



MONTHLY STATEMENT OF FINANCIAL CONDITION

FEBRUARY 28, 2019

	FEBRUARY	JANUARY	FEBRUARY 2018
<b>ASSETS</b>			
Loans To Members	\$ 69,301,987.67	\$ 68,473,489.91	\$ 59,512,754.19
Allowance for Loan Loss	(45,933.53)	(46,906.00)	(51,471.33)
Receivables	2,048.62	1,997.00	165.99
Cash	1,078,100.40	1,195,455.54	795,613.73
Investments	27,842,656.61	23,249,764.48	30,663,628.20
Prepaid Expenses & Deferred Charges	333,353.78	294,058.67	311,038.78
Fixed Assets	1,398,301.76	1,383,001.68	1,487,952.07
Accrued Income	214,557.25	227,509.15	178,730.64
Deposit in NCUSIF	805,128.77	805,128.77	773,764.49
Other Assets	16,930.74	13,570.36	12,913.00
<b>TOTAL ASSETS</b>	<b>\$ 100,947,132.07</b>	<b>\$ 95,597,069.56</b>	<b>\$ 93,685,089.76</b>
<b>LIABILITIES &amp; EQUITY</b>			
Accounts Payable	\$ 530,621.22	\$ 605,337.20	\$ 229,028.44
Notes Payable	-	-	-
Dividends Payable	73,937.85	46,308.02	47,379.70
Taxes Payable	241.04	0.36	0.21
Accrued Expenses	148,522.95	110,525.97	98,289.62
Other Liabilities	78,494.33	67,959.53	24,269.64
<b>TOTAL LIABILITIES</b>	<b>\$ 831,817.39</b>	<b>\$ 830,131.08</b>	<b>\$ 398,967.61</b>
<b>MEMBER EQUITY</b>			
Regular Shares	\$ 44,534,934.55	\$ 44,262,767.14	\$ 42,676,685.65
Share Drafts	15,955,323.25	14,626,509.71	14,643,578.11
I.R.A.'s	4,609,513.47	4,767,206.88	5,465,215.12
Certificates	21,465,888.62	17,503,997.46	16,632,117.19
Other Deposits	5,280,858.38	5,341,130.48	6,156,103.98
<b>TOTAL MEMBER EQUITY</b>	<b>\$ 91,846,518.27</b>	<b>\$ 86,501,611.67</b>	<b>\$ 85,573,700.05</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	7,368,203.69	7,368,203.69	6,837,572.92
Current Period Net Income	47,668.58	0.00	21,925.04
<b>TOTAL CAPITAL</b>	<b>\$ 8,268,796.41</b>	<b>\$ 8,221,127.83</b>	<b>\$ 7,712,422.10</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>\$ 100,947,132.07</b>	<b>\$ 95,552,870.58</b>	<b>\$ 93,685,089.76</b>