

**BALANCE SHEET**  
as of  
**February 28, 2021**

<b>ASSETS</b>		<b>LIABILITIES &amp; EQUITY</b>	
Loans	46,976,402.72	Accounts Payable	1,031,151.63
Allow for Loss	(352,979.04)	Accrued Expenses	237,251.82
Accounts Receivable	(29,601.33)	Dividends Payable	16,627.80
Cash & Cash Accounts	2,662,355.74	Other Liabilities	16,437.33
Investments	12,475,581.21	Net Pension Liability	-
Fed EBA-Sweep & Reg D. Reserve	10,762,500.00	<b>MEMBER EQUITY</b>	
Prepaid Expenses	120,231.55	Regular Shares	29,176,648.45
Fixed Assets	2,912,545.26	All Other Shares	34,897,976.08
Deposit in NCUSIF	596,276.72	<b>RESERVES AND UND EARN</b>	7,079,074.18
Other Assets	128,114.23	<b>OTHER RESERVES</b>	4,009,311.62
Liability for Pensions	212,280.35	OTHER COMPREHENSIVE INC	(771.50)
<b>TOTAL ASSETS</b>	<b>76,463,707.41</b>	<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>76,463,707.41</b>

**INCOME & EXPENSE**  
Year to Date  
**February 28, 2021**

<b>INCOME</b>	
Income from Loans	191,937.95
Income from Investments	8,615.32
Fee & Other Income	66,413.17
<b>TOTAL INCOME</b>	<b>266,966.44</b>
<b>EXPENSES</b>	
Employee Comp & Benefits	117,931.91
Travel & Conference	4,776.09
Occupancy & Operations	89,533.37
Education & Promotion	16,688.03
Prov for Loan Loss	6,942.28
Operating Fees	831.23
Miscellaneous Expenses	7,042.66
<b>OPERATING EXPENSES</b>	<b>243,745.57</b>
<b>COST OF FUNDS</b>	
Dividend & Interest Expense	16,479.67
<b>TOTAL EXPENSES</b>	<b>260,225.24</b>
<b>NET INCOME FROM OPERATIONS</b>	<b>6,741.20</b>
NCUA ASSESSMENT	0.00
NON OPER GAIN (LOSS)	0.00
<b>NET TRANSFER TO UNDIVIDED EARNINGS</b>	<b>6,741.20</b>

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