

**ASSETS**

**LOANS**

Fixed Rate Real Estate	\$	229,306,271
Variable Rate Real Estate	\$	113,020,966
Home Equity Lines of Credit	\$	35,045,663
<b>Total Real Estate Secured</b>	<b>\$</b>	<b>377,372,900</b>

Overdraft Lines of Credit	\$	1,037,331
Credit Cards	\$	19,244,305
Unsecured Loans	\$	32,270,960
Vehicle Secured	\$	56,651,164
Indirect Vehicle Secured	\$	30,396,506
Deposit Secured	\$	2,542,541
Other Loans	\$	29,077,068
<b>Total Consumer Loans</b>	<b>\$</b>	<b>171,219,876</b>

Business Real Estate	\$	43,294,206
Business Secured	\$	11,279,231
Business Participations	\$	17,094,391
Business Unsecured	\$	1,501,583
<b>Total Business Loans</b>	<b>\$</b>	<b>73,169,412</b>

**TOTAL LOANS** **\$ 621,762,187**

Allowance of Loan Loss **\$ (3,253,034)**

**TOTAL NET LOANS** **\$ 618,509,152**

**INVESTMENTS**

US Government Obligations	\$	6,014,799
Federal Agency Securities	\$	20,745,631
Mortgage Backed Securities	\$	32,089,279
Corporate Credit Union Investments	\$	1,525,099
Federal Reserve Account	\$	6,076,307
Commercial Banks	\$	396,162
Other Investments	\$	3,039,675
<b>TOTAL INVESTMENTS</b>	<b>\$</b>	<b>69,886,952</b>

Unrealized Gain(Loss) on Investments **\$ (360,531)**

**TOTAL INVESTMENTS** **\$ 69,526,420**

**OTHER ASSETS**

Cash	\$	3,555,705
Fixed Assets	\$	16,357,710
NCUA Share Insurance Fund	\$	6,041,980
Prepaid Expenses	\$	635,685
Accrued Income Loans	\$	1,355,951
Accrued Income Investments	\$	199,251
Other Misc Assets	\$	8,644,077
<b>TOTAL OTHER ASSETS</b>	<b>\$</b>	<b>36,790,359</b>

**TOTAL ASSETS** **\$ 724,825,932**

**LIABILITIES & EQUITY**

**LIABILITIES AND SHARES**

Borrowings	\$	30,000,000
Other Liabilities	\$	9,108,195
<b>Total Liabilities</b>	<b>\$</b>	<b>39,108,195</b>

Membership Shares	\$	369,296,975
Share Drafts	\$	73,671,969
Money Market	\$	1,292,375
Certificates	\$	85,073,099
IRA Certificates	\$	48,684,031
<b>Total Member Deposits</b>	<b>\$</b>	<b>578,018,449</b>

Business Shares	\$	6,162,308
Business Share Drafts	\$	23,441,345
Business Money Markets	\$	8,262,975
Business Certificates	\$	2,641,187
<b>Total Business Deposits</b>	<b>\$</b>	<b>40,507,815</b>

**TOTAL SHARES** **\$ 618,526,264**

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

**TOTAL LIABILITIES AND SHARES** **\$ 660,764,459**

**EQUITY**

Regular Reserves	\$	11,953,743
Retained Earnings	\$	48,949,007
Acquired Capital	\$	813,177
Net Income	\$	2,661,951
<b>Total Core Capital</b>	<b>\$</b>	<b>64,377,878</b>

Other Comprehensive Income	\$	44,126
Unrealized Gain (Loss) on Investments	\$	(360,531)
<b>Total Other Comprehensive Capital</b>	<b>\$</b>	<b>(316,405)</b>

**TOTAL EQUITY** **\$ 64,061,473**

**TOTAL LIABILITIES & EQUITY** **\$ 724,825,932**

We certify, to the best of our knowledge and belief, this statement and the related statements are true and correct and present fairly the financial position and the result of operations for the periods covered.