

STATEMENT OF CONDITION	2020	2021	2022
<b>Assets</b>			
<b>Liquid Assets</b>	\$29,610,630.71	\$22,525,930.49	\$22,725,507.86
<b>Investments</b>			
Member Capital	\$0.00	\$8,450.00	\$8,450.00
Reserve Member Capital	\$0.00	\$0.00	\$0.00
Certificates w/Corporate	\$0.00	\$200,000.00	\$0.00
Trading	\$3,085,997.34	\$3,265,078.88	\$2,953,119.53
Held to Maturity	\$0.00	\$0.00	\$0.00
Available for Sale Invests.	\$251,012,246.76	\$353,013,382.88	\$317,049,073.59
<b>Total Investments</b>	<b>\$254,098,244.10</b>	<b>\$356,486,911.76</b>	<b>\$320,010,643.12</b>
<b>Loans</b>			
New Auto	\$43,545,633.53	\$40,819,219.28	\$55,480,692.00
Used Auto	\$63,344,201.84	\$70,160,813.79	\$85,876,144.45
Secured	\$20,204,986.47	\$18,219,110.49	\$16,650,096.36
Unsecured	\$13,558,654.72	\$14,854,079.90	\$15,502,401.97
Credit Card	\$28,117,614.48	\$26,759,742.60	\$27,646,340.30
Fixed Real Estate	\$63,335,547.44	\$68,363,326.75	\$69,664,451.99
Variable Real Estate	\$33,399,323.60	\$32,419,758.34	\$37,114,520.52
Home Equity	\$10,960,131.36	\$10,390,037.83	\$10,945,170.67
Commercial/Business Purpose	\$33,207,614.69	\$40,450,513.00	\$49,206,699.07
Loan Acquisition Cost	\$1,068,764.77	\$897,700.80	\$1,076,133.30
All Other Loans	\$35,804,835.96	\$23,726,426.34	\$23,229,812.29
<b>Total Loans</b>	<b>\$346,547,308.86</b>	<b>\$347,060,729.12</b>	<b>\$392,392,462.92</b>
(Less) Allow for Loan Loss	-\$1,947,259.12	-\$1,459,473.19	-\$924,085.77
<b>Net Loans</b>	<b>\$344,600,049.74</b>	<b>\$345,601,255.93</b>	<b>\$391,468,377.15</b>
<b>Fixed Assets</b>			
Land & Bldg. (Less Depr.)	\$16,042,787.76	\$17,870,031.45	\$21,024,792.69
Furniture & Equip (Less Depr.)	\$1,659,011.26	\$1,635,356.42	\$1,420,955.87
Other Real Estate Owned	\$0.00	\$0.00	\$0.00
All Other Fixed Assets	\$1,496,913.21	\$48,143.22	\$19,258.30
<b>Total Fixed Assets</b>	<b>\$19,198,712.23</b>	<b>\$19,553,531.09</b>	<b>\$22,465,006.86</b>
<b>Other Assets</b>			
Accounts Receivable	\$14,333.26	\$25,275.17	\$44,273.19
PrePaid & Deferred	\$829,340.10	\$928,019.80	\$1,221,173.13
NCUSIF	\$5,074,459.89	\$5,930,355.33	\$6,478,418.73
All Other Assets	\$7,350,948.11	\$7,784,780.65	\$10,699,990.92
<b>Total Other Assets</b>	<b>\$13,269,081.36</b>	<b>\$14,668,430.95</b>	<b>\$18,443,855.97</b>
<b>Total Assets</b>	<b>\$660,776,718.14</b>	<b>\$758,836,060.22</b>	<b>\$775,113,390.96</b>
<b>Liabilities</b>			
Regular Shares	\$131,625,453.68	\$162,289,721.98	\$161,930,645.50
Share Drafts	\$103,694,032.46	\$113,047,324.45	\$116,770,061.86
Money Markets	\$158,678,131.23	\$204,658,244.70	\$198,136,086.97
Share Certificates	\$119,679,747.97	\$126,855,077.87	\$135,501,000.31
IRA Shares & Certs.	\$34,059,490.48	\$35,116,459.28	\$39,492,802.11
Club Accounts	\$8,982,887.51	\$11,045,133.68	\$11,038,874.08
<b>Total Shares</b>	<b>\$556,719,743.33</b>	<b>\$653,011,961.96</b>	<b>\$662,869,470.83</b>
Accounts Payable	\$1,156,927.61	\$319,120.07	\$818,803.70
Dividends Payable	\$105,845.84	\$109,425.99	\$126,974.96
All Other Liabilities	\$2,892,508.38	\$3,400,508.32	\$49,833,217.19
<b>Total Liabilities and Shares</b>	<b>\$560,875,025.16</b>	<b>\$656,841,016.34</b>	<b>\$713,648,466.68</b>
<b>Equity</b>			
<b>Reserves</b>			
Regular Reserves	\$3,303,512.42	\$3,303,512.42	\$3,303,512.42
Total Unrealized Investment Gains/Losses	\$5,706,888.38	\$235,943.01	-\$47,460,845.23
Undivided Earnings	\$90,891,292.18	\$98,148,902.58	\$105,315,571.22
Merged Equity			\$306,685.87
<b>Total Reserves</b>	<b>\$99,901,692.98</b>	<b>\$101,995,043.88</b>	<b>\$61,464,924.28</b>
<b>Total Equity</b>	<b>\$99,901,692.98</b>	<b>\$101,995,043.88</b>	<b>\$61,464,924.28</b>
<b>Total Liabilities, Shares &amp; Equity</b>	<b>\$660,776,718.14</b>	<b>\$758,836,060.22</b>	<b>\$775,113,390.96</b>