

STATEMENT OF FINANCIAL CONDITION

	2013	2014
ASSETS		
Loans	7,760,631	7,501,629
Visa Loans	1,787,661	1,673,246
Loans to Members	9,548,292	9,174,875
Loan Loss Allowance	<224,919>	(59,006)
Cash In Bank	305,641	1,328,955
Cash On Hand	240,739	356,048
Cash in Bank/On Hand	546,379	1,685,003
Wescorp Accounts	559,422	552,294
Share Deposit-Cert	82,539,060	86,009,043
Co-Op	20,000	20,000
Investments	83,118,482	86,581,337
Prepaid/Deferred Exp.	91,208	94,719
Land	175,574	175,574
Buildings	585,525	563,229
Furniture/Equipment	71,942	67,569
Accrued Investment Income	71,237	110,920
All Other Assets	24,326	73,998
NCUSIF Deposit	844,165	868,993
Retirement Plan	28,286	67,282
Deferred Comp	1,726,262	0
All Other Assets	3,618,525	2,022,283
TOTAL ASSETS	96,606,760	99,404,492
LIABILITIES		
Accounts Payable	7,307	7,310
Deferred Comp Yield	454,771	277,354
Deferred Comp Premium	<51,980>	
401-K Employee Plan	1,150	1419
Payroll Taxes	7	3
Ach. Suspense	16,435	28,317
Accounts Payable	427,689	314,402
TOTAL LIABILITIES	427,689	314,402
EQUITY		
Shares	77,851,505	79,722,428
Share Draft	2,487,897	3,086,187
IRA Shares	7,783,908	8,467,059
Member Shares	87,123,311	91,275,674
Regular Reserves	1,125,460	1,125,460
Reserve for Contingency	7,870,300	6,500,084
Undivided Earnings	60,000	188,872
Member Capital	9,055,760	7,814,416
Total Equity	96,179,070	99,090,090
Total Liabilities & Equity	96,606,760	99,404,492