



MONTHLY STATEMENT OF FINANCIAL CONDITION

OCTOBER 31, 2020

	OCTOBER	SEPTEMBER	OCTOBER 2019
ASSETS			
Loans To Members	\$ 78,870,824.04	\$ 79,430,330.75	\$ 72,183,839.43
Allowance for Loan Loss	(95,137.60)	(96,002.30)	(28,616.04)
Receivables	6,805.18	(104.99)	1,727.00
Cash	1,263,771.60	1,052,456.96	1,115,590.19
Investments	33,734,249.18	33,768,993.23	25,091,656.86
Prepaid Expenses & Deferred Charges	221,252.28	234,825.05	257,408.76
Fixed Assets	2,271,983.94	2,263,375.91	1,633,455.62
Accrued Income	232,269.07	240,030.02	240,350.17
Deposit in NCUSIF	940,697.35	940,697.35	796,475.21
Other Assets	31,236.25	17,693.25	11,345.00
TOTAL ASSETS	\$ 117,477,951.29	\$ 117,852,295.23	\$ 101,303,232.20
LIABILITIES & EQUITY			
Accounts Payable	\$ 510,444.41	\$ 558,253.25	\$ 202,590.12
Notes Payable	-	-	-
Dividends Payable	45,930.08	59,486.86	62,625.19
Taxes Payable	-	28.77	0.33
Accrued Expenses	204,425.96	227,966.81	300,003.51
Other Liabilities	267,533.67	(31,491.22)	38,744.02
TOTAL LIABILITIES	\$ 1,028,334.12	\$ 814,244.47	\$ 603,963.17
MEMBER EQUITY			
Regular Shares	\$ 52,777,970.45	\$ 51,871,805.96	\$ 44,308,362.09
Share Drafts	22,547,990.29	20,867,608.46	17,072,029.38
I.R.A.'s	4,126,461.94	4,063,516.60	4,446,980.25
Certificates	23,036,037.19	26,561,254.85	21,936,271.90
Other Deposits	4,592,949.49	4,371,621.39	4,213,820.29
TOTAL MEMBER EQUITY	\$ 107,081,409.36	\$ 107,735,807.26	\$ 91,977,463.91
RESERVES & UNDIVIDED EARNINGS			
Regular & Legal Reserves	\$ 493,984.45	\$ 493,984.45	\$ 493,984.45
Unrealized Gain/Loss on AFS Investments	72,186.50	72,186.50	0.00
Acquired Capital	308,375.79	308,375.79	308,375.79
Undivided Earnings	8,427,696.76	8,427,696.76	7,857,085.81
Current Period Net Income	65,964.31	0.00	62,359.07
TOTAL CAPITAL	\$ 9,368,207.81	\$ 9,302,243.50	\$ 8,721,805.12
TOTAL LIABILITIES & EQUITY	\$ 117,477,951.29	\$ 117,852,295.23	\$ 101,303,232.20