

STATEMENT OF FINANCIAL CONDITION

| | 2014 | 2015 |
|---------------------------------------|-------------------|-------------------|
| ASSETS | | |
| Loans to members | 9,174,875 | 10,233,176 |
| Loan Participation | 0 | 2,556,407 |
| TOTAL LOANS | 9,174,875 | 12,789,583 |
| ALLOWANCE for LOAN LOSS | | |
| Cash In Bank | 1,722,084 | 2,012,512 |
| Cash On Hand | 356,048 | 176,431 |
| TOTAL CASH | 2,078,133 | 2,188,943 |
| Certificates of Deposit | 86,066,988 | 80,271,988 |
| Other Investments | 208,281 | 261,401 |
| TOTAL INVESTMENTS | 86,275,269 | 80,533,389 |
| Prepaid/Deferred Exp. | 94,719 | 93,490 |
| Net Fixed Assets | 790,341 | 776,116 |
| Accrued Investment Income | 131,570 | 157,950 |
| NCUSIF Deposit | 868,993 | 880,095 |
| Other | 49,598 | -2,774 |
| OTHER ASSETS | 918,592 | 877,322 |
| TOTAL ASSETS | 99,404,492 | 97,338,869 |
| LIABILITIES | | |
| TOTAL LIABILITIES | 314,402 | 919,111 |
| EQUITY | | |
| Shares | 79,722,428 | 77,883,691 |
| Share Certificates | 0 | 808,106 |
| Share Draft | 3,086,187 | 3,405,373 |
| IRA Shares | 8,467,059 | 6,322,125 |
| MEMBER SHARES | 91,275,674 | 88,419,295 |
| Regular Reserves | 1,125,460 | 1,125,460 |
| Undivided Earnings | 7,075,471 | 7,039,024 |
| Unrealized G/L | -386,513 | -164,021 |
| MEMBER CAPITAL | 7,814,416 | 8,000,463 |
| TOTAL EQUITY | 99,090,090 | 96,419,758 |
| TOTAL LIABILITIES & EQUITY | 99,404,492 | 97,338,869 |