

STATEMENT OF CONDITION	2018	2019	2020
<b>Assets</b>			
<b>Liquid Assets</b>	\$16,222,890.11	\$22,749,320.36	\$29,610,630.71
<b>Investments</b>			
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
Trading	\$0.00	\$4,532,374.09	\$3,085,997.34
Held to Maturity	\$0.00	\$0.00	\$0.00
Available for Sale Invests.	\$167,001,768.21	\$176,814,154.76	\$251,012,246.76
<b>Total Investments</b>	<b>\$167,001,768.21</b>	<b>\$181,346,528.85</b>	<b>\$254,098,244.10</b>
<b>Loans</b>			
New Auto	\$44,250,087.92	\$45,652,421.94	\$43,545,633.53
Used Auto	\$51,351,366.64	\$62,489,385.67	\$63,344,201.84
Secured	\$27,910,017.13	\$23,568,975.69	\$20,204,986.47
Unsecured	\$15,913,733.01	\$15,524,868.91	\$13,558,654.72
Credit Card	\$32,779,686.96	\$31,549,837.06	\$28,117,614.48
Fixed Real Estate	\$46,990,979.98	\$48,063,361.27	\$63,335,547.44
Variable Real Estate	\$35,784,705.95	\$34,681,220.94	\$33,399,323.60
Home Equity	\$13,616,238.51	\$12,665,557.55	\$10,960,131.36
Commercial/Business Purpose	\$20,829,411.09	\$21,999,354.06	\$33,207,614.69
Loan Acquisition Cost	\$1,781,795.84	\$1,384,806.45	\$1,068,764.77
All Other Loans	\$42,864,806.37	\$40,164,949.33	\$35,804,835.96
<b>Total Loans</b>	<b>\$334,072,829.40</b>	<b>\$337,744,738.87</b>	<b>\$346,547,308.86</b>
(Less) Allow for Loan Loss	-\$2,082,230.71	-\$2,041,290.32	-\$1,947,259.12
<b>Net Loans</b>	<b>\$331,990,598.69</b>	<b>\$335,703,448.55</b>	<b>\$344,600,049.74</b>
<b>Fixed Assets</b>			
Land & Bldg. (Less Depr.)	\$12,933,744.24	\$13,506,214.22	\$16,042,787.76
Furniture & Equip (Less Depr.)	\$2,241,963.42	\$1,674,871.60	\$1,659,011.26
Other Real Estate Owned	\$0.00	\$0.00	\$0.00
All Other Fixed Assets	\$217,624.08	\$2,219,754.68	\$1,496,913.21
<b>Total Fixed Assets</b>	<b>\$15,393,331.74</b>	<b>\$17,400,840.50</b>	<b>\$19,198,712.23</b>
<b>Other Assets</b>			
Accounts Receivable	\$17,464.78	\$21,987.93	\$14,333.26
PrePaid & Deferred	\$1,069,869.11	\$900,751.29	\$829,340.10
NCUSIF	\$4,465,763.83	\$4,448,883.76	\$5,074,459.89
All Other Assets	\$9,860,511.82	\$6,362,063.47	\$7,350,948.11
<b>Total Other Assets</b>	<b>\$15,413,609.54</b>	<b>\$11,733,686.45</b>	<b>\$13,269,081.36</b>
<b>Total Assets</b>	<b>\$546,022,198.29</b>	<b>\$568,933,824.71</b>	<b>\$660,776,718.14</b>
<b>Liabilities</b>			
Regular Shares	\$94,719,553.96	\$102,462,227.68	\$131,625,453.68
Share Drafts	\$71,372,858.44	\$74,866,074.41	\$103,694,032.46
Money Markets	\$125,837,326.07	\$131,347,708.93	\$158,678,131.23
Share Certificates	\$124,961,404.54	\$116,623,928.11	\$119,679,747.97
IRA Shares & Certs.	\$32,815,799.83	\$38,837,002.63	\$34,059,490.48
Club Accounts	\$5,821,978.30	\$6,993,250.30	\$8,982,887.51
<b>Total Shares</b>	<b>\$455,528,921.14</b>	<b>\$471,130,192.06</b>	<b>\$556,719,743.33</b>
Accounts Payable	\$683,822.66	\$6,020,226.09	\$1,156,927.61
Dividends Payable	\$102,662.70	\$109,395.58	\$105,845.84
All Other Liabilities	\$11,450,087.60	\$2,403,651.90	\$2,892,508.38
<b>Total Liabilities and Shares</b>	<b>\$467,765,494.10</b>	<b>\$479,663,465.63</b>	<b>\$560,875,025.16</b>
<b>Equity</b>			
<b>Reserves</b>			
Regular Reserves	\$3,303,512.42	\$3,303,512.42	\$3,303,512.42
Gains/Losses	-\$3,234,298.37	\$1,128,769.80	\$5,706,888.38
Undivided Earnings	\$78,187,490.14	\$84,838,076.86	\$90,891,292.18
<b>Total Reserves</b>	<b>\$78,256,704.19</b>	<b>\$89,270,359.08</b>	<b>\$99,901,692.98</b>
<b>Total Equity</b>	<b>\$78,256,704.19</b>	<b>\$89,270,359.08</b>	<b>\$99,901,692.98</b>
<b>Total Liabilities, Shares &amp; Equity</b>	<b>\$546,022,198.29</b>	<b>\$568,933,824.71</b>	<b>\$660,776,718.14</b>