



MONTHLY STATEMENT OF FINANCIAL CONDITION

JULY 31, 2019

	JULY	JUNE	JULY 2018
ASSETS			
Loans To Members	\$ 71,885,032.46	\$ 71,563,684.23	\$ 64,971,815.93
Allowance for Loan Loss	(37,452.32)	(42,256.12)	(62,920.27)
Receivables	1,243.50	1,332.08	7,200.00
Cash	848,543.44	1,052,162.41	961,479.37
Investments	24,320,925.13	22,662,237.06	27,286,133.78
Prepaid Expenses & Deferred Charges	302,449.30	319,210.31	357,281.18
Fixed Assets	1,367,767.13	1,377,407.49	1,467,112.83
Accrued Income	227,637.19	224,171.18	222,563.18
Deposit in NCUSIF	783,391.43	805,128.77	766,774.78
Other Assets	15,123.00	12,238.00	3,655.00
TOTAL ASSETS	\$ 99,714,660.26	\$ 97,975,315.41	\$ 95,981,095.78
LIABILITIES & EQUITY			
Accounts Payable	\$ 659,987.96	\$ 408,048.16	\$ 440,629.80
Notes Payable	-	-	-
Dividends Payable	58,490.70	43,370.44	36,725.42
Taxes Payable	0.27	51.23	0.49
Accrued Expenses	218,457.63	228,838.43	152,162.26
Other Liabilities	(18,729.70)	302,806.23	(18,661.15)
TOTAL LIABILITIES	\$ 918,206.86	\$ 983,114.49	\$ 610,856.82
MEMBER EQUITY			
Regular Shares	\$ 44,276,394.54	\$ 43,456,080.18	\$ 44,827,032.27
Share Drafts	16,775,819.21	16,081,922.11	15,383,810.09
I.R.A.'s	5,050,157.08	4,866,730.15	4,963,183.59
Certificates	19,761,868.66	19,606,079.76	16,799,705.98
Other Deposits	4,375,828.25	4,479,533.47	5,428,117.77
TOTAL MEMBER EQUITY	\$ 90,240,067.74	\$ 88,490,345.67	\$ 87,401,849.70
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	7,648,931.11	7,648,931.11	7,017,034.51
Current Period Net Income	54,530.41	0.00	98,430.61
TOTAL CAPITAL	\$ 8,556,385.66	\$ 8,501,855.25	\$ 7,968,389.26
TOTAL LIABILITIES & EQUITY	\$ 99,714,660.26	\$ 97,975,315.41	\$ 95,981,095.78