

STATEMENT OF CONDITION	2019	2020	2021
Assets			
Liquid Assets	\$22,749,320.36	\$29,610,630.71	\$22,525,930.49
Investments			
Member Capital	\$0.00	\$0.00	\$8,450.00
Reserve Member Capital	\$0.00	\$0.00	\$0.00
Certificates w/Corporate	\$0.00	\$0.00	\$200,000.00
Trading	\$4,532,374.09	\$3,085,997.34	\$3,265,078.88
Held to Maturity	\$0.00	\$0.00	\$0.00
Available for Sale Invests.	\$176,814,154.76	\$251,012,246.76	\$353,013,382.88
Total Investments	\$181,346,528.85	\$254,098,244.10	\$356,486,911.76
Loans			
New Auto	\$45,652,421.94	\$43,545,633.53	\$40,819,219.28
Used Auto	\$62,489,385.67	\$63,344,201.84	\$70,160,813.79
Secured	\$23,568,975.69	\$20,204,986.47	\$18,219,110.49
Unsecured	\$15,524,868.91	\$13,558,654.72	\$14,854,079.90
Credit Card	\$31,549,837.06	\$28,117,614.48	\$26,759,742.60
Fixed Real Estate	\$48,063,361.27	\$63,335,547.44	\$68,363,326.75
Variable Real Estate	\$34,681,220.94	\$33,399,323.60	\$32,419,758.34
Home Equity	\$12,665,557.55	\$10,960,131.36	\$10,390,037.83
Commercial/Business Purpose	\$21,999,354.06	\$33,207,614.69	\$40,450,513.00
Loan Acquisition Cost	\$1,384,806.45	\$1,068,764.77	\$897,700.80
All Other Loans	\$40,164,949.33	\$35,804,835.96	\$23,726,426.34
Total Loans	\$337,744,738.87	\$346,547,308.86	\$347,060,729.12
(Less) Allow for Loan Loss	-\$2,041,290.32	-\$1,947,259.12	-\$1,459,473.19
Net Loans	\$335,703,448.55	\$344,600,049.74	\$345,601,255.93
Fixed Assets			
Land & Bldg. (Less Depr.)	\$13,506,214.22	\$16,042,787.76	\$17,870,031.45
Furniture & Equip (Less Depr.)	\$1,674,871.60	\$1,659,011.26	\$1,635,356.42
Other Real Estate Owned	\$0.00	\$0.00	\$0.00
All Other Fixed Assets	\$2,219,754.68	\$1,496,913.21	\$48,143.22
Total Fixed Assets	\$17,400,840.50	\$19,198,712.23	\$19,553,531.09
Other Assets			
Accounts Receivable	\$21,987.93	\$14,333.26	\$25,275.17
PrePaid & Deferred	\$900,751.29	\$829,340.10	\$928,019.80
NCUSIF	\$4,448,883.76	\$5,074,459.89	\$5,930,355.33
All Other Assets	\$6,362,063.47	\$7,350,948.11	\$7,784,780.65
Total Other Assets	\$11,733,686.45	\$13,269,081.36	\$14,668,430.95
Total Assets	\$568,933,824.71	\$660,776,718.14	\$758,836,060.22
Liabilities			
Regular Shares	\$102,462,227.68	\$131,625,453.68	\$162,289,721.98
Share Drafts	\$74,866,074.41	\$103,694,032.46	\$113,047,324.45
Money Markets	\$131,347,708.93	\$158,678,131.23	\$204,658,244.70
Share Certificates	\$116,623,928.11	\$119,679,747.97	\$126,855,077.87
IRA Shares & Certs.	\$38,837,002.63	\$34,059,490.48	\$35,116,459.28
Club Accounts	\$6,993,250.30	\$8,982,887.51	\$11,045,133.68
Total Shares	\$471,130,192.06	\$556,719,743.33	\$653,011,961.96
Accounts Payable	\$6,020,226.09	\$1,156,927.61	\$319,120.07
Dividends Payable	\$109,395.58	\$105,845.84	\$109,425.99
All Other Liabilities	\$2,403,651.90	\$2,892,508.38	\$3,400,508.32
Total Liabilities and Shares	\$479,663,465.63	\$560,875,025.16	\$656,841,016.34
Equity			
Reserves			
Regular Reserves	\$3,303,512.42	\$3,303,512.42	\$3,303,512.42
Total Unrealized Investment Gains/Losses	\$1,128,769.80	\$5,706,888.38	\$235,943.01
Undivided Earnings	\$84,838,076.86	\$90,891,292.18	\$98,148,902.58
Merged Equity			\$306,685.87
Total Reserves	\$89,270,359.08	\$99,901,692.98	\$101,995,043.88
Total Equity	\$89,270,359.08	\$99,901,692.98	\$101,995,043.88
Total Liabilities, Shares & Equity	\$568,933,824.71	\$660,776,718.14	\$758,836,060.22