

Tyler City Employees' Credit Union
 Financial and Statistical Report Charter #319
 For the Period Ending December 2017

Balance Sheet

Loans - total of	\$	11,797,565.19
Allow for loan loss	\$	(51,426.48)
Accounts Receivable	\$	-
Cash	\$	168,918.85
Catalyst Corp	\$	1,611,875.02
Certificates of Deposit	\$	4,933,000.00
Prepaid Assets	\$	17,974.24
Southwest Corp share Acct	\$	12,542.00
Land	\$	117,092.08
Building (Net Depr)	\$	50,425.00
Furniture/Equipment (Net Depr)	\$	962.93
Intrusion Prevention	\$	-
Office Renovations	\$	-
CMC Flex Soft License (Nepr)	\$	-
Accrued Income	\$	30,591.22
Other assets	\$	-
NCUA Capitalization	\$	161,788.15
Total Assets	\$	18,851,308.20

Liabilities

Accounts Payable	\$	15,134.04
Notes Payable	\$	-
Taxes Payable	\$	-
Accrued Liabilities	\$	74,401.77
Suspense	\$	(68.22)
Total Liabilities	\$	89,467.59

Regular Shares	\$	10,690,935.91
Checking Accounts	\$	1,695,279.26
IRA Shares	\$	1,251,124.75
Certificates of Deposit	\$	2,135,309.88
Total Deposits	\$	15,772,649.80

Regular Shares	\$	374,667.73
Undivided Earnings	\$	2,565,867.01
Net Income	\$	48,656.07
Total Equity	\$	18,761,840.61
Total Liabilities & Equity	\$	18,851,308.20

Statement of Income an Expense

Interest on Loans	\$	675,945.05
Investment income	\$	78,151.94
Fees/Charges	\$	192,948.55
Other Income	\$	14,805.35
Interest Refund	\$	18,102.02
Total Income	\$	943,748.87

Operating Expenses:

Salaries	\$234,680.92
Employee Benefits	\$98,424.45
Travel & Conference	\$12,641.04
League Dues	\$7,775.46
Office Occupancy Expenses	\$87,312.50
Office Operations Expenses	\$90,354.25
Education & Promotion	\$15,697.20
Loan Servicing Expense	\$14,486.85
Professional & O/S	\$244,201.45
Provision for Loan loss	\$5,562.32
Members' Insurance	\$0.00
State Operating Fee	\$5,430.96
Cash Short & Over	-\$220.00
Interest on Brd Money	\$0.00
Annual Meeting	\$3,000.00
Misc Operating	\$11,250.44

Operating Expenses	\$	830,597.84
Income fr Operations	\$	113,151.03

Dividends

Shares	\$42,183.63
Certificates of Deposits	\$11,605.08
Checking	\$3,094.25
IRA	\$9,262.00

Total Dividends	\$	66,144.96
Non Operating Inc/Exp	\$	(1,650.00)
Net Income	\$	48,656.07