



MONTHLY STATEMENT OF FINANCIAL CONDITION

OCTOBER 2017

	OCTOBER	SEPTEMBER	OCTOBER 2016
ASSETS			
Loans To Members	\$ 55,290,259.62	\$ 55,527,857.15	\$ 52,186,054.95
Allowance for Loan Loss	(48,831.77)	(51,485.88)	(41,509.53)
Discount for Credit (WAGE)	-	-	(909.05)
Receivables	99.91	710.17	3,687.80
Cash	910,906.87	970,162.67	966,332.02
Investments	35,601,038.13	35,188,652.76	34,873,661.90
Prepaid Expenses & Deferred Charges	216,988.38	237,346.89	164,355.23
Fixed Assets	1,485,805.19	1,497,500.91	1,541,927.46
Accrued Income	180,090.61	177,935.23	160,956.57
Deposit in NCUSIF	773,764.49	773,764.49	744,413.69
Other Assets	52,944.00	9,430.00	31,508.08
TOTAL ASSETS	\$ 94,463,065.43	\$ 94,331,874.39	\$ 90,630,479.12
LIABILITIES & EQUITY			
Accounts Payable	\$ 261,153.79	\$ 268,407.45	\$ 315,233.14
Notes Payable	-	-	-
Dividends Payable	29,929.66	18,313.69	23,218.61
Taxes Payable	-	52.84	0.33
Accrued Expenses	166,997.98	160,477.39	135,968.44
Other Liabilities	79,995.94	191,146.94	49,824.37
TOTAL LIABILITIES	\$ 538,077.37	\$ 638,398.31	\$ 524,244.89
MEMBER EQUITY			
Regular Shares	\$ 42,134,783.18	\$ 41,985,271.80	\$ 40,245,390.75
Share Drafts	15,700,141.35	15,731,844.04	14,851,265.17
I.R.A.'s	5,521,461.77	5,589,646.71	5,887,666.69
Certificates	16,706,312.73	16,918,767.22	16,395,342.37
Other Deposits	6,224,962.29	5,867,457.15	5,312,621.26
TOTAL MEMBER EQUITY	\$ 86,287,661.32	\$ 86,092,986.92	\$ 82,692,286.24
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	6,747,565.02	6,747,565.02	6,537,398.30
Current Period Net Income	36,837.58	0.00	23,625.55
TOTAL CAPITAL	\$ 7,637,326.74	\$ 7,600,489.16	\$ 7,413,947.99
TOTAL LIABILITIES & EQUITY	\$ 94,463,065.43	\$ 94,331,874.39	\$ 90,630,479.12