



MONTHLY STATEMENT OF FINANCIAL CONDITION

NOVEMBER 30, 2018

	NOVEMBER	OCTOBER	NOVEMBER 2017
ASSETS			
Loans To Members	\$ 67,066,630.64	\$ 65,981,134.49	\$ 56,011,952.28
Allowance for Loan Loss	(59,139.41)	(59,814.07)	(50,004.87)
Receivables	1,997.16	2,010.00	99.91
Cash	851,389.39	860,309.12	951,349.46
Investments	27,382,407.40	26,916,978.10	34,905,019.25
Prepaid Expenses & Deferred Charges	328,537.87	353,548.54	204,044.24
Fixed Assets	1,447,245.07	1,458,012.00	1,474,206.64
Accrued Income	204,836.12	228,816.79	185,046.44
Deposit in NCUSIF	805,128.77	805,128.77	773,764.49
Other Assets	4,990.00	3,255.00	44,844.00
TOTAL ASSETS	\$ 98,034,023.01	\$ 96,549,378.74	\$ 94,500,321.84
LIABILITIES & EQUITY			
Accounts Payable	\$ 339,403.57	\$ 238,979.85	\$ 437,825.61
Notes Payable	-	-	-
Dividends Payable	62,282.67	40,741.36	46,273.47
Taxes Payable	6,035.30	251.14	0.00
Accrued Expenses	164,249.09	213,996.05	152,555.68
Other Liabilities	22,216.63	56,888.04	50,501.21
TOTAL LIABILITIES	\$ 594,187.26	\$ 550,856.44	\$ 687,155.97
MEMBER EQUITY			
Regular Shares	\$ 45,378,770.06	\$ 45,161,076.77	\$ 41,838,048.82
Share Drafts	17,401,124.47	16,210,969.96	15,882,581.54
I.R.A.'s	4,828,176.28	4,868,001.37	5,501,596.61
Certificates	16,476,333.69	16,206,872.81	16,751,820.75
Other Deposits	5,195,104.73	5,434,520.73	6,176,290.82
TOTAL MEMBER EQUITY	\$ 89,279,509.23	\$ 87,881,441.64	\$ 86,150,338.54
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	7,201,145.12	7,201,145.12	6,747,565.02
Current Period Net Income	106,257.26	63,011.40	62,338.17
TOTAL CAPITAL	\$ 8,160,326.52	\$ 8,117,080.66	\$ 7,662,827.33
TOTAL LIABILITIES & EQUITY	\$ 98,034,023.01	\$ 96,549,378.74	\$ 94,500,321.84