

Energy Capital Credit Union -Financials and Other Disclosures

Statement of Financial Condition (Balance Sheet) 9/30/2017		Income Statement 9/30/2017	
<i>Thousands</i>		<i>Thousands</i>	
ASSETS		INCOME	
Loans	\$171,962	Interest on Loans	\$ 5,142
Cash	11,139	Interest on Investments	518
Investments	30,647	TOTAL INTEREST INCOME	5,660
National CU Share Insurance Fund	1,869	Dividends	162
Land	1,243	NET INTEREST INCOME	\$ 5,499
Building & Other Fixed Assets (net)	3,077	Provision for Loan Losses	\$ 853
Other Assets	5,117	Non Operating (Gain) Loss	(114)
TOTAL ASSETS	\$225,053	Non-interest Income	1,249
		Non-interest Expenses	5,189
LIABILITIES		NCUA Stabilization Adjustment	-
Payables & Other Misc. Liabilities	\$1,901	NET INCOME	\$820
Dividends Payable	18		
Share Accounts	203,693		
Reserves	19,441		
TOTAL LIABILITIES & EQUITY	\$225,053		

Board Roster (As of 9/30/2017)		
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 '15	19,234
	Members Dec '16	17,070
	Net Member Increase (Decrease)	(2,164)
Services offered since last annual meeting (February 2017)	None	