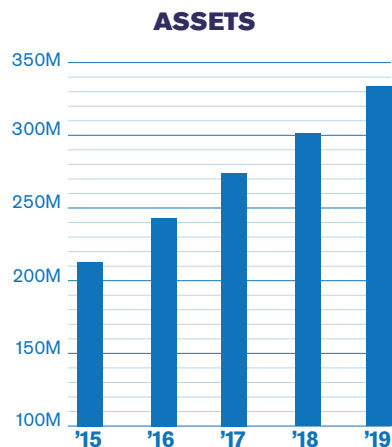


2019 ANNUAL REPORT

Financial Statement

BALANCE SHEET

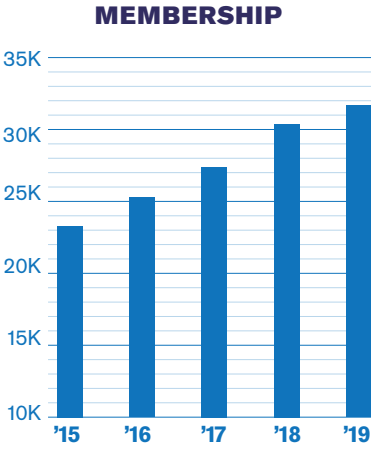
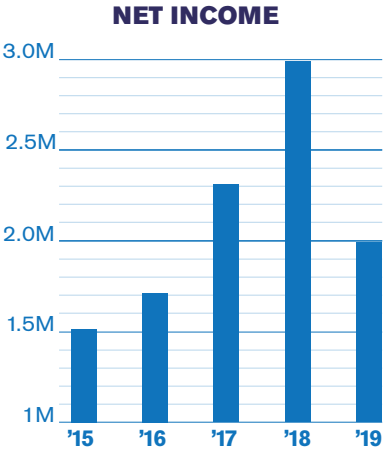
	2018	2019
Assets		
Cash & Cash Equivalents	\$9,123,145	\$23,421,687
Investments	4,663,829	777,593
Loans to Members, Net	271,178,802	291,312,457
Accrued Interest Receivable	979,524	1,068,669
Premises & Equipment, Net	6,895,904	8,337,843
NCUSIF Deposit	2,412,406	2,591,229
Other Assets	5,794,435	5,492,378
Total Assets	\$301,048,045	\$333,001,856
Liabilities, Shares & Equity		
Shares	\$73,019,450	\$80,358,389
Share Drafts	70,961,624	78,898,340
Money Market	71,663,112	70,019,096
Share Certificates	33,065,323	48,757,220
IRA Shares & Certificates	11,377,821	11,895,678
Non-Member Deposits	0	3,000,000
Borrowings	8,940,000	4,000,000
Other Liabilities	7,319,055	9,376,159
Regular Reserves & Undivided Earnings	24,701,660	26,696,974
Total Liabilities, Shares & Equity	\$301,048,045	\$333,001,856



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2019 ANNUAL REPORT **Financial Statement**

INCOME STATEMENT	2018	2019
Interest Income and Expense		
Interest Income	\$13,011,045	\$15,476,846
Dividend & Interest Expense	1,165,311	1,859,209
Net Interest Income	11,845,734	13,617,637
Provision for Loan Losses	2,054,536	2,952,777
Net Interest Income after Provision for Loan Losses	9,791,198	10,664,860
Non-Interest Income and Expense		
Non-Interest Income	\$6,640,272	\$7,223,533
Compensation & Benefits	\$6,251,045	\$7,465,530
Occupancy	846,917	1,375,715
Other Expense	6,353,467	7,051,835
Total Non-Interest Expense	13,451,429	15,893,080
Net Income	\$2,980,041	\$1,995,313
Total Membership	30,108	31,869



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