

Balance Sheet
as of
November 30, 2024

ASSETS		LIABILITIES & EQUITY	
Loans	112,413,836.49	Accounts Payable	726,383.50
Allowance for Loss	(1,121,345.18)	Accrued Expenses	367,952.12
Accounts Receivable	32,495.81	Dividends Payable	216,363.31
Cash & Cash Accounts	4,004,821.62	Other Liabilities	8,288,042.17
Investments	8,069,171.67	Deferred Income	-
Fed EBA-Sweep & Reg D. Reserve	2,900,000.00	MEMBER EQUITY	
Prepaid Expenses	292,313.40	Regular Shares	21,898,488.71
Fixed Assets	6,068,285.91	All Other Shares	92,625,940.27
Deposit in NCUSIF	1,084,944.55	RESERVES AND UND EARN	14,827,277.33
Other Assets	4,359,213.42	OTHER RESERVES	0.00
Liability for Pensions	0.00	OTHER COMPREHENSIVE INC	(846,709.72)
TOTAL ASSETS	138,103,737.69	TOTAL LIABILITIES & EQUITY	138,103,737.69

INCOME & EXPENSE
Month Ending
November 30, 2024

INCOME	
Income from Loans	637,950.37
Income from Investments	27,061.37
Fee & Other Income	110,966.44
TOTAL INCOME	775,978.18
EXPENSES	
Employee Comp & Benefits	248,488.16
Travel & Conference	10,003.78
Occupancy & Operations	114,991.29
Education & Promotion	27,312.18
Prov for Loan Loss	88,012.32
Operating Fees	2,025.17
Miscellaneous Expenses	42,861.08
OPERATING EXPENSES	533,693.98
COST OF FUNDS	
Dividend & Interest Expense	241,545.58
TOTAL EXPENSES	775,239.56
NET INCOME FROM OPERATIONS	738.62
NCUA ASSESSMENT	0.00
NON OPER GAIN (LOSS)	0.00
NET TRANSFER TO UNDIVIDED EARNINGS	738.62

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