

TRUE Community Credit Union
January 2021

Consolidated Statement of Financial Condition

Item ID/Number	Jan-21	Dec-20
Visa	17,547,375	17,131,750
Line of Credit/Unsecured Loans	19,900,941	14,648,988
New Vehicle Loans	26,433,972	24,443,391
Used Vehicle Loans	108,653,534	102,858,797
First Mortgage Real Estate Loans	157,332,638	146,652,571
Home Equity Loans	14,151,116	14,125,779
All Other Secured Loans	22,274,129	21,800,882
Business Loans	12,399,707	12,622,705
Loan Participations	22,916,206	17,652,162
Interest Rate Premium & Loan Contra	-300,708	0
Total Loan To Members	\$401,308,909	\$371,937,025
Allowance for Loan Loss	-2,467,165	-2,667,106
Net Loans	\$398,841,745	\$369,269,920
Share Insurance Deposit	4,626,070	4,626,070
Cash and Cash Equivalents	168,429,181	154,831,083
Investments	36,044,884	21,305,248
Total Cash And Investments	\$209,100,136	\$180,762,401
Land and Building (Net of Depreciation)	5,025,863	4,114,488
Other Fixed Assets (Net of Depreciation)	2,042,785	2,101,043
All Other Assets	15,588,802	18,711,011
Total Assets	\$630,599,330	\$574,958,863
Notes Payable	1,000,000	1,000,000
Accounts Payable	2,563,285	2,179,820
All Other Liabilities	1,320,050	1,142,467
IRA Shares	7,080,803	7,429,166
Other Member Shares	22,379,662	21,143,499
Share Drafts	165,941,926	156,738,571
Regular Shares	224,197,328	191,084,023
Total Share And Draft Accounts	\$419,599,719	\$376,395,260
Share Certificates	36,733,422	35,779,161
IRA Certificates	8,909,398	8,611,678
Time Deposit Prem	-4,063	0
Total Certificates of Deposits	\$45,638,757	\$44,390,839
Super Cash Shares	100,214,532	93,219,552
Total Shares And Certificates	\$565,453,008	\$514,005,650
Total Liabilities	\$570,336,343	\$518,327,937
Regular Reserves	7,034,613	7,034,613
Operational Reserves	60,017,196	56,325,221
Unrecognized G/L Defined Benefits	-7,005,600	-7,005,600
Unrecognized G/L Loss on Investments	8,675	7,534
Unrecognized G/L TBPF	208,103	269,157
Total Equity	\$60,262,987	\$56,630,926
Total Liabilities & Equity	\$630,599,330	\$574,958,863

Consolidated Income Statement

	Jan-21	Year-to-date
Interest On Business Loans	38,067	38,067
Interest On Visa	130,288	130,288
Interest on Line Of Credit	145,875	145,875
Interest On New Vehicle Loans	70,674	70,674
Interest On Used Vehicle Loans	464,038	464,038
Interest On First Mortgage Real Estate	553,047	553,047
Interest Home Equity	61,341	61,341
Interest On All Other Unsecured Loans	134,777	134,777
Interest on Loan Participations	76,323	76,323
Interest Refunds	-92	-92
Total Interest On Loans To Members	\$1,674,338	\$1,674,338
Non-Interest Income	736,227	736,227
Income From Investments	52,378	52,378
Fee and Other Operating Income	\$788,605	\$788,605
Total Income	\$2,462,943	\$2,462,943
Employee Compensation & Benefits	1,120,479	1,120,479
Travel & Conference Expense	13,203	13,203
Office Occupancy Expense	114,126	114,126
Office Operations Expense	267,148	267,148
Educational & Promotional Expense	105,308	105,308
Loan Servicing Expense	145,061	145,061
Professional & Outside Services Expense	183,284	183,284
Supervision Fees	7,917	7,917
Misc Operating Expenses	53,972	53,972
Total Operating Expenses	\$2,010,497	\$2,010,497
Provision For Loan & Overdraft Loss	-123,758	-123,758
NCUSIF Adjustment	0	0
Non Operating (Gain) Loss	-175,642	-175,642
Total Other Expenses	-\$299,400	-\$299,400
Interest On Certificates/IRA's	57,097	57,097
Dividends	91,252	91,252
Interest On Borrowed Funds	1,981	1,981
Cost of Funds	\$150,330	\$150,330
Total Expense	\$1,861,427	\$1,861,427
Net Income	\$601,516	\$601,516

TRUE Community Credit Union

February 2021

Consolidated Statement of Financial Condition

Item ID/Number	Feb-21	Jan-21
Visa	17,341,245	17,547,375
Line of Credit/Unsecured Loans	19,628,486	19,900,941
New Vehicle Loans	27,697,315	26,433,972
Used Vehicle Loans	111,460,280	108,653,534
First Mortgage Real Estate Loans	156,587,902	157,332,638
Home Equity Loans	14,003,518	14,151,116
All Other Secured Loans	22,231,014	22,274,129
Business Loans	12,278,289	12,399,707
Loan Participations	23,191,458	22,916,206
Interest Rate Premium & Loan Contra	-300,747	-300,708
Total Loan To Members	\$404,118,761	\$401,308,909
Allowance for Loan Loss	-2,349,462	-2,467,165
Net Loans	\$401,769,299	\$398,841,745
Share Insurance Deposit	4,626,070	4,626,070
Cash and Cash Equivalents	174,977,490	168,429,181
Investments	37,439,329	36,044,884
Total Cash And Investments	\$217,042,889	\$209,100,136
Land and Building (Net of Depreciation)	4,997,237	5,025,863
Other Fixed Assets (Net of Depreciation)	2,036,873	2,042,785
All Other Assets	15,859,299	15,588,802
Total Assets	\$641,705,598	\$630,599,330
Notes Payable	1,000,000	1,000,000
Accounts Payable	3,699,017	2,563,285
All Other Liabilities	1,369,275	1,320,050
IRA Shares	6,926,307	7,080,803
Other Member Shares	24,349,408	22,379,662
Share Drafts	172,789,232	165,941,926
Regular Shares	223,902,929	224,197,328
Total Share And Draft Accounts	\$427,967,876	\$419,599,719
Share Certificates	36,649,559	36,733,422
IRA Certificates	8,882,166	8,909,398
Time Deposit Prem	-3,725	-4,063
Total Certificates of Deposits	\$45,528,001	\$45,638,757
Super Cash Shares	101,655,820	100,214,532
Total Shares And Certificates	\$575,151,697	\$565,453,008
Total Liabilities	\$581,219,989	\$570,336,343
Regular Reserves	7,034,613	7,034,613
Operational Reserves	60,317,062	60,017,196
Unrecognized G/L Defined Benefits	-7,005,600	-7,005,600
Unrecognized G/L Loss on Investments	8,127	8,675
Unrecognized G/L TBPF	131,407	208,103
Total Equity	\$60,485,609	\$60,262,987
Total Liabilities & Equity	\$641,705,598	\$630,599,330

Consolidated Income Statement

	Feb-21	Year-to-date
Interest On Business Loans	37,124	75,191
Interest On Visa	117,197	247,486
Interest on Line Of Credit	130,432	276,307
Interest On New Vehicle Loans	63,971	134,646
Interest On Used Vehicle Loans	416,903	880,941
Interest On First Mortgage Real Estate	538,892	1,091,939
Interest Home Equity	54,452	115,793
Interest On All Other Unsecured Loans	119,861	254,638
Interest on Loan Participations	78,763	155,086
Interest Refunds	0	-92
Total Interest On Loans To Members	\$1,557,596	\$3,231,935
Non-Interest Income	707,817	1,444,044
Income From Investments	65,658	118,036
Fee and Other Operating Income	\$773,475	\$1,562,080
Total Income	\$2,331,071	\$4,794,014
Employee Compensation & Benefits	1,099,205	2,219,683
Travel & Conference Expense	9,834	23,037
Office Occupancy Expense	130,441	244,567
Office Operations Expense	244,292	511,439
Educational & Promotional Expense	113,495	218,803
Loan Servicing Expense	157,053	302,114
Professional & Outside Services Expense	242,226	425,509
Supervision Fees	7,917	15,835
Misc Operating Expenses	65,575	119,547
Total Operating Expenses	\$2,070,037	\$4,080,534
Provision For Loan & Overdraft Loss	-72,744	-196,503
NCUSIF Adjustment	0	0
Non Operating (Gain) Loss	-100,148	-275,790
Total Other Expenses	-\$172,893	-\$472,292
Interest On Certificates/IRA's	50,304	107,401
Dividends	81,968	173,220
Interest On Borrowed Funds	1,789	3,770
Cost of Funds	\$134,061	\$284,390
Total Expense	\$2,031,205	\$3,892,632
Net Income	\$299,866	\$901,382

TRUE Community Credit Union
March 2021

Consolidated Statement of Financial Condition

Item ID/Number	Mar-21	Feb-21
Visa	16,843,773	17,341,245
Line of Credit/Unsecured Loans	19,031,461	19,628,486
New Vehicle Loans	28,537,879	27,697,315
Used Vehicle Loans	114,023,299	111,460,280
First Mortgage Real Estate Loans	157,099,855	156,587,902
Home Equity Loans	13,561,434	14,003,518
All Other Secured Loans	22,633,310	22,231,014
Business Loans	11,447,423	12,278,289
Loan Participations	23,715,291	23,191,458
Interest Rate Premium & Loan Contra	-301,566	-300,747
Total Loan To Members	\$406,592,158	\$404,118,761
Allowance for Loan Loss	-2,078,625	-2,349,462
Net Loans	\$404,513,534	\$401,769,299
Share Insurance Deposit	5,008,030	4,626,070
Cash and Cash Equivalents	204,886,322	174,977,490
Investments	40,140,534	37,439,329
Total Cash And Investments	\$250,034,886	\$217,042,889
Land and Building (Net of Depreciation)	4,970,127	4,997,237
Other Fixed Assets (Net of Depreciation)	2,000,657	2,036,873
All Other Assets	16,200,390	15,859,299
Total Assets	\$677,719,593	\$641,705,598
Notes Payable	1,000,000	1,000,000
Accounts Payable	2,946,914	3,699,017
All Other Liabilities	1,512,928	1,369,275
IRA Shares	7,015,496	6,926,307
Other Member Shares	27,080,559	24,349,408
Share Drafts	183,268,231	172,789,232
Regular Shares	245,361,697	223,902,929
Total Share And Draft Accounts	\$462,725,983	\$427,967,876
Share Certificates	35,780,890	36,649,559
IRA Certificates	8,832,547	8,882,166
Time Deposit Prem	-3,386	-3,725
Total Certificates of Deposits	\$44,610,051	\$45,528,001
Super Cash Shares	103,836,769	101,655,820
Total Shares And Certificates	\$611,172,803	\$575,151,697
Total Liabilities	\$616,632,645	\$581,219,989
Regular Reserves	7,034,613	7,034,613
Operational Reserves	60,971,157	60,317,062
Unrecognized G/L Defined Benefits	-7,005,600	-7,005,600
Unrecognized G/L Loss on Investments	-27,332	8,127
Unrecognized G/L TBPF	114,110	131,407
Total Equity	\$61,086,948	\$60,485,609
Total Liabilities & Equity	\$677,719,593	\$641,705,598

Consolidated Income Statement

	Mar-21	Year-to-date
Interest On Business Loans	44,395	119,586
Interest On Visa	122,983	370,469
Interest on Line Of Credit	140,135	416,442
Interest On New Vehicle Loans	71,743	206,389
Interest On Used Vehicle Loans	465,055	1,345,996
Interest On First Mortgage Real Estate	534,283	1,626,222
Interest Home Equity	58,827	174,620
Interest On All Other Unsecured Loans	134,075	388,713
Interest on Loan Participations	87,368	242,454
Interest Refunds	0	-92
Total Interest On Loans To Members	\$1,658,865	\$4,890,799
Non-Interest Income	938,274	2,382,318
Income From Investments	82,767	200,803
Fee and Other Operating Income	\$1,021,041	\$2,583,121
Total Income	\$2,679,906	\$7,473,920
Employee Compensation & Benefits	1,220,948	3,440,632
Travel & Conference Expense	9,246	32,283
Office Occupancy Expense	128,735	373,302
Office Operations Expense	256,867	768,306
Educational & Promotional Expense	147,898	366,701
Loan Servicing Expense	170,621	472,734
Professional & Outside Services Expense	179,508	605,017
Supervision Fees	7,917	23,752
Misc Operating Expenses	72,245	191,793
Total Operating Expenses	\$2,193,986	\$6,274,520
Provision For Loan & Overdraft Loss	-220,833	-417,336
NCUSIF Adjustment	0	0
Non Operating (Gain) Loss	-101,548	-377,338
Total Other Expenses	-\$322,381	-\$794,674
Interest On Certificates/IRA's	53,328	160,729
Dividends	98,897	272,117
Interest On Borrowed Funds	1,981	5,750
Cost of Funds	\$154,206	\$438,596
Total Expense	\$2,025,811	\$5,918,443
Net Income	\$654,095	\$1,555,477

TRUE Community Credit Union
April 2021

Consolidated Statement of Financial Condition

Item ID/Number	Apr-21	Mar-21
Visa	16,476,223	16,843,773
Line of Credit/Unsecured Loans	18,762,050	19,031,461
New Vehicle Loans	29,796,552	28,537,879
Used Vehicle Loans	115,990,884	114,023,299
First Mortgage Real Estate Loans	156,886,661	157,099,855
Home Equity Loans	13,509,949	13,561,434
All Other Secured Loans	22,999,163	22,633,310
Business Loans	11,871,784	11,447,423
Loan Participations	24,141,756	23,715,291
Interest Rate Premium & Loan Contra	-299,141	-301,566
Total Loan To Members	\$410,135,882	\$406,592,158
Allowance for Loan Loss	-1,931,628	-2,078,625
Net Loans	\$408,204,254	\$404,513,534
Share Insurance Deposit	5,269,091	5,008,030
Cash and Cash Equivalents	218,217,005	204,886,322
Investments	39,365,569	40,140,534
Total Cash And Investments	\$262,851,666	\$250,034,886
Land and Building (Net of Depreciation)	4,941,307	4,970,127
Other Fixed Assets (Net of Depreciation)	2,147,169	2,000,657
All Other Assets	15,466,621	16,200,390
Total Assets	\$693,611,016	\$677,719,593
Notes Payable	1,000,000	1,000,000
Accounts Payable	3,307,903	2,946,914
All Other Liabilities	1,118,961	1,512,928
IRA Shares	7,309,220	7,015,496
Other Member Shares	28,395,120	27,080,559
Share Drafts	190,406,943	183,268,231
Regular Shares	249,500,215	245,361,697
Total Share And Draft Accounts	\$475,611,498	\$462,725,983
Share Certificates	35,592,782	35,780,890
IRA Certificates	8,758,235	8,832,547
Time Deposit Prem	-3,048	-3,386
Total Certificates of Deposits	\$44,347,970	\$44,610,051
Super Cash Shares	106,668,643	103,836,769
Total Shares And Certificates	\$626,628,110	\$611,172,803
Total Liabilities	\$632,054,974	\$616,632,645
Regular Reserves	7,034,613	7,034,613
Operational Reserves	61,394,000	60,971,157
Unrecognized G/L Defined Benefits	-7,005,600	-7,005,600
Unrecognized G/L Loss on Investments	-4,765	-27,332
Unrecognized G/L TBPF	137,794	114,110
Total Equity	\$61,556,042	\$61,086,948
Total Liabilities & Equity	\$693,611,016	\$677,719,593

Consolidated Income Statement

	Apr-21	Year-to-date
Interest On Business Loans	47,052	166,638
Interest On Visa	114,985	485,454
Interest on Line Of Credit	132,872	549,314
Interest On New Vehicle Loans	70,647	277,036
Interest On Used Vehicle Loans	443,798	1,789,793
Interest On First Mortgage Real Estate	522,287	2,148,509
Interest Home Equity	56,040	230,660
Interest On All Other Unsecured Loans	132,847	521,560
Interest on Loan Participations	90,497	332,951
Interest Refunds	0	-92
Total Interest On Loans To Members	\$1,611,023	\$6,501,822
Non-Interest Income	816,570	3,198,887
Income From Investments	67,905	268,709
Fee and Other Operating Income	\$884,475	\$3,467,596
Total Income	\$2,495,498	\$9,969,419
Employee Compensation & Benefits	1,191,301	4,631,932
Travel & Conference Expense	6,912	39,195
Office Occupancy Expense	127,020	500,322
Office Operations Expense	273,411	1,041,718
Educational & Promotional Expense	132,465	499,166
Loan Servicing Expense	169,881	642,616
Professional & Outside Services Expense	220,112	825,129
Supervision Fees	7,917	31,669
Misc Operating Expenses	20,721	212,514
Total Operating Expenses	\$2,149,740	\$8,424,260
Provision For Loan & Overdraft Loss	-118,300	-535,636
NCUSIF Adjustment	0	0
Non Operating (Gain) Loss	-109,612	-486,950
Total Other Expenses	-\$227,912	-\$1,022,586
Interest On Certificates/IRA's	50,285	211,014
Dividends	98,625	370,742
Interest On Borrowed Funds	1,917	7,667
Cost of Funds	\$150,827	\$589,423
Total Expense	\$2,072,655	\$7,991,097
Net Income	\$422,844	\$1,978,321

TRUE Community Credit Union
May 2021

Consolidated Statement of Financial Condition

Item ID/Number	May-21	Apr-21
Visa	16,842,761	16,476,223
Line of Credit/Unsecured Loans	18,755,855	18,762,050
New Vehicle Loans	30,093,478	29,796,552
Used Vehicle Loans	116,232,606	115,990,884
First Mortgage Real Estate Loans	157,456,032	156,886,661
Home Equity Loans	13,435,691	13,509,949
All Other Secured Loans	23,617,695	22,999,163
Business Loans	10,755,636	11,871,784
Loan Participations	24,278,929	24,141,756
Interest Rate Premium & Loan Contra	-297,974	-299,141
Total Loan To Members	\$411,170,709	\$410,135,882
Allowance for Loan Loss	-1,939,731	-1,931,628
Net Loans	\$409,230,979	\$408,204,254
Share Insurance Deposit	5,269,091	5,269,091
Cash and Cash Equivalents	203,534,426	218,217,005
Investments	42,517,038	39,365,569
Total Cash And Investments	\$251,320,555	\$262,851,666
Land and Building (Net of Depreciation)	4,926,702	4,941,307
Other Fixed Assets (Net of Depreciation)	2,100,016	2,147,169
All Other Assets	16,376,574	15,466,621
Total Assets	\$683,954,826	\$693,611,016
Notes Payable	1,000,000	1,000,000
Accounts Payable	3,727,312	3,307,903
All Other Liabilities	1,432,609	1,118,961
IRA Shares	7,344,806	7,309,220
Other Member Shares	28,281,012	28,395,120
Share Drafts	182,588,481	190,406,943
Regular Shares	246,120,782	249,500,215
Total Share And Draft Accounts	\$464,335,081	\$475,611,498
Share Certificates	35,306,561	35,592,782
IRA Certificates	8,712,494	8,758,235
Time Deposit Prem	-2,709	-3,048
Total Certificates of Deposits	\$44,016,346	\$44,347,970
Super Cash Shares	107,444,695	106,668,643
Total Shares And Certificates	\$615,796,123	\$626,628,110
Total Liabilities	\$621,956,043	\$632,054,974
Regular Reserves	7,034,613	7,034,613
Operational Reserves	61,813,805	61,394,000
Unrecognized G/L Defined Benefits	-7,005,600	-7,005,600
Unrecognized G/L Loss on Investments	6,193	-4,765
Unrecognized G/L TBPF	149,771	137,794
Total Equity	\$61,998,782	\$61,556,042
Total Liabilities & Equity	\$683,954,826	\$693,611,016

Consolidated Income Statement

	May-21	Year-to-date
Interest On Business Loans	38,981	205,619
Interest On Visa	119,766	605,220
Interest on Line Of Credit	136,583	685,897
Interest On New Vehicle Loans	73,868	350,904
Interest On Used Vehicle Loans	453,965	2,243,758
Interest On First Mortgage Real Estate	518,970	2,667,479
Interest Home Equity	57,400	288,060
Interest On All Other Unsecured Loans	135,077	656,636
Interest on Loan Participations	81,073	414,024
Interest Refunds	0	-92
Total Interest On Loans To Members	\$1,615,683	\$8,117,505
Non-Interest Income	865,791	4,064,679
Income From Investments	62,990	331,698
Fee and Other Operating Income	\$928,781	\$4,396,377
Total Income	\$2,544,464	\$12,513,882
Employee Compensation & Benefits	1,130,289	5,762,221
Travel & Conference Expense	10,853	50,048
Office Occupancy Expense	111,937	612,259
Office Operations Expense	241,003	1,282,720
Educational & Promotional Expense	110,730	609,896
Loan Servicing Expense	158,679	801,295
Professional & Outside Services Expense	210,701	1,035,830
Supervision Fees	8,662	40,331
Misc Operating Expenses	28,932	241,445
Total Operating Expenses	\$2,011,785	\$10,436,045
Provision For Loan & Overdraft Loss	60,696	-474,940
NCUSIF Adjustment	0	0
Non Operating (Gain) Loss	-101,125	-588,074
Total Other Expenses	-\$40,429	-\$1,063,014
Interest On Certificates/IRA's	51,133	262,147
Dividends	100,189	470,931
Interest On Borrowed Funds	1,981	9,647
Cost of Funds	\$153,303	\$742,726
Total Expense	\$2,124,659	\$10,115,756
Net Income	\$419,805	\$2,398,126

TRUE Community Credit Union
June 2021

Consolidated Statement of Financial Condition

Item ID/Number	Jun-21	May-21
Visa	16,806,086	16,842,761
Line of Credit/Unsecured Loans	18,647,767	18,755,855
New Vehicle Loans	31,043,131	30,093,478
Used Vehicle Loans	117,874,344	116,232,606
First Mortgage Real Estate Loans	158,180,476	157,456,032
Home Equity Loans	13,513,912	13,435,691
All Other Secured Loans	23,760,838	23,617,695
Business Loans	10,524,762	10,755,636
Loan Participations	25,284,472	24,278,929
Interest Rate Premium & Loan Contra	-298,798	-297,974
Total Loan To Members	\$415,336,989	\$411,170,709
Allowance for Loan Loss	-2,074,407	-1,939,731
Net Loans	\$413,262,583	\$409,230,979
Share Insurance Deposit	5,269,091	5,269,091
Cash and Cash Equivalents	192,666,800	203,534,426
Investments	46,307,861	42,517,038
Total Cash And Investments	\$244,243,753	\$251,320,555
Land and Building (Net of Depreciation)	4,897,600	4,926,702
Other Fixed Assets (Net of Depreciation)	2,108,828	2,100,016
All Other Assets	15,883,327	16,376,574
Total Assets	\$680,396,091	\$683,954,826
Notes Payable	1,000,000	1,000,000
Accounts Payable	6,003,804	3,727,312
All Other Liabilities	1,446,004	1,432,609
IRA Shares	7,485,755	7,344,806
Other Member Shares	27,771,809	28,281,012
Share Drafts	178,159,830	182,588,481
Regular Shares	245,480,394	246,120,782
Total Share And Draft Accounts	\$458,897,789	\$464,335,081
Share Certificates	35,155,106	35,306,561
IRA Certificates	8,666,443	8,712,494
Time Deposit Prem	-2,370	-2,709
Total Certificates of Deposits	\$43,819,179	\$44,016,346
Super Cash Shares	106,938,525	107,444,695
Total Shares And Certificates	\$609,655,493	\$615,796,123
Total Liabilities	\$618,105,301	\$621,956,043
Regular Reserves	7,034,613	7,034,613
Operational Reserves	62,106,523	61,813,805
Unrecognized G/L Defined Benefits	-7,005,600	-7,005,600
Unrecognized G/L Loss on Investments	-10,721	6,193
Unrecognized G/L TBPF	165,974	149,771
Total Equity	\$62,290,789	\$61,998,782
Total Liabilities & Equity	\$680,396,091	\$683,954,826

Consolidated Income Statement

	Jun-21	Year-to-date
Interest On Business Loans	49,491	255,109
Interest On Visa	116,630	721,850
Interest on Line Of Credit	132,808	818,705
Interest On New Vehicle Loans	72,772	423,676
Interest On Used Vehicle Loans	437,046	2,680,804
Interest On First Mortgage Real Estate	546,531	3,214,010
Interest Home Equity	55,452	343,512
Interest On All Other Unsecured Loans	137,060	793,696
Interest on Loan Participations	87,618	501,642
Interest Refunds	0	-92
Total Interest On Loans To Members	\$1,635,408	\$9,752,913
Non-Interest Income	889,450	4,954,129
Income From Investments	81,590	413,289
Fee and Other Operating Income	\$971,040	\$5,367,418
Total Income	\$2,606,449	\$15,120,331
Employee Compensation & Benefits	1,173,191	6,935,413
Travel & Conference Expense	18,272	68,319
Office Occupancy Expense	127,157	739,416
Office Operations Expense	256,422	1,539,142
Educational & Promotional Expense	69,307	679,203
Loan Servicing Expense	166,291	967,586
Professional & Outside Services Expense	200,557	1,236,386
Supervision Fees	8,662	48,993
Misc Operating Expenses	30,674	272,119
Total Operating Expenses	\$2,050,532	\$12,486,577
Provision For Loan & Overdraft Loss	195,664	-279,276
NCUSIF Adjustment	0	0
Non Operating (Gain) Loss	-78,412	-666,486
Total Other Expenses	\$117,252	-\$945,762
Interest On Certificates/IRA's	48,843	310,990
Dividends	95,187	566,118
Interest On Borrowed Funds	1,917	11,564
Cost of Funds	\$145,947	\$888,673
Total Expense	\$2,313,731	\$12,429,487
Net Income	\$292,718	\$2,690,844

TRUE Community Credit Union
July 2021

Consolidated Statement of Financial Condition

Item ID/Number	Jul-21	Jun-21
Visa	16,817,947	16,806,086
Line of Credit/Unsecured Loans	18,670,660	18,647,767
New Vehicle Loans	31,601,176	31,043,131
Used Vehicle Loans	118,409,237	117,874,344
First Mortgage Real Estate Loans	158,512,148	158,180,476
Home Equity Loans	13,523,778	13,513,912
All Other Secured Loans	24,282,345	23,760,838
Business Loans	10,290,610	10,524,762
Loan Participations	24,921,797	25,284,472
Interest Rate Premium & Loan Contra	-299,865	-298,798
Total Loan To Members	\$416,729,832	\$415,336,989
Allowance for Loan Loss	-2,018,799	-2,074,407
Net Loans	\$414,711,033	\$413,262,583
Share Insurance Deposit	5,269,091	5,269,091
Cash and Cash Equivalents	194,003,531	192,666,800
Investments	46,918,762	46,307,861
Total Cash And Investments	\$246,191,384	\$244,243,753
Land and Building (Net of Depreciation)	4,894,312	4,897,600
Other Fixed Assets (Net of Depreciation)	2,155,125	2,108,828
All Other Assets	17,766,624	15,883,327
Total Assets	\$685,718,477	\$680,396,091
Notes Payable	1,000,000	1,000,000
Accounts Payable	3,556,187	6,003,804
All Other Liabilities	799,429	1,446,004
IRA Shares	7,782,141	7,485,755
Other Member Shares	38,972,910	27,771,809
Share Drafts	183,072,429	178,159,830
Regular Shares	242,484,629	245,480,394
Total Share And Draft Accounts	\$472,312,110	\$458,897,789
Share Certificates	34,965,261	35,155,106
IRA Certificates	8,665,793	8,666,443
Time Deposit Prem	-2,032	-2,370
Total Certificates of Deposits	\$43,629,022	\$43,819,179
Super Cash Shares	101,596,840	106,938,525
Total Shares And Certificates	\$617,537,971	\$609,655,493
Total Liabilities	\$622,893,588	\$618,105,301
Regular Reserves	7,034,613	7,034,613
Operational Reserves	62,731,041	62,106,523
Unrecognized G/L Defined Benefits	-7,005,600	-7,005,600
Unrecognized G/L Loss on Investments	22,874	-10,721
Unrecognized G/L TBPF	41,961	165,974
Total Equity	\$62,824,889	\$62,290,789
Total Liabilities & Equity	\$685,718,477	\$680,396,091

Consolidated Income Statement

	Jul-21	Year-to-date
Interest On Business Loans	42,032	297,142
Interest On Visa	121,940	843,790
Interest on Line Of Credit	135,791	954,496
Interest On New Vehicle Loans	75,742	499,418
Interest On Used Vehicle Loans	447,651	3,128,455
Interest On First Mortgage Real Estate	545,500	3,759,510
Interest Home Equity	57,443	400,954
Interest On All Other Unsecured Loans	142,283	935,979
Interest on Loan Participations	94,024	595,666
Interest Refunds	0	-92
Total Interest On Loans To Members	\$1,662,406	\$11,415,319
Non-Interest Income	857,839	5,811,968
Income From Investments	73,597	486,886
Fee and Other Operating Income	\$931,437	\$6,298,854
Total Income	\$2,593,842	\$17,714,173
Employee Compensation & Benefits	1,148,732	8,084,144
Travel & Conference Expense	15,283	83,602
Office Occupancy Expense	128,288	867,704
Office Operations Expense	254,798	1,793,940
Educational & Promotional Expense	112,147	791,351
Loan Servicing Expense	162,666	1,130,252
Professional & Outside Services Expense	201,079	1,437,465
Supervision Fees	8,662	57,655
Misc Operating Expenses	31,361	303,480
Total Operating Expenses	\$2,063,016	\$14,549,593
Provision For Loan & Overdraft Loss	-17,100	-296,376
NCUSIF Adjustment	0	0
Non Operating (Gain) Loss	-226,309	-892,795
Total Other Expenses	-\$243,409	-\$1,189,171
Interest On Certificates/IRA's	49,973	360,964
Dividends	97,763	663,881
Interest On Borrowed Funds	1,981	13,545
Cost of Funds	\$149,717	\$1,038,390
Total Expense	\$1,969,324	\$14,398,811
Net Income	\$624,518	\$3,315,362

TRUE Community Credit Union
August 2021

Consolidated Statement of Financial Condition

Item ID/Number	Aug-21	Jul-21
Visa	17,117,051	16,817,947
Line of Credit/Unsecured Loans	19,139,794	18,670,660
New Vehicle Loans	32,043,669	31,601,176
Used Vehicle Loans	119,410,884	118,409,237
First Mortgage Real Estate Loans	159,855,102	158,512,148
Home Equity Loans	13,526,058	13,523,778
All Other Secured Loans	24,443,231	24,282,345
Business Loans	10,367,353	10,290,610
Loan Participations	24,947,448	24,921,797
Interest Rate Premium & Loan Contra	-300,696	-299,865
Total Loan To Members	\$420,549,892	\$416,729,832
Allowance for Loan Loss	-2,127,231	-2,018,799
Net Loans	\$418,422,662	\$414,711,033
Share Insurance Deposit	5,269,091	5,269,091
Cash and Cash Equivalents	176,162,142	194,003,531
Investments	51,642,256	46,918,762
Total Cash And Investments	\$233,073,489	\$246,191,384
Land and Building (Net of Depreciation)	5,022,554	4,894,312
Other Fixed Assets (Net of Depreciation)	1,965,849	2,155,125
All Other Assets	16,184,106	17,766,624
Total Assets	\$674,668,659	\$685,718,477
Notes Payable	1,000,000	1,000,000
Accounts Payable	3,183,859	3,556,187
All Other Liabilities	1,125,746	799,429
IRA Shares	7,979,166	7,782,141
Other Member Shares	38,561,515	38,972,910
Share Drafts	177,138,608	183,072,429
Regular Shares	237,671,750	242,484,629
Total Share And Draft Accounts	\$461,351,038	\$472,312,110
Share Certificates	34,732,033	34,965,261
IRA Certificates	8,512,515	8,665,793
Time Deposit Prem	-1,693	-2,032
Total Certificates of Deposits	\$43,242,855	\$43,629,022
Super Cash Shares	101,748,861	101,596,840
Total Shares And Certificates	\$606,342,754	\$617,537,971
Total Liabilities	\$611,652,359	\$622,893,588
Regular Reserves	7,034,613	7,034,613
Operational Reserves	62,941,136	62,731,041
Unrecognized G/L Defined Benefits	-7,005,600	-7,005,600
Unrecognized G/L Loss on Investments	12,717	22,874
Unrecognized G/L TBPF	33,434	41,961
Total Equity	\$63,016,300	\$62,824,889
Total Liabilities & Equity	\$674,668,659	\$685,718,477

Consolidated Income Statement

	Aug-21	Year-to-date
Interest On Business Loans	38,284	335,426
Interest On Visa	115,396	959,186
Interest on Line Of Credit	138,083	1,092,579
Interest On New Vehicle Loans	75,536	574,955
Interest On Used Vehicle Loans	444,764	3,573,219
Interest On First Mortgage Real Estate	530,652	4,290,162
Interest Home Equity	57,716	458,670
Interest On All Other Unsecured Loans	143,015	1,078,995
Interest on Loan Participations	86,092	681,758
Interest Refunds	0	-92
Total Interest On Loans To Members	\$1,629,539	\$13,044,858
Non-Interest Income	851,649	6,663,617
Income From Investments	221,881	708,766
Fee and Other Operating Income	\$1,073,529	\$7,372,384
Total Income	\$2,703,069	\$20,417,242
Employee Compensation & Benefits	1,168,718	9,252,863
Travel & Conference Expense	11,047	94,649
Office Occupancy Expense	123,706	991,410
Office Operations Expense	254,738	2,048,677
Educational & Promotional Expense	111,934	903,284
Loan Servicing Expense	172,206	1,302,458
Professional & Outside Services Expense	242,674	1,680,139
Supervision Fees	8,662	66,317
Misc Operating Expenses	207,017	510,497
Total Operating Expenses	\$2,300,702	\$16,850,295
Provision For Loan & Overdraft Loss	178,259	-118,117
NCUSIF Adjustment	0	0
Non Operating (Gain) Loss	-117,984	-1,010,779
Total Other Expenses	\$60,274	-\$1,128,897
Interest On Certificates/IRA's	48,954	409,917
Dividends	81,063	744,945
Interest On Borrowed Funds	1,981	15,525
Cost of Funds	\$131,998	\$1,170,387
Total Expense	\$2,492,974	\$16,891,785
Net Income	\$210,095	\$3,525,456

TRUE Community Credit Union
September 2021

Consolidated Statement of Financial Condition

Item ID/Number	Sep-21	Aug-21
Visa	17,121,175	17,117,051
Line of Credit/Unsecured Loans	19,387,130	19,139,794
New Vehicle Loans	32,916,359	32,043,669
Used Vehicle Loans	121,305,257	119,410,884
First Mortgage Real Estate Loans	160,705,357	159,855,102
Home Equity Loans	13,559,577	13,526,058
All Other Secured Loans	24,538,211	24,443,231
Business Loans	10,225,233	10,367,353
Loan Participations	24,548,157	24,947,448
Interest Rate Premium & Loan Contra	-293,233	-300,696
Total Loan To Members	\$424,013,224	\$420,549,892
Allowance for Loan Loss	-2,132,314	-2,127,231
Net Loans	\$421,880,910	\$418,422,662
Share Insurance Deposit	5,269,091	5,269,091
Cash and Cash Equivalents	167,870,413	176,162,142
Investments	59,636,665	51,642,256
Total Cash And Investments	\$232,776,169	\$233,073,489
Land and Building (Net of Depreciation)	5,000,114	5,022,554
Other Fixed Assets (Net of Depreciation)	1,989,181	1,965,849
All Other Assets	19,787,563	16,184,106
Total Assets	\$681,433,937	\$674,668,659
Notes Payable	1,000,000	1,000,000
Accounts Payable	8,184,839	3,183,859
All Other Liabilities	1,526,362	1,125,746
IRA Shares	8,239,818	7,979,166
Other Member Shares	37,988,583	38,561,515
Share Drafts	174,394,050	177,138,608
Regular Shares	238,380,558	237,671,750
Total Share And Draft Accounts	\$459,003,009	\$461,351,038
Share Certificates	33,949,704	34,732,033
IRA Certificates	8,313,366	8,512,515
Time Deposit Prem	-1,354	-1,693
Total Certificates of Deposits	\$42,261,715	\$43,242,855
Super Cash Shares	103,627,636	101,748,861
Total Shares And Certificates	\$604,892,361	\$606,342,754
Total Liabilities	\$615,603,562	\$611,652,359
Regular Reserves	7,034,613	7,034,613
Operational Reserves	63,278,463	62,941,136
Unrecognized G/L Defined Benefits	-4,443,622	-7,005,600
Unrecognized G/L Loss on Investments	-31,544	12,717
Unrecognized G/L TBPF	-7,536	33,434
Total Equity	\$65,830,374	\$63,016,300
Total Liabilities & Equity	\$681,433,937	\$674,668,659

Consolidated Income Statement

	Sep-21	Year-to-date
Interest On Business Loans	44,506	379,932
Interest On Visa	120,867	1,080,053
Interest on Line Of Credit	136,041	1,228,621
Interest On New Vehicle Loans	74,173	649,128
Interest On Used Vehicle Loans	430,637	4,003,856
Interest On First Mortgage Real Estate	530,400	4,820,562
Interest Home Equity	55,764	514,434
Interest On All Other Unsecured Loans	138,067	1,217,062
Interest on Loan Participations	85,113	766,871
Interest Refunds	0	-92
Total Interest On Loans To Members	\$1,615,568	\$14,660,426
Non-Interest Income	868,937	7,532,554
Income From Investments	76,038	784,805
Fee and Other Operating Income	\$944,976	\$8,317,359
Total Income	\$2,560,544	\$22,977,785
Employee Compensation & Benefits	1,135,705	10,388,568
Travel & Conference Expense	14,011	108,660
Office Occupancy Expense	170,234	1,161,644
Office Operations Expense	288,465	2,337,142
Educational & Promotional Expense	106,331	1,009,616
Loan Servicing Expense	165,849	1,468,307
Professional & Outside Services Expense	168,687	1,848,827
Supervision Fees	8,662	74,979
Misc Operating Expenses	12,296	522,793
Total Operating Expenses	\$2,070,241	\$18,920,536
Provision For Loan & Overdraft Loss	27,053	-91,064
NCUSIF Adjustment	0	0
Non Operating (Gain) Loss	-1,663	-1,012,442
Total Other Expenses	\$25,390	-\$1,103,507
Interest On Certificates/IRA's	46,158	456,075
Dividends	79,511	824,455
Interest On Borrowed Funds	1,917	17,442
Cost of Funds	\$127,585	\$1,297,972
Total Expense	\$2,223,217	\$19,115,002
Net Income	\$337,327	\$3,862,783

TRUE Community Credit Union
October 2021

Consolidated Statement of Financial Condition

Item ID/Number	Oct-21	Sep-21
Visa	16,802,840	17,121,175
Line of Credit/Unsecured Loans	19,515,472	19,387,130
New Vehicle Loans	33,145,068	32,916,359
Used Vehicle Loans	122,071,768	121,305,257
First Mortgage Real Estate Loans	160,453,185	160,705,357
Home Equity Loans	13,325,587	13,559,577
All Other Secured Loans	24,391,550	24,538,211
Business Loans	10,001,357	10,225,233
Loan Participations	25,059,220	24,548,157
Interest Rate Premium & Loan Contra	-294,064	-293,233
Total Loan To Members	\$424,471,982	\$424,013,224
Allowance for Loan Loss	-2,121,412	-2,132,314
Net Loans	\$422,350,570	\$421,880,910
Share Insurance Deposit	5,739,658	5,269,091
Cash and Cash Equivalents	165,994,015	167,870,413
Investments	67,659,057	59,636,665
Total Cash And Investments	\$239,392,729	\$232,776,169
Land and Building (Net of Depreciation)	5,329,625	5,000,114
Other Fixed Assets (Net of Depreciation)	2,025,165	1,989,181
All Other Assets	18,771,472	19,787,563
Total Assets	\$687,869,562	\$681,433,937
Notes Payable	1,000,000	1,000,000
Accounts Payable	3,041,447	8,184,839
All Other Liabilities	1,236,344	1,526,362
IRA Shares	8,451,511	8,239,818
Other Member Shares	38,998,802	37,988,583
Share Drafts	181,536,762	174,394,050
Regular Shares	241,912,566	238,380,558
Total Share And Draft Accounts	\$470,899,641	\$459,003,009
Share Certificates	33,614,810	33,949,704
IRA Certificates	8,278,369	8,313,366
Time Deposit Prem	-1,016	-1,354
Total Certificates of Deposits	\$41,892,163	\$42,261,715
Super Cash Shares	103,686,317	103,627,636
Total Shares And Certificates	\$616,478,121	\$604,892,361
Total Liabilities	\$621,755,912	\$615,603,562
Regular Reserves	7,034,613	7,034,613
Operational Reserves	63,686,636	63,278,463
Unrecognized G/L Defined Benefits	-4,443,622	-4,443,622
Unrecognized G/L Loss on Investments	-166,937	-31,544
Unrecognized G/L TBPF	2,958	-7,536
Total Equity	\$66,113,649	\$65,830,374
Total Liabilities & Equity	\$687,869,562	\$681,433,937

Consolidated Income Statement

	Oct-21	Year-to-date
Interest On Business Loans	41,017	420,950
Interest On Visa	124,022	1,204,075
Interest on Line Of Credit	137,706	1,366,327
Interest On New Vehicle Loans	77,485	726,613
Interest On Used Vehicle Loans	447,593	4,451,449
Interest On First Mortgage Real Estate	530,020	5,350,582
Interest Home Equity	56,998	571,432
Interest On All Other Unsecured Loans	141,225	1,358,287
Interest on Loan Participations	87,709	854,580
Interest Refunds	0	-92
Total Interest On Loans To Members	\$1,643,776	\$16,304,202
Non-Interest Income	864,909	8,397,463
Income From Investments	85,402	870,207
Fee and Other Operating Income	\$950,312	\$9,267,671
Total Income	\$2,594,088	\$25,571,873
Employee Compensation & Benefits	1,166,124	11,554,692
Travel & Conference Expense	28,545	137,206
Office Occupancy Expense	114,245	1,275,890
Office Operations Expense	288,881	2,626,023
Educational & Promotional Expense	131,892	1,141,508
Loan Servicing Expense	148,741	1,617,048
Professional & Outside Services Expense	196,533	2,045,360
Supervision Fees	8,662	83,641
Misc Operating Expenses	38,417	561,210
Total Operating Expenses	\$2,122,042	\$21,042,578
Provision For Loan & Overdraft Loss	50,622	-40,443
NCUSIF Adjustment	0	0
Non Operating (Gain) Loss	-118,315	-1,130,757
Total Other Expenses	-\$67,693	-\$1,171,199
Interest On Certificates/IRA's	47,163	503,237
Dividends	82,422	906,878
Interest On Borrowed Funds	1,981	19,423
Cost of Funds	\$131,565	\$1,429,538
Total Expense	\$2,185,914	\$21,300,916
Net Income	\$408,173	\$4,270,957

TRUE Community Credit Union
November 2021

Consolidated Statement of Financial Condition

Item ID/Number	Nov-21	Oct-21
Visa	17,217,619	16,802,840
Line of Credit/Unsecured Loans	20,202,895	19,515,472
New Vehicle Loans	33,913,265	33,145,068
Used Vehicle Loans	122,550,385	122,071,768
First Mortgage Real Estate Loans	160,254,044	160,453,185
Home Equity Loans	13,169,683	13,325,587
All Other Secured Loans	23,950,950	24,391,550
Business Loans	9,543,126	10,001,357
Loan Participations	25,783,064	25,059,220
Interest Rate Premium & Loan Contra	-294,738	-294,064
Total Loan To Members	\$426,290,293	\$424,471,982
Allowance for Loan Loss	-2,180,345	-2,121,412
Net Loans	\$424,109,947	\$422,350,570
Share Insurance Deposit	5,739,658	5,739,658
Cash and Cash Equivalents	165,625,808	165,994,015
Investments	67,976,927	67,659,057
Total Cash And Investments	\$239,342,393	\$239,392,729
Land and Building (Net of Depreciation)	5,302,093	5,329,625
Other Fixed Assets (Net of Depreciation)	2,101,488	2,025,165
All Other Assets	19,132,920	18,771,472
Total Assets	\$689,988,842	\$687,869,562
Notes Payable	1,000,000	1,000,000
Accounts Payable	4,230,858	3,041,447
All Other Liabilities	1,324,467	1,236,344
IRA Shares	8,573,268	8,451,511
Other Member Shares	39,684,173	38,998,802
Share Drafts	180,794,056	181,536,762
Regular Shares	241,982,612	241,912,566
Total Share And Draft Accounts	\$471,034,109	\$470,899,641
Share Certificates	33,316,801	33,614,810
IRA Certificates	8,251,618	8,278,369
Time Deposit Prem	-677	-1,016
Total Certificates of Deposits	\$41,567,742	\$41,892,163
Super Cash Shares	104,557,953	103,686,317
Total Shares And Certificates	\$617,159,804	\$616,478,121
Total Liabilities	\$623,715,130	\$621,755,912
Regular Reserves	7,034,613	7,034,613
Operational Reserves	64,005,481	63,686,636
Unrecognized G/L Defined Benefits	-4,443,622	-4,443,622
Unrecognized G/L Loss on Investments	-225,216	-166,937
Unrecognized G/L TBPF	-97,544	2,958
Total Equity	\$66,273,712	\$66,113,649
Total Liabilities & Equity	\$689,988,842	\$687,869,562

Consolidated Income Statement

	Nov-21	Year-to-date
Interest On Business Loans	42,472	463,422
Interest On Visa	119,733	1,323,807
Interest on Line Of Credit	137,698	1,504,025
Interest On New Vehicle Loans	74,519	801,133
Interest On Used Vehicle Loans	433,975	4,885,424
Interest On First Mortgage Real Estate	523,899	5,874,480
Interest Home Equity	54,487	625,919
Interest On All Other Unsecured Loans	135,114	1,493,400
Interest on Loan Participations	86,597	941,177
Interest Refunds	0	-92
Total Interest On Loans To Members	\$1,608,494	\$17,912,696
Non-Interest Income	889,536	9,286,999
Income From Investments	82,306	952,514
Fee and Other Operating Income	\$971,842	\$10,239,513
Total Income	\$2,580,336	\$28,152,209
Employee Compensation & Benefits	1,121,593	12,676,285
Travel & Conference Expense	18,510	155,716
Office Occupancy Expense	158,750	1,434,640
Office Operations Expense	287,626	2,913,836
Educational & Promotional Expense	101,413	1,242,921
Loan Servicing Expense	159,569	1,776,617
Professional & Outside Services Expense	205,452	2,250,624
Supervision Fees	8,662	92,303
Misc Operating Expenses	24,891	586,102
Total Operating Expenses	\$2,086,465	\$23,129,043
Provision For Loan & Overdraft Loss	125,823	85,380
NCUSIF Adjustment	0	0
Non Operating (Gain) Loss	-76,845	-1,207,602
Total Other Expenses	\$48,977	-\$1,122,222
Interest On Certificates/IRA's	44,267	547,504
Dividends	79,865	986,743
Interest On Borrowed Funds	1,917	21,339
Cost of Funds	\$126,048	\$1,555,586
Total Expense	\$2,261,491	\$23,562,407
Net Income	\$318,845	\$4,589,802

TRUE Community Credit Union
December 2021

Consolidated Statement of Financial Condition

Item ID/Number	Dec-21	Nov-21
Visa	17,274,333	17,217,619
Line of Credit/Unsecured Loans	20,559,584	20,202,895
New Vehicle Loans	34,285,091	33,913,265
Used Vehicle Loans	123,450,975	122,550,385
First Mortgage Real Estate Loans	160,771,287	160,254,044
Home Equity Loans	13,198,163	13,169,683
All Other Secured Loans	23,555,592	23,950,950
Business Loans	9,471,558	9,543,126
Loan Participations	26,489,750	25,783,064
Interest Rate Premium & Loan Contra	-292,860	-294,738
Total Loan To Members	\$428,763,474	\$426,290,293
Allowance for Loan Loss	-2,240,508	-2,180,345
Net Loans	\$426,522,967	\$424,109,947
Share Insurance Deposit	5,739,658	5,739,658
Cash and Cash Equivalents	154,116,534	165,625,808
Investments	77,124,130	67,976,927
Total Cash And Investments	\$236,980,322	\$239,342,393
Land and Building (Net of Depreciation)	5,275,157	5,302,093
Other Fixed Assets (Net of Depreciation)	2,084,751	2,101,488
All Other Assets	20,185,282	19,132,920
Total Assets	\$691,048,479	\$689,988,842
Notes Payable	1,000,000	1,000,000
Accounts Payable	3,611,042	4,230,858
All Other Liabilities	1,361,241	1,324,467
IRA Shares	8,800,975	8,573,268
Other Member Shares	39,243,769	39,684,173
Share Drafts	179,046,617	180,794,056
Regular Shares	246,005,573	241,982,612
Total Share And Draft Accounts	\$473,096,934	\$471,034,109
Share Certificates	32,766,647	33,316,801
IRA Certificates	8,095,429	8,251,618
Time Deposit Prem	-339	-677
Total Certificates of Deposits	\$40,861,738	\$41,567,742
Super Cash Shares	105,248,409	104,557,953
Total Shares And Certificates	\$619,207,081	\$617,159,804
Total Liabilities	\$625,179,364	\$623,715,130
Regular Reserves	7,034,613	7,034,613
Operational Reserves	63,564,980	64,005,481
Unrecognized G/L Defined Benefits	-4,443,622	-4,443,622
Unrecognized G/L Loss on Investments	-279,955	-225,216
Unrecognized G/L TBPF	-6,901	-97,544
Total Equity	\$65,869,115	\$66,273,712
Total Liabilities & Equity	\$691,048,479	\$689,988,842

Consolidated Income Statement

	Dec-21	Year-to-date
Interest On Business Loans	41,818	505,240
Interest On Visa	124,433	1,448,240
Interest on Line Of Credit	147,508	1,651,533
Interest On New Vehicle Loans	78,555	879,688
Interest On Used Vehicle Loans	444,652	5,330,076
Interest On First Mortgage Real Estate	522,621	6,397,101
Interest Home Equity	55,831	681,750
Interest On All Other Unsecured Loans	137,494	1,630,894
Interest on Loan Participations	98,390	1,039,567
Interest Refunds	-470,332	-470,424
Total Interest On Loans To Members	\$1,180,969	\$19,093,665
Non-Interest Income	904,783	10,191,783
Income From Investments	101,382	1,053,896
Fee and Other Operating Income	\$1,006,166	\$11,245,679
Total Income	\$2,187,134	\$30,339,343
Employee Compensation & Benefits	1,615,748	14,292,033
Travel & Conference Expense	-29,379	126,337
Office Occupancy Expense	109,543	1,544,183
Office Operations Expense	274,253	3,188,089
Educational & Promotional Expense	207,916	1,450,837
Loan Servicing Expense	210,808	1,987,424
Professional & Outside Services Expense	133,332	2,383,956
Supervision Fees	8,662	100,965
Misc Operating Expenses	23,527	609,628
Total Operating Expenses	\$2,554,408	\$25,683,451
Provision For Loan & Overdraft Loss	118,906	204,286
NCUSIF Adjustment	0	0
Non Operating (Gain) Loss	-205,412	-1,413,014
Total Other Expenses	-\$86,506	-\$1,208,728
Interest On Certificates/IRA's	44,363	591,868
Dividends	113,389	1,100,131
Interest On Borrowed Funds	1,981	23,320
Cost of Funds	\$159,733	\$1,715,319
Total Expense	\$2,627,635	\$26,190,043
Net Income	-\$440,501	\$4,149,301