



MONTHLY STATEMENT OF FINANCIAL CONDITION

MAY 2017

	MAY	APRIL	MAY 2016
ASSETS			
Loans To Members	\$ 55,576,277.27	\$ 55,541,071.25	\$ 51,895,866.16
Allowance for Loan Loss	(45,666.78)	(44,842.55)	(31,614.63)
Discount for Credit (WAGE)	-	-	(3,181.80)
Receivables	11.09	67.95	983.69
Cash	798,963.95	944,912.50	947,360.23
Investments	33,049,625.91	32,534,477.98	32,888,040.20
Prepaid Expenses & Deferred Charges	287,450.45	274,634.45	181,097.88
Fixed Assets	1,491,973.71	1,503,095.71	1,539,905.17
Accrued Income	181,602.58	172,696.88	169,466.78
Deposit in NCUSIF	746,796.68	746,796.68	722,224.97
Other Assets	36,693.95	36,693.95	6,080.00
TOTAL ASSETS	\$ 92,123,728.81	\$ 91,709,604.80	\$ 88,316,228.65
LIABILITIES & EQUITY			
Accounts Payable	\$ 283,496.75	\$ 360,808.92	\$ 277,235.17
Notes Payable	-	0.00	0.00
Dividends Payable	45,986.99	27,187.76	37,656.25
Taxes Payable	-	0.24	222.78
Accrued Expenses	141,014.05	123,306.71	100,027.24
Other Liabilities	67,547.92	269,421.67	76,292.43
TOTAL LIABILITIES	\$ 538,045.71	\$ 780,725.30	\$ 491,433.87
MEMBER EQUITY			
Regular Shares	\$ 42,398,196.25	\$ 41,153,661.42	\$ 39,313,238.64
Share Drafts	14,556,004.32	15,250,772.57	13,622,732.30
I.R.A.'s	6,017,767.43	6,049,228.17	5,985,179.01
Certificates	16,341,684.14	16,353,269.36	16,596,275.89
Other Deposits	4,744,024.72	4,621,501.82	5,009,321.42
TOTAL MEMBER EQUITY	\$ 84,057,676.86	\$ 83,428,433.34	\$ 80,526,747.26
RESERVES & UNDIVIDED EARNINGS			
Regular & Legal Reserves	\$ 493,984.45	\$ 493,984.45	\$ 493,984.45
Other Reserves	50,563.90	50,563.90	50,563.90
Acquired Capital	308,375.79	308,375.79	308,375.79
Undivided Earnings	6,637,495.67	6,637,495.67	6,399,628.45
Current Period Net Income	37,586.43	10,026.35	45,494.93
TOTAL CAPITAL	\$ 7,528,006.24	\$ 7,500,446.16	\$ 7,298,047.52
TOTAL LIABILITIES & EQUITY	\$ 92,123,728.81	\$ 91,709,604.80	\$ 88,316,228.65