

**ASSETS**

**LOANS**

Fixed Rate Real Estate	\$	221,228,142
Variable Rate Real Estate	\$	110,859,974
Home Equity Lines of Credit	\$	34,217,795
<b>Total Real Estate Secured</b>	<b>\$</b>	<b>366,305,911</b>

Overdraft Lines of Credit	\$	1,186,397
Credit Cards	\$	19,107,559
Unsecured Loans	\$	25,538,409
Vehicle Secured	\$	54,958,946
Indirect Vehicle Secured	\$	27,764,307
Deposit Secured	\$	2,131,198
Other Loans	\$	28,002,299
<b>Total Consumer Loans</b>	<b>\$</b>	<b>158,689,115</b>

Business Real Estate	\$	45,815,445
Business Secured	\$	10,007,501
Business Participations	\$	15,351,313
Business Unsecured	\$	1,347,336
<b>Total Business Loans</b>	<b>\$</b>	<b>72,521,594</b>

<b>TOTAL LOANS</b>	<b>\$</b>	<b>597,516,619</b>
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Allowance of Loan Loss	\$	(3,028,310)
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<b>TOTAL NET LOANS</b>	<b>\$</b>	<b>594,488,309</b>
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**INVESTMENTS**

US Government Obligations	\$	12,029,028
Federal Agency Securities	\$	36,988,483
Mortgage Backed Securities	\$	16,427,181
Corporate Credit Union Investments	\$	2,334,200
Federal Reserve Account	\$	7,783,296
Commercial Banks	\$	556,206
Other Investments	\$	2,744,675
<b>TOTAL INVESTMENTS</b>	<b>\$</b>	<b>78,863,069</b>

Unrealized Gain(Loss) on Investments	\$	(69,112)
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<b>TOTAL INVESTMENTS</b>	<b>\$</b>	<b>78,793,958</b>
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**OTHER ASSETS**

Cash	\$	3,715,698
Fixed Assets	\$	15,779,946
NCUA Share Insurance Fund	\$	5,822,405
Prepaid Expenses	\$	1,166,600
Accrued Income Loans	\$	1,304,279
Accrued Income Investments	\$	155,127
Other Misc Assets	\$	8,504,910
<b>TOTAL OTHER ASSETS</b>	<b>\$</b>	<b>36,448,965</b>

<b>TOTAL ASSETS</b>	<b>\$</b>	<b>709,731,232</b>
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**LIABILITIES & EQUITY**

**LIABILITIES AND SHARES**

Borrowings	\$	25,000,000
Other Liabilities	\$	6,607,324
<b>Total Liabilities</b>	<b>\$</b>	<b>31,607,324</b>

Membership Shares	\$	376,791,646
Share Drafts	\$	68,099,144
Certificates	\$	79,487,678
IRA Certificates	\$	50,010,663
<b>Total Member Deposits</b>	<b>\$</b>	<b>574,389,132</b>

Business Shares	\$	6,001,602
Business Share Drafts	\$	21,892,098
Business Money Markets	\$	7,788,628
Business Certificates	\$	2,189,900
<b>Total Business Deposits</b>	<b>\$</b>	<b>37,872,228</b>

<b>TOTAL SHARES</b>	<b>\$</b>	<b>612,261,359</b>
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<b>TOTAL NON-MEMBER DEPOSITS</b>	<b>\$</b>	<b>3,130,000</b>
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<b>TOTAL LIABILITIES AND SHARES</b>	<b>\$</b>	<b>646,998,683</b>
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**EQUITY**

Regular Reserves	\$	11,953,743
Retained Earnings	\$	48,949,007
Acquired Capital	\$	813,177
Net Income	\$	1,121,878
<b>Total Core Capital</b>	<b>\$</b>	<b>62,837,805</b>

Other Comprehensive Income	\$	(36,145)
Unrealized Gain (Loss) on Investments	\$	(69,112)
<b>Total Other Comprehensive Capital</b>	<b>\$</b>	<b>(105,257)</b>

<b>TOTAL EQUITY</b>	<b>\$</b>	<b>62,732,549</b>
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<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>\$</b>	<b>709,731,232</b>
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