

**ASSETS**

**LOANS**

Fixed Rate Real Estate	\$	219,997,158
Variable Rate Real Estate	\$	110,915,059
Home Equity Lines of Credit	\$	34,118,502
<b>Total Real Estate Secured</b>	<b>\$</b>	<b>365,030,719</b>

Overdraft Lines of Credit	\$	1,185,286
Credit Cards	\$	19,195,467
Unsecured Loans	\$	24,342,999
Vehicle Secured	\$	55,124,494
Indirect Vehicle Secured	\$	27,227,040
Deposit Secured	\$	2,132,002
Other Loans	\$	27,543,777

**Total Consumer Loans \$ 156,751,064**

Business Real Estate	\$	45,514,525
Business Secured	\$	9,522,062
Business Participations	\$	15,962,733
Business Unsecured	\$	1,381,303

**Total Business Loans \$ 72,380,623**

**TOTAL LOANS \$ 594,162,407**

**Allowance of Loan Loss \$ (2,880,464)**

**TOTAL NET LOANS \$ 591,281,942**

**INVESTMENTS**

US Government Obligations	\$	12,032,183
Federal Agency Securities	\$	38,040,055
Mortgage Backed Securities	\$	16,737,702
Corporate Credit Union Investments	\$	2,181,364
Federal Reserve Account	\$	18,790,034
Commercial Banks	\$	902,710
Other Investments	\$	2,694,675

**TOTAL INVESTMENTS \$ 91,378,724**

**Unrealized Gain(Loss) on Investments \$ (114,201)**

**TOTAL INVESTMENTS \$ 91,264,523**

**OTHER ASSETS**

Cash	\$	3,348,823
Fixed Assets	\$	15,757,379
NCUA Share Insurance Fund	\$	5,822,405
Prepaid Expenses	\$	1,317,846
Accrued Income Loans	\$	1,302,515
Accrued Income Investments	\$	239,045
Other Misc Assets	\$	8,510,388

**TOTAL OTHER ASSETS \$ 36,298,400**

**TOTAL ASSETS \$ 718,844,866**

**LIABILITIES & EQUITY**

**LIABILITIES AND SHARES**

Borrowings	\$	29,000,000
Other Liabilities	\$	8,499,885
<b>Total Liabilities</b>	<b>\$</b>	<b>37,499,885</b>

Membership Shares	\$	376,366,049
Share Drafts	\$	73,080,292
Certificates	\$	80,413,061
IRA Certificates	\$	50,284,248
<b>Total Member Deposits</b>	<b>\$</b>	<b>580,143,650</b>

Business Shares	\$	5,234,422
Business Share Drafts	\$	20,158,120
Business Money Markets	\$	7,993,235
Business Certificates	\$	2,231,744
<b>Total Business Deposits</b>	<b>\$</b>	<b>35,617,522</b>

**TOTAL SHARES \$ 615,761,171**

**TOTAL NON-MEMBER DEPOSITS \$ 3,130,000**

**TOTAL LIABILITIES AND SHARES \$ 656,391,057**

**EQUITY**

Regular Reserves	\$	11,953,743
Retained Earnings	\$	48,949,007
Acquired Capital	\$	813,177
Net Income	\$	888,230
<b>Total Core Capital</b>	<b>\$</b>	<b>62,604,157</b>

Other Comprehensive Income	\$	(36,147)
Unrealized Gain (Loss) on Investments	\$	(114,201)
<b>Total Other Comprehensive Capital</b>	<b>\$</b>	<b>(150,348)</b>

**TOTAL EQUITY \$ 62,453,809**

**TOTAL LIABILITIES & EQUITY \$ 718,844,866**