



MONTHLY STATEMENT OF FINANCIAL CONDITION

MAY 31, 2018

	MAY	APRIL	MAY 2017
ASSETS			
Loans To Members	\$ 63,171,379.67	\$ 61,624,765.02	\$ 55,576,277.27
Allowance for Loan Loss	(62,839.20)	(58,098.70)	(45,666.78)
Discount for Credit (WAGE)	-	-	-
Receivables	27.00	57.00	11.09
Cash	1,184,489.63	1,057,768.02	798,963.95
Investments	28,897,250.49	29,663,106.90	33,049,625.91
Prepaid Expenses & Deferred Charges	319,483.73	323,944.67	287,450.45
Fixed Assets	1,481,932.95	1,488,789.12	1,491,973.71
Accrued Income	211,226.67	209,306.71	181,602.58
Deposit in NCUSIF	766,774.78	766,774.78	746,796.68
Other Assets	4,518.00	4,973.00	36,693.95
TOTAL ASSETS	\$ 95,974,243.72	\$ 95,081,386.52	\$ 92,123,728.81
LIABILITIES & EQUITY			
Accounts Payable	\$ 540,100.73	\$ 424,642.78	\$ 283,496.75
Notes Payable	-	-	-
Dividends Payable	54,188.39	35,919.56	45,986.99
Taxes Payable	0.28	0.27	0.00
Accrued Expenses	153,583.17	141,198.38	141,014.05
Other Liabilities	42,794.41	89,384.87	67,547.92
TOTAL LIABILITIES	\$ 790,666.98	\$ 691,145.86	\$ 538,045.71
MEMBER EQUITY			
Regular Shares	\$ 44,224,791.74	\$ 43,314,926.13	\$ 42,398,196.25
Share Drafts	14,821,257.95	14,909,777.59	14,556,004.32
I.R.A.'s	5,465,239.35	5,491,452.50	6,017,767.43
Certificates	16,757,688.52	16,694,754.02	16,341,684.14
Other Deposits	6,083,978.80	6,198,932.46	4,744,024.72
TOTAL MEMBER EQUITY	\$ 87,352,956.36	\$ 86,609,842.70	\$ 84,057,676.86
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	6,890,188.13	6,890,188.13	6,637,495.67
Current Period Net Income	87,508.11	37,285.69	37,586.43
TOTAL CAPITAL	\$ 7,830,620.38	\$ 7,780,397.96	\$ 7,528,006.24
TOTAL LIABILITIES & EQUITY	\$ 95,974,243.72	\$ 95,081,386.52	\$ 92,123,728.81