

**BALANCE SHEET**  
as of  
**October 31, 2017**

<b>ASSETS</b>		<b>LIABILITIES &amp; EQUITY</b>	
Loans	32,833,273.23	Accounts Payable	386,389.12
Allow for Loss	(225,119.13)	Accrued Expenses	120,514.88
Accounts Receivable	3,013.13	Dividends Payable	13,853.55
Cash & Cash Accounts	3,451,586.30	Other Liabilities	9,857.00
Investments	21,919,441.80	Net Pension Liability	-
Fed Reserve EBA-Sweep	1,084,000.00	<b>MEMBER EQUITY</b>	
Prepaid Expenses	140,900.54	Regular Shares	20,846,377.58
Fixed Assets	3,130,682.31	All Other Shares	33,076,799.27
Deposit in NCUSIF	543,549.84	<b>RESERVES AND UND EARN</b>	5,038,816.79
Other Assets	82,963.57	<b>OTHER RESERVES</b>	4,009,311.62
Liability for Pensions	140,278.52	OTHER COMPREHENSIVE INC	(397,349.70)
<b>TOTAL ASSETS</b>	<b>63,104,570.11</b>	<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>63,104,570.11</b>

**INCOME & EXPENSE**  
Year to Date  
**October 31, 2017**

<b>INCOME</b>	
Income from Loans	1,310,808.61
Income from Investments	298,978.87
Fee & Other Income	717,259.42
<b>TOTAL INCOME</b>	<b>2,327,046.90</b>
<b>EXPENSES</b>	
Employee Comp & Benefits	1,027,899.35
Travel & Conference	35,585.37
Occupancy & Operations	676,895.06
Education & Promotion	92,571.77
Prov for Loan Loss	(17,611.43)
Operating Fees	8,791.14
Miscellaneous Expenses	133,944.27
<b>OPERATING EXPENSES</b>	<b>1,958,075.53</b>
<b>COST OF FUNDS</b>	
Dividend & Interest Expense	144,920.76
<b>TOTAL EXPENSES</b>	<b>2,102,996.29</b>
<b>NET INCOME FROM OPERATIONS</b>	<b>224,050.61</b>
NCUA ASSESSMENT	0.00
NON OPER GAIN (LOSS)	(156.63)
<b>NET TRANSFER TO UNDIVIDED EARNINGS</b>	<b>223,893.98</b>

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