

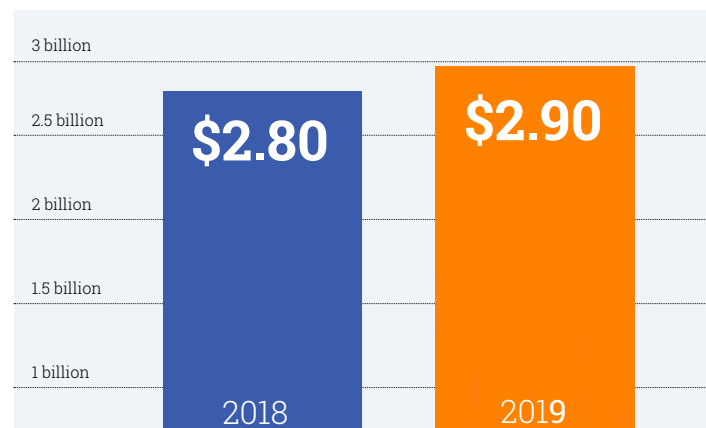
Statement of Financial Condition	2018	2019
<b>Assets</b>		
Cash	51,199,130	75,825,539
Investment Securities <sup>1</sup>	117,401,504	184,688,379
Net Loans to Members <sup>1</sup>	2,499,226,222	2,468,788,639
Premises and Equipment <sup>2</sup>	94,858,785	102,392,866
NCUSIF Deposit <sup>3</sup>	17,358,252	19,567,828
Other Assets	18,536,602	25,811,871
<b>Total Assets</b>	<b>\$2,798,580,495</b>	<b>\$2,877,075,122</b>
<b>Liabilities</b>		
Member Shares	2,016,664,179	2,210,825,270
Accrued Interest Payable	2,570,138	2,740,363
Other Liabilities	502,366,448	356,380,770
Members Equity	276,979,730	307,128,719
<b>Total Liabilities &amp; Member Equity</b>	<b>\$2,798,580,495</b>	<b>\$2,877,075,122</b>

Statement of Income	2018	2019
<b>Income</b>		
Interest on Member Loans	129,074,042	136,493,932
Investment Income	3,379,142	5,543,413
Other Income	31,229,251	37,726,698
<b>Total Income<sup>4</sup></b>	<b>\$163,682,435</b>	<b>\$179,764,043</b>

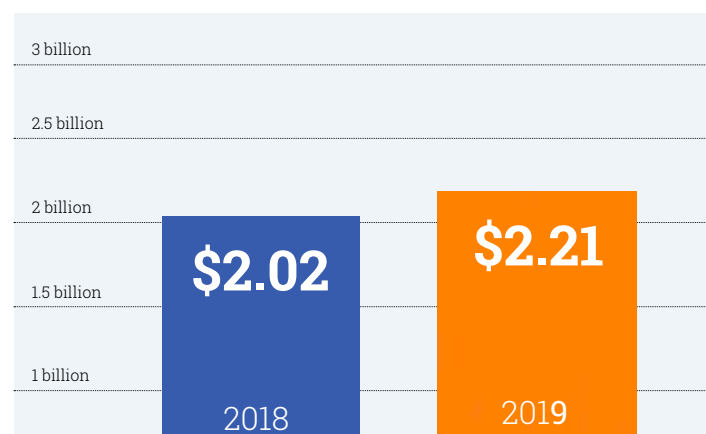
<b>Expenses</b>		
Salaries and Benefits	47,898,888	55,477,044
General Operating	38,033,009	37,584,934
Member Education and Promotion	3,048,107	3,355,967
Staff Education and Training	861,114	807,822
Provision for Loan Losses	18,941,090	18,274,008
<b>Total Expenses</b>	<b>\$108,782,208</b>	<b>\$115,499,775</b>

<b>Distribution of Net Income</b>		
Net Income	54,900,227	64,264,268
Less Dividends	27,781,920	35,733,270
To Reserve and Undivided Earnings	27,118,307	28,530,998
<b>Number of Members</b>	<b>174,248</b>	<b>177,142</b>
<b>Net Worth to Asset Ratio<sup>5</sup></b>	<b>9.96%</b>	<b>10.66%</b>

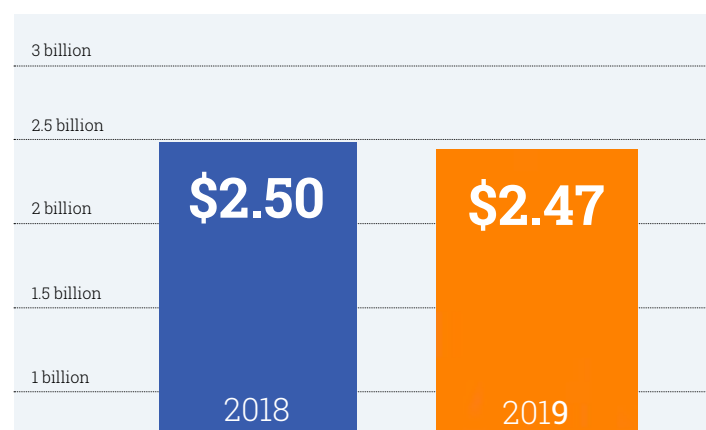
#### Total Assets (in billions)



#### Total Deposits (in billions)



#### Total Loans (in billions)



[1] This money is working for you. Compare the proportion of loans and investments to the total assets. A good target is 80-90%. Our 2019 ratio was 92.2%.

[2] These are investments in office space, computers, and other delivery systems. We try to limit these to less than 5% of total assets. In 2019, ours was 3.6%.

[3] These are deposits made by the credit union to guarantee the safety of your dollars through the National Credit Union Share Insurance Fund.

[4] This is money earned by the Credit Union. "Other Income" primarily comes from VISA interchange, fees, and loan sales.

[5] Member equity divided by assets gives our net worth to asset ratio. The higher the ratio, the stronger our financial position. Our ratio for 2019 was 10.66%.

#### Insured by NCUA

The above financial statements represent audited results. Your credit union Board of Directors has hired the independent auditing firm of BKD, LLP, to audit our financial statements as of December 31, 2019. These audited financial statements will be available during business hours upon request.