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2018 Consolidated Statement of Financial Condition

Assets	<u>2018</u>	<u>2017</u>
Loans (Net of Allowance)	380,682,038	358,810,569
Cash & Cash Equivalents	6,553,767	6,917,884
Investments	179,461,330	201,239,208
Fixed Assets	6,837,313	7,516,066
Other Assets	15,674,164	19,527,633

Total Assets	589,208,612	594,011,360
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Liabilities & Equity

Regular Savings	111,803,370	119,658,183
Simply Checking	69,143,591	69,809,473
Premier Checking	22,140,621	22,059,598
Certificates	51,032,480	57,444,747
Individual Retirement Accounts	24,098,033	27,171,294
Money Market Accounts	188,588,632	185,334,664
Holiday Club	252,752	281,291
Youth Accounts	2,266,416	2,032,411
Vacation Access Funds	27,560,808	25,790,474

Total Share Accounts	496,886,703	510,279,021
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Accounts Payable & Other Liabilities	13,638,793	12,539,368
Dividends Payable	306,896	146,842
Total Liabilities	13,945,689	12,686,210

Members' Equity	78,376,220	71,046,129
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Total Liabilities, Savings & Equity	589,208,612	594,011,360
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Statement of Income & Expenses

Interest Income	24,033,766	18,899,014
Operating Expense	(20,954,054)	(18,246,087)
Dividend & Interest Expense	(2,330,529)	(1,669,193)
Other Operating Income	9,138,725	8,277,031
Provision for Loan/Courtesy Pay Losses	(1,413,670)	(1,276,094)
Non-Operating Income/(Loss)	4,042	0
Loyalty Bonus	(1,636,594)	(1,602,079)

Net Income	6,841,686	4,382,592
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