



MONTHLY STATEMENT OF FINANCIAL CONDITION

FEBRUARY 28, 2018

	FEBRUARY	JANUARY	FEBRUARY 2017
<b>ASSETS</b>			
Loans To Members	\$ 59,512,754.19	\$ 58,582,098.83	\$ 53,369,765.14
Allowance for Loan Loss	(51,471.33)	(51,277.10)	(40,707.27)
Discount for Credit (WAGE)	-	-	-
Receivables	165.99	337.30	67.95
Cash	795,613.73	786,350.36	783,342.84
Investments	30,663,628.20	29,840,438.28	33,783,737.14
Prepaid Expenses & Deferred Charges	311,038.78	321,237.99	291,954.18
Fixed Assets	1,487,952.07	1,496,173.23	1,510,060.84
Accrued Income	178,730.64	184,512.94	160,834.11
Deposit in NCUSIF	773,764.49	773,764.49	744,413.69
Other Assets	12,913.00	12,913.00	14,995.00
<b>TOTAL ASSETS</b>	<b>\$ 93,685,089.76</b>	<b>\$ 91,946,549.32</b>	<b>\$ 90,618,463.62</b>
<b>LIABILITIES &amp; EQUITY</b>			
Accounts Payable	\$ 229,028.44	\$ 223,584.53	\$ 518,812.47
Notes Payable	-	-	-
Dividends Payable	47,379.70	30,013.52	41,560.19
Taxes Payable	0.21	846.39	2,154.69
Accrued Expenses	98,289.62	73,146.83	91,520.73
Other Liabilities	24,269.64	54,948.57	64,448.42
<b>TOTAL LIABILITIES</b>	<b>\$ 398,967.61</b>	<b>\$ 382,539.84</b>	<b>\$ 718,496.50</b>
<b>MEMBER EQUITY</b>			
Regular Shares	\$ 42,676,685.65	\$ 41,963,952.28	\$ 41,524,091.82
Share Drafts	14,643,578.11	14,763,792.01	13,461,253.90
I.R.A.'s	5,465,215.12	5,504,108.77	6,207,491.08
Certificates	16,632,117.19	15,560,037.04	15,914,180.57
Other Deposits	6,156,103.98	6,061,580.20	5,321,493.33
<b>TOTAL MEMBER EQUITY</b>	<b>\$ 85,573,700.05</b>	<b>\$ 83,853,470.30</b>	<b>\$ 82,428,510.70</b>
<b>RESERVES &amp; UNDIVIDED EARNINGS</b>			
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	6,837,572.92	6,603,342.48
Current Period Net Income	21,925.04	20,042.12	15,189.80
<b>TOTAL CAPITAL</b>	<b>\$ 7,712,422.10</b>	<b>\$ 7,710,539.18</b>	<b>\$ 7,471,456.42</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>\$ 93,685,089.76</b>	<b>\$ 91,946,549.32</b>	<b>\$ 90,618,463.62</b>