MONTHLY STATEMENT OF FINANCIAL CONDITION

APRIL 30, 2020

	APRIL	MARCH	APRIL 2019
ASSETS			
Loans To Members	$ 74,179,435.37	$ 75,289,640.07	$ 70,654,778.93
Allowance for Loan Loss	(76,232.21)	(71,623.47)	(46,807.78)
Receivables	4,730.06	1,246.69	2,250.00
Cash	1,411,678.10	1,254,771.75	937,031.90
Investments	32,256,441.30	28,208,217.37	24,213,512.70
Prepaid Expenses & Deferred Charges	299,171.88	300,173.55	327,194.96
Fixed Assets	1,644,222.19	1,635,522.31	1,395,418.90
Accrued Income	255,924.15	244,406.76	230,003.43
Deposit in NCUSIF	841,726.21	796,475.21	805,128.77
Other Assets	32,484.83	24,652.14	4,455.00
TOTAL ASSETS	$ 110,849,581.88	$ 107,683,482.38	$ 98,522,966.81
LIABILITIES & EQUITY			
Accounts Payable	$ 372,487.99	$ 258,895.19	$ 518,590.36
Notes Payable	-	-	-
Dividends Payable	67,147.14	67,549.63	76,708.91
Taxes Payable	465.91	67.40	0.28
Accrued Expenses	152,966.28	133,917.23	210,340.58
Other Liabilities	41,987.17	63,309.96	92,657.81
TOTAL LIABILITIES	$ 635,054.49	$ 523,739.41	$ 898,297.94
MEMBER EQUITY			
Regular Shares	$ 46,155,422.66	$ 44,740,122.67	$ 43,126,585.46
Share Drafts	19,638,485.11	17,992,468.15	17,588,807.03
I.R.A.'s	4,440,497.21	4,453,142.03	4,487,741.72
Certificates	27,035,046.42	27,059,770.93	19,188,342.01
Other Deposits	3,966,751.05	4,003,224.41	4,855,372.67
TOTAL MEMBER EQUITY	$ 101,236,202.45	$ 98,248,728.19	$ 89,246,848.89
RESERVES & UNDIVIDED EARNINGS			
Regular & Legal Reserves	$ 493,984.45	$ 493,984.45	$ 493,984.45
Unrealized Gain/Loss on AFS Investments	65,536.87	0.00	0.00
Acquired Capital	308,375.79	308,375.79	308,375.79
Undivided Earnings	8,108,654.54	8,108,654.54	7,511,592.95
Current Period Net Income	1,773.29	0.00	63,866.79
TOTAL CAPITAL	$ 8,978,324.94	$ 8,911,014.78	$ 8,377,819.98
TOTAL LIABILITIES & EQUITY	$ 110,849,581.88	$ 107,683,482.38	$ 98,522,966.81