

**Balance Sheet**  
as of  
**December 31, 2023**

<b>ASSETS</b>		<b>LIABILITIES &amp; EQUITY</b>	
Loans	107,257,456.68	Accounts Payable	907,269.62
Allowance for Loss	(1,018,584.79)	Accrued Expenses	249,856.07
Accounts Receivable	466,223.84	Dividends Payable	219,594.40
Cash & Cash Accounts	4,887,384.78	Other Liabilities	4,821,879.38
Investments	8,464,766.12	Net Pension Liability	7,500.00
Fed EBA-Sweep & Reg D. Reserve	3,070,000.00	<b>MEMBER EQUITY</b>	
Prepaid Expenses	299,901.89	Regular Shares	27,029,415.62
Fixed Assets	5,903,128.45	All Other Shares	85,005,683.52
Deposit in NCUSIF	1,041,768.74	<b>RESERVES AND UND EARN</b>	14,847,973.29
Other Assets	1,597,537.37	<b>OTHER RESERVES</b>	0.00
Liability for Pensions	0.00	OTHER COMPREHENSIVE INC	(1,119,588.82)
<b>TOTAL ASSETS</b>	<b>131,969,583.08</b>	<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>131,969,583.08</b>

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

<b>INCOME</b>	
Income from Loans	605,070.16
Income from Investments	32,273.43
Fee & Other Income	112,698.79
<b>TOTAL INCOME</b>	<b>750,042.38</b>
<b>EXPENSES</b>	
Employee Comp & Benefits	218,986.92
Travel & Conference	13,699.58
Occupancy & Operations	116,283.94
Education & Promotion	(4.00)
Prov for Loan Loss	72,281.57
Operating Fees	1,878.16
Miscellaneous Expenses	41,766.41
<b>OPERATING EXPENSES</b>	<b>464,892.58</b>
<b>COST OF FUNDS</b>	
Dividend & Interest Expense	232,410.64
<b>TOTAL EXPENSES</b>	<b>697,303.22</b>
<b>NET INCOME FROM OPERATIONS</b>	<b>52,739.16</b>
NCUA ASSESSMENT	0.00
NON OPER GAIN (LOSS)	0.00
<b>NET TRANSFER TO UNDIVIDED EARNINGS</b>	<b>52,739.16</b>

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