

AS OF 12/31/2020 14:29:13

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Option Selected : Consolidated Balance Sheet

Federally insured by NCUA

Asset Accounts	Current Year	Previous Year
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0/ 701.00 LOANS	5,204,723.22	5,340,792.46
0/ 702.00 LINE OF CREDIT TO MEMBERS	18,275.20	19,184.75
0/ 702.10 L OF CREDIT TO MEMBERS - CREDIT CARD	704,326.19	791,560.49
0/ 702.20 L OF C - CASH ADV IN PROCESS	0.00	0.00
0/ 702.30 OTHER LINES OF CREDIT	0.00	0.00
0/ 703.00 HOME EQUITY LOANS	3,074,009.60	3,372,671.74
0/ 704.00 REAL ESTATE LOANS - 12 YEARS OR LESS	0.00	0.00
0/ 706.00 SHARE SECURED LOANS	106,451.33	107,015.10
0/ 719.00 ALLOWANCE FOR LOAN LOSSES	(87,688.25)	(113,102.60)
0/ 719.10 ALLOWANCE CONSUMER LOAN LOSS	0.00	0.00
0/ 719.20 ALLOWANCE FOR LINE OF CREDIT	0.00	0.00
0/ 731.00 CASH	120,371.57	116,720.62
0/ 739.00 CHANGE FUND	50,000.00	50,000.00
0/ 739.99 CHANGE FUND SUSPENSE	0.00	0.00
0/ 743.00 COMM TRUST & MUT FD INVEST	0.00	0.00
0/ 744.00 SHR, DEP, CERT IN OTHER CU	0.00	0.00
0/ 745.00 ALLOYA CORP OVERNIGHT ACCT	846,327.26	409,427.26
0/ 745.10 ALLOYA CORP TRANSACTION ACCT	46,433.70	22,881.02
0/ 745.20 ALLOYA-COMMUNITY INVESTMENT FUND	100,000.00	100,000.00
0/ 745.30 ALLOYA CORP CAPITAL SHARES	20,000.00	20,000.00
0/ 745.40 ALLOYA CORP CERTIFICATES	0.00	0.00
0/ 746.00 OTHER CERTIFICATES	0.00	0.00
0/ 746.30 FNC CERTIFICATES	9,425,000.00	7,889,000.00
0/ 746.40 FNC - SWEEP ACCOUNT	0.11	66.69
0/ 746.50 RBC SWEEP ACCT	0.00	2.37
0/ 746.60 RBC CERTIFICATES	8,680,000.00	6,941,000.00
0/ 746.70 RBC BONDS/AGENCIES	0.00	0.00
0/ 752.00 NCUSIF FUND	226,243.33	230,186.61
0/ 767.00 DEFERRED PENSION COSTS	0.00	0.00
0/ 768.00 401K CAP PLAN	0.00	0.00
0/ 769.00 OTHER PREPAID EXPS & CHARGES	30,219.78	36,156.45
0/ 771.00 LAND	5,700.00	5,700.00
0/ 772.00 BUILDING	32,540.75	32,540.75
0/ 772.10 BUILDING IMPROVEMENTS	218,366.07	210,699.67
0/ 773.00 ALLOWANCE DEPRECIATION OF BUILDING	(32,540.75)	(32,540.75)
0/ 773.10 ALLOW DEPREC OF BUILDING IMPROVEMENTS	(209,227.82)	(196,995.78)
0/ 774.00 FURNITURE AND EQUIPMENT	403,097.95	399,004.10
0/ 775.00 ALLOWANCE DEPR FURN & EQUIPMENT	(371,099.20)	(349,012.33)
0/ 781.00 ACCRUED INT ON LOANS	13,326.33	18,521.90
0/ 782.00 ACCRUED INCOME INVESTMENT	35,127.27	41,716.31
0/ 783.00 ACCRUED CREDIT CARD INC	0.00	0.00
0/ 789.00 OTHER ACCRUED INCOME	0.00	0.00
0/ 792.00 INS PREMIUM STABILIZED RESERVE	0.00	0.00
0/ 799.00 OTHER ASSETS	0.00	0.00
0/ 799.10 ADVANCE FOR CREDIT CARD CLEARING	12,543.00	11,854.00
0/ 799.20 ADVANCE FOR DEBIT CARD CLEARING	17,864.00	15,652.00
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Total Assets	28,690,390.64	25,490,702.83
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Liability Accounts	Current Year	Previous Year
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0/ 801.00 INSURANCE PREMIUM PAYABLE	0.00	0.00
0/ 801.01 ACCOUNTS PAYABLE	0.00	0.00

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0/ 801.02	HE/MTG APPRAISALS PAYABLE	0.00	400.00
0/ 801.03	GAP PREMIUM PAYABLE	0.00	0.00
0/ 801.20	AP - GREAT ESCAPE-6 FLAGS	0.00	0.00
0/ 801.21	AP - ENCHANTED FOREST	0.00	0.00
0/ 801.30	PAC PROMOTIONS	0.00	0.00
0/ 802.00	AP - UNDISTRIBUTED PAYMENTS	641.28	541.28
0/ 802.10	AP - CREDIT CARD PAYMENTS IN PROCESS	0.00	0.00
0/ 802.20	AP - CREDIT CARD ADJUST IN PROCESS	0.00	0.00
0/ 802.30	AP - CREDIT CARD CHARGEBACKS	0.00	0.00
0/ 802.40	AP - DEBIT CARD ADJ IN PROCESS	(2,404.97)	(301.15)
0/ 803.00	VOLUNTARY PR DEDUCTIONS	0.00	0.00
0/ 805.00	AP - DRAFTS AUTHORIZED	(300.00)	0.00
0/ 805.10	REJECTS/CREDIT BACKS SHARE DRAFTS	0.00	(660.00)
0/ 806.00	ATM/DEBIT CARD CLEARING	1,042.28	22.33
0/ 810.00	NOTES PAYABLE -ALLOYA CORPORATE	0.00	0.00
0/ 820.00	DIVIDENDS PAYABLE	0.00	0.00
0/ 830.00	INTEREST REFUNDS PAYABLE	0.00	0.00
0/ 841.00	FED WITHHOLDING TAX PAYABLE	0.00	0.00
0/ 841.01	FED WITHHOLDING TAX PAYABLE - MEMBERS	510.33	513.51
0/ 842.00	STATE WITHHOLDING TAX PAYABLE	0.00	0.00
0/ 845.00	LOCAL WITHHOLDING TAXES	0.00	0.00
0/ 846.00	SOCIAL SECURITY TAXES PAYABLE	0.00	0.00
0/ 847.00	FEDERAL UNEMPLOYMENT TAX	0.00	0.00
0/ 848.00	STATE UNEMPLOYMENT TAX	0.00	0.00
0/ 849.00	TAXES PAYABLE - CDO RET	0.00	0.00
0/ 850.00	PENSION LIABILITY	0.00	0.00
0/ 850.50	401K CAP PLAN	0.00	0.00
0/ 851.00	NCUSIF STABIL. CONTINGENT LIABILITY	0.00	0.00
0/ 851.10	MU CAP SH DEPLETION LIABILITY	0.00	0.00
0/ 852.00	ACCRUED EMPLOYEES BENEFITS PAYABLE	45,368.18	42,488.85
0/ 854.00	ACCRUED SC DIVIDENDS PAYABLE	0.00	0.00
0/ 859.00	OTHER ACCRUED EXPENSES	8,365.66	3,313.07
0/ 870.00	UNPOSTED ITEMS	0.00	0.00
0/ 871.00	TEMPORARY TRANSFER	0.00	1,832.48

Total Liabilities

53,222.76

48,150.37

Equity Accounts

Current Year

Previous Year

0/ 901.00	SHARES	19,018,900.39	16,609,065.20
0/ 902.00	SHARE DRAFT ACCOUNTS	2,935,101.36	2,493,291.42
0/ 903.00	CLUB ACCOUNTS	717,311.42	649,887.87
0/ 904.00	SHARES - OTHER	0.00	0.00
0/ 906.00	SHARES - RETIREMENT PLANS	848,303.78	859,431.97
0/ 908.00	SHARE CERTIFICATES	2,197,204.90	2,087,749.72
0/ 931.00	REGULAR RESERVES	452,921.89	452,921.89
0/ 941.00	UNAPPROPRIATED UNDIVIDED EARNINGS	2,469,468.20	2,290,204.39
0/ 942.00	APPROPRIATED UNDIVIDED EARNINGS	0.00	0.00
0/ 945.00	PENSION COMPREHENSIVE INCOME	0.00	0.00
0/ 960.00	NET INCOME/LOSS	(2,044.06)	0.00

Total Equities

28,637,167.88

25,442,552.46

Total Liability and Equity

28,690,390.64

25,490,702.83

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Option Selected : Consolidated Income Statement

Federally insured by NCUA

BR/ACCT#	ACCOUNT NAME	MONTH TO DATE	PERIOD TO DATE	YEAR TO DATE	PREVIOUS Y-T-D
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Revenue Accounts					

0/ 111.00	INTEREST ON LOANS	27,380.95	27,380.95	322,501.33	308,708.89
0/ 112.00	INTEREST ON LINE OF CREDIT	5,417.36	5,417.36	65,383.85	69,680.73
0/ 114.00	INTEREST ON REAL ESTATE LOAN	8,474.77	8,474.77	136,034.85	173,204.52
0/ 119.00	INTEREST REFUNDS	0.00	0.00	0.00	0.00
0/ 121.00	INCOME FROM INVESTMENTS	23,716.28	23,716.28	325,772.52	341,497.44
0/ 123.00	INCOME FROM INVEST NCUSIF	0.00	0.00	0.00	0.00
0/ 131.00	MEMBER SERVICE FEES	1,604.70	1,604.70	19,154.68	23,053.68
0/ 131.10	FEES	0.00	0.00	0.00	0.00
0/ 151.00	MISC OPERATING INCOME	1,231.12	1,231.12	20,168.01	28,004.47
0/ 152.00	CREDIT CARD INTERCHANGE INCOME	1,538.28	1,538.28	20,258.56	22,123.16
0/ 152.01	DEBIT CARD INTERCHANGE INCOME	2,330.70	2,330.70	25,483.86	24,366.24
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Total Revenues		71,694.16	71,694.16	934,757.66	990,639.13
Expense Accounts					

0/ 211.00	SALARIES	20,200.63	20,200.63	279,782.74	267,549.15
0/ 221.00	401K PENSION PLAN COSTS	1,116.68	1,116.68	22,432.87	22,380.94
0/ 222.00	SOCIAL SECURITY TAXES - ER	1,431.55	1,431.55	21,078.71	19,556.40
0/ 222.10	FFCRA-EMP SICK	(728.21)	(728.21)	(728.21)	0.00
0/ 222.20	FFCRA-FAM CARE	(603.86)	(603.86)	(603.86)	0.00
0/ 223.00	UNEMPLOYMENT COMP TAXES	67.33	67.33	2,702.55	3,410.79
0/ 224.00	OTHER EMPLOYEE BENEFITS	4,050.04	4,050.04	35,713.51	32,346.08
0/ 231.00	EE'S TRAVEL & CONFERENCE EXPENSES	200.00	200.00	200.00	0.00
0/ 231.10	EMPLOYEE/BOARD EDUCATION & TRAINING	1,698.00	1,698.00	2,558.00	1,968.00
0/ 232.00	OFF & DIR TRAVEL & CONF EXPENSE	589.39	589.39	1,665.96	4,141.36
0/ 232.10	MANAGEMENT TRAVEL/CONF EXP	0.00	0.00	(750.00)	4,065.43
0/ 240.00	ASSOCIATION DUES	1,431.33	1,431.33	5,546.85	4,429.50
0/ 252.00	MAINTENANCE OF BUILDING	620.88	620.88	5,738.14	4,645.78
0/ 253.00	UTILITIES	460.01	460.01	5,004.26	5,357.43
0/ 254.00	DEPRECIATION OF BUILDING	800.50	800.50	12,232.04	5,733.96
0/ 256.00	REAL ESTATE TAXES	222.69	222.69	2,655.60	2,590.22
0/ 261.00	TELEPHONE	632.20	632.20	8,248.16	8,147.13
0/ 261.20	POSTAGE	559.18	559.18	12,028.68	13,486.05
0/ 261.30	NEWSLETTER	174.00	174.00	2,022.00	2,048.00
0/ 262.00	RENTAL OF FURNITURE & EQUIPMENT	838.79	838.79	8,372.38	8,011.30
0/ 263.00	MAINTENANCE OF FURN & EQUIPMENT	0.00	0.00	0.00	0.00
0/ 263.10	COMPUTER MAINTENANCE	834.33	834.33	10,780.81	11,918.83
0/ 264.00	STATIONERY AND SUPPLIES	356.07	356.07	6,029.29	9,496.12
0/ 265.00	INSURANCE	1,138.45	1,138.45	14,026.33	12,599.37
0/ 265.10	NCUSIF STABILIZATION EXPENSE	0.00	0.00	0.00	0.00
0/ 266.00	DEPRECIATION OF FURN & EQUIPMENT	1,391.25	1,391.25	22,086.87	11,154.03
0/ 269.00	BANK SERVICE CHARGES	856.45	856.45	9,974.79	8,265.51
0/ 269.01	DEBIT CARD PROGRAM EXPENSE	2,545.64	2,545.64	29,809.09	32,408.10
0/ 269.02	BILL PAYER PROGRAM FEES	684.00	684.00	8,833.00	7,803.00
0/ 272.00	ADVERTISING, PUBLICATIONS, & PROMOTIONS	967.65	967.65	11,685.09	10,388.87
0/ 272.10	MEMBER SCHOLARSHIPS	125.00	125.00	1,500.00	1,500.00
0/ 281.10	HOME EQUITY LN EXPENSE	1,296.50	1,296.50	8,326.71	4,212.65
0/ 282.00	COLLECTIONS EXPENSES	1,145.91	1,145.91	4,906.55	18,876.28
0/ 283.00	RECORDING FEES - CHAT LIEN INS	50.00	50.00	751.00	806.50
0/ 284.00	CREDIT REPORTS	118.49	118.49	2,237.52	2,175.90
0/ 286.00	CREDIT CARD PROGRAM EXPENSES	3,425.83	3,425.83	41,188.56	45,282.45
0/ 291.00	LEGAL FEES	206.25	206.25	9,375.20	5,942.50

AS OF 12/31/2020

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BR/ACCT#	ACCOUNT NAME	MONTH TO DATE	PERIOD TO DATE	YEAR TO DATE	PREVIOUS Y-T-D
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Expense Accounts					
0/ 292.00	AUDIT FEES	375.00	375.00	4,500.00	4,500.00
0/ 293.00	ACCOUNTING SERVICES	606.46	606.46	5,720.86	5,255.91
0/ 293.10	COMPUTER SERVICES	2,939.46	2,939.46	29,453.25	23,149.02
0/ 295.00	SHARE DRAFT PROCESSING	401.28	401.28	4,757.26	2,801.88
0/ 301.00	PROV - CONSUMER LOAN LOSS	0.00	0.00	35,092.50	108,311.96
0/ 302.00	PROV - LINE OF CREDIT LOSS	0.00	0.00	0.00	0.00
0/ 308.00	PROV - INVESTMENT LOSSES	0.00	0.00	0.00	0.00
0/ 321.00	NCUA OPERATION FEE	571.68	571.68	6,944.96	6,926.07
0/ 330.00	CASH OVER AND SHORT	0.00	0.00	130.00	0.00
0/ 340.00	INTEREST ON BORROWED MONEY	0.00	0.00	485.86	4,024.99
0/ 341.00	IMPUTED INTEREST COSTS	0.00	0.00	0.00	0.00
0/ 350.00	ANNUAL MEETING EXPENSES	0.00	0.00	120.94	902.95
0/ 370.00	MISC OPERATING EXPENSES	549.98	549.98	6,780.79	9,356.93
0/ 370.10	CREDIT & DEBIT CARD FRAUD LOSS	110.85	110.85	131.66	3,123.77
0/ 380.00	DIVIDENDS	19,280.56	19,280.56	56,008.64	71,268.26
0/ 400.00	NCUSIF NON-OP INC IMPAIR PASS BACK	0.00	0.00	0.00	0.00
0/ 410.00	MU CAP SH DEPLET-STABIL-NON OP INC.	0.00	0.00	0.00	0.00
0/ 420.00	GAIN/LOSS ON INVESTMENTS	0.00	0.00	0.00	0.00
0/ 430.00	GAIN/LOSS ON DISPOSAL OF ASSETS	0.00	0.00	0.00	0.00
0/ 446.00	EXTRAORDINARY GAIN/LOSS	0.00	0.00	0.00	0.00
Total Expenses		73,738.22	73,738.22	757,537.91	832,319.37
Net Income		(2,044.06)	(2,044.06)	177,219.75	158,319.76

 Certified Correct by (Please Print)

 Telephone No.

 Treasurer-Manager (Signature)

 Date

 President/Authorized Officer

 Date