

**BALANCE SHEET**  
as of  
**July 31, 2018**

**ASSETS**

Loans	35,697,828.43
Allow for Loss	(185,389.14)
Accounts Receivable	21,208.14
Cash & Cash Accounts	2,267,165.25
Investments	19,395,479.98
Fed Reserve EBA-Sweep	1,000,000.00
Prepaid Expenses	94,887.96
Fixed Assets	3,086,914.99
Deposit in NCUSIF	524,198.80
Other Assets	92,229.16
Liability for Pensions	1,471.71

**TOTAL ASSETS** 61,995,995.28

**LIABILITIES & EQUITY**

Accounts Payable	626,144.65
Accrued Expenses	195,787.37
Dividends Payable	14,997.49
Other Liabilities	(2,732.25)
Net Pension Liability	-

**MEMBER EQUITY**

Regular Shares	21,905,674.91
All Other Shares	30,384,699.76

**RESERVES AND UND EARN**

RESERVES AND UND EARN	5,296,884.14
<b>OTHER RESERVES</b>	4,009,311.62
<b>OTHER COMPREHENSIVE INC</b>	(434,772.41)

**TOTAL LIABILITIES & EQUITY** 61,995,995.28

**INCOME & EXPENSE**  
Year to Date  
**July 31, 2018**

**INCOME**

Income from Loans	928,945.28
Income from Investments	262,371.71
Fee & Other Income	492,527.66

**TOTAL INCOME** 1,683,844.65

**EXPENSES**

Employee Comp & Benefits	771,355.80
Travel & Conference	34,470.65
Occupancy & Operations	429,661.57
Education & Promotion	64,588.55
Prov for Loan Loss	16,143.73
Operating Fees	6,987.36
Miscellaneous Expenses	89,084.24

**OPERATING EXPENSES** 1,412,291.90

**COST OF FUNDS**

Dividend & Interest Expense	104,325.74
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**TOTAL EXPENSES** 1,516,617.64

**NET INCOME FROM OPERATIONS** 167,227.01

NCUA ASSESSMENT	(44,792.36)
NON OPER GAIN (LOSS)	0.00

**NET TRANSFER TO UNDIVIDED EARNINGS** 212,019.37

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