

Services Center Federal Credit Union  
Statement of Financial Condition  
April 30th, 2019

Closed End Fixed Rate	1.0%	\$ 457,208.73
Closed End Unsecured	1.1%	\$ 521,753.85
Holiday Loans	0.1%	\$ 37,907.92
Consolidated Student Loans	0.7%	\$ 335,237.40
Inhouse Student Loans	0.9%	\$ 446,164.09
Line of Credit Overdraft Protection	0.4%	\$ 179,984.79
New Auto	7.7%	\$ 3,657,635.82
Used Auto	35.4%	\$ 16,701,882.57
Motorcycle	1.0%	\$ 451,936.40
Recreation Vehicles	2.3%	\$ 1,066,621.55
Boats	1.4%	\$ 642,714.62
ATVS, PWCS	0.5%	\$ 217,005.22
Open Lending	0.2%	\$ 98,526.33
Mastercard Credit Cards	3.0%	\$ 1,422,363.20
VISA	0.1%	\$ 41,531.49
Long Term Real Estate Loans	10.2%	\$ 4,815,510.03
Construction Loans	0.3%	\$ 130,830.15
Mort. Lns more than 0 Less than 5 Yrs.	0.3%	\$ 148,931.44
Mort. Lns More than 6 less than 10 Yrs	5.4%	\$ 2,531,150.32
Mort. Lns More than 11 less than 15 Yrs	15.7%	\$ 7,395,765.70
5 Yr. Balloon Real estate Loans	0.0%	\$ -
HELOCs	0.1%	\$ 38,287.54
Member Business Loans	1.5%	\$ 702,992.19
Member Bus. Lns secured by Real Estate	0.5%	\$ 252,591.29
Member Business Loans Unsecured	0.2%	\$ 94,352.91
Indirect loans	10.3%	\$ 4,846,822.91
Participation Loans	0.0%	\$ -
<b>Total Loans</b>	<b>100%</b>	<b><u>47,235,708.46</u></b>
Allowance for Losses		(106,377.33)
Net Loans Outstanding		47,129,331.13

**ACCOUNTS RECEIVABLE**

Total Accounts Receivable	\$ 17,951.43
Miscellaneous Receivables	\$ 4,149,104.27
<b>Total Accounts Receivable</b>	<b><u>\$ 4,167,055.70</u></b>

**INVESTMENTS**

	TOTAL
Alloya CFCU Perm Capital	\$ 100,000.00
U. S. Government Oblig.	\$ -
Gain on US Gov. Oblig.	\$ -
Alloya Daily Account	\$ 34,736.44
Outside Investments	\$ 12,110,000.00
Unrealized Loss	\$ (31,032.14)
Shares in CLF	\$ 159,986.07
CUSO Investments	\$ 325,200.24
CU*Answers Debentures	\$ 60,000.00
<b>Total Investments</b>	<b><u>\$ 12,758,890.61</u></b>

**FIXED / OTHER ASSETS**

Land And Building (Net)	\$ 2,579,125.91
Other Fixed Assets (Net)	\$ 292,353.73
All Other Assets	\$ 2,433,221.10
<b>Total Fixed/Other Assets</b>	<b><u>\$ 5,304,700.74</u></b>

**TOTAL ASSETS** **\$ 69,359,978.18**

Accounts Payable	\$ 29,616.89
Dividends Payable	\$ 18,249.76
Taxes Payable	\$ 3,144.23
Accrued Expenses	\$ 545,369.13
Unapplied DP Exceptions	\$ 143,825.73
Shared Branching Settlement	\$ (14,366.08)
<b>Total Liabilities</b>	<b><u>\$ 725,839.66</u></b>

**CERTIFICATES / SHARES**

	TOTAL
Certificates	\$ 7,991,345.34
IRA Certificates	\$ 3,396,403.47
Share Drafts	\$ 14,061,936.98
Regular Shares	\$ 31,430,243.21
Sub Shares	\$ 4,929,118.41
Christmas Club Shares	\$ 121,995.10
Secured Credit Card Shares	\$ 990.00
IRA Shares	\$ 583,858.54
Roth Shares	\$ 111,490.29
<b>Total Shares</b>	<b><u>\$ 62,627,381.34</u></b>

**RESERVES / EARNINGS**

Regular Reserves	\$ 671,375.55
Undivided Earnings	\$ 5,296,334.57
Net Income (loss) for the current month	\$ 39,047.06
<b>Total Reserves</b>	<b><u>\$ 6,006,757.18</u></b>

**TOTAL LIABILITIES AND EQUITY** **\$ 69,359,978.18**