

AS OF 12/31/2019 15:37:21

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Option Selected : Consolidated Balance Sheet

Federally insured by NCUA

Asset Accounts

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0/ 701.00	MEMBER LOANS	12,170,525.61
0/ 707.00	Loans-Collateral Process of Liquidation	20,873.27
0/ 719.00	ALLOWANCE FOR LOAN LOSSES	(41,090.19)

719.90 TOTAL LOAN ACCOUNTS 12,150,308.69

0/ 729.00	OTHER ACCOUNTS RECEIVABLE	898.63
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720.00 ACCOUNTS RECEIVABLE 898.63

0/ 731.00	CASH/ WELLS FARGO # 2100070110080	1,493,046.08
0/ 731.10	WELLS FARGO/FORSYTH # 2000028606507	(14,993.42)
0/ 738.00	DAILY CASH FUND/MAIN OFFICE	17,680.98
0/ 738.10	DAILY CASH FUND/FORSYTH OFFICE	6,683.91
0/ 738.20	cash drawer #2	1,873.33
0/ 738.50	cash drawer #5	2.69

730.00 TOTAL CASH 1,504,293.57

0/ 744.00	CATALYST CORPORATE FCU	1,530,477.78
0/ 744.10	CATALYST CORP FCU PERFORMANCE TIERED	1,000,000.00
0/ 744.12	CATALYST CORPORATE FCU	5,548.00
0/ 745.04	Affinity FCU 3.23.20 2.55%	248,000.00
0/ 745.05	ubs bank usa 10.26.20 2.45%	248,000.00
0/ 745.06	American First CU 11.30.20 2.4	248,000.00
0/ 745.07	Bremer Bank 1.95% 1/29/20	248,000.00
0/ 745.08	Our Credit Union 2.10% 4/28/20	248,000.00
0/ 745.09	Greenstate CU 2.05% 7/31/20	248,000.00
0/ 745.61	Florida Credit Union 2.30% 02/10/2020	248,000.00

749.00 TOTAL INVESTMENTS 4,272,025.78

0/ 762.00	PREPAID BOND & INS PREMIUMS	6,900.81
0/ 763.00	PREPAID PROMOTIONAL EXPENSE	1,376.80
0/ 767.00	PREPAID COMPUTER FORMS	8,348.88
0/ 768.00	PREPAID COMPUTER MAINTENANCE	414.55
0/ 768.10	COMPUTER SOFTWARE MAINT.	7,627.64
0/ 768.20	PREPAID CYBER SECURITY AUDIT	2,981.97
0/ 769.00	OTHER PREP. EXP & DEFERR CHRGS	11,790.79

769.00 TOTAL PREPAID/DEFERRED EXP. 39,441.44

0/ 771.00	COMPUTER SYSTEM	112,120.98
0/ 772.00	ALLOW FOR DEPREC. COMPUTER	(110,464.44)
0/ 774.00	FURNITURE AND EQUIPMENT	45,121.00
0/ 775.00	ALLOW FOR DEPREC OF FURN & EQU	(41,444.00)

779.90 TOTAL FIXED ASSETS 5,333.54

0/ 781.00	ACCRUED INTEREST ON LOANS	13,070.65
0/ 791.00	NCUSIF SHARE DEPOSIT	153,894.06

Total Assets

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18,139,266.36

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AS OF 12/31/2019

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Liability Accounts

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0/ 801.00	ACCOUNTS PAYABLE	53,907.41
0/ 802.10	ACCTS.PAY./GAP INS.	930.00
0/ 802.40	AUTO ADVANTAGE DED. (ADR)	210.00
0/ 802.50	insurance payable	1,129.51
0/ 802.60	GRMA Payable	20.00
0/ 820.10	DIV. PAY SHARE CERT.	3,035.74
0/ 855.00	TEMPORARY TRANSPER ACCOUNT	95.00
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**Total Liabilities** 59,327.66

Equity Accounts

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0/ 901.00	MEMBER SHARE ACCOUNTS	15,156,747.59
0/ 908.00	SHARE CERTIFICATES	455,470.25
0/ 931.00	REGULAR RESERVE	248,884.73
0/ 940.00	UNDIVIDED EARNINGS	2,045,712.21
0/ 999.99	CURRENT EARNINGS	173,123.92
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**Total Equities** 18,079,938.70

**Total Liability and Equity** 18,139,266.36

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AS OF 12/31/2019 15:38:22

Option Selected : Consolidated Income Statement

Federally insured by NCUA

BR/ACCT#	ACCOUNT NAME	MONTH TO DATE	% REV	PERIOD TO DATE	% REV	YEAR TO DATE	% REV
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<b>Revenue Accounts</b>							
0/ 111.00	INTEREST INCOME FROM LOANS	70,598.20	73.23	203,211.93	64.73	789,019.91	74.28
0/ 112.00	INCOME FROM LOAN PROMOTIONS	0.00	0.00	0.00	0.00	3,470.08	0.33
0/ 121.00	INCOME FROM INVESTMENTS	5,660.40	5.87	19,435.77	6.19	85,628.08	8.06
0/ 123.00	NCUSIF - INVESTMENT INCOME	0.00	0.00	0.00	0.00	2,062.95	0.19
0/ 131.00	INCOMB FROM MEMBER FEES	19,963.61	20.71	90,630.21	28.87	177,880.91	16.75
0/ 131.10	LOAN PAYMENT FEE	190.00	0.20	650.00	0.21	2,610.00	0.25
0/ 151.00	MISCELLANEOUS OPERATING INCOME	0.00	0.00	0.00	0.00	1,496.28	0.14
<b>Total Revenues</b>		<b>96,412.21</b>	<b>100.00</b>	<b>313,927.91</b>	<b>100.00</b>	<b>1,062,168.21</b>	<b>100.00</b>
<b>Expense Accounts</b>							
0/ 212.00	REIMBURS. TO SPONSOR FOR SERV.	31,609.70	32.79	94,068.89	29.97	363,003.57	34.18
0/ 231.00	EMPLOYEES' TRAV/CONFER. EXPENS	347.67	0.36	3,075.86	0.98	3,550.71	0.33
0/ 231.10	Employee Appreciation	216.30	0.22	572.46	0.18	677.46	0.06
0/ 232.00	OFF/DIRECT. TRAV/CONFER. EXPEN	0.00	0.00	60.00	0.02	60.00	0.01
0/ 240.00	ASSOCIATION DUES	1,011.00	1.05	3,033.00	0.97	12,140.00	1.14
0/ 251.00	RENT	2,036.62	2.11	6,109.86	1.95	22,447.96	2.11
0/ 260.00	OFFICE OPERATIONS EXPENSES	2,658.24	2.76	7,063.39	2.25	34,818.56	3.28
0/ 264.00	STATIONERY AND SUPPLIES	979.08	1.02	2,651.22	0.84	13,746.89	1.29
0/ 265.00	INSURANCE	985.83	1.02	2,957.49	0.94	11,645.97	1.10
0/ 269.00	BANK SERVICE CHARGES	825.73	0.86	2,133.19	0.68	12,010.44	1.13
0/ 270.00	EDUCATIONAL & PROMOTIONAL EXP.	544.16	0.56	1,192.39	0.38	5,291.98	0.50
0/ 272.00	PUBLICITY AND PROMOTIONS	291.03	0.30	873.19	0.28	873.19	0.08
0/ 280.00	LOAN SERVICING EXPENSES	180.95	0.19	521.65	0.17	2,363.68	0.22
0/ 282.00	COLLECTION EXPENSES	94.49	0.10	159.48	0.05	570.58	0.05
0/ 284.00	CREDIT REPORTS	942.67	0.98	2,472.29	0.79	13,619.63	1.28
0/ 290.00	PROFESSIONAL AND OUTSIDE SERV.	5,749.72	5.96	13,584.53	4.33	51,858.55	4.88
0/ 300.00	PROVISION FOR LOAN LOSSES	(28,237.63)	(29.29)	(13,855.44)	(4.41)	127,273.44	11.98
0/ 321.00	NCUA OPERATING FEE	533.71	0.55	1,601.13	0.51	4,803.40	0.45
0/ 330.00	CASH OVER AND SHORT	(4.00)	(0.00)	582.00	0.19	836.00	0.08
370.00	<b>TOTAL OPERATING EXPENSES</b>	<b>20,765.27</b>	<b>21.54</b>	<b>128,856.58</b>	<b>41.05</b>	<b>681,592.01</b>	<b>64.17</b>
0/ 380.00	MEMBER DIVIDENDS EXPENSE	3,574.62	3.71	10,766.56	3.43	41,788.89	3.93
0/ 380.10	SHARE CERT. DIV. EXP. ALLOW.	311.49	0.32	1,180.85	0.38	11,091.82	1.04
<b>Total Expenses</b>		<b>24,651.38</b>	<b>25.57</b>	<b>140,803.99</b>	<b>44.85</b>	<b>734,472.72</b>	<b>69.15</b>

AS OF 12/31/2019

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BR/ACCT#	ACCOUNT NAME	MONTH TO DATE	% REV	PERIOD TO DATE	% REV	YEAR TO DATE	% REV
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Net Income		71,760.83	74.43	173,123.92	55.15	327,695.49	30.85
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 Certified Correct by (Please Print) Telephone No.

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 Treasurer-Manager (Signature) Date

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 President/Authorized Officer Date