



MONTHLY STATEMENT OF FINANCIAL CONDITION

DECEMBER 2017

	DECEMBER	NOVEMBER	DECEMBER 2016
ASSETS			
Loans To Members	\$ 56,726,301.54	\$ 56,011,952.28	\$ 53,039,182.05
Allowance for Loan Loss	(48,359.34)	(50,004.87)	(43,904.65)
Discount for Credit (WAGE)	-	-	0.05
Receivables	99.91	99.91	54.02
Cash	973,005.52	951,349.46	1,129,824.49
Investments	32,442,628.27	34,905,019.25	33,173,624.16
Prepaid Expenses & Deferred Charges	190,211.58	204,044.24	171,584.31
Fixed Assets	1,462,270.20	1,474,206.64	1,528,633.37
Accrued Income	185,113.52	185,046.44	166,856.43
Deposit in NCUSIF	773,764.49	773,764.49	744,413.69
Other Assets	44,844.00	44,844.00	1,330.00
TOTAL ASSETS	\$ 92,749,879.69	\$ 94,500,321.84	\$ 89,911,597.92
LIABILITIES & EQUITY			
Accounts Payable	\$ 315,459.10	\$ 437,825.61	\$ 534,165.34
Notes Payable	-	-	-
Dividends Payable	18,450.65	46,273.47	15,175.89
Taxes Payable	1,501.89	-	1,535.76
Accrued Expenses	81,686.62	152,555.68	80,502.77
Other Liabilities	212,440.45	50,501.21	174,921.68
TOTAL LIABILITIES	\$ 629,538.71	\$ 687,155.97	\$ 806,301.44
MEMBER EQUITY			
Regular Shares	\$ 42,525,513.17	\$ 41,838,048.82	\$ 40,436,861.65
Share Drafts	14,792,651.81	15,882,581.54	13,472,469.91
I.R.A.'s	5,475,550.61	5,501,596.61	6,160,601.43
Certificates	15,514,401.88	16,751,820.75	16,171,340.00
Other Deposits	6,121,726.45	6,176,290.82	5,407,756.87
TOTAL MEMBER EQUITY	\$ 84,429,843.92	\$ 86,150,338.54	\$ 81,649,029.86
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	6,837,572.92	6,747,565.02	6,603,342.48
Current Period Net Income	0.00	62,338.17	0.00
TOTAL CAPITAL	\$ 7,690,497.06	\$ 7,662,827.33	\$ 7,456,266.62
TOTAL LIABILITIES & EQUITY	\$ 92,749,879.69	\$ 94,500,321.84	\$ 89,911,597.92