

MIDWESTERN STATE UNIVERSITY CREDIT UNION		FOR PERIOD ENDED		
3410 TAFT BLVD.		OCTOBER 2019		
WICHITA FALLS, TX 76308		CHARTER NO. 443		
FINANCIAL & STATISTICAL REPORT				
BALANCE SHEET		STATEMENT OF INCOME AND EXPENSES		
ASSETS	END OF	INCOME	THIS	THIS QUARTER
	THIS MONTH		MONTH	TO DATE
Total Personal Loans (166)	2,053,134.87	Interest on Personal Loans	5,674.96	5,674.96
Real Estate Loans (5)	237,156.78	Interest on Real Estate Loans	1,568.86	1,568.86
VISA Credit Card Loans	53,870.61	Int. on VISA Credit Card	463.40	463.40
Allowance for Loan Losses	(3,298.70)	Income from Investments	5,426.65	5,426.65
Cash on Hand	25,139.69	Other Income	3,674.66	3,674.66
Bank	67,127.30	TOTAL INCOME	16,808.53	16,808.53
CCFCU Cash Mgt/Tier Shares	974,132.36	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	8,912.29	8,912.29
VISA Settlement (LSC)	2,500.00	Retirement	790.73	790.73
CD Interest Receivable	2,495.06	Social Security Taxes	663.71	663.71
Investments	2,317,169.00	Unemployment Comp. Tax	19.29	19.29
Furniture, Fixtures & Equip.	1,563.45	Employee's Insurance	1,232.90	1,232.90
Prepaid Miscellaneous	19,926.26	Travel & Conference	-	-
Accrued Interest on Loans	6,297.61	League Dues	362.00	362.00
Agency Account	8,315.99	SWACHA	49.00	49.00
NCUA Capitalization*	51,145.47	Rent	689.18	689.18
TOTAL ASSETS	5,818,691.75	Other Office Expense	19.00	19.00
LIABILITIES		Communications	149.07	149.07
Accts. Payble (Dorm/Unp. Cks)	17,947.08	Stationary & Supplies	549.44	549.44
Acct. Payable (Misc.)	57.62	Surety Bond Premium	414.00	414.00
Undisbursed Loan Funds	-	Other Insurance Expense	678.00	678.00
Undisbursed CC Payments	(1,208.97)	Depreciation FF & E	91.00	91.00
Other Accrued Expenses	866.83	Bank Service Charge	385.73	385.73
Insurance Contracts Payable	-	Share Draft Expense	125.00	125.00
Retirement Payable	-	Data Processing	113.00	113.00
Escrow, Real Estate (7)	19,022.41	Home Banking	200.00	200.00
IRA Dividend Payable	25.00	Promotions	199.00	199.00
Dividends Payable	400.00	Credit Bureau Expense	293.68	293.68
IRA's (14)	158,975.00	Credit Card Program	555.92	555.92
Special Shares (9)	156,041.72	VISA Debit Card Program	602.34	602.34
Shares	4,341,337.68	Legal Fees	-	-
Share Drafts (89)	220,769.68	Audit Expense	-	-
Money Market (2)	35,076.05	Strategic Planning	293.00	293.00
Undivided Earnings	605,432.65	IRA Service Charges	69.00	69.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	(1,570.00)	(1,570.00)
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	261.00	261.00
NCUA Ins. Premium Payable	-	Annual Meeting	339.03	339.03
Unapplied Exceptions	-	Miscellaneous	199.95	199.95
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(302.73)	SUBTOTAL	16,686.26	16,686.26
		Dividends Payable	400.00	400.00
		IRA Dividends Payable	25.00	25.00
		Money Market Dividends Pay	0.00	-
		TOTAL EXPENSES	17,111.26	17,111.26
TOTAL LIABILITIES	5,818,691.75	NET EARNINGS	(302.73)	(302.73)
DELINQUENT		Total Loans:	2,344,162.26	
2 to 6 Months ()	-	Total Shares:	4,912,200.13	
6 to 12 Months ()	-			
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	-			
Current and Less Than 2				
Months Delinquent (171)	2,344,162.26			
STATISTICAL INFORMATION				
Number of members:	873	Number of potential members:	2,500	
LOANS MADE YEAR TO DATE		NUMBER	AMOUNT	
Secured by Real Estate Mortgages		0	0	
All Other Loans		22	103,966.52	
Total Loans - Year to Date		238	998,161.42	
Loans made since organization		31,626	88,139,113.74	
Losses and Recoveries since organization		\$ 213,653.48	30,192.27	
		CHARGED OFF	RECOVERED	