

**BALANCE SHEET**  
as of  
**August 31, 2023**

<b>ASSETS</b>		<b>LIABILITIES &amp; EQUITY</b>	
Loans	106,294,285.67	Accounts Payable	749,734.33
Allowance for Loss	(1,000,494.40)	Accrued Expenses	321,404.64
Accounts Receivable	61,509.05	Dividends Payable	160,279.58
Cash & Cash Accounts	4,284,640.24	Other Liabilities	4,825,754.41
Investments	8,465,281.86	Net Pension Liability	12,500.00
Fed EBA-Sweep & Reg D. Reserve	2,570,000.00	<b>MEMBER EQUITY</b>	
Prepaid Expenses	353,204.59	Regular Shares	29,618,747.25
Fixed Assets	5,705,414.63	All Other Shares	80,190,652.89
Deposit in NCUSIF	895,249.92	<b>RESERVES AND UND EARN</b>	14,395,831.15
Other Assets	1,291,508.84	<b>OTHER RESERVES</b>	0.00
Liability for Pensions	0.00	OTHER COMPREHENSIVE INC	(1,354,303.85)
<b>TOTAL ASSETS</b>	<b>128,920,600.40</b>	<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>128,920,600.40</b>

**INCOME & EXPENSE**  
Month Ending  
**August 31, 2023**

<b>INCOME</b>	
Income from Loans	584,099.41
Income from Investments	13,739.17
Fee & Other Income	114,102.88
<b>TOTAL INCOME</b>	<b>711,941.46</b>
<b>EXPENSES</b>	
Employee Comp & Benefits	202,011.62
Travel & Conference	9,899.32
Occupancy & Operations	127,545.62
Education & Promotion	25,181.67
Prov for Loan Loss	50,468.95
Operating Fees	990.17
Miscellaneous Expenses	55,537.91
<b>OPERATING EXPENSES</b>	<b>471,635.26</b>
<b>COST OF FUNDS</b>	
Dividend & Interest Expense	172,653.80
<b>TOTAL EXPENSES</b>	<b>644,289.06</b>
<b>NET INCOME FROM OPERATIONS</b>	<b>67,652.40</b>
Other Repo Asset Expense	0.00
NON OPER GAIN (LOSS)	(4,848.41)
<b>NET TRANSFER TO UNDIVIDED EARNINGS</b>	<b>62,803.99</b>

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