

STATEMENT OF FINANCIAL CONDITION

As of December 31, 2022

ASSETS	2022	2021
Loans to Members*	\$21,668,447	\$18,976,982
Allowance for Loan Loss	\$(163,692)	\$(151,538)
Cash	\$15,476,536	\$19,487,795
Investments (Book Value)	\$5,048,000	\$3,599,100
Fixed Assets	\$24,595	\$48,949
Land and Building	\$1,057,467	\$1,113,182
Other Assets	\$759,315	\$700,793
NCUA Capitalization Deposit	\$365,867	\$337,666
Total Assets	\$44,236,535	\$44,112,929
LIABILITIES AND EQUITY		
Shares and Deposits	\$37,531,401	\$37,813,779
Notes Payable	\$0	\$0
Accounts Payable and Other	\$225,608	\$178,252
Legal Reserve & Other Reserves	\$1,172,493	\$1,172,493
Undivided Earnings	\$4,948,404	\$4,809,106
Net Income	\$358,629	\$139,299
Total Liabilities and Equity	\$44,236,535	\$44,112,929
*Unused Lines of Credit Include:		
Mastercard Credit Cards	\$3,787,689	\$3,710,166
Home Equity Lines of Credit	\$850,839	\$414,991
Privilege Pay	\$501,397	\$532,024