



MONTHLY STATEMENT OF FINANCIAL CONDITION

DECEMBER 31, 2019

	DECEMBER	NOVEMBER	DECEMBER 2018
ASSETS			
Loans To Members	\$ 75,802,711.38	\$ 74,543,225.89	\$ 67,420,683.42
Allowance for Loan Loss	(34,120.78)	(30,113.55)	(47,771.11)
Receivables	448.00	1,768.37	1,464.36
Cash	853,461.73	1,014,950.72	995,173.55
Investments	23,988,073.16	27,798,606.84	23,241,097.44
Prepaid Expenses & Deferred Charges	225,285.67	235,944.55	293,038.43
Fixed Assets	1,628,765.85	1,620,792.77	1,465,884.90
Accrued Income	234,549.86	246,990.95	236,890.04
Deposit in NCUSIF	796,475.21	796,475.21	805,128.77
Other Assets	18,007.00	15,400.00	4,990.00
TOTAL ASSETS	\$ 103,513,657.08	\$ 106,244,041.75	\$ 94,416,579.80
LIABILITIES & EQUITY			
Accounts Payable	\$ 350,167.53	\$ 606,656.45	\$ 167,219.61
Notes Payable	-	-	-
Dividends Payable	56,873.51	98,979.70	30,363.04
Taxes Payable	651.12	0.30	78.51
Accrued Expenses	121,617.93	190,635.26	123,602.52
Other Liabilities	37,702.05	240,558.29	88,898.84
TOTAL LIABILITIES	\$ 567,012.14	\$ 1,136,830.00	\$ 410,162.52
MEMBER EQUITY			
Regular Shares	\$ 44,268,568.49	\$ 44,422,088.75	\$ 44,329,163.40
Share Drafts	15,769,070.03	18,400,148.33	14,725,577.88
I.R.A.'s	4,606,672.26	4,466,857.16	4,826,586.70
Certificates	25,348,482.16	24,833,771.15	16,679,700.75
Other Deposits	4,107,847.07	4,208,374.21	5,224,260.72
TOTAL MEMBER EQUITY	\$ 94,100,640.01	\$ 96,331,239.60	\$ 85,785,289.45
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	7,993,080.79	7,806,521.91	7,368,203.69
Current Period Net Income	0.00	116,526.05	0.00
TOTAL CAPITAL	\$ 8,846,004.93	\$ 8,775,972.10	\$ 8,221,127.83
TOTAL LIABILITIES & EQUITY	\$ 103,513,657.08	\$ 106,244,041.70	\$ 94,416,579.80