

WICHITA FALLS FEDERAL CREDIT UNION
 General Ledger Balance Sheet
 Period Ending 12/18

Account Description	Current Balance	Last Years EOM Balance	This Years Avg Balance
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LOANS			
700101 CLOSED END LOANS	8,126,340.20	7,709,307.07	7,944,514.58
700102 SHARE SECURED VRL LOANS	412,513.30	382,968.22	359,795.54
700103 OPEN END LOANS	.00	.00	.00
700104 SALARY ADVANCE LOANS	24,223.18	26,300.00	24,854.11
700105 OVERDRAFT LINE OF CREDIT	75.35	50.00	250.46
700107 HOME IMPROVEMENT LOANS	.00	.00	.00
700108 HOME EQUITY LOANS	701,925.06	731,997.89	683,538.26
700199 LOANS IN BANKRUPTCY	33,771.11	50,199.30	37,262.18
700200 GOLD MASTERCARD	381,063.13	390,882.78	370,893.57
700201 STND MASTERCARD	414,780.29	446,757.44	409,227.17
* TOTAL	10,094,691.62 *	9,738,462.70 *	9,830,335.87 *
PROVISION FOR LOAN LOSS			
719101 ALLOWANCE FOR LOAN LOSS	789,313.30CR	739,313.30CR	754,091.96CR
719102 CHARGE OFF LOANS	780,488.04	732,545.31	748,901.13
719103 CHARGE OFF RECOVERY	87,077.34CR	83,691.03CR	85,708.25CR
719104 CHARGE OFF MCARD (VANTIV)	4,032.56	.00	3,032.57
719105 CHG OFF RECOVERY MCARD-VANTIV	1,962.76CR	.00	936.92CR
719110 ALLOWANCE FOR SHARE LOSS	11,200.00CR	8,200.00CR	9,589.72CR
719111 CHARGE OFF SHARE LOSS	17,897.76	17,560.91	17,777.60
719112 CHARGE OFF SHARE RECOVERY	3,785.61CR	3,637.74CR	3,743.51CR
* TOTAL	90,920.65CR *	84,735.85CR *	84,359.06CR *
CASH ON HAND & BANKS			
730102 DALLAS CAPITAL BANK	1,000.00	1,000.00	1,000.00
730103 DALLAS CAPITAL BANK	15,000.00	15,000.00	15,000.00
730104 CASH IN OTHER FINANCIAL INST	.00	.00	.00
730199 C U CHECKS CLEARING	90,258.09CR	.00	7,538.24CR
730201 CHANGE FUND	276,602.85	187,590.20	293,465.18
730202 ATM - CENTRAL SERVICE	50,970.00	22,840.00	33,772.52
730203 ATM - AIRPORT	17,030.00	21,335.00	15,697.83
730204 ATM - CITY HALL	3,920.00	5,480.00	9,032.49
730205 ATM - TRAVEL CENTER	5,700.00	7,930.00	7,954.19
* TOTAL	279,964.76 *	261,175.20 *	368,383.97 *
INVESTMENTS			
740102 TERM CERTIFICATE INVESTMENTS	9,049,000.00	9,048,000.00	9,538,183.56
740103 TERM CERTS IN OTHER CR UNIONS	983,000.00	1,476,000.00	1,358,284.93
740200 TNB/CATALYST CLEARING	46.01CR	2,276.05	1,490.12
740201 CATALYST TRANSACTION	336,821.52	1,108,679.41	254,775.91
740204 CATALYST PTA ACCOUNT	1,200,000.00	600,000.00	537,605.47
740299 CATALYSTFCU MEMBERSHIP SHARES	14,216.00	14,216.00	14,216.00
740301 NCUSIF	193,525.43	191,712.45	192,998.92
* TOTAL	11,776,516.94 *	12,440,883.91 *	11,897,554.91 *
ACCRUED INCOME			
750101 INVESTMENT INTEREST ACCRUED	13,899.21	15,214.43	253.51CR
750302 LOAN INTEREST ACCRUED	9,918.88	10,351.60	365.43
* TOTAL	23,818.09 *	25,566.03 *	111.92 *
PREPAID/DEFERRED EXPENSE			

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760101 TX CREDIT UNION LEAGUE DUES	7,963.71	.00	4,261.99
760202 NCUA OPERATING FEE	1,484.91	1,238.14	2,914.90
760203 CUMIS BOND	24,382.65	35,259.96	28,714.74
760401 NATIONAL CD RATELINE	1,297.80	180.00	1,485.85
760402 PC SURVEILLANCE SYS:2016WEBFIR	1,542.00	2,358.00	1,979.99
760403 CMC MOBICENT INTERNET BANKING	4,307.00	6,467.00	5,466.39
760404 WEBSITE MAINT	.00	5,710.45	3,064.41
760405 WEB LENDING & E SIGNATURE CMC	10,144.00	.00	4,594.98
760599 DISASTER RECOVERY	4,125.01	2,565.00	1,909.43
760600 CMC FLEXVAULT	1,668.74	1,656.00	1,053.40
760601 MAINTENANCE:SOFTWARE - CMC	13,227.50	12,145.00	7,696.47
760602 MAINTENANCE:EQUIPMENT - CMC	2,100.00	2,050.00	1,386.35
760603 MAINTENANCE:ATM MACHINE-TOUCHP	1,345.46	3,983.00	1,871.26
* TOTAL	73,588.78	73,612.55	66,400.16
FIXED ASSETS			
774001 FIXED ASSETS:DEPR BUT IN USE	170,890.81	132,034.83	142,294.62
774002 FA: COUNTERTOPS	4,648.00	4,648.00	4,648.00
774003 FA: NAUTILUS HYOSUNG ATMS X2	37,050.00	.00	16,583.81
774004 FA: NCR ATM SELFSERV 6338 (CS)	.00	.00	.00
774005 FA: CARD@ONCE PRINTER	.00	.00	.00
774006 FA: WORKROOM OFFICE FURNITURE	.00	.00	.00
774007 FA: IBM POWER720SERVR:8202-E4C	.00	37,582.00	28,006.31
774008 FA: OFFICE FURNITURE 2015 NOV	14,762.31	14,762.31	14,762.31
774009 FA: FURNITURE GLASS TOPS 01/16	1,705.00	1,705.00	1,705.00
774010 FA: SURVEILLANCE SYS 11/16WEBF	8,618.00	8,618.00	8,618.00
774011 FA: NETWORK CABLING EQUIP WEBF	2,496.00	2,496.00	2,496.00
774012 FA: CUMMINS COIN COUNTER	3,322.01	3,322.01	3,322.01
* TOTAL	243,492.13	205,168.15	222,436.06
F,F & EQUIP/LEASEHOLD DEPREC			
781001 FA DEPR: DEPR BUT IN USE	170,536.81CR	131,740.83CR	141,931.82CR
781002 FA DEPR: COUNTERTOPS	3,411.00CR	2,274.00CR	2,800.70CR
781003 FA DEPR: NAUTILUS HYOSUNG ATMS	4,312.00CR	.00	1,096.98CR
781004 FA DEPR: NCR ATM SELFSERV 6338	.00	.00	.00
781005 FA DEPR: CARDA@ONCE PRINTER	.00	.00	.00
781006 FA DEPR: WORKROOM OFFICE FURN	.00	.00	.00
781007 FA DEPR: IBM POWER 720 SERVER	.00	32,101.52CR	26,211.00CR
781008 FA DEPR: OFFICE FURNITURE 2015	9,530.82CR	6,598.26CR	7,956.74CR
781009 FA DEPR: FURNITURE GLASS TOPS	1,692.00CR	1,128.00CR	1,389.26CR
781010 FA DEPR: SURVEILLANCE SYS11/16	4,686.07CR	2,531.71CR	3,529.70CR
781011 FA DEPR: NETWORK CABLING EQUIP	1,299.54CR	675.78CR	964.73CR
781012 FA DEPR: CUMMINS COIN COUNTER	1,253.14CR	179.02CR	676.59CR
* TOTAL	196,721.38CR	177,229.12CR	186,557.52CR
OTHER ASSETS			
791001 REPOSSESSED ASSETS	.00	5,674.45	.00
791002 OTHER REAL ESTATE OWNED	.00	.00	.00
* TOTAL	.00	5,674.45	.00
** TOTAL ASSETS	22,204,430.29	22,488,578.02	22,114,306.31

ACCOUNTS PAYABLE

WICHITA FALLS FEDERAL CREDIT UNION
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800101 PENDING ITEMS	4,460.66CR	131,173.72CR	2,064.79CR
800102 LOAN PROCEEDS UNDISTRIBUTED	87,562.04CR	122,142.95CR	79,119.68CR
800103 MASTERCARD CREDIT LIFE	177.63CR	187.96CR	144.10CR
800104 HOME EQUITY PROCEEDS	.00	.00	.00
800105 DEATH CLAIM BENEFITS	.00	.00	.00
800106 CREDIT LIFE AND DISABILITY	898.22CR	933.05CR	274.41CR
800110 UNCLAIMED \$/UNPRESENTED CHECKS	.00	.00	.00
800111 MASTERCARD PAYMENTS	950.00CR	2,980.68CR	1,145.16CR
800113 MASTERCARD CASH ADVANCE	4,564.00	6,209.38	823.28
800114 RETIREES HEALTH INSURANCE	21,811.47CR	.00	4,223.29CR
800115 RETIREES LIFE INSURANCE	238.00CR	.00	42.43CR
800116 EMPLOYEE PAYABLES	272.62CR	249.89CR	253.08CR
800117 EMPLOYEE 401K WITHHOLDINGS	.00	.00	47.57CR
800201 PAYROLL UNDISTRIBUTED	2,479.50	3,187.50	9,195.29
800202 INVESTMENT INTEREST UNDISTRIBU	.00	.00	.00
800900 REMOTE DEPOSIT PROCESSING	600.00	1,112.97	1,093.87
800901 TELLER CK RELEASE PROCESSING	.00	.00	2,294.31
800902 SHAREDRAFT PROCESSING	.00	.00	177.02CR
800903 BILL PAY PROCESSING	20,449.81CR	19,614.78CR	7,884.97CR
800904 ACH PROCESSING	98,181.67	92,466.93	89,255.66
800905 ATM & DB CARD ADJ'S PENDING	209.08CR	580.19CR	197.65
800906 TRANSFUND CARD PROCESSING	80,105.51CR	194,994.79CR	2,311.92
800907 ATM MACHINE - CENTRAL SVC	15,910.00	58,770.00	297.42
800908 ATM MACHINE - AIRPORT	550.00	660.00	.65
800909 ATM/DEBIT MCCB&ISA FEES	.00	.00	4.31
800910 ACH ORIGINATION PROCESSING	.00	.00	10.90
800911 ATM MACHINE - CITY HALL	1,040.00	960.00	9.42
800912 ATM MACHINE - TRAVEL CENTER	1,520.00	2,510.00	24.60
* TOTAL	92,289.87CR *	306,981.23CR *	10,142.78 *
NOTES PAYABLE			
812101 NOTES PAYABLE - SW CORP	.00	.00	766.16CR
812102 NCUSIF ACCRUED EXPENSE	.00	.00	.00
* TOTAL	.00 *	.00 *	766.16CR *
TAXES PAYABLE			
840100 TAXES PAYABLE: EFPTS	.00	10,235.68CR	169.47CR
840101 941 TAX: FEDERAL WITHHOLDING	.00	.00	110.30CR
840102 941 TAX: SOCIAL SECURITY WH	.00	.00	178.02CR
840103 941 TAX: MEDICARE WH	.00	.00	41.63CR
840104 945 TAX: BACKUP WITHHOLDING	.00	.00	.00
840105 945 TAX: IRA WITHHOLDING	70.00CR	.00	670.30CR
* TOTAL	70.00CR *	10,235.68CR *	1,169.72CR *
ACCRUED EXPENSES			
849001 ACCRUED PERSONAL PROPERTY TAX	441.24CR	410.00CR	1,082.35CR
850101 ACCRUED DIV: SHARES	.00	.00	1,958.40CR
850102 ACCRUED DIV: IRA	.00	.00	762.63CR
850103 ACCRUED DIV: SHARE CERTS	1,044.79CR	820.20CR	31.41CR
850104 ACCRUED DIV: IRA CERTS	365.44CR	243.66CR	10.57CR
850105 ACCRUED DIV: SPECIAL SAVINGS	.00	.00	138.82CR
852101 ACCRUED EMPLOYEE VACATION	12,149.08CR	4,473.22CR	8,613.61CR
852102 ACCRUED EMP 401K	.00	.00	17.80CR

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852103 ACCRUED PENSION OBLIGATION	409,057.00CR	284,408.00CR	433,146.86CR
852104 ACCRUED INCENTIVE BONUS	179.00CR	.00	2,666.94CR
852105 ACCRUED: EMV CARD PROGRAMS	.00	.00	.00
855101 ACCRUED AUDIT EXPENSE	9,463.10CR	8,352.00CR	5,853.52CR
855103 ACCRUED EMPLOYEE RET FEE	508.55CR	1,632.00CR	887.36CR
855104 ACCRUED ANNUAL MEETING EXP	2,988.24CR	2,397.36CR	2,044.71CR
* TOTAL	436,196.44CR *	302,736.44CR *	457,214.98CR *
SHARES			
900101 SHARES	11,914,356.77CR	11,886,709.94CR	11,907,873.81CR
900102 SPECIAL SAVINGS	859,484.90CR	967,896.39CR	854,099.00CR
900201 IRA SHARES: TRADITIONAL	1,119,492.59CR	1,266,537.00CR	1,209,245.22CR
900202 IRA SHARES: ROTH	4,788.11CR	4,752.37CR	4,765.85CR
900301 CERTIFICATES: SHARE	2,235,558.31CR	2,387,952.00CR	2,373,198.57CR
900302 CERTIFICATES: IRA TRADITIONAL	461,449.61CR	511,274.47CR	481,638.59CR
900303 CERTIFICATES: IRA ROTH	13,920.26CR	13,701.90CR	13,816.28CR
900902 SHARE DRAFT(CHECKING)ACCOUNTS	2,558,422.54CR	2,400,103.37CR	2,413,771.40CR
* TOTAL	19,167,473.09CR *	19,438,927.44CR *	19,258,408.72CR *
** TOTAL LIABILITIES	19,696,029.40CR **	20,058,880.79CR **	19,707,416.80CR **
RESERVES			
930101 REGULAR RESERVE	520,611.81CR	520,611.81CR	520,611.81CR
* TOTAL	520,611.81CR *	520,611.81CR *	520,611.81CR *
UNDIVIDED EARNINGS			
940101 UNDIVIDED EARNINGS	2,453,180.08CR	2,306,428.42CR	2,306,830.47CR
* TOTAL	2,453,180.08CR *	2,306,428.42CR *	2,306,830.47CR *
PENSION LIABILITY			
950101 OTHER COMPREHENSIVE INCOME RET	465,391.00	397,343.00	503,693.54
* TOTAL	465,391.00 *	397,343.00 *	503,693.54 *
NET INCOME (LOSS)			
960101 NET PROFIT/LOSS	146,751.66	93,483.59	402.05
* TOTAL	146,751.66 *	93,483.59 *	402.05 *
UNDISTRIBUTED NET INCOME			
UNDISTRIBUTED NET INCOME	146,751.66CR	93,483.59CR	83,544.29CR
* TOTAL	146,751.66CR *	93,483.59CR *	83,544.29CR *
** TOTAL LIABILITIES & CAPITAL	22,204,430.29CR **	22,488,578.02CR **	22,114,307.78CR **