

STATEMENT OF CONDITION	2021	2022	2023
Assets			
Liquid Assets	\$22,525,930.49	\$22,725,507.86	\$20,780,584.32
Investments			
Member Capital	\$8,450.00	\$8,450.00	\$8,450.00
Reserve Member Capital	\$0.00	\$0.00	\$0.00
Certificates w/Corporate	\$200,000.00	\$0.00	\$0.00
Trading	\$3,265,078.88	\$2,953,119.53	\$3,079,399.83
Held to Maturity	\$0.00	\$0.00	\$0.00
Available for Sale Invests.	\$353,013,382.88	\$317,049,073.59	\$296,386,274.94
Total Investments	\$356,486,911.76	\$320,010,643.12	\$299,474,124.77
Loans			
New Auto	\$40,819,219.28	\$55,480,692.00	\$81,604,772.15
Used Auto	\$70,160,813.79	\$85,876,144.45	\$94,329,492.70
Secured	\$18,219,110.49	\$16,650,096.36	\$16,217,614.83
Unsecured	\$14,854,079.90	\$15,502,401.97	\$14,591,084.60
Credit Card	\$26,759,742.60	\$27,646,340.30	\$28,161,892.84
Fixed Real Estate	\$68,363,326.75	\$69,664,451.99	\$64,713,127.13
Variable Real Estate	\$32,419,758.34	\$37,114,520.52	\$39,454,098.98
Home Equity	\$10,390,037.83	\$10,945,170.67	\$25,681,615.72
Commercial/Business Purpose	\$40,450,513.00	\$49,206,699.07	\$53,111,169.01
Loan Acquisition Cost	\$897,700.80	\$1,076,133.30	\$1,718,203.82
All Other Loans	\$23,726,426.34	\$23,229,812.29	\$20,558,026.09
Total Loans	\$347,060,729.12	\$392,392,462.92	\$440,141,097.87
(Less) Allow for Loan Loss	-\$1,459,473.19	-\$924,085.77	-\$1,956,719.20
Net Loans	\$345,601,255.93	\$391,468,377.15	\$438,184,378.67
Fixed Assets			
Land & Bldg. (Less Depr.)	\$17,870,031.45	\$21,024,792.69	\$20,377,286.92
Furniture & Equip (Less Depr.)	\$1,635,356.42	\$1,420,955.87	\$1,337,501.68
Other Real Estate Owned	\$0.00	\$0.00	\$0.00
All Other Fixed Assets	\$48,143.22	\$19,258.30	\$5,097.50
Total Fixed Assets	\$19,553,531.09	\$22,465,006.86	\$21,719,886.10
Other Assets			
Accounts Receivable	\$25,275.17	\$44,273.19	\$253,261.91
PrePaid & Deferred	\$928,019.80	\$1,221,173.13	\$1,244,262.11
NCUSIF	\$5,930,355.33	\$6,478,418.73	\$6,519,215.90
All Other Assets	\$7,784,780.65	\$10,699,990.92	\$11,178,910.28
Total Other Assets	\$14,668,430.95	\$18,443,855.97	\$19,195,650.20
Total Assets	\$758,836,060.22	\$775,113,390.96	\$799,354,624.06
Liabilities			
Regular Shares	\$162,289,721.98	\$161,930,645.50	\$150,121,159.23
Share Drafts	\$113,047,324.45	\$116,770,061.86	\$118,665,485.68
Money Markets	\$204,658,244.70	\$198,136,086.97	\$147,034,303.45
Share Certificates	\$126,855,077.87	\$135,501,000.31	\$176,928,564.07
IRA Shares & Certs.	\$35,116,459.28	\$39,492,802.11	\$33,915,572.31
Club Accounts	\$11,045,133.68	\$11,038,874.08	\$10,943,817.94
Non-Member Certificates	\$0.00	\$0.00	\$23,570,780.30
Total Shares	\$653,011,961.96	\$662,869,470.83	\$661,179,682.98
Accounts Payable	\$319,120.07	\$818,803.70	\$5,157,238.74
Dividends Payable	\$109,425.99	\$126,974.96	\$243,237.79
All Other Liabilities	\$3,400,508.32	\$49,833,217.19	\$57,385,017.94
Total Liabilities and Shares	\$656,841,016.34	\$713,648,466.68	\$723,965,177.45
Equity			
Reserves			
Regular Reserves	\$3,303,512.42	\$3,303,512.42	\$3,303,512.42
Total Unrealized Investment Gains/Losses	\$235,943.01	-\$47,460,845.23	-\$39,919,148.83
Undivided Earnings	\$98,148,902.58	\$105,315,571.22	\$111,698,397.15
Merged Equity		\$306,685.87	\$306,685.87
Total Reserves	\$101,995,043.88	\$61,464,924.28	\$75,389,446.61
Total Equity	\$101,995,043.88	\$61,464,924.28	\$75,389,446.61
Total Liabilities, Shares & Equity	\$758,836,060.22	\$775,113,390.96	\$799,354,624.06