

Statement of Financial Condition As of September 30, 2018

(dollars in thousands)

Assets	
Cash	\$ 663,506
Investments:	
Available-for-Sale	15,803,594
Held-to-Maturity	400,983
Other	648,412
Total Investments	16,852,989
Loans to Members:	
Consumer	19,529,652
Credit Card	16,237,220
Mortgage	33,838,030
Equity	2,697,028
Business	529,018
Total Loans	72,830,948
Allowance for Loan Losses	(1,455,626)
Total Loans, Net of Allowance	71,375,322
Accounts Receivable	2,843,266
Mortgage Servicing Rights, Net	479,704
Accrued Interest Receivable	298,571
Prepaid and Deferred Expenses	94,825
Fixed Assets, Net	1,746,690
Deposit - NCUSIF	584,778
Other Assets	450,655
Total Assets	\$ 95,390,306
Liabilities and Members' Equity	
Deposit Accounts:	
Checking	\$ -
Savings	30,095,435
Money Market Savings	14,197,597
Certificates	18,373,210
Individual Retirement Accounts	5,949,904
Business	949,558
Total Deposit Accounts	69,565,704
Liabilities:	
Accounts Payable	225,648
Drafts Payable	292,126
Accrued Expenses	577,928
Notes Payable	13,317,914
Other	493,057
Total Liabilities	14,906,673
Total Deposit Accounts and Liabilities	84,472,377
Members' Equity:	
Equity	11,684,429
Other Comprehensive Income (Loss)	(766,500)
Total Members' Equity	10,917,929
Total Liabilities and Members' Equity	\$ 95,390,306

Delinquent Loan Information:

Current and Less than Two Months Delinquent	\$ 72,083,953
Two or More Months Delinquent	746,995
Total Loans	\$ 72,830,948

We certify, to the best of our knowledge and belief, this statement and the related statements are true and correct and present fairly the financial position and the results of operations for the periods covered.

Chief Financial Officer: /s/ Vincent Pennisi

President/CEO: /s/ J. Cutler Dawson, Jr.

Chairman: /s/ John A. Lockard