

STATEMENT OF CONDITION	2017	2018	2019
Assets			
Liquid Assets	\$15,977,624.08	\$16,222,890.11	\$22,749,320.36
Investments			
Member Capital	\$0.00	\$0.00	\$0.00
Reserve Member Capital	\$0.00	\$0.00	\$0.00
Certificates w/Corporate	\$0.00	\$0.00	\$0.00
Trading	\$0.00	\$0.00	\$4,532,374.09
Held to Maturity	\$0.00	\$0.00	\$0.00
Available for Sale Invests.	\$188,525,313.65	\$167,001,768.21	\$176,814,154.76
Total Investments	\$188,525,313.65	\$167,001,768.21	\$181,346,528.85
Loans			
New Auto	\$44,352,822.22	\$44,250,087.92	\$45,652,421.94
Used Auto	\$34,076,881.86	\$51,351,366.64	\$62,489,385.67
Secured	\$26,754,493.31	\$27,910,017.13	\$23,568,975.69
Unsecured	\$17,632,812.04	\$15,913,733.01	\$15,524,868.91
Credit Card	\$33,267,415.55	\$32,779,686.96	\$31,549,837.06
Fixed Real Estate	\$47,600,460.71	\$46,990,979.98	\$48,063,361.27
Variable Real Estate	\$34,832,798.32	\$35,784,705.95	\$34,681,220.94
Home Equity	\$14,081,208.24	\$13,616,238.51	\$12,665,557.55
Commercial/Business Purpose	\$16,834,026.16	\$20,829,411.09	\$21,999,354.06
Loan Acquisition Cost	\$2,034,045.71	\$1,781,795.84	\$1,384,806.45
All Other Loans	\$38,554,754.55	\$42,864,806.37	\$40,164,949.33
Total Loans	\$310,021,718.67	\$334,072,829.40	\$337,744,738.87
(Less) Allow for Loan Loss	-\$1,696,116.47	-\$2,082,230.71	-\$2,041,290.32
Net Loans	\$308,325,602.20	\$331,990,598.69	\$335,703,448.55
Fixed Assets			
Land & Bldg. (Less Depr.)	\$13,341,883.06	\$12,933,744.24	\$13,506,214.22
Furniture & Equip (Less Depr.)	\$2,572,340.78	\$2,241,963.42	\$1,674,871.60
Other Real Estate Owned	\$0.00	\$0.00	\$0.00
All Other Fixed Assets	\$47,420.04	\$217,624.08	\$2,219,754.68
Total Fixed Assets	\$15,961,643.88	\$15,393,331.74	\$17,400,840.50
Other Assets			
Accounts Receivable	\$25.00	\$17,464.78	\$21,987.93
PrePaid & Deferred	\$903,368.09	\$1,069,869.11	\$900,751.29
NCUSIF	\$4,366,933.21	\$4,465,763.83	\$4,448,883.76
All Other Assets	\$9,972,516.25	\$9,860,511.82	\$6,362,063.47
Total Other Assets	\$15,242,842.55	\$15,413,609.54	\$11,733,686.45
Total Assets	\$544,033,026.36	\$546,022,198.29	\$568,933,824.71
Liabilities			
Regular Shares	\$86,186,153.14	\$94,719,553.96	\$102,462,227.68
Share Drafts	\$67,054,827.68	\$71,372,858.44	\$74,866,074.41
Money Markets	\$130,410,623.93	\$125,837,326.07	\$131,347,708.93
Share Certificates	\$136,468,778.08	\$124,961,404.54	\$116,623,928.11
IRA Shares & Certs.	\$32,975,793.09	\$32,815,799.83	\$38,837,002.63
Club Accounts	\$5,637,959.64	\$5,821,978.30	\$6,993,250.30
Total Shares	\$458,734,135.56	\$455,528,921.14	\$471,130,192.06
Accounts Payable	\$5,942,584.32	\$683,822.66	\$6,020,226.09
Dividends Payable	\$106,118.78	\$102,662.70	\$109,395.58
All Other Liabilities	\$3,767,711.57	\$11,450,087.60	\$2,403,651.90
Total Liabilities and Shares	\$468,550,550.23	\$467,765,494.10	\$479,663,465.63
Equity			
Reserves			
Regular Reserves	\$3,303,512.42	\$3,303,512.42	\$3,303,512.42
Gains/Losses	-\$694,358.97	-\$3,234,298.37	\$1,128,769.80
Undivided Earnings	\$72,873,322.68	\$78,187,490.14	\$84,838,076.86
Total Reserves	\$75,482,476.13	\$78,256,704.19	\$89,270,359.08
Total Equity	\$75,482,476.13	\$78,256,704.19	\$89,270,359.08
Total Liabilities, Shares & Equity	\$544,033,026.36	\$546,022,198.29	\$568,933,824.71