

**Southern Chautauqua FCU Charter #9107**  
**FINANCIAL CONDITION as of: November 30, 2024**

Loans	\$ 111,556,210.66
1st Mortgages	\$ 5,942,409.22
<b>Total Loans</b>	<b>\$ 117,498,619.88</b>
Allowance loan loss	\$ (1,486,908.70)
Vault	\$ 1,963,722.85
Cash on Deposit	\$ 279,911.48
CU checks outstanding	\$ (682,003.30)
Empyrean-Virtual Vault	\$ -
Alloya Pledged Shares	\$ 67,696.00
Alloya Corporate FCU	\$ 8,810,952.35
<b>Cash &amp; Cash Equivalents</b>	<b>\$ 10,440,279.38</b>

*INVESTMENTS*

CD 1 to 2 years	\$ 1,244,000.00
CD over 2 years	\$ 6,720,000.00
Securities/MMA	\$ 7,224,286.50
<b>Total Investments</b>	<b>\$ 15,188,286.50</b>
NCUSIF	\$ 1,160,474.87
Deferred Expenses	\$ 405,232.70
Other R.E. Owned	\$ -
Land	\$ 1,991,754.90
Building	\$ 2,602,889.76
CU Owned Vehicle	\$ 24,844.75
Furniture/Fixtures	\$ 201,019.99
Computer	\$ 113,240.82
Building Improvements	\$ 2,467,148.44
Accrued Income	\$ 402,759.60
Grants/Accts Receivable	\$ (148,240.42)
Other Assets	\$ 1,869,493.00
<b>TOTAL ASSETS</b>	<b>\$ 152,730,895.47</b>

Notes Payable	\$ -
Accounts Payable	\$ (3,150.41)
Dividends Payable	\$ (562.07)
Taxes Payable/withholdings	\$ 3,285.47
Temporary Transfer	\$ -
Suspense Account	\$ 354,104.20
Other Contingent Liabilities	\$ 947,296.09
<b>TOTAL LIABILITY</b>	<b>\$ 1,300,973.28</b>

*DEPOSITS*

Shares	\$ 37,434,815.24
Share Drafts	\$ 30,064,064.21
Money Markets	\$ 13,763,723.98
Clubs	\$ 486,209.97
IRAs	\$ 9,523,450.55
Certificates	\$ 35,857,474.95
<b>Total Deposit</b>	<b>\$ 127,129,738.90</b>

Secondary Capital	\$ 5,900,000.00
Regular Reserve	\$ 483,777.01
Undivided Earnings	\$ 17,433,428.99
Other Comprehensive Income	\$ -
Net Income	\$ 482,977.29
<b>TOTAL LIABILITY/EQUITY</b>	<b>\$ 152,730,895.47</b>