

STATEMENT OF CONDITION	2016	2017	2018
Assets			
Liquid Assets	\$14,986,779.91	\$15,977,624.08	\$16,222,890.11
Investments			
Member Capital	\$0.00	\$0.00	\$0.00
Reserve Member Capital	\$0.00	\$0.00	\$0.00
Certificates w/Corporate	\$0.00	\$0.00	\$0.00
Deposits w/other Fin. Inst.	\$0.00	\$0.00	\$0.00
Held to Maturity	\$0.00	\$0.00	\$0.00
Available for Sale Invests.	\$209,102,710.09	\$188,525,313.65	\$167,001,768.21
Total Investments	\$209,102,710.09	\$188,525,313.65	\$167,001,768.21
Loans			
New Auto	\$34,001,297.00	\$44,352,822.22	\$44,250,087.92
Used Auto	\$26,894,999.85	\$34,076,881.86	\$51,351,366.64
Secured	\$21,845,078.26	\$26,754,493.31	\$27,910,017.13
Unsecured	\$15,859,115.08	\$17,632,812.04	\$15,913,733.01
Credit Card	\$31,881,866.60	\$33,267,415.55	\$32,779,686.96
Fixed Real Estate	\$47,282,581.62	\$47,600,460.71	\$46,990,979.98
Variable Real Estate	\$35,622,896.99	\$34,832,798.32	\$35,784,705.95
Home Equity	\$13,492,028.88	\$14,081,208.24	\$13,616,238.51
Commercial/Business Purpose	\$17,095,162.63	\$16,834,026.16	\$20,829,411.09
Loan Acquisition Cost	\$1,829,505.13	\$2,034,045.71	\$1,781,795.84
All Other Loans	\$21,024,526.46	\$38,554,754.55	\$42,864,806.37
Total Loans	\$266,829,058.50	\$310,021,718.67	\$334,072,829.40
(Less) Allow for Loan Loss	-\$1,446,132.94	-\$1,696,116.47	-\$2,082,230.71
Net Loans	\$265,382,925.56	\$308,325,602.20	\$331,990,598.69
Fixed Assets			
Land & Bldg. (Less Depr.)	\$11,520,469.81	\$13,341,883.06	\$12,933,744.24
Furniture & Equip (Less Depr.)	\$1,993,747.79	\$2,572,340.78	\$2,241,963.42
Other Real Estate Owned	\$0.00	\$0.00	\$0.00
All Other Fixed Assets	\$490,444.45	\$47,420.04	\$217,624.08
Total Fixed Assets	\$14,004,662.05	\$15,961,643.88	\$15,393,331.74
Other Assets			
Accounts Receivable	\$0.00	\$25.00	\$17,464.78
PrePaid & Deferred	\$849,730.22	\$903,368.09	\$1,069,869.11
NCUSIF	\$4,159,915.77	\$4,366,933.21	\$4,465,763.83
All Other Assets	\$8,483,534.57	\$9,972,516.25	\$9,860,511.82
Total Other Assets	\$13,493,180.56	\$15,242,842.55	\$15,413,609.54
Total Assets	\$516,970,258.17	\$544,033,026.36	\$546,022,198.29
Liabilities			
Regular Shares	\$82,800,104.99	\$86,186,153.14	\$94,719,553.96
Share Drafts	\$61,587,422.95	\$67,054,827.68	\$71,372,858.44
Money Markets	\$120,186,948.76	\$130,410,623.93	\$125,837,326.07
Share Certificates	\$140,753,275.22	\$136,468,778.08	\$124,961,404.54
IRA Shares & Certs.	\$33,429,663.71	\$32,975,793.09	\$32,815,799.83
Club Accounts	\$4,758,461.07	\$5,637,959.64	\$5,821,978.30
Total Shares	\$443,515,876.70	\$458,734,135.56	\$455,528,921.14
Accounts Payable	\$582,509.35	\$5,942,584.32	\$683,822.66
Dividends Payable	\$112,793.03	\$106,118.78	\$102,662.70
All Other Liabilities	\$3,273,251.95	\$3,767,711.57	\$11,450,087.60
Total Liabilities and Shares	\$447,484,431.03	\$468,550,550.23	\$467,765,494.10
Equity			
Reserves			
Regular Reserves	\$3,303,512.42	\$3,303,512.42	\$3,303,512.42
Gains/Losses	-\$1,330,086.63	-\$694,358.97	-\$3,234,298.37
Undivided Earnings	\$67,512,401.35	\$72,873,322.68	\$78,187,490.14
Total Reserves	\$69,485,827.14	\$75,482,476.13	\$78,256,704.19
Total Equity	\$69,485,827.14	\$75,482,476.13	\$78,256,704.19
Total Liabilities, Shares & Equity	\$516,970,258.17	\$544,033,026.36	\$546,022,198.29

