

(ERM) Loan To Deposits Ratio



The Loan to Deposit Ratio is monitored internally by the Credit Union by its Enterprise Risk Management Program.

Area of Audit / Compliance	Policy Limit/ Guideline	2025 Q4 - 12/31/2025	2025 Q3 - 9/30/2025	2025 Q2 - 6/30/2025	2025 Q1 - 3/31/2025
Loans to Deposits (CRA Reporting)	> 70%	85.00%	85.00%	84.00%	84%