

BALANCE SHEET
as of
November 30, 2016

ASSETS		LIABILITIES & EQUITY	
Loans	33,124,353.08	Accounts Payable	478,923.33
Allow for Loss	(326,545.12)	Accrued Expenses	92,843.09
Accounts Receivable	(1,736.52)	Dividends Payable	17,023.44
Cash & Cash Accounts	4,443,968.34	Other Liabilities	18,359.47
Investments	21,099,658.08	Net Pension Liability	38,237.64
Fed Reserve EBA-Sweep	1,000,000.00	MEMBER EQUITY	
Prepaid Expenses	110,356.16	Regular Shares	20,001,114.76
Fixed Assets	3,257,444.86	All Other Shares	34,525,892.50
Deposit in NCUSIF	547,439.61	RESERVES AND UND EARN	4,693,266.10
Other Assets	78,981.30	OTHER RESERVES	4,009,311.62
Liability for Pensions	0.00	OTHER COMPREHENSIVE INC	(541,052.16)
TOTAL ASSETS	63,333,919.79	TOTAL LIABILITIES & EQUITY	63,333,919.79

INCOME & EXPENSE
Year to Date
November 30, 2016

INCOME	
Income from Loans	1,554,681.84
Income from Investments	238,024.30
Fee & Other Income	1,092,298.99
TOTAL INCOME	2,885,005.13
EXPENSES	
Employee Comp & Benefits	1,129,247.04
Travel & Conference	41,220.19
Occupancy & Operations	1,145,480.29
Education & Promotion	115,091.72
Prov for Loan Loss	250,160.36
Operating Fees	10,246.70
Miscellaneous Expenses	107,412.18
OPERATING EXPENSES	2,798,858.48
COST OF FUNDS	
Dividend & Interest Expense	181,039.31
TOTAL EXPENSES	2,979,897.79
NET INCOME FROM OPERATIONS	(94,892.66)
NCUA ASSESSMENT	0.00
NON OPER GAIN (LOSS)	(900.00)
NET TRANSFER TO UNDIVIDED EARNINGS	(95,792.66)

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