

Consolidated Balance Sheets • December 31, 2006 and 2005

	2006	2005
Assets		
Cash and cash equivalents	\$46,508,406	\$38,883,169
Interest-bearing deposits	53,626,053	30,252,934
Investment securities		
Available for sale	38,066,715	31,443,950
Held to maturity (fair value of \$9,089,982 and \$10,797,000)	9,178,583	10,982,796
Total investment securities	47,245,298	42,426,746
Loans, net of allowance for loan losses of \$4,156,537 and \$3,823,253	430,211,845	413,452,746
Premises and equipment	12,189,284	10,281,127
Corporate credit union membership shares	2,231,657	2,678,392
Federal Home Loan Bank stock	1,340,100	1,328,100
National Credit Union Share Insurance Fund deposit	4,725,805	4,384,323
Other assets	7,428,881	7,413,880
Total assets	<u>\$605,507,329</u>	<u>\$551,101,417</u>
Liabilities		
Savings deposits	\$529,693,345	\$482,635,463
Other liabilities	2,504,121	1,490,792
Total liabilities	532,197,466	484,126,255
Equity Capital		
Retained earnings	73,400,733	67,391,506
Accumulated other comprehensive loss	(90,870)	(416,344)
Total equity capital	73,309,863	66,975,162
Total liabilities and equity capital	<u>\$605,507,329</u>	<u>\$551,101,417</u>