INCOME STATEMENT	2021	2022	2023
Interest Income			
Loan Income	\$17,963,067.11	\$17,926,905.09	\$23,220,087.70
Investment Income	\$3,913,498.51	\$7,549,259.74	\$10,117,673.06
Total Interest Income	\$21,876,565.62	\$25,476,164.83	\$33,337,760.76
Interest Expense			
Dividends to Members	\$3,784,917.12	\$4,052,840.77	\$6,733,741.35
Interest on Borrowed Money	\$0.00	\$286,633.68	\$2,649,284.75
Total Interest Expense	\$3,784,917.12	\$4,339,474.45	\$9,383,026.10
Provisions for Loan & Lease Losses	-\$50,000.00	\$190,000.00	\$935,000.00
Net Interest Income After Provision			
for Loan & Lease Loss	\$18,141,648.50	\$20,946,690.38	\$23,019,734.66
Non-Interest Income			
Fee Income	\$2,999,723.56	\$3,640,260.35	\$3,865,217.60
Other Operation Income	\$6,653,084.73	\$4,583,794.16	\$5,394,723.74
Gain on Sale of Investments	\$116,622.67	\$0.00	\$0.00
Gain on Disposal of Fixed Assets	\$0.00	\$0.00	\$0.00
Gain (Loss) of Real Estate - OREO	-\$9,109.00	-\$62,078.83	-\$25,475.21
Total Non-Interest Income	\$9,760,321.96	\$8,161,975.68	\$9,234,466.13
Operating Expenses			
Operating Expenses  Employee Compensation Expense	\$9,500,110.77	\$9,506,708.96	\$10,881,559.78
	\$9,500,110.77 \$70,723.71	\$9,506,708.96 \$128,964.36	\$10,881,559.78 \$112,505.75
Employee Compensation Expense			
Employee Compensation Expense Travel and Conferences	\$70,723.71	\$128,964.36	\$112,505.75
Employee Compensation Expense Travel and Conferences Associaton Dues	\$70,723.71 \$61,858.06	\$128,964.36 \$64,818.48	\$112,505.75 \$70,399.18
Employee Compensation Expense Travel and Conferences Associaton Dues Office Occupancy Expense	\$70,723.71 \$61,858.06 \$1,475,405.98	\$128,964.36 \$64,818.48 \$1,646,774.16	\$112,505.75 \$70,399.18 \$1,782,753.86
Employee Compensation Expense Travel and Conferences Associaton Dues Office Occupancy Expense Office Operations Expense	\$70,723.71 \$61,858.06 \$1,475,405.98 \$5,323,914.21	\$128,964.36 \$64,818.48 \$1,646,774.16 \$5,806,781.78	\$112,505.75 \$70,399.18 \$1,782,753.86 \$6,547,964.99
Employee Compensation Expense Travel and Conferences Associaton Dues Office Occupancy Expense Office Operations Expense Educational & Promotional Expense	\$70,723.71 \$61,858.06 \$1,475,405.98 \$5,323,914.21 \$1,084,883.29	\$128,964.36 \$64,818.48 \$1,646,774.16 \$5,806,781.78 \$1,264,609.59	\$112,505.75 \$70,399.18 \$1,782,753.86 \$6,547,964.99 \$1,491,433.52
Employee Compensation Expense Travel and Conferences Associaton Dues Office Occupancy Expense Office Operations Expense Educational & Promotional Expense Loan Servicing Expense	\$70,723.71 \$61,858.06 \$1,475,405.98 \$5,323,914.21 \$1,084,883.29 \$2,233,269.62	\$128,964.36 \$64,818.48 \$1,646,774.16 \$5,806,781.78 \$1,264,609.59 \$2,450,919.56	\$112,505.75 \$70,399.18 \$1,782,753.86 \$6,547,964.99 \$1,491,433.52 \$2,393,135.85
Employee Compensation Expense Travel and Conferences Associaton Dues Office Occupancy Expense Office Operations Expense Educational & Promotional Expense Loan Servicing Expense Professional & Outside Services	\$70,723.71 \$61,858.06 \$1,475,405.98 \$5,323,914.21 \$1,084,883.29 \$2,233,269.62 \$658,811.64	\$128,964.36 \$64,818.48 \$1,646,774.16 \$5,806,781.78 \$1,264,609.59 \$2,450,919.56 \$792,513.92	\$112,505.75 \$70,399.18 \$1,782,753.86 \$6,547,964.99 \$1,491,433.52 \$2,393,135.85 \$936,124.43
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	\$70,723.71 \$61,858.06 \$1,475,405.98 \$5,323,914.21 \$1,084,883.29 \$2,233,269.62 \$658,811.64 \$133,950.22	\$128,964.36 \$64,818.48 \$1,646,774.16 \$5,806,781.78 \$1,264,609.59 \$2,450,919.56 \$792,513.92 \$118,442.03	\$112,505.75 \$70,399.18 \$1,782,753.86 \$6,547,964.99 \$1,491,433.52 \$2,393,135.85 \$936,124.43 \$124,878.52
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	\$70,723.71 \$61,858.06 \$1,475,405.98 \$5,323,914.21 \$1,084,883.29 \$2,233,269.62 \$658,811.64 \$133,950.22 \$0.00	\$128,964.36 \$64,818.48 \$1,646,774.16 \$5,806,781.78 \$1,264,609.59 \$2,450,919.56 \$792,513.92 \$118,442.03 \$0.00	\$112,505.75 \$70,399.18 \$1,782,753.86 \$6,547,964.99 \$1,491,433.52 \$2,393,135.85 \$936,124.43 \$124,878.52 \$0.00
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	\$70,723.71 \$61,858.06 \$1,475,405.98 \$5,323,914.21 \$1,084,883.29 \$2,233,269.62 \$658,811.64 \$133,950.22 \$0.00 \$101,432.56	\$128,964.36 \$64,818.48 \$1,646,774.16 \$5,806,781.78 \$1,264,609.59 \$2,450,919.56 \$792,513.92 \$118,442.03 \$0.00 \$161,464.58	\$112,505.75 \$70,399.18 \$1,782,753.86 \$6,547,964.99 \$1,491,433.52 \$2,393,135.85 \$936,124.43 \$124,878.52 \$0.00 \$305,618.98
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	\$70,723.71 \$61,858.06 \$1,475,405.98 \$5,323,914.21 \$1,084,883.29 \$2,233,269.62 \$658,811.64 \$133,950.22 \$0.00 \$101,432.56 \$20,644,360.06	\$128,964.36 \$64,818.48 \$1,646,774.16 \$5,806,781.78 \$1,264,609.59 \$2,450,919.56 \$792,513.92 \$118,442.03 \$0.00 \$161,464.58 \$21,941,997.42	\$112,505.75 \$70,399.18 \$1,782,753.86 \$6,547,964.99 \$1,491,433.52 \$2,393,135.85 \$936,124.43 \$124,878.52 \$0.00 \$305,618.98 \$24,646,374.86
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	\$70,723.71 \$61,858.06 \$1,475,405.98 \$5,323,914.21 \$1,084,883.29 \$2,233,269.62 \$658,811.64 \$133,950.22 \$0.00 \$101,432.56 \$20,644,360.06	\$128,964.36 \$64,818.48 \$1,646,774.16 \$5,806,781.78 \$1,264,609.59 \$2,450,919.56 \$792,513.92 \$118,442.03 \$0.00 \$161,464.58 \$21,941,997.42	\$112,505.75 \$70,399.18 \$1,782,753.86 \$6,547,964.99 \$1,491,433.52 \$2,393,135.85 \$936,124.43 \$124,878.52 \$0.00 \$305,618.98 \$24,646,374.86