

ASSETS

LOANS

Fixed Rate Real Estate	\$	222,586,181
Variable Rate Real Estate	\$	111,962,912
Home Equity Lines of Credit	\$	34,884,851
Total Real Estate Secured	\$	369,433,944

Overdraft Lines of Credit	\$	1,005,505
Credit Cards	\$	19,343,949
Unsecured Loans	\$	29,125,782
Vehicle Secured	\$	56,616,781
Indirect Vehicle Secured	\$	29,019,624
Deposit Secured	\$	2,404,055
Other Loans	\$	29,113,737
Total Consumer Loans	\$	166,629,434

Business Real Estate	\$	43,947,524
Business Secured	\$	10,988,234
Business Participations	\$	16,189,774
Business Unsecured	\$	1,498,812
Total Business Loans	\$	72,624,344

TOTAL LOANS **\$ 608,687,722**

Allowance of Loan Loss **\$ (3,172,528)**

TOTAL NET LOANS **\$ 605,515,194**

INVESTMENTS

US Government Obligations	\$	12,019,664
Federal Agency Securities	\$	34,842,255
Mortgage Backed Securities	\$	16,504,122
Corporate Credit Union Investments	\$	3,125,450
Federal Reserve Account	\$	7,194,719
Commercial Banks	\$	509,450
Other Investments	\$	2,744,675
TOTAL INVESTMENTS	\$	76,940,335

Unrealized Gain(Loss) on Investments **\$ (47,069)**

TOTAL INVESTMENTS **\$ 76,893,266**

OTHER ASSETS

Cash	\$	3,498,272
Fixed Assets	\$	15,911,447
NCUA Share Insurance Fund	\$	5,822,405
Prepaid Expenses	\$	854,028
Accrued Income Loans	\$	1,343,478
Accrued Income Investments	\$	207,336
Other Misc Assets	\$	9,052,383
TOTAL OTHER ASSETS	\$	36,689,348

TOTAL ASSETS **\$ 719,097,809**

LIABILITIES & EQUITY

LIABILITIES AND SHARES

Borrowings	\$	25,000,000
Other Liabilities	\$	9,046,697
Total Liabilities	\$	34,046,697

Membership Shares	\$	374,174,548
Share Drafts	\$	74,089,602
Certificates	\$	81,905,522
IRA Certificates	\$	48,924,395
Total Member Deposits	\$	579,094,067

Business Shares	\$	6,398,218
Business Share Drafts	\$	22,147,930
Business Money Markets	\$	8,070,596
Business Certificates	\$	2,182,722
Total Business Deposits	\$	38,799,466

TOTAL SHARES **\$ 617,893,533**

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

TOTAL LIABILITIES AND SHARES **\$ 655,070,230**

EQUITY

Regular Reserves	\$	11,953,743
Retained Earnings	\$	48,949,007
Acquired Capital	\$	813,177
Net Income	\$	2,394,858
Total Core Capital	\$	64,110,785

Other Comprehensive Income	\$	(36,137)
Unrealized Gain (Loss) on Investments	\$	(47,069)
Total Other Comprehensive Capital	\$	(83,206)

TOTAL EQUITY **\$ 64,027,580**

TOTAL LIABILITIES & EQUITY **\$ 719,097,809**