



Leadership



Michael J. Augustine
President/CEO



Don Homan
Board Chairman



Lois Steineker
Supervisory Committee Chairwoman

Board Of Directors

Don Homan, Chairman
Carol Perry, Vice Chairwoman
Ron Harrod, Secretary
Judy Guenther, Treasurer
Freddie Braconnier, Director
Zabbir Pirani, Director
Jeff Porter, Director

Supervisory Committee

Lois Steineker, Chairwoman
Kaye Hackworth, Member
Glenn McCary, Member
David Nestor, Member

Consolidated Financials

Statement Of Financial Condition

	Dec. 31, 2018	Dec. 31, 2017
Assets		
Loans, Net of Allowance for Loan Losses	\$ 109,786,977	\$ 86,357,924
Cash	1,577,571	1,493,815
Investments	27,501,223	35,276,003
Furniture & Equipment, Net	641,147	478,443
Buildings & Land, Net	3,848,120	3,933,236
Other Assets	2,227,577	2,184,390
Total Assets	<u>\$ 145,582,615</u>	<u>\$ 129,723,812</u>
Liabilities & Members' Equity		
Dividends Payable	\$ 80,721	\$ 61,767
Other Liabilities	1,635,898	1,548,476
Shares	58,190,680	58,282,430
Share Certificates	40,654,513	26,700,726
IRA Certificates	8,913,881	9,226,571
Share Draft (Checking)	18,870,915	17,370,364
Reserves & Undivided Earnings	17,236,007	16,533,478
Total Liabilities & Members' Equity	<u>\$ 145,582,615</u>	<u>\$ 129,723,812</u>

Statement of Income

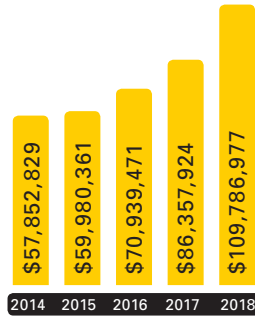
	Dec. 31, 2018	Dec. 31, 2017
Income		
Interest on Loans	\$ 4,994,677	\$ 4,139,144
Interest on Investments	516,240	603,253
Other Income	2,058,071	1,672,821
Total Gross Income	7,568,988	6,415,218
Dividends to Members	659,054	523,766
Interest on Borrowed Money	1,101	415
Income After Dividends	<u>\$ 6,908,833</u>	<u>\$ 5,891,037</u>
Expenses		
Compensation	\$ 2,506,599	\$ 2,348,972
Offices, Occupancy & Operations	2,685,449	2,235,076
Provision for Loan Losses	613,860	559,951
Other	368,202	352,424
Total Operating Expenses	6,174,110	5,496,422
Non-Operating Gain/Loss	(32,194)	36,657
Net Income	<u>\$ 702,529</u>	<u>\$ 357,958</u>

2018 Annual Report

Value Proposition

Integrity.
Dedicated Service.
Financial Solutions.
Anytime, Anywhere.

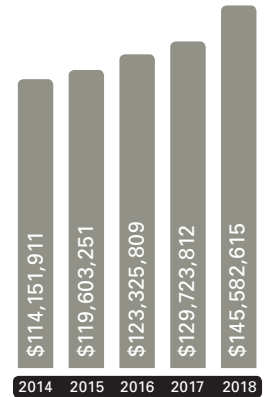
LOANS



DEPOSITS



ASSETS



Community Advocacy

Our Home for the Homeless program raised

\$7,700

for the Leavenworth Interfaith Community of Hope.



In partnership with the **Armed Forces Financial Network**, we donated

\$3,000

to the **Surviving Spouse & Family Member Program** to support the Survivor Outreach Services program, which is part of Family and Morale, Welfare and Recreation (FMWR) at Fort Leavenworth.



Our Team Fidelis grant program raised

\$11,435

for the organization's current programs, as well the certification of at least two mental health professionals.

We support local education through:



- Financial education presentations.

- Banzai financial literacy sponsorship.

- Donations to the Leavenworth and Lansing foundations.

We raised **\$10,000**

for **United Way of Leavenworth County** through our Skip-A-Pay program.



Two graduating seniors

each received **\$1,000**

for college through our **McCoy-Porter Scholarship** contest.



Federally Insured By NCUA



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