

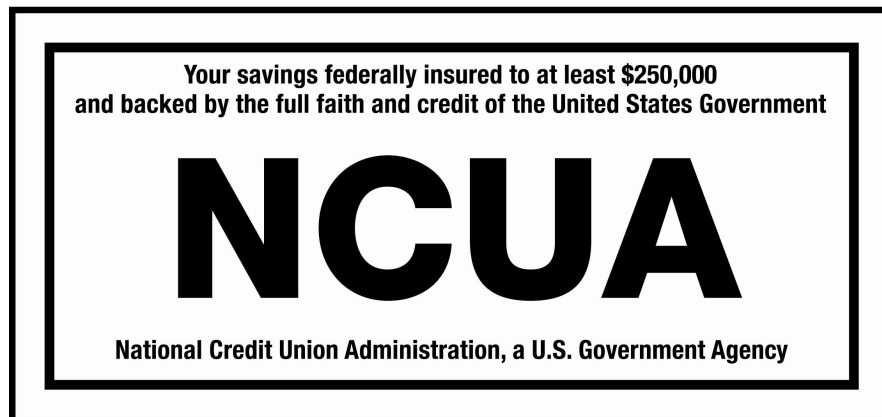


FINANCIAL SUMMARY

In order to earn the confidence and trust our members expect from GTE Financial, our financial information will be made publicly available on our web site for review.

GTE Financial is supervised by the National Credit Union Administration (NCUA), an independent federal agency that charters and oversees federally insured credit unions. The NCUA requires credit unions to complete a quarterly regulatory report, the 5300 Call Report. The data from this report is used to assess a credit union's financial health and compare it to credit union peers.

Brian Best - President and Chief Executive Officer (CEO) and Brad Baker - Executive Vice President of Finance and Chief Financial Officer (CFO) sign a Statement of Affidavit each quarter that confirms the accuracy of our financial statements as reported in the NCUA 5300 Call Report. The President/CEO and CFO voluntarily sign this statement to demonstrate their commitment to the financial soundness of GTE Financial and their dedication to providing accurate information to members.



**STATEMENT OF AFFIDAVIT:
FOR THE CHIEF EXECUTIVE OFFICER AND THE
CHIEF FINANCIAL OFFICER REGARDING FACTS AND
CIRCUMSTANCES RELATED TO REGULATORY FINDINGS**

I, Brian Best, President and Chief Executive Officer of GTE Financial, and I, Brad Baker, Chief Financial Officer of GTE Financial, certify that:

1. To the best of my knowledge and, based upon my review of the filing of the 5300 reports with the NCUA for GTE Federal Credit Union DBA GTE Financial, for the period ending **12/31/2019**
 - No filing contained an untrue statement of a material fact as of the end of the period covered by the filing.
 - No filing contained a misleading material fact as of the end of the period covered by the filing.
 - No filing omitted a material fact necessary to make the statements as of the end of the period covered by the filing.
 - The financial condition and statement of income for the period covered are presented fairly.
2. We have reviewed the contents of this statement with the Credit Union's Supervisory Committee.
3. We agree that any and all errors, untrue statements, misleading facts or material omissions discovered in the filings will be corrected or supplemented in subsequent filings.

Signed by

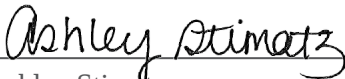


Brian Best
President and
Chief Executive Officer



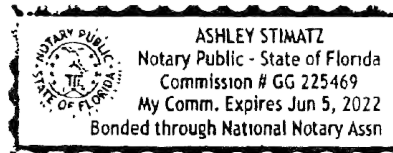
Brad Baker
Executive Vice President and
Chief Financial Officer

Signed or attested before me on **12/31/2019**



Ashley Stimatz
Notary Public

My Commission Expires **6/5/2022**





GTE Financial and Subsidiaries
SELECTED FINANCIAL AND OTHER DATA
(Unaudited)

	For Period Ending 12/31/2019	For Period Ending 12/31/2018
Balance Sheet		
Loans, net	\$ 1,664,482,525	\$ 1,828,863,084
Investments	\$ 341,411,795	\$ 70,969,514
Shares (Deposits)	\$ 1,983,887,814	\$ 1,796,927,566
Reserves	\$ 192,204,212	\$ 173,587,168
Total Assets	\$ 2,205,233,765	\$ 2,086,901,646
Income Statement		
Interest Income	\$ 83,653,993	\$ 75,537,682
Dividend & Interest Expense	\$ 18,779,865	\$ 11,828,182
Provision for Loan Loss	\$ 12,441,671	\$ 11,600,000
Non-Interest Income	\$ 64,502,880	\$ 52,561,951
NCUSIF Premium & Corporate Stabilization	\$ 0	\$ 1,278,009
Operating Expense	\$ 98,318,292	\$ 93,396,580
Operating Net Income	\$ 18,617,045	\$ 12,552,880
NCUSIF Premium & Corporate Stabilization	\$ 0	\$ 0
Non-Controlling Interest in Earnings	\$ 0	\$ 0
Net Income (excluding impact of NCUA action/impairments)	\$ 18,617,045	\$ 12,552,880
Other Data		
New Members	27,232	26,129
Number of Members	227,941	236,479
Loans Granted, Dollars	\$ 771,917,300	\$ 806,800,595