

**BALANCE SHEET**  
as of  
**November 30, 2017**

<b>ASSETS</b>		<b>LIABILITIES &amp; EQUITY</b>	
Loans	33,262,634.21	Accounts Payable	417,063.79
Allow for Loss	(226,001.13)	Accrued Expenses	91,948.93
Accounts Receivable	19,223.30	Dividends Payable	14,970.34
Cash & Cash Accounts	3,635,452.95	Other Liabilities	17,641.87
Investments	21,038,990.00	Net Pension Liability	-
Fed Reserve EBA-Sweep	1,624,000.00	<b>MEMBER EQUITY</b>	
Prepaid Expenses	134,431.75	Regular Shares	21,111,984.86
Fixed Assets	3,121,065.11	All Other Shares	33,068,452.20
Deposit in NCUSIF	543,549.84	<b>RESERVES AND UND EARN</b>	5,032,954.27
Other Assets	82,157.96	<b>OTHER RESERVES</b>	4,009,311.62
Liability for Pensions	141,606.02	OTHER COMPREHENSIVE INC	(387,217.87)
<b>TOTAL ASSETS</b>	<b>63,377,110.01</b>	<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>63,377,110.01</b>

**INCOME & EXPENSE**  
Year to Date  
**November 30, 2017**

<b>INCOME</b>	
Income from Loans	1,441,434.66
Income from Investments	330,019.73
Fee & Other Income	787,479.65
<b>TOTAL INCOME</b>	<b>2,558,934.04</b>
<b>EXPENSES</b>	
Employee Comp & Benefits	1,141,312.19
Travel & Conference	38,908.10
Occupancy & Operations	758,933.85
Education & Promotion	101,748.77
Prov for Loan Loss	(17,611.43)
Operating Fees	9,964.64
Miscellaneous Expenses	148,970.87
<b>OPERATING EXPENSES</b>	<b>2,182,226.99</b>
<b>COST OF FUNDS</b>	
Dividend & Interest Expense	158,518.96
<b>TOTAL EXPENSES</b>	<b>2,340,745.95</b>
<b>NET INCOME FROM OPERATIONS</b>	<b>218,188.09</b>
NCUA ASSESSMENT	0.00
NON OPER GAIN (LOSS)	(156.63)
<b>NET TRANSFER TO UNDIVIDED EARNINGS</b>	<b>218,031.46</b>

*"This credit union is federally insured by the National Credit Union Administration"*