



MONTHLY STATEMENT OF FINANCIAL CONDITION

APRIL 30, 2019

	APRIL	MARCH	APRIL 2018
ASSETS			
Loans To Members	\$ 70,654,778.93	\$ 69,891,500.51	\$ 61,624,765.02
Allowance for Loan Loss	(46,807.78)	(43,215.77)	(58,098.70)
Receivables	2,250.00	2,139.60	57.00
Cash	937,031.90	1,052,234.89	1,057,768.02
Investments	24,213,512.70	31,888,565.31	29,663,106.90
Prepaid Expenses & Deferred Charges	327,194.96	323,975.88	323,944.67
Fixed Assets	1,395,418.90	1,402,703.30	1,488,789.12
Accrued Income	230,003.43	238,251.11	209,306.71
Deposit in NCUSIF	805,128.77	805,128.77	766,774.78
Other Assets	4,455.00	6,343.74	4,973.00
TOTAL ASSETS	\$ 98,522,966.81	\$ 105,567,627.34	\$ 95,081,386.52
LIABILITIES & EQUITY			
Accounts Payable	\$ 518,590.36	\$ 550,025.74	\$ 424,642.78
Notes Payable	-	-	-
Dividends Payable	76,708.91	58,293.64	35,919.56
Taxes Payable	0.28	3,150.66	0.27
Accrued Expenses	210,340.58	183,104.77	141,198.38
Other Liabilities	92,657.81	320,659.47	89,384.87
TOTAL LIABILITIES	\$ 898,297.94	\$ 1,115,234.28	\$ 691,145.86
MEMBER EQUITY			
Regular Shares	\$ 43,126,585.46	\$ 44,779,536.36	\$ 43,314,926.13
Share Drafts	17,588,807.03	18,181,353.53	14,909,777.59
I.R.A.'s	4,487,741.72	4,568,469.71	5,491,452.50
Certificates	19,188,342.01	23,672,964.61	16,694,754.02
Other Deposits	4,855,372.67	4,936,115.66	6,198,932.46
TOTAL MEMBER EQUITY	\$ 89,246,848.89	\$ 96,138,439.87	\$ 86,609,842.70
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	7,461,029.05	7,461,029.05	6,890,188.13
Current Period Net Income	63,866.79	0.00	37,285.69
TOTAL CAPITAL	\$ 8,377,819.98	\$ 8,313,953.19	\$ 7,780,397.96
TOTAL LIABILITIES & EQUITY	\$ 98,522,966.81	\$ 105,567,627.34	\$ 95,081,386.52