

Energy Capital Credit Union -Financials and Other Disclosures

Statement of Financial Condition (Balance Sheet) 12/31/2017	Income Statement 12/31/2017
<i>Thousands</i>	
ASSETS	INCOME
Loans	Interest on Loans
\$172,780	\$ 6,919
Cash	Interest on Investments
12,867	681
Investments	TOTAL INTEREST INCOME
28,752	7,601
National CU Share Insurance Fund	Dividends
1,851	220
Land	NET INTEREST INCOME
1,243	\$ 7,381
Building & Other Fixed Assets (net)	Provision for Loan Losses
3,077	\$ 1,039
Other Assets	Non Operating (Gain) Loss
4,538	(103)
TOTAL ASSETS	Non-interest Income
\$225,108	1,625
	Non-interest Expenses
	6,924
LIABILITIES	NCUA Stabilization Adjustment
	-
Payables & Other Misc. Liabilities	NET INCOME
\$2,352	\$1,146
Dividends Payable	
20	
Share Accounts	
203,264	
Reserves	
19,473	
TOTAL LIABILITIES & EQUITY	
\$225,108	

Board Roster (As of 12/31/2017)		
Member Name	Length of Term (yrs)	Term Expires
Mark Janda	2	2/25/2018
Vince Elder	2	2/25/2018
Greggory Gessel	3	2/23/2020
Cheryl Suter	3	2/23/2020
Brenda Short	3	2/23/2020
Charles Wright	1	2/26/2018
Chris Ruisaard	1	2/26/2018
Don Daniels	1	2/26/2018

Summary of Significant Changes since last Annual Meeting 2/23/2017

Changes to Management	None	
Changes to bylaws:	Board of Directors may serve up to three (3) consecutive terms of office	
Changes to articles of incorporation	None	
Important Notes to Changes to Financial Condition	None	
Changes to membership size:	Members Dec '16	16,619
	Members Dec '17	16,786
	Net Member Increase (Decrease)	167
Services offered since last annual meeting (February 2017)	none	