

**BALANCE SHEET**  
as of  
**October 31, 2021**

<b>ASSETS</b>		<b>LIABILITIES &amp; EQUITY</b>	
Loans	55,654,901.01	Accounts Payable	1,094,930.07
Allowance for Loss	(398,605.07)	Accrued Expenses	204,953.08
Accounts Receivable	62,940.59	Dividends Payable	12,733.21
Cash & Cash Accounts	2,129,271.59	Other Liabilities	21,195.54
Investments	15,569,471.96	Net Pension Liability	-
Fed EBA-Sweep & Reg D. Reserve	5,415,000.00	<b>MEMBER EQUITY</b>	
Prepaid Expenses	112,822.16	Regular Shares	35,034,545.00
Fixed Assets	2,958,797.49	All Other Shares	34,166,415.03
Deposit in NCUSIF	665,122.35	<b>RESERVES AND UND EARN</b>	11,879,645.54
Other Assets	177,724.11	<b>OTHER RESERVES</b>	0.00
Liability for Pensions	0.00	OTHER COMPREHENSIVE INC	(66,971.28)
<b>TOTAL ASSETS</b>	<b>82,347,446.19</b>	<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>82,347,446.19</b>

**INCOME & EXPENSE**  
Year to Date  
**October 31, 2021**

<b>INCOME</b>	
Income from Loans	266,212.83
Income from Investments	11,799.08
Fee & Other Income	88,721.77
<b>TOTAL INCOME</b>	<b>366,733.68</b>
<b>EXPENSES</b>	
Employee Comp & Benefits	155,847.73
Travel & Conference	938.49
Occupancy & Operations	57,331.14
Education & Promotion	16,674.03
Prov for Loan Loss	2,591.95
Operating Fees	1,182.01
Miscellaneous Expenses	10,729.88
<b>OPERATING EXPENSES</b>	<b>245,295.23</b>
<b>COST OF FUNDS</b>	
Dividend & Interest Expense	13,181.31
<b>TOTAL EXPENSES</b>	<b>258,476.54</b>
<b>NET INCOME FROM OPERATIONS</b>	<b>108,257.14</b>
NCUA ASSESSMENT	0.00
NON OPER GAIN (LOSS)	0.00
<b>NET TRANSFER TO UNDIVIDED EARNINGS</b>	<b>108,257.14</b>

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