INCOME STATEMENT	2017	2018	2019
Interest Income			
Loan Income	\$15,865,426.63	\$17,761,092.08	\$18,777,986.85
Investment Income	\$5,029,321.78	\$4,824,406.24	\$4,818,887.76
Total Interest Income	\$20,894,748.41	\$22,585,498.32	\$23,596,874.61
Interest Expense			
Dividends to Members	\$3,749,004.58	\$3,702,507.88	\$3,918,840.36
Interest on Borrowed Money	\$63,348.46	\$76,176.10	\$61,200.00
Total Interest Expense	\$3,812,353.04	\$3,778,683.98	\$3,980,040.36
<b>Provisions for Loan &amp; Lease Losses</b>	\$1,600,000.00	\$2,275,000.00	\$1,575,000.00
Net Interest Income After Provision			
for Loan & Lease Loss	\$15,482,395.37	\$16,531,814.34	\$18,041,834.25
Non-Interest Income			
Fee Income	\$2,554,810.87	\$2,682,743.43	\$2,716,389.28
Other Operation Income	\$2,802,819.19	\$3,237,234.91	\$4,375,439.97
Gain on Sale of Investments	\$368,282.15	\$100,241.29	\$213,741.66
Gain on Disposal of Fixed Assets	-\$20,358.16	-\$4,045.14	\$0.00
Gain (Loss) of Real Estate - OREO	-\$27,503.21	-\$135,876.62	-\$52,085.00
Total Non-Interest Income	\$5,678,050.84	\$5,880,297.87	\$7,253,485.91
Total Non-Interest Income Operating Expenses	\$5,678,050.84	\$5,880,297.87	\$7,253,485.91
	<b>\$5,678,050.84</b> \$7,142,674.68	<b>\$5,880,297.87</b> \$7,596,689.15	<b>\$7,253,485.91</b> \$8,883,157.55
Operating Expenses			
Operating Expenses  Employee Compensation Expense	\$7,142,674.68	\$7,596,689.15	\$8,883,157.55
Operating Expenses  Employee Compensation Expense  Travel and Conferences	\$7,142,674.68 \$181,484.25	\$7,596,689.15 \$236,426.18	\$8,883,157.55 \$155,773.10
Operating Expenses  Employee Compensation Expense  Travel and Conferences  Associaton Dues	\$7,142,674.68 \$181,484.25 \$60,239.61	\$7,596,689.15 \$236,426.18 \$63,126.41	\$8,883,157.55 \$155,773.10 \$66,661.85
Operating Expenses  Employee Compensation Expense  Travel and Conferences  Associaton Dues  Office Occupancy Expense	\$7,142,674.68 \$181,484.25 \$60,239.61 \$1,094,904.51	\$7,596,689.15 \$236,426.18 \$63,126.41 \$1,217,295.80	\$8,883,157.55 \$155,773.10 \$66,661.85 \$1,287,542.59
Operating Expenses  Employee Compensation Expense Travel and Conferences Associaton Dues Office Occupancy Expense Office Operations Expense	\$7,142,674.68 \$181,484.25 \$60,239.61 \$1,094,904.51 \$4,299,505.56	\$7,596,689.15 \$236,426.18 \$63,126.41 \$1,217,295.80 \$4,468,321.77	\$8,883,157.55 \$155,773.10 \$66,661.85 \$1,287,542.59 \$4,775,671.10
Operating Expenses  Employee Compensation Expense Travel and Conferences Associaton Dues Office Occupancy Expense Office Operations Expense Educational & Promotional Expense	\$7,142,674.68 \$181,484.25 \$60,239.61 \$1,094,904.51 \$4,299,505.56 \$776,541.53	\$7,596,689.15 \$236,426.18 \$63,126.41 \$1,217,295.80 \$4,468,321.77 \$809,497.42	\$8,883,157.55 \$155,773.10 \$66,661.85 \$1,287,542.59 \$4,775,671.10 \$1,211,872.43
Operating Expenses  Employee Compensation Expense Travel and Conferences Associaton Dues Office Occupancy Expense Office Operations Expense Educational & Promotional Expense Loan Servicing Expense	\$7,142,674.68 \$181,484.25 \$60,239.61 \$1,094,904.51 \$4,299,505.56 \$776,541.53 \$1,308,904.74	\$7,596,689.15 \$236,426.18 \$63,126.41 \$1,217,295.80 \$4,468,321.77 \$809,497.42 \$1,497,535.69	\$8,883,157.55 \$155,773.10 \$66,661.85 \$1,287,542.59 \$4,775,671.10 \$1,211,872.43 \$1,722,711.61
Operating Expenses  Employee Compensation Expense Travel and Conferences Associaton Dues Office Occupancy Expense Office Operations Expense Educational & Promotional Expense Loan Servicing Expense Professional & Outside Services	\$7,142,674.68 \$181,484.25 \$60,239.61 \$1,094,904.51 \$4,299,505.56 \$776,541.53 \$1,308,904.74 \$564,776.42	\$7,596,689.15 \$236,426.18 \$63,126.41 \$1,217,295.80 \$4,468,321.77 \$809,497.42 \$1,497,535.69 \$470,475.53	\$8,883,157.55 \$155,773.10 \$66,661.85 \$1,287,542.59 \$4,775,671.10 \$1,211,872.43 \$1,722,711.61 \$497,710.08
Operating Expenses  Employee Compensation Expense Travel and Conferences Associaton Dues Office Occupancy Expense Office Operations Expense Educational & Promotional Expense Loan Servicing Expense Professional & Outside Services Federal/State Supervison Exam Fee	\$7,142,674.68 \$181,484.25 \$60,239.61 \$1,094,904.51 \$4,299,505.56 \$776,541.53 \$1,308,904.74 \$564,776.42 \$118,078.97	\$7,596,689.15 \$236,426.18 \$63,126.41 \$1,217,295.80 \$4,468,321.77 \$809,497.42 \$1,497,535.69 \$470,475.53 \$143,690.00	\$8,883,157.55 \$155,773.10 \$66,661.85 \$1,287,542.59 \$4,775,671.10 \$1,211,872.43 \$1,722,711.61 \$497,710.08 \$147,098.38
Operating Expenses  Employee Compensation Expense Travel and Conferences Associaton Dues Office Occupancy Expense Office Operations Expense Educational & Promotional Expense Loan Servicing Expense Professional & Outside Services Federal/State Supervison Exam Fee NCUSIF Stabilization Premium	\$7,142,674.68 \$181,484.25 \$60,239.61 \$1,094,904.51 \$4,299,505.56 \$776,541.53 \$1,308,904.74 \$564,776.42 \$118,078.97 \$0.00	\$7,596,689.15 \$236,426.18 \$63,126.41 \$1,217,295.80 \$4,468,321.77 \$809,497.42 \$1,497,535.69 \$470,475.53 \$143,690.00 \$0.00	\$8,883,157.55 \$155,773.10 \$66,661.85 \$1,287,542.59 \$4,775,671.10 \$1,211,872.43 \$1,722,711.61 \$497,710.08 \$147,098.38 \$0.00
Operating Expenses  Employee Compensation Expense Travel and Conferences Associaton Dues Office Occupancy Expense Office Operations Expense Educational & Promotional Expense Loan Servicing Expense Professional & Outside Services Federal/State Supervison Exam Fee NCUSIF Stabilization Premium Other Expenses	\$7,142,674.68 \$181,484.25 \$60,239.61 \$1,094,904.51 \$4,299,505.56 \$776,541.53 \$1,308,904.74 \$564,776.42 \$118,078.97 \$0.00 \$252,414.61	\$7,596,689.15 \$236,426.18 \$63,126.41 \$1,217,295.80 \$4,468,321.77 \$809,497.42 \$1,497,535.69 \$470,475.53 \$143,690.00 \$0.00 \$291,517.36	\$8,883,157.55 \$155,773.10 \$66,661.85 \$1,287,542.59 \$4,775,671.10 \$1,211,872.43 \$1,722,711.61 \$497,710.08 \$147,098.38 \$0.00 \$350,736.91
Operating Expenses  Employee Compensation Expense Travel and Conferences Associaton Dues Office Occupancy Expense Office Operations Expense Educational & Promotional Expense Loan Servicing Expense Professional & Outside Services Federal/State Supervison Exam Fee NCUSIF Stabilization Premium Other Expenses Total Operating Expense	\$7,142,674.68 \$181,484.25 \$60,239.61 \$1,094,904.51 \$4,299,505.56 \$776,541.53 \$1,308,904.74 \$564,776.42 \$118,078.97 \$0.00 \$252,414.61 \$15,799,524.88	\$7,596,689.15 \$236,426.18 \$63,126.41 \$1,217,295.80 \$4,468,321.77 \$809,497.42 \$1,497,535.69 \$470,475.53 \$143,690.00 \$0.00 \$291,517.36 \$16,794,575.31	\$8,883,157.55 \$155,773.10 \$66,661.85 \$1,287,542.59 \$4,775,671.10 \$1,211,872.43 \$1,722,711.61 \$497,710.08 \$147,098.38 \$0.00 \$350,736.91 \$19,098,935.60
Operating Expenses  Employee Compensation Expense Travel and Conferences Associaton Dues Office Occupancy Expense Office Operations Expense Educational & Promotional Expense Loan Servicing Expense Professional & Outside Services Federal/State Supervison Exam Fee NCUSIF Stabilization Premium Other Expenses Total Operating Expense Net Income from Operations	\$7,142,674.68 \$181,484.25 \$60,239.61 \$1,094,904.51 \$4,299,505.56 \$776,541.53 \$1,308,904.74 \$564,776.42 \$118,078.97 \$0.00 \$252,414.61 \$15,799,524.88	\$7,596,689.15 \$236,426.18 \$63,126.41 \$1,217,295.80 \$4,468,321.77 \$809,497.42 \$1,497,535.69 \$470,475.53 \$143,690.00 \$0.00 \$291,517.36 \$16,794,575.31	\$8,883,157.55 \$155,773.10 \$66,661.85 \$1,287,542.59 \$4,775,671.10 \$1,211,872.43 \$1,722,711.61 \$497,710.08 \$147,098.38 \$0.00 \$350,736.91 \$19,098,935.60