

**BALANCE SHEET**  
as of  
**February 28, 2019**

<b>ASSETS</b>		<b>LIABILITIES &amp; EQUITY</b>	
Loans	39,760,600.53	Accounts Payable	669,334.41
Allow for Loss	(213,872.52)	Accrued Expenses	167,086.18
Accounts Receivable	20,178.94	Dividends Payable	16,140.19
Cash & Cash Accounts	2,857,686.43	Other Liabilities	768.65
Investments	12,416,487.96	Net Pension Liability	-
Fed EBA-Sweep & Reg D. Reserve	5,133,000.00	<b>MEMBER EQUITY</b>	
Prepaid Expenses	89,809.07	Regular Shares	22,156,332.84
Fixed Assets	3,067,537.08	All Other Shares	31,489,608.82
Deposit in NCUSIF	535,902.40	<b>RESERVES AND UND EARN</b>	5,589,670.11
Other Assets	82,006.25	<b>OTHER RESERVES</b>	4,009,311.62
Liability for Pensions	(6,928.44)	OTHER COMPREHENSIVE INC	(355,845.12)
<b>TOTAL ASSETS</b>	<b>63,742,407.70</b>	<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>63,742,407.70</b>

**INCOME & EXPENSE**  
Year to Date  
**February 28, 2019**

<b>INCOME</b>	
Income from Loans	307,412.66
Income from Investments	66,150.57
Fee & Other Income	160,847.83
<b>TOTAL INCOME</b>	<b>534,411.06</b>
<b>EXPENSES</b>	
Employee Comp & Benefits	236,448.67
Travel & Conference	12,459.01
Occupancy & Operations	124,360.00
Education & Promotion	20,766.66
Prov for Loan Loss	22,997.72
Operating Fees	2,277.68
Miscellaneous Expenses	16,410.08
<b>OPERATING EXPENSES</b>	<b>435,719.82</b>
<b>COST OF FUNDS</b>	
Dividend & Interest Expense	30,729.15
<b>TOTAL EXPENSES</b>	<b>466,448.97</b>
<b>NET INCOME FROM OPERATIONS</b>	<b>67,962.09</b>
NCUA ASSESSMENT	0.00
NON OPER GAIN (LOSS)	0.00
<b>NET TRANSFER TO UNDIVIDED EARNINGS</b>	<b>67,962.09</b>

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