

STATEMENT OF CONDITION	2022	2023	2024
Assets			
Liquid Assets	\$22,725,507.86	\$20,780,584.32	\$42,494,314.41
Investments			
Member Capital	\$8,450.00	\$8,450.00	\$8,450.00
Reserve Member Capital	\$0.00	\$0.00	\$0.00
Certificates w/Corporate	\$0.00	\$0.00	\$0.00
Trading	\$2,953,119.53	\$3,079,399.83	\$3,508,715.52
Held to Maturity	\$0.00	\$0.00	\$0.00
Available for Sale Invests.	\$317,049,073.59	\$296,386,274.94	\$262,172,279.80
Total Investments	\$320,010,643.12	\$299,474,124.77	\$265,689,445.32
Loans			
New Auto	\$55,480,692.00	\$81,604,772.15	\$81,217,915.77
Used Auto	\$85,876,144.45	\$94,329,492.70	\$93,134,371.96
Secured	\$16,650,096.36	\$16,217,614.83	\$14,107,659.72
Unsecured	\$15,502,401.97	\$14,591,084.60	\$13,915,174.44
Credit Card	\$27,646,340.30	\$28,161,892.84	\$28,047,471.71
Fixed Real Estate	\$69,664,451.99	\$64,713,127.13	\$57,422,535.32
Variable Real Estate	\$37,114,520.52	\$39,454,098.98	\$40,801,141.32
Home Equity	\$10,945,170.67	\$25,681,615.72	\$24,022,766.95
Commercial/Business Purpose	\$49,206,699.07	\$53,111,169.01	\$58,897,412.12
Loan Acquisition Cost	\$1,076,133.30	\$1,718,203.82	\$1,479,283.88
All Other Loans	\$23,229,812.29	\$20,558,026.09	\$18,165,539.41
Total Loans	\$392,392,462.92	\$440,141,097.87	\$431,211,272.60
(Less) Allow for Loan Loss	-\$924,085.77	-\$1,956,719.20	-\$2,003,711.41
Net Loans	\$391,468,377.15	\$438,184,378.67	\$429,207,561.19
Fixed Assets			
Land & Bldg. (Less Depr.)	\$21,024,792.69	\$20,377,286.92	\$19,809,045.91
Furniture & Equip (Less Depr.)	\$1,420,955.87	\$1,337,501.68	\$1,358,642.03
Other Real Estate Owned	\$0.00	\$0.00	\$0.00
All Other Fixed Assets	\$19,258.30	\$5,097.50	\$11,797.31
Total Fixed Assets	\$22,465,006.86	\$21,719,886.10	\$21,179,485.25
Other Assets			
Accounts Receivable	\$44,273.19	\$253,261.91	\$116,432.16
PrePaid & Deferred	\$1,221,173.13	\$1,244,262.11	\$1,247,781.49
NCUSIF	\$6,478,418.73	\$6,519,215.90	\$6,412,587.27
All Other Assets	\$10,699,990.92	\$11,178,910.28	\$10,100,058.55
Total Other Assets	\$18,443,855.97	\$19,195,650.20	\$17,876,859.47
Total Assets	\$775,113,390.96	\$799,354,624.06	\$776,447,665.64
Liabilities			
Regular Shares	\$161,930,645.50	\$150,121,159.23	\$161,904,333.72
Share Drafts	\$116,770,061.86	\$118,665,485.68	\$122,071,567.24
Money Markets	\$198,136,086.97	\$147,034,303.45	\$154,686,281.48
Share Certificates	\$135,501,000.31	\$176,928,564.07	\$160,977,017.02
IRA Shares & Certs.	\$39,492,802.11	\$33,915,572.31	\$30,717,466.03
Club Accounts	\$11,038,874.08	\$10,943,817.94	\$11,208,164.40
Non-Member Certificates	\$0.00	\$23,570,780.30	\$12,210,946.50
Total Shares	\$662,869,470.83	\$661,179,682.98	\$653,775,776.39
Accounts Payable	\$818,803.70	\$5,157,238.74	\$2,677,873.52
Dividends Payable	\$126,974.96	\$243,237.79	\$247,811.67
All Other Liabilities	\$49,833,217.19	\$57,385,017.94	\$37,956,257.25
Total Liabilities and Shares	\$713,648,466.68	\$723,965,177.45	\$694,657,718.83
Equity			
Reserves			
Regular Reserves	\$3,303,512.42	\$3,303,512.42	\$3,303,512.42
Total Unrealized Investment Gains/Losses	-\$47,460,845.23	-\$39,919,148.83	-\$40,888,528.25
Undivided Earnings	\$105,315,571.22	\$111,698,397.15	\$119,068,276.77
Merged Equity	\$306,685.87	\$306,685.87	\$306,685.87
Total Reserves	\$61,464,924.28	\$75,389,446.61	\$81,789,946.81
Total Equity	\$61,464,924.28	\$75,389,446.61	\$81,789,946.81
Total Liabilities, Shares & Equity	\$775,113,390.96	\$799,354,624.06	\$776,447,665.64