Example Credit Union annual report 2025 (made up): check report

One PDF, checked 19 October 2026. A person read and signed off every finding (Mark): 2 to fix before you publish, 1 to consider and 1 to confirm.

Two items to fix before you publish. They are: 1 Parts don't add up, 1 Wrong number. To consider: 1 Basis not named. Those are choices for the author, not errors. Please confirm: one question where the pages did not settle it.

9	1	2	1	1
checks run	document	to fix before you publish	to consider	to confirm

All four at a glance

This report does not say any rule was broken.

#	Class	Kind	Lawyer first	Where
1	To fix before you publish	Parts don't add up		PDF page 9
2	To fix before you publish	Wrong number		PDF page 12
3	To consider	Basis not named		PDF page 4
4	Please confirm	Two counts		PDF pages 5 and 11

To fix before you publish

The report's own numbers disagree. Please look at these before you publish.

To fix before you publish Parts don't add up

PDF page 9

1. The three lines add up to 10,455. The total shows 10,545.

Personal loans	5,120
Mortgages	3,235
Commercial loans	2,100
These add up to	10,455
The page prints	10,545
Extra	90


Member loans by type
Personal 5,120
Mortgage 3,235
Commercial 2,100
Total 10,545

PDF page 9: Total 10,545

How I checked

5,120 + 3,235 + 2,100 = 10,455. The page prints 10,545. The difference is 90.

To fix before you publish Wrong number

PDF page 12

2. Operating expenses rose 9.8%. The page prints 9.9%.

The page prints	**9.9%**
Worked out from the two amounts	**9.8%**
The gap:	**0.1 points**

> Operating expenses rose 9.9% to $4,210,000 from $3,834,000.

PDF page 12: Operating expenses rose 9.9% to $4,210,000 from $3,834,000.

How I checked

Change from 3,834,000 to 4,210,000 = 9.8%. The page prints 9.9%. The difference is 0.1 percentage points.

To consider

The report is fine either way. The decision is yours.

To consider Basis not named

PDF page 4

3. The report says membership grew. It gives no figure for last year.

> Message from the Chair
> Membership grew again this year.

PDF page 4: Membership grew again this year.

Please confirm

We could not tell from the pages, so each one is a question for you.

Please confirm Two counts

PDF pages 5 and 11

4. Page 5 says 14 branches. Page 11 says 13. Which is current?

Our branches serve members across the region, PDF page 5	14
We closed one branch and now have branches, PDF page 11	13
They differ by:	**1**

Our 14 branches serve members across the region.

PDF page 5: Our 14 branches serve members across the region.

We closed one branch and now have 13 branches.

PDF page 11: We closed one branch and now have 13 branches.

Looked at and cleared

Data Says looked at these and did not list them as findings. Cleared means a second look found no error. Not confirmed means Data Says could not back the claim up with the document's own words or numbers. They are here so you can see our work and decide how much each one matters.

- Cleared. Page 3 gives a net loss of 152,000. Page 7 gives 118,000. Page 7 shows 152,000 is the loss before tax, so the two figures agree.

What I could not check

- No last-year report was sent, so the comparison with last year was not done.
- Nothing was checked against the outside world. Each document was checked against its own numbers.

The one document

Document	Pages	Tier	Fingerprint	Checks
Example Credit Union annual report 2025 (made up)	24	Standard	a3f9a3f9a3f9a3f9…	9

Sample only: every name, number and page in it is made up. Data Says checks documents against their own numbers. It does not give an opinion on the organization. This report does not say any rule was broken. Questions, or want a fixed draft checked again? Reply to the email this report came with.