

<u>Age</u>	<u>Percent</u>
25	17.2%
30	16.2%
35	14.9%
40	13.1%
45	10.8%
50	7.9%
55	4.4%
60	1.2%

Disability: None

Retirement: Age 65

Actuarial assumptions

Miscellaneous Assumptions

Form of Payment:	Participants hired before January 1, 2003 are assumed to elect a lump sum benefit limited to \$50,000 with the remaining benefit payable a single life annuity with a 10-year guarantee. Participants hired on or after January 1, 2003 are assumed to elect a single life annuity with a 10-year guarantee.
Administrative Expenses:	Assumed equal to prior year's actual non-PBGC related expenses, plus current year's estimated PBGC premiums.
Percent Married:	100%
Spouse's Age:	A male is assumed to be 3 years older than his spouse.

Rationale for significant assumptions

Economic assumptions

- **Expected return on plan assets:** The assumption was selected by the client with input from their investment advisor. We believe the assumption is reasonable as it falls within a reasonable range of expected returns for the plan's asset allocation based on capital market assumptions.
- **Lump sum:** The lump sum conversion mortality is based on the IRS lump mortality table for the current plan year.
- **Salary increase:** This assumption is based on an experience study covering 2019 through 2023 and the plan sponsor's expectations of future compensation practices. We believe that this is representative of anticipated future experience.

Rationale for significant assumptions

Demographic Assumptions

- **Termination:** We believe that this assumption is representative of anticipated future experience. Historically, this assumption has not produced significant gains or losses for the plan. In addition, based on discussions with the plan sponsor, significant changes in termination patterns are not expected.
- **Retirement:** We believe that this assumption is representative of anticipated future experience. Historically, this assumption has not produced significant gains or losses for the plan. In addition, based on discussions with the plan sponsor, significant changes in retirement patterns are not expected.

Miscellaneous assumptions

- **Expenses:** The assumption is based on the expectation of expenses to be paid out during the plan year, based on actual PBGC expenses projected for the year, and assuming non-PBGC related expenses will be similar to the prior year.
- **Form of payment:** We believe that this assumption is representative of anticipated future experience. Historically, this assumption has not produced significant gains or losses for the plan.
- **Spouse's age and percent married:** The employer does not have enough credible data to analyze spousal demographics. These assumptions are based on the actuary's experience with similar plans.

MERIWEST CREDIT UNION

RETIREMENT PLAN

FORM 5500

SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS

E.I.N. 94-1521987; PLAN NO. 001

JANUARY 1, 2024 TO DECEMBER 31, 2024

<u>Identity of party involved</u>	<u>Description of Asset</u>	<u>Purchase Price</u>	<u>Selling Price</u>	<u>Cost of Asset</u>	<u>Net Gain or (Loss)</u>
Goldman Sachs Eql Weight US ETF	Exchange Traded Fund	\$ -	\$ 4,300,003	\$ 2,846,758	\$ 1,453,244

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
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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 MERIWEST CREDIT UNION RETIREMENT PLAN	B Three-digit plan number (PN) 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF MERIWEST CREDIT UNION	D Employer Identification Number (EIN) 94-1521987
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☒ 101-500 ☐ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 01 Day 01 Year 2024			
2	Assets:			
a	Market value	2a	76,695,217	
b	Actuarial value	2b	74,428,594	
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	103	21,940,591	21,940,591
b	For terminated vested participants	126	9,799,975	9,799,975
c	For active participants	204	28,509,910	29,623,075
d	Total	433	60,250,476	61,363,641
4	If the plan is in at-risk status, check the box and complete lines (a) and (b) ☐			
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	5.27%	
6	Target normal cost			
a	Present value of current plan year accruals	6a	2,808,230	
b	Expected plan-related expenses	6b	149,219	
c	Target normal cost	6c	2,957,449	

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	John Morrison Signature of actuary	10/3/2025 Date
JOHN MORRISON Type or print name of actuary		2307677 Most recent enrollment number
MANULIFE JOHN HANCOCK Firm name		781-619-2000 Telephone number (including area code)
200 BERKELEY STREET BOSTON MA 02116 Address of the firm		

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	6,388,797
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	6,388,797
10 Interest on line 9 using prior year's actual return of <u>12.29%</u>	0	785,183
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>5.36%</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	7,173,980

Part III Funding Percentages

14 Funding target attainment percentage	14	109.60 %
15 Adjusted funding target attainment percentage	15	121.29 %
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	126.29 %
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? ☐ Yes ☒ No
- b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ 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 %	☐ 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)	☒ 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	2,957,449	
b Excess assets, if applicable, but not greater than line 31a	31b	2,957,449	
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	0	
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
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Attachment to 2024 Form 5500

Schedule SB, line 22: description of weighted average retirement age

Plan name: Meriwest Credit Union Retirement Plan

EIN: 94-1521987

Plan sponsor: Meriwest Credit Union

PN: 001

Description of weighted average retirement age

Age	Expected Active Headcount	Retirement Rate	Expected Retirements	Weighted Age
65	88.9994	1.0000	88.9994	5,784.9623
66	2.0000	1.0000	2.0000	132.0000
67	1.0000	1.0000	1.0000	67.0000
68	2.0000	1.0000	2.0000	136.0000
69	1.0000	1.0000	1.0000	69.0000
70	1.0000	1.0000	1.0000	70.0000
71	0.0000	1.0000	0.0000	0.0000
72	1.0000	1.0000	1.0000	72.0000
Total			96.9994	6,330.9623
Average				65.27

Attachment to 2024 Form 5500
Schedule SB, Part V: summary of plan provisions

Plan name: Meriwest Credit Union Retirement Plan
Plan sponsor: Meriwest Credit Union

EIN: 94-1521987
PN: 001

Summary of plan provisions

Summary of plan provisions

Effective Date:	January 1, 1982. Amended and restated effective January 1, 2008.						
Plan Year:	January 1 to December 31.						
Plan Participation:	First day of the month coincident with or next following the later of attaining age 21 and the first anniversary of hire provided 1,000 or more hours of service have been credited during the year.						
Year of Vesting Service:	One year for each Plan Year a participant works 1,000 hours or more.						
Year of Benefit Service:	One year for each Plan Year a participant works 1,000 hours or more.						
Vesting:	Employees become vested under the following schedule, however, all active participants become 100% vested upon attainment of age 65: <table><tr><td><u>Years of Vesting Service</u></td><td><u>Vesting Percentage</u></td></tr><tr><td>Less than 5</td><td>0%</td></tr><tr><td>5 or more</td><td>100%</td></tr></table>	<u>Years of Vesting Service</u>	<u>Vesting Percentage</u>	Less than 5	0%	5 or more	100%
<u>Years of Vesting Service</u>	<u>Vesting Percentage</u>						
Less than 5	0%						
5 or more	100%						
Final Average Compensation:	Highest five consecutive calendar years of compensation out of the last ten years which gives the highest average. Compensation includes W-2 plus deferrals under Code Section 125, 132(f), 401(k), 402(b), 402(g)(3) and 403(b), and is limited by IRC 401(a)(17). The compensation limit for 2024 is \$345,000.						
Covered Compensation:	The average of the Social Security Taxable Wage Base (SSTWB) in effect for each calendar year during the 35 years ending with the calendar year in which the Participant attains Social Security Retirement Age. For years after the year of termination and prior to the end of the 35-year period, the SSTWB from the year of termination is used. Covered Compensation may not exceed the SSTWB in effect at the beginning of the Plan Year.						

Summary of plan provisions

Accrued Benefit:	Greatest of the following: A. 2.0% of Final Average Compensation times Benefit Service through 1994, plus 1.5% of Final Average Compensation times Benefit Service after 1994, plus 0.5% of Final Average Compensation in excess of Covered Compensation times Benefit Service after 1994 up to 35 years. B. Benefit earned as of March 31, 1995 under the benefit formula in effect on March 31, 1995. C. Benefit earned as of December 31, 1988 under the benefit formula in effect on December 31, 1988, times the ratio of Final Average Compensation to Final Average Compensation at December 31, 1988. D. Benefit earned as of December 31, 1988 under the benefit formula in effect on December 31, 1988.
Normal Retirement Age:	First of the month coincident with or next following age 65.
Normal Retirement Benefit:	Accrued Benefit at Normal Retirement Age.
Normal Form of Benefit:	If married, Joint and 50% Survivor option. If single, Single life annuity with 10-year guarantee.
Optional Forms of Benefit:	Single life annuity, Single life annuity with 10-year guarantee, Joint and 50%, 75% or 100% Survivor options or if hired prior to January 1, 2003, a lump sum equal to the actuarial equivalent of the accrued Normal Retirement Benefit with a maximum lump sum payable of \$50,000, and the remainder paid in the Normal Form.
Early Retirement Benefit:	A participant who terminates employment with a vested benefit prior to Normal Retirement Age may commence a benefit on the first of any month. If paid on or after age 55, the Early Retirement Benefit equals the Accrued Benefit reduced 5% per year below age 65. If paid prior to age 55, the Early Retirement Benefit is the actuarial equivalent of the Accrued Benefit.
Late Retirement Benefit:	A participant may continue employment after Normal Retirement Date. In such case, the benefit will be the greater of the accrued benefit at the actual retirement date and the actuarial equivalent of the Normal Retirement Benefit at age 65.

Summary of plan provisions

Pre-Retirement Death Benefit: A surviving spouse or beneficiary will receive a lifetime monthly benefit which is actuarially equivalent to the survivor portion of a Joint & 100% survivor annuity. If the participant was hired prior to January 1, 2003, the spouse or beneficiary may elect to receive a lump sum up to \$50,000 with any remaining amount payable as an annuity.

John Hancock Retirement Plan Services LLC provides administrative and/or recordkeeping services to sponsors or administrators of retirement plans as well as a platform of investment alternatives that is made available without regard to the individualized needs of any plan through an open-architecture platform. John Hancock Trust Company LLC provides trust and custodial services to such plans. Unless otherwise specifically stated in writing, John Hancock Retirement Plan Services LLC does not, and is not undertaking to, provide impartial investment advice or give advice in a fiduciary capacity.

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MERIWEST CREDIT UNION

RETIREMENT PLAN

FORM 5500

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

E.I.N. 94-1521987; PLAN NO. 001

DECEMBER 31, 2024

No. of Shares	Common Stocks	Cost	Fair Value
885	AAON INC	\$ 20,306	\$ 104,147
1,430	ABB LTD ADR	80,900	77,429
1,282	ABB LTD ADR	51,783	69,415
913	ABBOTT LABORATORIES	99,370	103,269
893	ABBVIE INC.COM	132,235	158,686
3,912	ACCO BRANDS CORP	25,802	20,538
1,172	ADAPTHEALTH CORP	8,681	11,157
2,182	ADMA BIOLOGICS INC COM	11,507	37,421
5,541	ADTRAN HOLDINGS INC	34,420	46,157
373	AGILYSYS INC	26,342	49,128
693	ALARM COM HLDGS INC COM	26,205	42,134
423	ALCON INC	26,943	35,908
73	ALEXANDRIA REAL ESTATE EQ INC	7,530	7,097
304	ALIBABA GROUP HLDG LTD	25,921	25,776
687	ALPHABET INC CL A	79,882	130,049
906	ALPHABET INC CL A	56,175	171,506
608	ALPHABET INC CL C	11,469	115,788
1,153	AMAZON COM INC	107,187	252,957
2,502	AMERICAN HEALTHCARE REIT INC	64,401	71,107
171	AMERICAN WATER WORKS CO	21,015	21,288
4,474	ANYWHERE REAL ESTATE INC	21,706	14,764
880	APPLE INC	133,916	220,370
43	APPLIED MATERIALS INC	7,485	6,962
452	APPLIED MATERIALS INC	63,049	73,509
90	APTARGROUP INC	9,713	14,167
183	ARGENX SE ADR	90,676	112,545
1,109	ARLO TECHNOLOGIES INC	10,798	12,410
475	ARVINAS INC	7,006	9,106
2,041	ASICS CORP ADR	38,304	40,389
207	ASML HOLDING NV NV REG NEW	49,782	143,468
126	ASML HOLDING NV NV REG NEW	35,572	87,328
2,149	ASTRAZENECA PLC ADR	149,231	140,802
1,044	ASTRAZENECA PLC ADR	52,027	68,403
5,408	ATLAS COPCO AS A ADR A NEW	71,053	82,645
680	ATMUS FILTRATION TECHNOLOGIES	20,229	26,642
367	AUTODESK INC DELAWARE	94,385	108,474
1,399	AVANOS MEDICAL INC	34,596	22,272
820	AVISTA CORP	28,025	30,037
392	AXOS FINL INC	9,798	27,381
342	AZENTA INC	22,439	17,100
427	BALCHEM CP	35,480	69,599
7,616	BANCO BILBAO VIZ ARG SA ADS	81,687	74,028
2,740	BANKUNITED INC	80,784	104,586
145	BARNES GROUP INCORPORATED	8,548	6,853
34	BECTON DICKINSON & CO	7,458	7,635
294	BEIERSDORF AG UNSPONS ADR	7,450	7,550
	<u>Forward</u>	\$ 2,089,271	\$ 3,079,982

MERIWEST CREDIT UNION
RETIREMENT PLAN
FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
E.I.N. 94-1521987; PLAN NO. 001
DECEMBER 31, 2024

No. of Shares	Common Stocks (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 2,089,271	\$ 3,079,982
880	BELLRING BRANDS INC	33,920	66,299
482	BIOLIFE SOLUTIONS INC	18,050	12,513
547	BIO-TECHNE CORP	16,268	39,400
424	BLACK HILLS CORP	25,306	24,812
644	BLACKBAUD INC	49,428	47,604
457	BLACKLINE INC	18,399	27,767
122	BLACKROCK INC	52,533	125,063
549	BLACKSTONE INC	71,414	94,659
446	BLOCK INC CL A	28,031	37,906
960	BLUE BIRD CORP COM	30,663	37,085
958	BOEING CO	155,069	169,566
260	BOEING CO	48,971	46,020
169	BOISE CASCADE LLC	8,965	20,087
3,410	BRAMBLES LTD SPONSORED ADR	56,255	81,243
5,327	BRANDYWINE REALTY TR SBI NEW	19,534	29,831
320	BRIGHT HORIZONS FAMILY SOLUT	24,540	35,472
2,228	BRIGHTSPIRE CAPITAL INC CL A	16,455	12,566
2,544	BROADCOM INC	67,669	589,801
1,447	CALAVO GROWERS INC	47,626	36,899
1,398	CALIF WATER SVC GP DEL	65,395	63,371
564	CALIFORNIA RES CORP COMMON STO	25,017	29,266
1,656	CANADIAN NATURAL RESOURCES LTD	49,894	51,121
1,928	CANADIAN PACIFIC KANSAS CITY	139,078	139,529
421	CAPITAL ONE FINANCIAL CORP	30,916	75,073
178	CARVANA CO CL A	15,052	36,198
575	CASELLA WASTE SYS INC CL A	45,809	60,841
299	CATERPILLAR INC	38,542	108,465
235	CBIZ INC	17,916	19,230
505	CELANESE CORP SERIES A COM STK	62,393	34,951
2,969	CERTARA INC	53,052	31,620
244	CHECK POINT SOFTWARE TECH LTD	47,279	45,555
361	CHUBB LTD	48,149	99,744
277	CIMPRESS PLC EURO	18,312	19,866
1,673	CINEMARK HOLDINGS INC.	27,770	51,830
318	CLOROX CO	42,282	51,646
1,492	CNH INDUSTRIAL N V	16,114	16,904
1,039	CNX RESOURC CORP	21,639	38,100
3,719	COMCAST CORP (NEW)	143,745	139,574
751	COMMERCIAL METALS CO	33,553	37,250
3,165	COMMSCOPE HOLDING COMPANY INC	17,056	16,490
3,459	COMPASS GROUP PLC SPD ADR	87,193	115,320
335	CONSOL ENRGY INC	24,022	35,738
1,128	CONSOLIDATED WATER CO LTD	13,685	29,204
362	CONSTELLATION BRANDS INC CL A	93,471	80,002
	<u>Forward</u>	\$ 4,055,701	\$ 6,041,463

MERIWEST CREDIT UNION
RETIREMENT PLAN
FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
E.I.N. 94-1521987; PLAN NO. 001
DECEMBER 31, 2024

No. of Shares	Common Stocks (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 4,055,701	\$ 6,041,463
323	CONSTELLATION ENERGY CORP	24,808	72,258
1,365	CONSTRUCTION PARTNERS INC C-A	42,930	120,748
2,007	COSTAMARE INC	30,959	25,790
1,233	CRH PLC	54,247	114,077
2,172	CSX CORP	45,842	70,090
1,753	CVB FINCL CP	28,201	37,532
1,326	CVS HEALTH CORP COM	92,717	59,524
618	DAIKIN INDS LTD UNSPON ADR	7,249	7,338
1,305	DANA INCORPORATED	14,434	15,086
300	DANAHER CORPORATION	64,668	68,865
7,937	DANONE SPONSORED ADR	114,322	107,038
523	DARDEN RESTAURANTS	70,736	97,639
45	DEERE & CO	17,204	19,008
10,749	DENTSPLY SIRONA INC	265,185	204,016
774	DESCARTES SYSTEMS GROUP INC	23,022	87,926
4,374	DEUTSCHE BOERSE AG UNSPON ADR	75,013	100,729
4,335	DEUTSCHE TELEKOM AG 1 ORD 1ADS	79,392	129,686
926	DIGI INTL INC	27,616	27,993
427	DISCOVER FINCL SVCS	24,335	73,969
387	DONALDSON CO INC	10,327	26,064
239	DORMAN PRODUCTS INC	19,586	30,962
1,460	DOUBLEVERIFY HLDGS INC	47,076	28,047
2,387	EDP ENERGIAS DE PORTUGAL SA	110,622	76,401
119	ELEVANCE HEALTH INC	31,294	43,899
235	ELI LILLY & CO	69,151	181,420
781	ENLIVEN THERAPEUTICS INC	22,069	17,573
1,083	ENNIS INC	20,154	22,840
4,350	ENVISTA HLDGS CORP	75,541	83,911
924	EOG RESOURCES INC	117,405	113,264
485	EPLUS INC	18,078	35,832
466	ESCO TECHNOLOGIES	39,193	62,076
2,224	ESSENTIAL PROPERTIES REALTY	62,144	69,567
2,615	ESTEE LAUDER CO INC CL A	187,500	196,073
1,054	ETHAN ALLEN INTERIORS INC	23,450	29,628
20	EVEREST GROUP LTD	-	7,147
2,405	EXLSERVICE HLDGS INC	31,163	106,734
369	EXPEDITORS INTL WASH INC	44,579	40,874
813	EXPONENT INC	27,172	72,438
449	EXTRA SPACE STORAGE INC	68,851	67,170
4,818	EXTREME NETWORKS INC	64,357	80,653
647	EXXON MOBIL CORP	77,078	69,598
100	FACTSET RESEARCH SYSTEMS INC	43,200	47,791
1,555	FASTLY INC CL A	15,444	14,679
957	FB FINL CORP COM	43,173	49,295
	<u>Forward</u>	\$ 6,427,188	\$ 9,054,711

MERIWEST CREDIT UNION
RETIREMENT PLAN
FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
E.I.N. 94-1521987; PLAN NO. 001
DECEMBER 31, 2024

No. of Shares	Common Stocks (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 6,427,188	\$ 9,054,711
208	FERRARI N V	77,997	88,367
2,675	FIDELIS INSURANCE HOLDINGS LTD	50,501	48,498
1,212	FIRST BANCORP NC	44,555	53,292
738	FIRST BUSINESS FNCL SVCS INC	16,065	34,162
364	FIRST FINCL CP INDIANA	16,199	16,813
89	FIRST INDUST REALTY TR INC	2,361	4,434
132	FIRSTSERVICE CORP	19,683	23,895
6,029	FLAGSTAR FINANCIAL INC NEW	58,513	56,251
301	FOX FACTORY HOLDING CORP	7,593	9,111
476	FRONTDOOR INC	11,066	26,023
5,073	FULTON FINL CORP PA	69,483	97,807
663	GE AEROSPACE NEW	98,468	110,582
1,470	GENERAL MTRS CO	40,688	78,307
374	GENTHERM INC COM	18,189	14,932
2,869	GENWORTH FINANCIAL INC CL A	17,273	20,054
980	GILEAD SCIENCE	68,295	90,523
854	GIVAUDAN SA ADR	47,113	74,747
1,098	GLOBE LIFE INC	102,436	122,449
963	GLOBUS MEDICAL INC A	39,915	79,650
257	GMS INC COM	2,932	21,801
2,148	GOODYEAR TIRE & RUBBER	23,993	19,332
386	GRACO INC	28,972	32,536
908	GROCERY OUTLET HLDG CORP	24,493	14,174
3,415	HAIN CELESTIAL GROUP	21,806	21,002
5,786	HALEON PLC ADR	42,356	55,198
1,998	HALLIBURTON CO	77,178	54,326
143	HAMILTON LANE CL A	16,510	21,171
1,328	HANCOCK WHITNEY CORPORATION	46,444	72,668
1,427	HDFC BANK LTD ADR	86,004	91,128
518	HEALTH EQUITY INC COM	29,747	49,702
715	HEALTHPEAK PPTYS INC	13,882	14,493
257	HELEN OF TROY	14,300	15,376
7,322	HENKEL AG & CO KGAA	124,566	141,022
1,628	HENRY SCHEIN INC	110,933	112,658
1,040	HERITAGE FINL CORP WASH	33,625	25,480
221	HERMES INTL SCA UNSPON ADR	51,646	53,138
99	HOLOGIC INC	7,028	7,146
357	HOME DEPOT INC	79,214	138,869
2,744	HORIZON BANCORP INC	36,360	44,206
825	HOYA CORP SPONS ADR	92,623	104,018
996	I3 VERTICALS INC COM CL A	23,762	22,948
326	ICON PLC	104,335	68,365
390	IDACORP INC	35,126	42,619
118	IDEX CORPORATION DELAWARE	25,649	24,696
	<u>Forward</u>	\$ 8,387,065	\$ 11,372,680

MERIWEST CREDIT UNION
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No. of Shares	Common Stocks (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 8,387,065	\$ 11,372,680
261	ILLUMINA INC	32,351	34,877
103	INDEPENDENT BK MASS	5,368	6,612
7,660	INDUSTRIA DE DISENO TEXTIL IND	110,973	196,870
379	INTERCONTINENTAL EXCHANGE INC	34,595	56,475
540	INTERNATIONAL SEAWAYS INC	23,382	19,408
4,642	INTESA SANPAOLO S.P.A. ADR	72,494	111,413
103	INTUITIVE SURGICAL INC	50,323	53,762
276	J&J SNACK FOODS	36,613	42,816
1,115	JACKSON FINANCIAL INC CL A	49,233	97,094
47	JB HUNT TRANS SERV	8,091	8,007
1,650	JDE PEET S N V ADR	15,346	14,121
726	JPMORGAN CHASE & CO	69,522	174,029
979	KENNAMETAL INC	22,247	23,516
3,075	KEURIG DR PEPPER INC COM	105,745	98,769
474	KIMBERLY CLARK CORP	55,762	62,113
214	KINSALE CAP GROUP INC	11,532	99,538
712	KKR & CO INC CL A	62,853	105,312
701	KNIFE RIV HLDG CO	50,945	71,250
1,102	KNIGHT-SWIFT TRANSN HLDGS CL A	56,201	58,450
1,264	L OREAL CO ADR	74,752	89,487
235	L3HARRIS TECHNOLOGIES INC	59,388	49,416
102	LAM RESEARCH CORPORATION NEW	7,466	7,367
357	LEGRAND SA	7,141	6,953
484	LEMAITRE VASCULAR INC	14,858	44,596
1,341	LENOVO GROUP LTD SPONS ADR	37,496	34,803
1,827	LIBERTY ENERGY INC COM CL A	26,494	36,339
206	LINDE PLC	38,169	86,246
182	LINDE PLC	33,029	76,198
200	LINDSAY CORPORATION	26,434	23,662
467	LIVANOVA PLC SHS	19,508	21,627
223	LIVE OAK BANCSHARES INC	6,582	8,820
1,330	LIVERAMP HOLDINGS INC	22,417	40,392
30,186	LLOYDS BANKING GROUP PLC	88,444	82,106
5,400	LONDON STK EXCHANGE GROUP ADR	119,905	190,798
2,321	LUMEN TECHNOLOGIES INC	12,725	12,325
794	LVMH MOET HENNESSY LOUIS VUITT	74,329	104,500
915	MARSH & MCLENNAN COS INC	51,679	194,355
2,779	MARTEN TRANSPORT LTD	48,675	43,380
1,779	MARTEN TRANSPORT LTD	19,698	27,770
188	MASTERCARD INC CL A	93,238	98,995
407	MC CORMICK AND CO NON VOTING	27,047	31,030
418	MDSN SQ GRD ENT CL A	16,544	14,881
499	MERCHANTS BANCORP IND	20,527	18,199
132	MESA LABORATORIES INC	23,151	17,407
	<u>Forward</u>	\$ 10,230,337	\$ 14,068,764

MERIWEST CREDIT UNION
RETIREMENT PLAN
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SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
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No. of Shares	Common Stocks (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 10,230,337	\$ 14,068,764
497	META PLATFORMS INC CL A	258,440	290,998
119	META PLATFORMS INC CL A	20,532	69,676
2,431	METHODE ELEC INC	27,082	28,661
402	MICROSOFT CORP	28,879	169,443
1,119	MICROSOFT CORP	177,303	471,658
1,060	MIDLAND STATES BANCORP INC	26,392	25,864
1,922	MISSION PRODUCE INC	19,668	27,619
4,697	MITSUBISHI UFJ FINCL GRP ADS	55,731	55,049
1,256	MONOTARO CO LTD ADR	15,302	21,355
1,725	MONSTER BEVERAGE CORP NEW COM	84,803	90,666
336	MUELLER WATER PROD INC SER A	4,431	7,560
1,530	NATIONAL VISION HOLDINGS INC	24,820	15,943
407	NEBIUS GROUP N.V. CLASS A	29,622	11,274
1,156	NEOGEN CORP	26,837	14,034
266	NETFLIX INC	96,352	237,091
2,409	NEWMARK GROUP INC CL A	36,467	30,859
729	NEXPOINT RESIDENT TR INC	34,014	30,436
94	NIKE INC B	7,498	7,144
447	NIKE INC B	34,859	33,824
1,535	NOMURA RESH INST LTD ADR	43,188	45,505
817	NORTHERN TRUST CORP	58,085	83,742
95	NORTHROP GRUMMAN CP(HLDG CO)	42,789	44,375
237	NORTHROP GRUMMAN CP(HLDG CO)	28,856	111,222
459	NOVANTA INC	39,919	70,121
365	NOVARTIS AG ADR	41,922	35,518
2,388	NOVO NORDISK A/S ADR	71,235	205,416
832	NOVO NORDISK A/S ADR	75,867	71,569
3,118	NU SKIN ENTERPRISE INC A	37,002	21,483
964	NV5 GLOBAL INC	28,353	18,162
2,725	NVIDIA CORPORATION	324,734	365,940
391	NVIDIA CORPORATION	46,692	52,507
547	OLLIES BARGAIN OUTLET HLDG INC	24,244	60,022
5,003	OLYMPUS CORPORATION ADR	90,963	75,460
1,752	OMNICELL INC	49,487	77,999
547	ONTO INNOVATION INC	40,691	91,168
428	OPTION CARE HEALTH INC	12,920	9,930
1,129	ORACLE CORP	163,746	188,137
726	OTTER TAIL CORP	49,669	53,608
2,600	OUTFRONT MEDIA INC COM NPV	-	46,124
182	PALOMAR HLDGS INC	11,701	19,217
789	PARSONS CORP	33,115	72,785
604	PAYCHEX INC	73,560	84,693
414	PAYPAL HLDGS INC COM	28,839	35,335
	<u>Forward</u>	\$ 12,656,946	\$ 17,647,956

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SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
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No. of Shares	Common Stocks (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 12,656,946	\$ 17,647,956
1,302	PEDIATRIX MEDICAL GROUP INC	23,254	17,082
7,093	PENNON GROUP PLC ADR	121,695	105,445
2,171	PEOPLES BANCORP INC	65,888	68,799
1,889	PHILIP MORRIS INTL INC	188,239	227,341
110	POLARIS INC	7,548	6,338
681	PORTLAND GENERAL ELEC CO	31,940	29,705
1,121	PORTLAND GENERAL ELEC CO	48,531	48,898
521	PREMIER FINANCIAL CORP	7,525	13,322
586	PRESTIGE CONSMR HEALTHCARE INC	27,767	45,761
1,097	PROG HOLDINGS INC	16,953	46,359
1,179	PROVIDENT FINANCIAL HLDGS INC	20,805	18,758
2,687	PUBLICIS GROUPE SA ADR	72,822	71,646
1,426	PURECYCLE TECHNOLOGIES INC	17,322	14,617
3,523	QIAGEN NV NEW	150,500	156,879
355	QUALCOMM INC	58,350	54,535
308	RBC BEARINGS INC	31,410	92,135
106	REGENERON PHARMACEUTICALS INC	106,837	75,507
181	REINSURANCE GROUP OF AMERICA	11,120	38,667
2,775	RELX PLC SPONSORED ADR	77,491	126,040
1,172	RENTOKIL INITIAL PLC ADR	32,781	29,675
4,085	RESIDEO TECHNOLOGIES INC	106,872	94,159
837	ROCHE HOLDINGS ADR	32,262	29,195
705	ROGERS CORP	77,018	71,635
348	ROYAL CARIBBEAN GROUP COM	53,625	80,280
961	RTX CORPORATION	88,601	111,207
1,386	SAFRAN SA	48,677	76,101
377	SALESFORCE INC	94,627	126,042
862	SAP AG	99,983	212,233
354	SAP AG	89,887	87,158
2,449	SCHNEIDER ELEC SA UNSP ADR	109,045	122,181
465	SCORPIO TANKERS INC	19,296	23,106
1,086	SEA LIMITED ADR	83,968	115,225
572	SEI INVESTMENTS CO	37,898	47,179
464	SELECTIVE INSURANCE GROUP	37,379	43,393
954	SEMPRA	64,321	83,685
247	SENSATA TECHNOLOGIES HLDG PLC	7,524	6,768
226	SEVERN TRENT PLC SPON ADR	7,024	7,099
964	SHOPIFY INC	62,414	102,502
895	SHOPIFY INC	55,636	95,165
401	SITEONE LANDSCAPE SUPPLY INC	40,240	52,840
1,192	SJW GROUP	67,660	58,670
1,051	SKYWARD SPECIALTY INS GROUP IN	32,971	53,118
368	SKYWEST INC	5,995	36,848
1,313	SL GREEN REALTY CORP	64,243	89,179
	<u>Forward</u>	\$ 15,162,890	\$ 20,760,433

MERIWEST CREDIT UNION
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No. of Shares	Common Stocks (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 15,162,890	\$ 20,760,433
866	SM ENERGY COMPANY	40,457	33,566
2,890	SMC CORP JAPAN SPONSORED ADR	68,647	57,170
1,995	SOLARWINDS CORP	20,885	28,429
1,156	SOLVENTUM CORP	64,512	76,365
7,770	SONY GROUP CORPORATION ADR	124,979	164,413
964	SOUTHERN CO	77,759	79,356
222	SOUTHWEST AIRLINES	5,531	7,464
225	SPIRAX GROUP PLC ADR	9,902	9,658
115	SPOTIFY TECHNOLOGY SA	43,103	51,449
325	SPS COMMERCE INC	44,585	59,797
251	SPX TECHNOLOGIES INC	20,755	36,526
10,849	SSR MNG INC	53,311	75,696
383	STAAR SURGICAL CO NEW	10,363	9,303
616	STARBUCKS CORP WASHINGTON	60,705	56,210
1,664	STONECO LTD CL A	12,879	13,262
4,127	STRAUMANN HLDG AG ADR	53,279	52,029
426	TAIWAN SMCNDCTR MFG CO LTD ADR	49,480	84,131
118	TARGET CORPORATION	14,430	15,951
319	TARGET CORPORATION	49,131	43,122
1,555	TAYLOR MORRISON HOME CORP CL A	80,332	95,182
50	TE CONNECTIVITY PLC	6,661	7,169
1,405	TELADOC HEALTH INC	13,300	12,771
628	TEREX CP NEW DEL	23,570	29,026
2,950	TERUMO CORP ADR UNSPONS ADR	55,756	57,475
851	TESLA INC	194,530	343,668
509	TEXAS ROADHOUSE INC CL A	27,645	91,839
1,659	THE MACERICH CO	13,760	33,047
314	THE ODP CORP	8,701	7,140
93	THERMO FISHER SCIENTIFIC	50,488	48,492
560	THOMSON REUTERS CORP	38,464	89,813
2,373	TOKI MARINE HOLDING INS ADR	89,699	86,489
1,402	TOKYO ELECTRON LTD UNSPON ADR	98,277	107,875
393	TORO CO	32,657	31,479
1,594	TRAVERE THERAPEUTICS INC	26,390	27,767
828	TREX COMPANY INC	27,257	57,157
75	TYLER TECHNOLOGIES INC	13,291	43,229
45	U F P TECH INC REST	6,729	10,952
395	UCB SA UNSPON ADR	37,432	39,307
1,798	UNILEVER PLC (NEW) ADS	97,110	101,947
638	UNITED NAT FOODS INC	7,963	17,424
3,547	UNITED UTILITIES GROUP PLC	88,803	93,421
423	UNITEDHEALTH GP INC	117,482	213,979
707	VALVOLINE INC COM	27,886	25,579
618	VERICEL CORP	25,433	33,934
	<u>Forward</u>	\$ 17,197,199	\$ 23,420,491

MERIWEST CREDIT UNION

RETIREMENT PLAN

FORM 5500

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

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No. of Shares	Common Stocks (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 17,197,199	\$ 23,420,491
733	VERTEX INC CL A	23,104	39,106
248	VERTEX PHARMACEUTICALS	113,818	99,870
771	VICTORIAS SECRET AND CO	18,722	31,935
624	VISA INC CL A	48,898	197,209
480	VISA INC CL A	104,606	151,699
941	WALT DISNEY CO HLDG CO	83,603	104,780
117	WARRIOR MET COAL, INC.	3,776	6,346
118	WD 40 COMPANY	20,253	28,636
1,164	WELLS FARGO & CO NEW	67,005	81,759
835	WELLTOWER INC	74,592	105,235
3,210	WERNER ENTERPRISES INC	119,975	115,303
408	WILLSCOT HLDGS CORP CL A	15,350	13,648
131	WORKDAY INC CL A	29,720	33,802
250	YUM BRANDS INC	33,438	33,540
716	YUM BRANDS INC	85,178	96,059
264	YUM CHINA HLDNGS	8,983	12,717
467	ZAI LAB LTD-ADR	13,480	12,231
2,782	3I GROUP PLC UNSPONS ADR	41,452	62,089
597	3M CO	48,693	77,067
	<u>TOTAL - COMMON STOCKS</u>	<u>\$ 18,151,845</u>	<u>\$ 24,723,522</u>
	<u>Preferred Stocks</u>		
644	ALLSTATE CORP 5.100 H	\$ 13,842	\$ 14,091
755	ALLSTATE CORP 7.375% DEP PFD J	19,789	20,098
818	ARCH CAPITAL GRP 4.550% SER-G	15,661	14,642
1,021	ATHENE HOLDING LTD 6.35% SR A	23,768	24,872
933	ATHENE HOLDING LTD 6.375%-C	23,556	23,381
813	ATHENE HOLDING LTD 7.75%DP RT	21,048	21,065
879	AXIS CAP HOLDINGS LTD 5.5%-E	19,437	18,020
1,930	BANK OF AMER CORP 5.375% S-KK	43,141	43,753
2,059	BANK OF AMERICA CO 5.00 SER LL	43,243	44,474
1,486	BANK OF AMERICA COR 4.375%-NN	27,911	28,858
1,595	BANK OF AMERICA CORP 6%-GG	40,247	40,162
1,055	BK OF AMERICA CO 5.875% SER-HH	26,006	26,101
1,551	BK OF AMERICA CORP 4.250% DP	26,953	28,849
2,044	BK OF AMERICA CORP DEP PFD SE	41,670	42,515
1,803	CHARLES SCHWAB CORP 5.95%-D	44,007	45,255
682	DIGITALBRIDGE GROUP 7.125% J	17,535	16,934
497	ENSTAR GROUP LTD 7%-D	11,901	10,114
1,239	EQUITABLE HLDNGS 4.30% SER-C	21,934	21,571
1,902	JPMORGAN CHASE & 4.20% SER MM	35,796	35,929
	<u>Forward</u>	<u>\$ 517,445</u>	<u>\$ 520,684</u>

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No. of Shares	Preferred Stocks (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 517,445	\$ 520,684
2,408	JPMORGAN CHASE & C 4.55 SER-JJ	46,703	49,292
1,856	JPMORGAN CHASE & CO 4.625%-LL	36,488	38,660
2,473	JPMORGAN CHASE & CO 5.75-DD	62,158	62,245
1,533	JPMORGAN CHASE & CO 6.0% S-EE	39,047	39,000
680	KEYCORP 6.2% DP SH PFD H	15,987	16,585
680	LINCOLN NATL CP IND 9% DEP PFD	18,097	18,625
956	M & T BK CORP 7.5% PFD SER-J	24,438	25,449
370	METLIFE INC 4.75% F	7,191	7,644
604	METLIFE INC 4.75% F	12,604	12,479
674	METLIFE INC 5.62% NCUM PFD E	16,201	15,866
1,308	MORGAN STANLEY 4.250% DP PFD	23,375	24,080
1,916	MORGAN STANLEY 5.85%-K	46,387	46,635
1,652	MORGAN STANLEY 6.375%-I	40,852	41,465
1,011	MORGAN STANLEY 6.5% DP SH PFD	26,128	26,003
1,456	MORGAN STANLEY 6.625% SER-Q	38,307	38,599
1,608	MORGAN STANLEY 6.875%-F	41,021	40,506
718	MORGAN STANLEY 7.125%-E	18,159	18,115
831	NATIONAL STORAGE AFFILIA 6%-A	21,689	17,734
3,205	PUBLIC STORAGE 4% DEP PFD R	54,654	53,972
922	PUBLIC STORAGE 4.875% SER-I	20,747	19,408
485	REGIONS FINANCIAL CORP 5.70%-C	12,216	11,756
1,063	RENAISSANCERE HLDGS 4.2% SER-G	17,862	17,625
1,393	SCE TR VII 7.50% TRUST SER-M	36,133	36,009
529	SCE TRUST IV 5.375%-J	10,499	12,987
857	SCE TRUST V 5.45%-K	19,442	21,082
1,526	TRUIST FINCL CORP 4.75% SER-R	30,273	29,452
787	U.S. BANCORP 4.00% SER-M	12,466	13,906
652	U.S. BANCORP 5.5%-K	15,029	15,329
3,203	WELLS FARGO & CO 4.75% SER-Z	69,494	65,341
2,314	WELLS FARGO & COM 4.25% SER-DD	40,170	42,184
3,082	WELLS FARGO CO DEP PFD 4.7 C-A	59,027	61,609
570	WESCO INTL INC DP SH FXRT PFD	15,753	14,546
	<u>TOTAL - PREFERRED STOCKS</u>	<u>\$ 1,466,042</u>	<u>\$ 1,474,872</u>
	<u>Exchange Traded Funds</u>		
1,295	SPDR BLOOMBERG 1-3 MONTH T-B	\$ 118,429	\$ 118,402
63,810	VANGUARD RUSSELL 1000 GROWTH	3,091,575	6,591,573
29,695	VANGUARD VALUE ETF INDEX	4,051,812	5,027,363
	<u>TOTAL - EXCHANGE TRADED FUNDS</u>	<u>\$ 7,261,816</u>	<u>\$ 11,737,338</u>

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No. of Shares	Mutual Funds	Cost	Fair Value
119,900	COHEN&STEERS PREF SEC&INC SMA	\$ 1,266,610	\$ 1,213,388
2,471,286	FEDERATED HRMS USTRSY CSRS PRM	N/A	2,471,286
678,962	PIMCO STOCKSPPLUS INTL I2	5,376,016	5,601,435
<u>TOTAL - MUTUAL FUNDS</u>		<u>\$ 6,642,626</u>	<u>\$ 9,286,109</u>

Par Value	Corporate Debt Securities		
\$ 65,000	ABBOTT LABORATORIES 4.900% Due: 11/30/2046	\$ 64,310	\$ 60,992
180,000	ABBVIE 4.875% Due: 11/14/2048	169,429	162,775
90,000	ABBVIE 4.250% Due: 11/21/2049	75,958	73,713
20,000	ABBVIE 5.50% Due: 03/15/2064	20,171	19,450
30,000	AEP TEXAS INC 4.150% Due: 05/01/2049	24,099	22,898
20,000	AEP TEXAS INC 3.450% Due: 01/15/2050	14,453	13,782
25,000	ALPHABET INC 2.050% Due: 08/15/2050	15,063	14,068
5,000	ALPHABET INC 2.250% Due: 08/15/2060	2,898	2,758
20,000	ALTRIA GROUP INC 4.000% Due: 02/04/2061	13,887	14,292
30,000	AMAZON.COM INC 4.800% Due: 12/05/2034	30,615	30,028
60,000	AMAZON.COM INC 2.700% Due: 06/03/2060	36,731	34,615
35,000	AMAZON.COM INC 4.100% Due: 04/13/2062	30,145	27,756
40,000	AMAZON.COM INC 3.250% Due: 05/12/2061	28,566	26,257
55,000	AMAZON.COM INC 3.100% Due: 05/12/2051	40,752	37,383
25,000	AMERICAN INTERNATIONAL GROUP INC 4.375% Due: 06/30/2050	20,860	20,689
40,000	AMERICAN TOWER CORP 3.100% Due: 06/15/2050	26,011	25,754
60,000	AMGEN INC 4.950% Due: 10/01/2041	55,907	54,891
85,000	AMGEN INC 3.375% Due: 02/21/2050	61,671	59,217
65,000	AMGEN INC 4.663% Due: 06/15/2051	57,305	54,688
50,000	AMGEN INC 4.200% Due: 02/22/2052	40,184	39,421
140,000	AMGEN INC 5.650% Due: 03/02/2053	140,748	137,663
15,000	AMGEN INC 6.400% Due: 02/01/2039	16,348	16,144
162,000	ANHEUSER-BUSCH COS LLC 4.900% Due: 02/01/2046	154,149	150,874
15,000	ANHEUSER-BUSCH INBEV WORLDWIDE INC 5.550% Due: 01/23/2049	15,077	15,199
125,000	ANHEUSER-BUSCH INBEV WORLDWIDE INC 4.439% Due: 10/06/2048	111,028	107,132
30,000	APACHE CORP 5.100% Due: 09/01/2040	26,209	26,649
25,000	APPALACHIAN POWER CO 4.500% Due: 03/01/2049	21,073	20,423
35,000	APPALACHIAN POWER CO 3.700% Due: 05/01/2050	25,405	24,546
45,000	APPLE INC 2.650% Due: 02/08/2051	28,862	28,272
65,000	APPLE INC 3.750% Due: 09/12/2047	56,337	51,932
75,000	APPLE INC 2.950% Due: 09/11/2049	55,477	50,735
65,000	APPLE INC 3.950% Due: 08/08/2052	57,119	52,821
35,000	APPLE INC 2.700% Due: 08/05/2051	24,379	22,251
15,000	APPLE INC 2.850% Due: 08/05/2061	10,145	9,179
40,000	APPLE INC 2.400% Due: 08/20/2050	26,969	24,086
25,000	ASTRAZENECA PLC 4.000% Due: 09/18/2042	21,952	21,012
55,000	ASTRAZENECA PLC 3.000% Due: 05/28/2051	40,292	36,177
<u>Forward</u>		<u>\$ 1,660,584</u>	<u>\$ 1,590,522</u>

MERIWEST CREDIT UNION
RETIREMENT PLAN
FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
E.I.N. 94-1521987; PLAN NO. 001
DECEMBER 31, 2024

Par Value	Corporate Debt Securities (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 1,660,584	\$ 1,590,522
\$ 675,000	AT&T INC 3.800% Due: 12/01/2057	473,634	469,575
80,000	AT&T INC 3.650% Due: 06/01/2051	54,892	56,695
115,000	BALTIMORE GAS AND ELECTRIC CO 2.250% Due: 06/15/2031	95,487	97,482
15,000	BANK OF AMERICA CORP 5.468% Due: 01/23/2035	15,000	15,380
120,000	BANK OF AMERICA CORP 4.083% Due: 03/20/2051	96,432	95,485
90,000	BANK OF AMERICA CORP 4.571% Due: 04/27/2033	84,902	86,306
235,000	BANK OF AMERICA CORP 3.311% Due: 04/22/2042	179,336	177,391
110,000	BANK OF AMERICA CORP 5.015% Due: 07/22/2033	107,196	110,283
40,000	BANK OF AMERICA CORP 5.425% Due: 08/15/2035	40,000	39,859
25,000	BANK OF AMERICA CORP 5.518% Due: 10/25/2035	25,000	24,659
20,000	BECTON DICKINSON & CO 4.685% Due: 12/15/2044	18,333	17,372
25,000	BECTON DICKINSON AND CO 3.794% Due: 05/20/2050	19,882	18,591
5,000	BERKSHIRE HATHAWAY ENERGY CO 2.850% Due: 05/15/2051	3,256	3,060
50,000	BERKSHIRE HATHAWAY FINANCE CORP 4.200% Due: 08/15/2048	43,650	42,190
40,000	BERKSHIRE HATHAWAY FINANCE CORP 5.750% Due: 01/15/2040	44,233	43,273
55,000	BERKSHIRE HATHAWAY INC 4.500% Due: 02/11/2043	53,851	51,777
80,000	BHP BILLITON FINANCE USA LTD 5.000% Due: 09/30/2043	79,722	76,174
40,000	BOEING CO/THE 3.650% Due: 03/01/2047	28,018	27,442
50,000	BOEING CO/THE 5.930% Due: 05/01/2060	45,209	46,739
110,000	BOEING CO/THE 5.805% Due: 05/01/2050	102,864	103,692
25,000	BOEING CO/THE 6.875% Due: 03/15/2039	27,799	26,876
40,000	BP CAPITAL MARKETS AMERICA INC 2.772% Due: 11/10/2050	26,402	24,179
45,000	BP CAPITAL MARKETS AMERICA INC 3.001% Due: 03/17/2052	29,429	28,543
20,000	BRIGHTHOUSE FINANCIAL INC 3.850% Due: 12/22/2051	12,884	13,049
45,000	BRISTOL-MYERS SQUIBB CO 3.900% Due: 03/15/2062	34,346	32,744
15,000	BRISTOL-MYERS SQUIBB CO 2.550% Due: 11/13/2050	9,651	8,748
70,000	BRISTOL-MYERS SQUIBB CO 5.500% Due: 02/22/2044	69,472	70,747
70,000	BRISTOL-MYERS SQUIBB CO 5.500% Due: 02/22/2054	69,726	69,489
58,000	BRISTOL-MYERS SQUIBB CO 5.650% Due: 02/22/2064	57,754	57,086
125,000	BROADCOM INC 4.300% Due: 11/15/2032	113,886	118,608
135,000	BROADCOM INC 4.150% Due: 11/15/2030	124,571	129,847
30,000	BROADCOM INC 4.800% Due: 10/15/2034	29,938	29,309
30,000	BURLINGTON NORTHERN SANTA FE LLC 3.050% Due: 02/15/2051	20,970	20,073
25,000	BURLINGTON NORTHERN SANTA FE LLC 4.700% Due: 09/01/2045	23,487	22,527
50,000	BURLINGTON NORTHERN SANTA FE LLC 4.150% Due: 12/15/2048	43,548	40,384
30,000	BURLINGTON NORTHERN SANTA FE LLC 5.200% Due: 04/15/2054	29,825	28,635
5,000	CAMPBELL SOUP CO 5.250% Due : 10/13/2054	4,963	4,589
18,000	CAMPBELL SOUP CO 5.400% Due : 3/21/2034	17,915	18,185
5,000	CANADIAN NATIONAL RAILWAY CO 2.450% Due: 05/01/2050	3,211	2,932
20,000	CANADIAN NATIONAL RAILWAY CO 3.650% Due: 02/03/2048	16,258	15,371
5,000	CANADIAN NATURAL RESOURCES LTD 6.500% Due: 02/15/2037	5,106	5,319
50,000	CANADIAN NATURAL RESOURCES LTD 5.850% Due: 02/01/2035	49,233	51,490
85,000	CANADIAN PACIFIC RAILWAY CO 3.100% Due: 12/02/2051	58,418	55,640
5,000	CARDINAL HEALTH INC 4.368% Due: 06/15/2047	4,111	4,011
	<u>Forward</u>	\$ 4,154,384	\$ 4,072,328

MERIWEST CREDIT UNION
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FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
E.I.N. 94-1521987; PLAN NO. 001
DECEMBER 31, 2024

Par Value	Corporate Debt Securities (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 4,154,384	\$ 4,072,328
\$ 8,000	CARRIER GLOBAL CORP 6.200% Due : 03/15/2054	8,655	8,613
11,000	CARRIER GLOBAL CORP 3.577% Due: 04/05/2050	7,959	7,997
50,000	CATERPILLAR INC 3.250% Due: 04/09/2050	38,360	35,016
15,000	CENOVUS ENERGY INC 5.400% Due: 06/15/2047	13,681	13,402
40,000	CENOVUS ENERGY INC 3.750% Due: 02/15/2052	28,405	28,236
20,000	CENTENE CORP 2.500% Due: 03/01/2031	16,063	16,677
90,000	CENTERPOINT ENERGY RESOURCES CORP 4.400% Due: 07/01/2032	84,961	87,302
18,000	CHARTER COMM OPERERATING LLC 4.400% Due: 12/1/2061	11,618	12,074
25,000	CHARTER COMMUNICATIONS OPERATING LLC 5.375% Due: 05/01/2047	20,523	20,766
25,000	CHARTER COMMUNICATIONS OPERATING LLC 6.484% Due: 10/23/2045	23,421	23,950
65,000	CHARTER COMMUNICATIONS OPERATING LLC 3.700% Due: 04/01/2051	41,177	41,267
15,000	CHARTER COMMUNICATIONS OPERATING LLC 3.850% Due: 04/01/2061	9,048	9,198
25,000	CHEVRON USA INC 2.343% Due: 08/12/2050	15,807	14,320
55,000	CHUBB INA HOLDINGS LLC 5.000% Due: 3/15/2034	54,754	55,181
5,000	CIGNA GROUP/THE 3.400% Due: 03/15/2051	3,636	3,322
125,000	CIGNA GROUP/THE 3.400% Due: 03/15/2050	90,966	83,627
25,000	CIGNA GROUP/THE 5.600% Due: 2/15/2054	24,071	23,980
34,000	CISCO SYSTEMS INC 5.350% Due: 2/26/2064	34,080	33,264
25,000	CISCO SYSTEMS INC 5.500% Due: 01/15/2040	26,066	25,859
5,000	CITIGROUP INC 4.650% Due: 07/23/2048	4,520	4,397
20,000	CITIGROUP INC 4.750% Due: 05/18/2046	17,226	17,567
5,000	CITIGROUP INC 2.666% Due: 01/29/2031	4,235	4,480
60,000	CITIGROUP INC 5.827% Due: 02/13/2035	58,849	61,133
35,000	CITIGROUP INC 3.785% Due: 03/17/2033	30,965	31,813
40,000	CITIGROUP INC 2.561% Due: 05/01/2032	32,658	34,057
5,000	CITIGROUP INC 4.910% Due: 05/24/2033	4,832	4,861
40,000	CITIGROUP INC 5.449% Due: 06/11/2035	40,908	39,800
40,000	COCA-COLA CO/THE 2.600% Due: 06/01/2050	26,843	24,325
35,000	COCA-COLA CO/THE 3.000% Due: 03/05/2051	26,438	23,420
75,000	COMCAST CORP 3.450% Due: 02/01/2050	56,071	52,527
15,000	COMCAST CORP 4.000% Due: 08/15/2047	12,474	11,682
35,000	COMCAST CORP 5.500% Due: 05/15/2064	34,707	32,943
50,000	COMCAST CORP 3.969% Due: 11/01/2047	41,412	38,248
80,000	COMCAST CORP 3.999% Due: 11/01/2049	65,786	61,126
135,000	COMCAST CORP 2.450% Due: 08/15/2052	81,343	74,656
30,000	COMCAST CORP 6.500% Due: 11/15/2035	33,133	32,830
5,000	COMMONWEALTH EDISON CO 3.800% Due: 10/01/2042	4,126	3,996
5,000	CONAGRA BRANDS INC 5.400% Due: 11/01/2048	4,705	4,593
35,000	CONOCOPHILLIPS 6.500% Due: 02/01/2039	40,244	39,218
20,000	CONOCOPHILLIPS CO 3.800% Due: 03/15/2052	15,602	14,848
55,000	CONSOLIDATED EDISON CO OF NEW YORK INC 3.875% Due: 06/15/2047	43,778	41,789
35,000	CONSOLIDATED EDISON CO OF NEW YORK INC 3.200% Due: 12/01/2051	24,073	23,016
25,000	CONSOLIDATED EDISON CO OF NEW YORK INC 3.700% Due: 11/15/2059	18,335	17,581
30,000	CONSOLIDATED EDISON CO OF NEW YORK INC 6.300% Due: 08/15/2037	32,920	32,568
30,000	CONSTELLATION BRANDS INC 4.900% Due: 05/01/2033	29,302	29,241
	<u>Forward</u>	\$ 5,493,120	\$ 5,373,094

MERIWEST CREDIT UNION
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SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
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DECEMBER 31, 2024

Par Value	Corporate Debt Securities (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 5,493,120	\$ 5,373,094
\$ 35,000	COREBRIDGE FINANCIAL INC 5.750% Due: 01/15/2034	35,728	36,611
20,000	CORNING INC 5.850% Due: 11/15/2068	19,609	19,320
15,000	CSX CORP 4.750% Due: 05/30/2042	13,750	13,642
65,000	CSX CORP 4.250% Due: 11/01/2066	53,558	49,671
100,000	CVS HEALTH CORP 5.125% Due: 07/20/2045	92,422	86,549
90,000	CVS HEALTH CORP 5.050% Due: 03/25/2048	81,584	75,652
20,000	DEERE & CO 3.900% Due: 06/09/2042	18,171	16,758
10,000	DEERE & CO 3.750% Due: 04/15/2050	8,397	7,789
50,000	DIAMONDBACK ENERGY INC 5.900% Due: 4/18/2064	50,420	47,549
15,000	DOMINION ENERGY INC 4.600% Due: 03/15/2049	12,815	12,628
15,000	DOMINION ENERGY INC 7.000% Due: 06/15/2038	16,552	16,732
75,000	DOW CHEMICAL CO/THE 3.600% Due: 11/15/2050	55,452	51,990
35,000	DTE ELECTRIC CO 3.250% Due: 04/01/2051	24,153	24,157
70,000	DTE ENERGY CO 2.850% Due: 10/01/2026	64,790	68,326
40,000	DUKE ENERGY CAROLINAS LLC 4.250% Due: 12/15/2041	34,632	34,042
5,000	DUKE ENERGY CAROLINAS LLC 4.000% Due: 09/30/2042	4,168	4,104
45,000	DUKE ENERGY CORP 4.200% Due: 06/15/2049	36,499	34,771
35,000	DUKE ENERGY CORP 5.000% Due: 08/15/2052	31,910	31,231
35,000	DUKE ENERGY CORP 3.750% Due: 09/01/2046	26,294	26,218
15,000	DUKE ENERGY FLORIDA LLC 5.650% Due: 04/01/2040	15,326	15,323
30,000	DUKE ENERGY OHIO INC 5.650% Due: 04/01/2053	31,034	29,753
40,000	DUKE ENERGY PROGRESS LLC 4.200% Due: 08/15/2045	33,376	33,019
6,000	DUPONT DE NEMOURS INC 5.319% Due: 11/15/2038	5,943	6,071
30,000	DUPONT DE NEMOURS INC 5.419% Due: 11/15/2048	29,810	30,198
9,000	EASTERN ENERGY GAS HOLDINGS LLC 5.650% Due: 10/15/2054	8,993	8,630
30,000	ELEVANCE HEALTH INC 3.125% Due: 05/15/2050	20,809	19,303
25,000	ELEVANCE HEALTH INC 5.650% Due: 6/15/2054	25,285	24,034
25,000	ELEVANCE HEALTH INC 5.125% Due: 2/15/2053	23,093	22,716
25,000	ELI LILLY & CO 4.875% Due: 02/27/2053	25,517	23,047
33,000	ENBRIDGE ENERGY PARTNERS LP 5.500% Due: 09/15/2040	31,443	32,106
10,000	ENBRIDGE INC 6.700% Due: 11/15/2053	10,532	10,959
40,000	ENERGY TRANSFER LP 6.000% Due: 06/15/2048	37,985	38,836
50,000	ENERGY TRANSFER LP 6.125% Due: 12/15/2045	48,457	49,500
60,000	ENERGY TRANSFER LP 5.000% Due: 05/15/2050	50,773	51,373
30,000	ENTERGY LOUISIANA LLC 2.350% Due: 06/15/2032	24,193	25,020
20,000	ENTERGY TEXAS INC 5.000% Due: 09/15/2052	18,862	18,200
45,000	ENTERPRISE PRODUCTS OPERATING LLC 5.100% Due: 02/15/2045	42,677	42,317
30,000	ENTERPRISE PRODUCTS OPERATING LLC 4.800% Due: 02/01/2049	27,007	26,545
55,000	ENTERPRISE PRODUCTS OPERATING LLC 4.200% Due: 01/31/2050	45,856	44,367
35,000	ENTERPRISE PRODUCTS OPERATING LLC 3.200% Due: 02/15/2052	24,439	23,200
35,000	EVERSOURCE ENERGY 3.450% Due: 01/15/2050	25,745	24,543
10,000	EVERSOURCE ENERGY 3.375% Due: 03/01/2032	8,760	8,881
40,000	EXELON CORP 4.700% Due: 04/15/2050	34,531	34,182
70,000	EXXON MOBIL CORP 3.452% Due: 04/15/2051	54,311	49,705
15,000	EXXON MOBIL CORP 3.095% Due: 08/16/2049	10,753	10,169
	<u>Forward</u>	\$ 6,889,534	\$ 6,732,831

MERIWEST CREDIT UNION
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Par Value	Corporate Debt Securities (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 6,889,534	\$ 6,732,831
\$ 50,000	FEDEX CORP 5.100% Due: 01/15/2044	47,040	46,865
15,000	FEDEX CORP 5.250% Due: 05/15/2050	13,972	13,861
45,000	FEDEX CORP 4.550% Due: 04/01/2046	39,059	38,025
30,000	FIRSTENERGY CORP 3.400% Due: 3/1/2050	20,603	20,677
65,000	FLORIDA POWER & LIGHT CO 4.050% Due: 10/01/2044	56,510	53,644
40,000	FLORIDA POWER & LIGHT CO 3.990% Due: 03/01/2049	32,801	31,847
15,000	FOX CORP 5.576% Due: 01/25/2049	13,798	14,315
40,000	GENERAL ELECTRIC CO 5.875% Due: 01/14/2038	42,199	42,278
25,000	GENERAL MOTORS CO 5.950% Due: 04/01/2049	23,285	24,057
35,000	GENERAL MOTORS FINANCIAL CO INC 6.100% Due: 01/07/2034	34,980	36,556
35,000	GEORGIA POWER CO 3.250% Due: 03/15/2051	24,014	23,976
35,000	GILEAD SCIENCES INC 2.800% Due: 10/01/2050	23,089	21,795
90,000	GILEAD SCIENCES INC 4.150% Due: 03/01/2047	77,975	73,471
65,000	GOLDMAN SACHS GROUP INC 1.992% Due: 01/27/2032	51,592	54,232
25,000	GOLDMAN SACHS GROUP INC 2.615% Due: 04/22/2032	20,493	21,440
115,000	GOLDMAN SACHS GROUP INC 3.436% Due: 02/24/2043	86,049	87,056
55,000	GOLDMAN SACHS GROUP INC 5.016% Due: 10/23/2035	54,785	53,192
50,000	GOLDMAN SACHS GROUP INC 5.561% Due: 11/19/2045	50,000	48,732
20,000	HALLIBURTON CO 4.750% Due: 08/01/2043	17,608	17,827
70,000	HCA INC 3.500% Due: 07/15/2051	47,931	46,431
35,000	HCA INC 5.950% Due: 9/15/2054	34,977	34,148
25,000	HCA INC 5.600% Due: 4/1/2034	25,479	25,014
35,000	HEWLETT PACKARD ENTERPRISE CO 6.350% Due: 10/15/2045	36,670	36,825
70,000	HOME DEPOT INC 4.875% Due: 02/15/2044	67,530	65,418
65,000	HOME DEPOT INC 3.350% Due: 04/15/2050	49,454	45,914
20,000	HOME DEPOT INC 4.950% Due: 9/15/2052	18,536	18,501
15,000	HONEYWELL INTERNATIONAL INC 2.800% Due: 06/01/2050	10,677	9,460
200,000	HSBC HOLDINGS PLC 4.950% Due: 03/31/2030	196,180	200,460
30,000	INDIANA MICHIGAN POWER CO 5.625% Due: 04/01/2053	30,893	29,696
60,000	INTEL CORP 3.100% Due: 02/15/2060	38,381	32,812
40,000	INTEL CORP 5.700% Due: 02/10/2053	39,890	36,320
35,000	INTEL CORP 3.200% Due: 08/12/2061	21,658	19,459
20,000	INTEL CORP 3.050% Due: 08/12/2051	13,262	11,654
85,000	INTERCONTINENTAL EXCHANGE INC 1.850% Due: 09/15/2032	65,735	67,848
100,000	INTERNATIONAL BUSINESS MACHINES CORP 4.000% Due: 06/20/2042	84,095	81,831
55,000	JOHNSON & JOHNSON 4.500% Due: 12/05/2043	54,512	50,535
10,000	JOHNSON & JOHNSON 2.250% Due: 09/01/2050	6,608	5,822
35,000	JPMORGAN CHASE & CO 2.963% Due: 01/25/2033	30,966	30,704
17,000	JPMORGAN CHASE & CO 5.336% Due: 1/23/2035	17,000	17,320
75,000	JPMORGAN CHASE & CO 3.897% Due: 01/23/2049	59,751	59,346
95,000	JPMORGAN CHASE & CO 3.157% Due: 04/22/2042	71,668	70,397
135,000	JPMORGAN CHASE & CO 3.328% Due: 04/22/2052	95,884	93,504
12,000	JPMORGAN CHASE & CO 4.946% Due: 10/22/2035	12,000	11,674
45,000	JPMORGAN CHASE & CO 5.534% Due: 11/29/2045	45,000	44,185
30,000	KIMCO REALTY OP LLC 3.700% Due: 10/01/2049	21,401	22,106
70,000	KINDER MORGAN ENERGY PARTNERS LP 6.375% Due: 03/01/2041	70,981	72,982
15,000	KINDER MORGAN ENERGY PARTNERS LP 6.950% Due: 01/15/2038	16,262	16,815
20,000	KINDER MORGAN INC 3.250% Due: 08/01/2050	13,070	12,976
	<u>Forward</u>	\$ 8,915,837	\$ 8,726,834

MERIWEST CREDIT UNION
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Par Value	Corporate Debt Securities (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 8,915,837	\$ 8,726,834
\$ 5,000	KINDER MORGAN INC 5.200% Due: 03/01/2048	4,446	4,509
15,000	KINDER MORGAN INC 7.750% Due: 01/15/2032	17,035	17,603
40,000	KRAFT HEINZ FOODS CO 5.500% Due: 06/01/2050	39,422	37,762
60,000	KRAFT HEINZ FOODS CO 4.375% Due: 06/01/2046	50,927	48,806
45,000	KROGER CO 4.650% Due: 01/15/2048	39,701	38,740
9,000	KROGER CO 5.650% Due: 9/15/2064	8,960	8,661
10,000	L3HARRIS TECHNOLOGIES INC 5.500% Due: 8/15/2054	9,975	9,842
20,000	L3HARRIS TECHNOLOGIES INC 5.600% Due: 07/31/2053	19,937	19,914
35,000	LOCKHEED MARTIN CORP 4.500% Due: 05/15/2036	33,281	33,085
35,000	LOCKHEED MARTIN CORP 3.800% Due: 03/01/2045	29,622	28,088
30,000	LOCKHEED MARTIN CORP 5.200% Due: 02/15/2055	30,222	28,936
30,000	LOCKHEED MARTIN CORP 4.090% Due: 09/15/2052	25,717	24,177
40,000	LOEWS CORP 4.125% Due: 05/15/2043	33,441	33,404
5,000	LOWE'S COS INC 5.750% Due: 07/01/2053	5,082	5,041
80,000	LOWE'S COS INC 4.050% Due: 05/03/2047	64,549	62,677
45,000	LOWE'S COS INC 3.000% Due: 10/15/2050	28,550	28,305
15,000	LOWE'S COS INC 4.250% Due: 04/01/2052	11,916	11,877
50,000	LYB INTERNATIONAL FINANCE III LLC 5.500% Due: 3/1/2034	49,560	50,088
90,000	LYB INTERNATIONAL FINANCE III LLC 3.625% Due: 04/01/2051	62,429	61,464
10,000	MCDONALD'S CORP 4.450% Due: 09/01/2048	9,039	8,498
55,000	MCDONALD'S CORP 4.450% Due: 03/01/2047	49,462	47,060
15,000	MCDONALD'S CORP 4.875% Due: 12/09/2045	14,281	13,527
30,000	MCDONALD'S CORP 4.200% Due: 04/01/2050	25,361	24,111
40,000	MERCK & CO INC 3.700% Due: 02/10/2045	33,799	31,571
30,000	MERCK & CO INC 4.000% Due: 03/07/2049	25,561	24,000
25,000	MERCK & CO INC 2.750% Due: 12/10/2051	16,700	15,203
65,000	META PLATFORMS INC 5.400% Due: 08/15/2054	65,754	64,371
65,000	METLIFE INC 4.875% Due: 11/13/2043	60,363	59,468
65,000	METLIFE INC 4.050% Due: 03/01/2045	53,647	53,066
55,000	MICROSOFT CORP 2.525% Due: 6/1/2050	35,715	34,064
95,000	MICROSOFT CORP 2.675% Due: 06/01/2060	61,048	56,071
30,000	MICROSOFT CORP 2.921% Due: 03/17/2052	21,450	20,140
95,000	MICROSOFT CORP 3.041% Due: 03/17/2062	68,394	61,671
90,000	MIDAMERICAN ENERGY CO 4.250% Due: 05/01/2046	75,994	74,912
35,000	MIDAMERICAN ENERGY CO 3.150% Due: 04/15/2050	24,614	23,773
35,000	MONDELEZ INTERNATIONAL INC 2.625% Due: 09/04/2050	21,968	20,838
90,000	MPLX LP 5.500% Due: 02/15/2049	81,704	84,611
30,000	MPLX LP 4.700% Due: 04/15/2048	24,808	24,904
20,000	NETFLIX INC 5.400% Due: 8/15/2054	20,279	20,006
30,000	NEVADA POWER CO 5.900% Due: 05/01/2053	30,728	30,342
30,000	NIKE INC 3.375% Due: 3/27/2050	21,933	21,467
95,000	NISOURCE INC 4.375% Due: 05/15/2047	80,311	78,367
20,000	NORFOLK SOUTHERN CORP 5.350% Due: 08/1/2054	19,744	19,505
65,000	NORFOLK SOUTHERN CORP 3.700% Due: 03/15/2053	50,595	47,514
30,000	NORFOLK SOUTHERN CORP 2.900% Due: 08/25/2051	19,705	18,854
15,000	NORFOLK SOUTHERN CORP 3.050% Due: 05/15/2050	10,401	9,770
50,000	NORTHERN STATES POWER CO 3.400% Due: 08/15/2042	39,427	38,642
45,000	NORTHERN STATES POWER CO 2.900% Due: 03/01/2050	30,840	29,274
25,000	NORTHERN STATES POWER CO 3.600% Due: 09/15/2047	18,878	18,757
15,000	NORTHROP GRUMMAN CORP 5.200% Due: 6/1/2054	14,909	14,019
50,000	NORTHROP GRUMMAN CORP 5.250% Due: 05/01/2050	49,006	47,385
10,000	NVIDIA CORP 3.500% Due: 04/01/2050	7,857	7,530
15,000	NVIDIA CORP 3.700% Due: 04/01/2060	12,366	11,228
17,000	NXP FUNDING LLC 5.000% Due: 01/15/2033	16,395	16,938
40,000	OCCIDENTAL PETROLEUM CORP 6.600% Due 3/15/2046	42,637	41,188
	<u>Forward</u>	\$ 10,736,282	\$ 10,492,458

MERIWEST CREDIT UNION
RETIREMENT PLAN
FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
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Par Value	Corporate Debt Securities (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 10,736,282	\$ 10,492,458
\$ 30,000	OCCIDENTAL PETROLEUM CORP 6.050% Due: 10/1/2054	31,011	29,105
25,000	ONEOK INC 3.950% Due: 3/1/2050	17,997	18,394
60,000	ORACLE CORP 3.600% Due: 4/1/2040	47,296	47,480
35,000	ORACLE CORP 3.850% Due: 04/01/2060	24,369	24,374
40,000	ORACLE CORP 4.500% Due: 07/08/2044	33,256	34,577
45,000	ORACLE CORP 4.000% Due: 07/15/2046	34,413	35,478
5,000	ORACLE CORP 3.950% Due: 03/25/2051	3,766	3,757
20,000	ORACLE CORP 3.850% Due: 07/15/2036	16,758	17,489
50,000	ORACLE CORP 5.500% Due: 9/27/2064	49,808	46,555
10,000	ORACLE CORP 6.250% Due: 11/09/2032	10,581	10,695
25,000	ORACLE CORP 6.900% Due: 11/09/2052	27,867	28,276
25,000	ORACLE CORP 5.550% Due: 02/06/2053	23,921	24,254
30,000	ORACLE CORP 6.500% Due: 04/15/2038	32,134	32,615
10,000	PACIFIC GAS AND ELECTRIC CO 6.700% Due: 04/01/2053	10,124	11,037
30,000	PACIFIC GAS AND ELECTRIC CO 5.900% Due: 10/1/2054	29,856	30,300
80,000	PACIFIC GAS AND ELECTRIC CO 6.950% Due: 03/15/2034	82,085	89,444
130,000	PACIFIC GAS AND ELECTRIC CO 4.950% Due: 07/01/2050	103,589	115,929
15,000	PACIFICORP 5.800% Due: 1/15/2055	14,836	15,022
50,000	PECO ENERGY CO 4.150% Due: 10/01/2044	42,163	41,778
45,000	PECO ENERGY CO 4.375% Due: 08/15/2052	39,787	37,952
85,000	PEPSICO INC 2.750% Due: 10/21/2051	60,576	53,555
25,000	PEPSICO INC 4.200% Due: 07/18/2052	21,871	20,905
10,000	PFIZER INC 4.000% Due: 3/15/2049	8,396	7,978
35,000	PFIZER INC 2.700% Due: 05/28/2050	24,672	21,697
135,000	PFIZER INVESTMENT ENTERPRISES PTE LTD 5.300% Due: 05/19/2053	136,272	128,497
85,000	PFIZER INVESTMENT ENTERPRISES PTE LTD 5.340% Due: 5/19/2063	82,507	79,259
40,000	PHILIP MORRIS INTERNATIONAL INC 4.250% Due: 11/10/2044	33,378	32,983
75,000	PIEDMONT NATURAL GAS CO INC 3.350% Due: 06/01/2050	50,076	49,780
20,000	PLAINS ALL AMERICAN PIPELINE LP 6.650% Due: 01/15/2037	20,763	21,593
30,000	PLAINS ALL AMERICAN PIPELINE LP 4.700% Due: 06/15/2044	23,837	24,838
20,000	PROCTER & GAMBLE CO 3.600% Due: 03/25/2050	16,214	15,536
5,000	PROGRESS ENERGY INC 6.000% Due: 12/01/2039	5,098	5,095
45,000	PRUDENTIAL FINANCIAL INC 3.700% Due: 03/13/2051	33,619	33,127
15,000	PUBLIC SERVICE CO OF COLORADO 2.700% Due: 01/15/2051	9,520	9,073
15,000	PUBLIC SERVICE ELECTRIC AND GAS CO 3.650% Due: 09/01/2042	12,106	11,853
35,000	QUALCOMM INC 4.800% Due: 05/20/2045	33,806	31,852
5,000	QUALCOMM INC 3.250% Due: 05/20/2050	3,799	3,431
10,000	RIO TINTO FINANCE USA LTD 2.750% Due: 11/02/2051	6,831	6,186
40,000	RIO TINTO FINANCE USA PLC 4.125% Due: 08/21/2042	35,185	34,042
40,000	ROGERS COMMUNICATIONS INC 5.000% Due: 03/15/2044	35,154	36,099
10,000	RTX CORP 4.625% Due: 11/16/2048	9,227	8,586
60,000	RTX CORP 4.150% Due: 05/15/2045	50,693	48,856
5,000	RTX CORP 4.500% Due: 06/01/2042	4,551	4,353
20,000	RTX CORP 3.030% Due: 03/15/2052	13,739	12,846
20,000	RTX CORP 3.750% Due: 11/01/2046	15,349	15,221
60,000	RTX CORP 6.400% Due: 03/15/2054	66,498	66,448
25,000	SAN DIEGO GAS & ELECTRIC CO 5.350% Due: 04/01/2053	24,765	23,946
50,000	SEMPRA 4.000% Due: 02/01/2048	39,109	38,795
55,000	SEMPRA 6.000% Due: 10/15/2039	55,853	56,901
60,000	SHELL INTERNATIONAL FINANCE BV 4.000% Due: 05/10/2046	50,279	47,474
15,000	SHELL INTERNATIONAL FINANCE BV 4.550% Due: 08/12/2043	13,923	13,390
15,000	SHELL INTERNATIONAL FINANCE BV 3.625% Due: 08/21/2042	12,524	11,862
20,000	SHELL INTERNATIONAL FINANCE BV 3.000% Due: 11/26/2051	14,106	12,709
5,000	SOUTHERN CALIFORNIA EDISON CO 3.900% Due: 03/15/2043	3,944	3,988
35,000	SOUTHERN CALIFORNIA EDISON CO 4.650% Due: 10/01/2043	30,552	30,701
	<u>Forward</u>	\$ 12,470,691	\$ 12,210,424

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Par Value	Corporate Debt Securities (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 12,470,691	\$ 12,210,424
\$ 40,000	SOUTHERN CALIFORNIA EDISON CO 3.650% Due: 02/01/2050	29,474	29,277
40,000	SOUTHERN CALIFORNIA EDISON CO 5.875% Due: 12/01/2053	40,899	40,114
80,000	SOUTHERN CO 4.400% Due: 07/01/2046	68,423	68,117
90,000	SOUTHERN CO 3.700% Due: 04/30/2030	82,674	85,065
30,000	STARBUCKS CORP 3.500% Due: 11/15/2050	22,014	20,906
15,000	TAMPA ELECTRIC CO 4.450% Due: 06/15/2049	12,690	12,396
15,000	TARGET CORP 4.800% Due: 1/15/2053	14,596	13,748
25,000	TARGET CORP 2.950% Due: 01/15/2052	16,677	16,278
115,000	TELEFONICA EMISIONES SA 7.045% Due: 06/20/2036	124,503	126,618
15,000	TEXAS INSTRUMENTS INC 2.700% Due: 09/15/2051	10,379	9,242
45,000	TIME WARNER CABLE LLC 6.550% Due: 05/01/2037	43,431	43,985
15,000	TIME WARNER CABLE LLC 7.300% Due: 07/01/2038	15,099	15,827
75,000	TIME WARNER CABLE LLC 6.750% Due: 06/15/2039	72,682	73,782
50,000	T-MOBILE USA INC 4.500% Due: 04/15/2050	42,466	41,529
80,000	T-MOBILE USA INC 3.400% Due: 10/15/2052	55,298	54,057
60,000	T-MOBILE USA INC 5.650% Due: 01/15/2053	60,806	59,766
15,000	TOTALENERGIES CAPITAL INTERNATIONAL SA 3.461% Due: 07/12/2049	11,615	10,792
20,000	TOTALENERGIES CAPITAL SA 5.425% Due: 9/10/2064	20,000	18,915
35,000	TYSON FOODS INC 4.550% Due: 6/2/2047	29,236	28,918
15,000	UNION PACIFIC CORP 3.750% Due: 02/05/2070	11,451	10,295
55,000	UNION PACIFIC CORP 2.950% Due: 03/10/2052	37,998	35,310
85,000	UNION PACIFIC CORP 4.500% Due: 09/10/2048	76,435	73,258
40,000	UNITED PARCEL SERVICE INC 4.875% Due: 11/15/2040	39,414	37,557
20,000	UNITED PARCEL SERVICE INC 3.750% Due: 11/15/2047	16,773	15,278
15,000	UNITED PARCEL SERVICE INC 5.300% Due: 04/01/2050	15,415	14,585
115,000	UNITEDHEALTH GROUP INC 4.750% Due: 05/15/2052	105,460	99,430
70,000	UNITEDHEALTH GROUP INC 4.450% Due: 12/15/2048	61,795	57,903
140,000	UNITEDHEALTH GROUP INC 2.900% Due: 05/15/2050	97,425	87,541
15,000	UNITEDHEALTH GROUP INC 3.875% Due: 08/15/2059	11,674	10,870
15,000	UNITEDHEALTH GROUP INC 5.200% Due: 04/15/2063	14,963	13,643
120,000	UNITEDHEALTH GROUP INC 5.050% Due: 04/15/2053	119,184	108,975
21,000	US BANCORP FXD 5.678% Due: 1/23/2035	21,000	21,715
40,000	US BANCORP FXD 2.491% Due: 11/03/2036	29,949	32,562
20,000	VALERO ENERGY CORP 4.000% Due: 06/01/2052	15,181	14,382
55,000	VERIZON COMMUNICATIONS INC 2.875% Due: 11/20/2050	34,759	33,955
20,000	VERIZON COMMUNICATIONS INC 2.850% Due: 09/03/2041	14,019	14,042
220,000	VERIZON COMMUNICATIONS INC 4.000% Due: 03/22/2050	176,900	169,500
30,000	VERIZON COMMUNICATIONS INC 3.550% Due: 03/22/2051	21,874	21,510
40,000	VERIZON COMMUNICATIONS INC 3.700% Due: 03/22/2061	28,251	27,622
15,000	VIRGINIA ELECTRIC AND POWER CO 4.200% Due: 05/15/2045	12,512	12,210
20,000	VIRGINIA ELECTRIC AND POWER CO 4.000% Due: 01/15/2043	16,701	16,355
30,000	VIRGINIA ELECTRIC AND POWER CO 2.950% Due: 11/15/2051	19,804	18,789
25,000	VISA INC 4.300% Due: 12/14/2045	23,205	21,482
10,000	VISA INC 2.000% Due: 08/15/2050	5,853	5,485
35,000	VODAFONE GROUP PLC 5.125% Due: 06/19/2059	30,924	30,390
40,000	VODAFONE GROUP PLC 5.625% Due: 02/10/2053	38,739	38,976
15,000	VOYA FINANCIAL INC 4.800% Due: 06/15/2046	12,416	12,815
35,000	WALMART INC 2.650% Due: 09/22/2051	24,391	21,930
45,000	WALMART INC 4.500% Due: 04/15/2053	41,537	39,715
55,000	WALT DISNEY CO 3.800% Due: 05/13/2060	42,912	40,265
91,000	WARNERMEDIA HOLDINGS INC 5.391% Due: 03/15/2062	72,176	68,635
15,000	WASTE CONNECTIONS INC 4.200% Due: 01/15/2033	14,070	14,235
10,000	WASTE MANAGEMENT INC 5.350% Due: 10/15/2054	9,996	9,715
21,000	WEC ENERGY GROUP INC 1.800% Due: 10/15/2030	16,801	17,650
40,000	WELLS FARGO & CO 4.900% Due: 11/17/2045	34,821	34,980
	<u>Forward</u>	\$ 14,610,431	\$ 14,283,316

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Par Value	Corporate Debt Securities (Continued)	Cost	Fair Value
	<u>Forwarded</u>	\$ 14,610,431	\$ 14,283,316
\$ 50,000	WELLS FARGO & CO 4.650% Due: 11/04/2044	42,267	42,438
85,000	WELLS FARGO & CO FXD 5.499% Due: 01/23/2035	84,752	86,809
30,000	WELLS FARGO & CO FXD 3.350% Due: 03/02/2033	27,056	26,638
35,000	WELLS FARGO & CO FXD 5.013% Due: 04/04/2051	32,315	31,536
35,000	WELLS FARGO & CO FXD 5.211% Due: 12/03/2035	35,000	34,204
30,000	WESTERN MIDSTREAM OPERATING LP 5.500% Due: 08/15/2048	25,586	26,627
3,000	WESTERN MIDSTREAM OPERATING LP 5.450% Due : 11/15/2034	2,992	2,957
30,000	WESTPAC BANKING CORP FXD 2.668% Due: 11/15/2035	23,147	25,629
10,000	WESTPAC BANKING CORP FXD 3.020% Due: 11/18/2036	7,932	8,497
10,000	WILLIAMS COS INC 4.850% Due: 03/01/2048	8,782	8,703
30,000	WILLIAMS COS INC 4.900% Due: 01/15/2045	26,196	26,933
20,000	WILLIAMS COS INC 5.100% Due: 09/15/2045	18,107	18,274
25,000	WILLIAMS COS INC 3.500% Due: 10/15/2051	17,422	17,210
20,000	WISCONSIN POWER AND LIGHT CO 3.950% Due: 09/01/2032	18,494	18,747
25,000	WYETH LLC 5.950% Due: 04/01/2037	27,383	26,515
1,304	AEGON FUNDING CORP LLC 5.100% Due: 12/15/2049	31,161	26,471
623	AFFILIATED MANAGERS GR 4.750% Due: 09/30/2060	15,257	11,326
641	AFFILIATED MANAGERS GROUP 6.750% Due: 3/30/2064	16,345	15,788
191	ALBEMARLE CORP DEP 7.250% Due: 3/1/2027	8,446	7,772
928	ALGONQUIN PWR & UTILS CORP A 9.817% Due: 7/1/2079	22,609	23,404
913	APOLLO GLOBAL MANAGEMENT INC 7.625% Due: 09/15/2053	23,502	24,185
1,181	AT&T INC 5.350% Due: 11/01/2066	27,507	28,828
516	CARLYLE FIN LLC 4.625% Due: 5/15/2061	10,430	9,195
1,815	CMS ENERGY CORP 5.875% Due: 03/01/2079	45,406	41,981
906	COREBRIDGE FINL INC 6.375% Due: 12/15/2064	23,068	23,094
789	DTE ENERGY CO 4.375% Due: 10/15/2080	15,593	14,344
808	KKR GROUP FIN CO. IX LLC 4.625% Due: 04/01/2061	14,847	14,778
784	NEXTERA ENERGY CAPITAL HOLDINGS INC 5.650% Due: 03/01/2079	19,589	18,189
604	REINSURANCE GRP OF AMERICA INC 7.125% Due: 10/15/2052	15,355	15,583
1,551	SEMPRA ENERGY 5.750% Due: 07/01/2079	40,178	35,208
1,225	THE SOUTHERN CO 4.950% Due: 01/30/2080	25,812	25,357
935	TPG OPER GROUP II LP 6.950% Due: 3/15/2064	23,997	23,768
1,014	WR BERKLEY CORP 5.700% Due: 03/30/2058	23,712	23,383
	<u>TOTAL - CORPORATE DEBT SECURITIES</u>	<u>\$ 15,410,676</u>	<u>\$ 15,067,687</u>
	<u>US Government Securities</u>		
\$ 10,000	UNITED STATES TREASURY BOND 4.250% Due: 08/15/2054	\$ 9,370	\$ 9,311
2,635,000	US TREASURY BOND FED STRIP Zero Coupon Due: 11/15/2048	844,746	800,154
13,775,000	US TREASURY BOND FED STRIP Zero Coupon Due: 11/15/2051	4,471,946	3,697,626
155,000	US TREASURY BOND FED STRIP Zero Coupon Due: 05/15/2030	121,618	121,485
3,060,000	US TREASURY BOND FED STRIP Zero Coupon Due: 05/15/2032	2,178,068	2,170,520
1,405,000	US TREASURY BOND FED STRIP Zero Coupon Due: 05/15/2037	775,476	771,714
1,735,000	US TREASURY BOND FED STRIP Zero Coupon Due: 11/15/2051	518,909	478,720
210,000	RESOLUTION FDG CORP INT PMT Zero Coupon Due: 01/15/2030	157,233	166,232
255,000	RESOLUTION FDG CORP INT PMT Zero Coupon Due: 04/15/2030	188,866	199,609
	<u>TOTAL - US GOVERNMENT SECURITIES</u>	<u>\$ 9,266,232</u>	<u>\$ 8,415,371</u>

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Par Value	<u>Sovereign Securities</u>	Cost	Fair Value
\$ 220,000	MEXICO GOVERNMENT INTERNATIONAL BOND 4.750% Due: 03/08/2044	\$ 189,076	\$ 170,929
130,000	PANAMA GOVERNMENT INTERNATIONAL BOND 6.700% Due: 01/26/2036	138,689	124,759
100,000	PHILIPPINE GOVERNMENT INTERNATIONAL BOND 6.375% Due: 10/23/2034	112,170	108,979
50,000	REPUBLIC OF POLAND GOVERNMENT INTERNATNAL BOND 5.500% Due: 3/18/2054	50,125	46,869
60,000	URUGUAY GOVERNMENT INTERNATIONAL BOND 4.125% Due: 11/20/2045	54,583	50,567
	<u>TOTAL - SOVEREIGN SECURITIES</u>	<u>\$ 544,643</u>	<u>\$ 502,103</u>
	<u>Municipal Bonds</u>		
\$ 75,000	BAY AREA TOLL AUTH CALIF TOLL BRDG REV F-2 6.263% Due: 04/01/2049	\$ 88,504	\$ 80,442
280,000	CALIFORNIA ST GENL OBLIG BUILD AMERICA BONDS 7.550% Due: 04/01/2039	350,720	336,253
20,000	NEW JERSEY TURNPIKE AUTH BUILD AMERICA 7.102% Due: 01/01/2041	24,413	23,046
55,000	NEW YORK N Y CITY MUN WTR FIN AU 5.440% Due: 06/15/2043	58,224	52,161
85,000	THE PORT AUTHORITY OF N Y AND N J CONS REV 4.458% Due: 10/01/2062	78,256	72,347
	<u>TOTAL - MUNICIPAL BONDS</u>	<u>\$ 600,117</u>	<u>\$ 564,249</u>
	<u>Real Estate Investment Fund</u>		
	LDR Preferred Income Fund, LLC	\$ 3,432,757	\$ 3,432,757
	<u>Private Equity Funds</u>		
	AMG Pantheon Fund, LLC, ESC	1,200,000	1,200,000
	StepStone - SPRIM ESC	1,200,000	1,200,000
	<u>TOTAL - PRIVATE EQUITY FUNDS</u>	<u>\$ 2,400,000</u>	<u>\$ 2,400,000</u>
	<u>Limited Partnership</u>		
	Brookfield Value Add Multi Family III PF	\$ 540,319	\$ 540,319
	Fairfield Value Add Multi Family IV PF	172,164	172,164
	<u>TOTAL - LIMITED PARTNERSHIP</u>	<u>\$ 712,483</u>	<u>\$ 712,483</u>
	<u>Interest Bearing Cash and Money Market Funds</u>		
\$ 1,655,852	Bank Deposit Program	\$ 1,655,852	\$ 1,655,852
701,905	Deutsche Money Market Institutional Fund	701,905	701,905
	<u>TOTAL - INTEREST BEARING CASH AND MONEY MARKET FUNDS</u>	<u>\$ 2,357,757</u>	<u>\$ 2,357,757</u>
	<u>TOTALS - ALL INVESTMENTS</u>	<u>\$ 68,246,994</u>	<u>\$ 80,674,248</u>

Attachment to 2024 Form 5500
Schedule SB, line 32: schedule of amortization bases

Plan name: Meriwest Credit Union Retirement Plan
Plan sponsor: Meriwest Credit Union

EIN: 94-1521987
PN: 001

Schedule of amortization bases

Type of base	Present value of remaining installments	Valuation date	Years remaining	Amortization installment
Shortfall	0	1/1/2024	15	0
Shortfall	0	1/1/2023	14	0
	Total 0			0

Attachment to 2024 Form 5500

Schedule SB, line 24/25: change in actuarial assumptions and methods

Plan name: Meriwest Credit Union Retirement Plan

EIN: 94-1521987

Plan sponsor: Meriwest Credit Union

PN: 001

Changes in actuarial assumptions and methods

The salary scale assumption has been updated from 3.75% to 4.25%.

There were no other changes in assumptions and methods other than those mandated to remain in compliance with IRS standards (specifically, the interest discounting rates and mortality table).