

**BALANCE SHEET**  
as of  
**November 30, 2018**

<b>ASSETS</b>		<b>LIABILITIES &amp; EQUITY</b>	
Loans	38,786,959.91	Accounts Payable	475,648.02
Allow for Loss	(197,061.75)	Accrued Expenses	127,556.54
Accounts Receivable	12,031.50	Dividends Payable	16,285.60
Cash & Cash Accounts	2,012,619.79	Other Liabilities	2,248.35
Investments	14,094,679.95	Net Pension Liability	-
Fed Reserve EBA-Sweep	3,550,000.00	<b>MEMBER EQUITY</b>	
Prepaid Expenses	97,800.69	Regular Shares	21,790,867.66
Fixed Assets	3,050,925.49	All Other Shares	30,535,915.42
Deposit in NCUSIF	535,902.40	<b>RESERVES AND UND EARN</b>	5,461,169.48
Other Assets	86,772.27	<b>OTHER RESERVES</b>	4,009,311.62
Liability for Pensions	8,256.39	OTHER COMPREHENSIVE INC	(380,116.05)
<b>TOTAL ASSETS</b>	<b>62,038,886.64</b>	<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>62,038,886.64</b>

**INCOME & EXPENSE**  
Year to Date  
**November 30, 2018**

<b>INCOME</b>	
Income from Loans	1,515,126.23
Income from Investments	402,483.05
Fee & Other Income	786,500.14
<b>TOTAL INCOME</b>	<b>2,704,109.42</b>
<b>EXPENSES</b>	
Employee Comp & Benefits	1,231,166.63
Travel & Conference	51,567.06
Occupancy & Operations	670,411.82
Education & Promotion	101,297.50
Prov for Loan Loss	28,265.26
Operating Fees	11,113.68
Miscellaneous Expenses	114,243.79
<b>OPERATING EXPENSES</b>	<b>2,208,065.74</b>
<b>COST OF FUNDS</b>	
Dividend & Interest Expense	164,531.33
<b>TOTAL EXPENSES</b>	<b>2,372,597.07</b>
<b>NET INCOME FROM OPERATIONS</b>	<b>331,512.35</b>
NCUA ASSESSMENT	(44,792.36)
NON OPER GAIN (LOSS)	0.00
<b>NET TRANSFER TO UNDIVIDED EARNINGS</b>	<b>376,304.71</b>

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