

**BALANCE SHEET**  
as of  
**February 28, 2018**

<b>ASSETS</b>		<b>LIABILITIES &amp; EQUITY</b>	
Loans	33,589,090.41	Accounts Payable	779,080.04
Allow for Loss	(187,904.01)	Accrued Expenses	150,589.94
Accounts Receivable	18,794.39	Dividends Payable	15,026.06
Cash & Cash Accounts	3,477,338.44	Other Liabilities	11,212.34
Investments	19,281,564.79	Net Pension Liability	-
Fed Reserve EBA-Sweep	5,200,000.00	<b>MEMBER EQUITY</b>	
Prepaid Expenses	124,768.71	Regular Shares	22,104,358.93
Fixed Assets	3,108,143.81	All Other Shares	33,548,048.78
Deposit in NCUSIF	543,549.84	<b>RESERVES AND UND EARN</b>	5,107,109.30
Other Assets	73,306.91	<b>OTHER RESERVES</b>	4,009,311.62
Liability for Pensions	(7,009.14)	OTHER COMPREHENSIVE INC	(503,092.86)
<b>TOTAL ASSETS</b>	<b>65,221,644.15</b>	<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>65,221,644.15</b>

**INCOME & EXPENSE**  
Year to Date  
**February 28, 2018**

<b>INCOME</b>	
Income from Loans	256,914.99
Income from Investments	65,930.93
Fee & Other Income	142,103.72
<b>TOTAL INCOME</b>	<b>464,949.64</b>
<b>EXPENSES</b>	
Employee Comp & Benefits	222,046.05
Travel & Conference	10,906.19
Occupancy & Operations	129,526.71
Education & Promotion	18,496.55
Prov for Loan Loss	(993.75)
Operating Fees	2,188.50
Miscellaneous Expenses	33,132.26
<b>OPERATING EXPENSES</b>	<b>415,302.51</b>
<b>COST OF FUNDS</b>	
Dividend & Interest Expense	27,402.60
<b>TOTAL EXPENSES</b>	<b>442,705.11</b>
<b>NET INCOME FROM OPERATIONS</b>	<b>22,244.53</b>
NCUA ASSESSMENT	0.00
NON OPER GAIN (LOSS)	0.00
<b>NET TRANSFER TO UNDIVIDED EARNINGS</b>	<b>22,244.53</b>

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