

BALANCE SHEET
as of
January 31, 2017

| ASSETS | | LIABILITIES & EQUITY | |
|------------------------|----------------------|---------------------------------------|----------------------|
| Loans | 33,038,503.89 | Accounts Payable | 264,545.64 |
| Allow for Loss | (355,465.96) | Accrued Expenses | 95,477.56 |
| Accounts Receivable | 9,618.78 | Dividends Payable | 14,964.82 |
| Cash & Cash Accounts | 3,416,289.94 | Other Liabilities | 8,977.42 |
| Investments | 20,297,049.26 | Net Pension Liability | (1,327.50) |
| Fed Reserve EBA-Sweep | 1,900,000.00 | MEMBER EQUITY | |
| Prepaid Expenses | 108,290.58 | Regular Shares | 19,692,116.99 |
| Fixed Assets | 3,222,140.29 | All Other Shares | 33,881,508.78 |
| Deposit in NCUSIF | 547,439.61 | RESERVES AND UND EARN | 4,827,140.13 |
| Other Assets | 79,095.38 | OTHER RESERVES | 4,009,311.62 |
| Liability for Pensions | 41,217.52 | OTHER COMPREHENSIVE INC | (488,536.17) |
| TOTAL ASSETS | 62,304,179.29 | TOTAL LIABILITIES & EQUITY | 62,304,179.29 |

INCOME & EXPENSE
Year to Date
January 31, 2017

| | |
|---|-------------------|
| INCOME | |
| Income from Loans | 136,875.00 |
| Income from Investments | 25,538.28 |
| Fee & Other Income | 73,228.89 |
| TOTAL INCOME | 235,642.17 |
| EXPENSES | |
| Employee Comp & Benefits | 102,034.44 |
| Travel & Conference | 3,334.11 |
| Occupancy & Operations | 80,096.66 |
| Education & Promotion | 9,273.02 |
| Prov for Loan Loss | 0.00 |
| Operating Fees | 759.54 |
| Miscellaneous Expenses | 12,670.01 |
| OPERATING EXPENSES | 208,167.78 |
| COST OF FUNDS | |
| Dividend & Interest Expense | 15,257.07 |
| TOTAL EXPENSES | 223,424.85 |
| NET INCOME FROM OPERATIONS | 12,217.32 |
| NCUA ASSESSMENT | 0.00 |
| NON OPER GAIN (LOSS) | 0.00 |
| NET TRANSFER TO UNDIVIDED EARNINGS | 12,217.32 |

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