

NATIONAL CREDIT
UNION ADMINISTRATION
ALEXANDRIA, VA 22314-3428
OFFICIAL BUSINESS

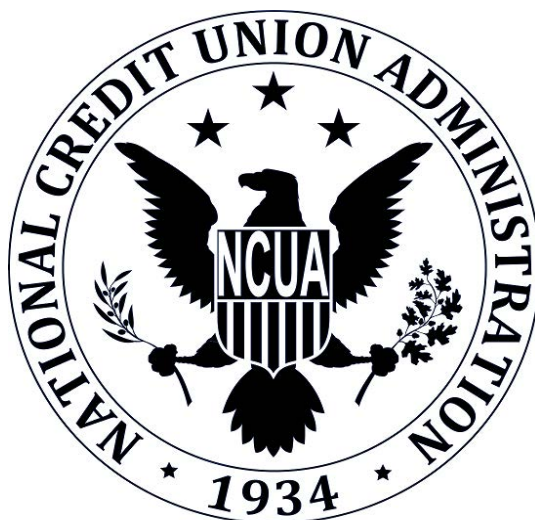
Call Report Form 5300

**TO THE BOARD OF DIRECTORS OF THE
CREDIT UNION ADDRESSED:**

This booklet contains the Call Report, Form 5300. This form is effective June 30, 2020 until superseded. Please complete the Call Report using accounting and statistical information from your credit union's records as of reporting cycle date. Instructions for completing the form are available for separate download on the NCUA website, www.ncua.gov. The NCUA website provides the quarterly filing date. In addition, credit union contacts of record receive quarterly email notifications of the cycle highlights.

If you have any non-technical questions, please contact your National Credit Union Administration Regional Office or your state credit union supervisor, as appropriate. Please call NCUA Customer Service at 1-800-827-3255 with any technical questions.

**NATIONAL
CREDIT UNION
ADMINISTRATION**



**CALL REPORT
Form 5300
Effective
June 30, 2020
Until Superseded**

INSTRUCTIONS FOR REPORTING REQUIREMENTS

The Call Report contains three sections: a core section (pages 1 -11), PCA Net Worth Calculation Worksheet (Page 12) and supplementary schedules.

All credit unions must complete the core section every reporting period. The PCA Net Worth Calculation Worksheet requires no input unless you have early adopted Accounting Standards Codification Topic 326: Financial Instruments - Credit Losses, completed a merger or acquisition that qualifies for Business Combination Accounting or intend to use an optional Total Assets Election to compute your net worth ratio. In this case, you must input your financial information into the system.

The supplementary schedules A - E, pages 13 - 22, require your input only if applicable. The table below reflects the supplementary schedules and applicable reporting requirements for each schedule.

SCHEDULE	REPORTING REQUIREMENT
A - Specialized Lending	Complete this schedule if your credit union: <ul style="list-style-type: none"> • has indirect loans outstanding, • has real estate loans outstanding or real estate lending activity year to date, • has purchased loans from, or sold loans to, other financial institutions year to date, • has participation loans outstanding or participation lending activity year to date, • has commercial/business loans outstanding or commercial lending activity year to date, • has any Troubled Debt Restructured (TDR) loans outstanding or has approved TDR loans year-to-date, • has credit impaired loans (PCILs) purchased or obtained in a merger, or • has financial assets with credit deterioration (PCDs) purchased or obtained in a merger.
B - Investments, Supplemental Information	Complete this schedule if your credit union: <ul style="list-style-type: none"> • has investments classified as Trading, Available for Sale, or Held to Maturity, • has non-security investments that meet the requirements of Section 703.10(a), • has investments purchased under an investment pilot program as defined by Section 703.19, • has investment repurchase agreements, • has investments not authorized by the FCU Act or NCUA Rules and Regulations, or • has investments in brokered certificates of deposit or brokered share certificates, or • has assets purchased to fund employee benefit plans or deferred compensation plans that are not authorized under Part 703, or • has assets purchased to fund Charitable Donation Accounts.
C - Credit Union Service Organization (CUSO) Information	Complete this schedule if your credit union has investments, loans, or an aggregate cash outlay in CUSOs.
D - Derivative Transactions Report	Complete this schedule if your credit union uses derivative contracts.
E - Bank Secrecy Act/Anti-Money Laundering Information	Complete this schedule if Money Services Businesses hold accounts at your credit union.

INSTRUCTIONS FOR CORRECTING A SUBMITTED CALL REPORT

If a previously submitted Call Report contains errors, inaccurate information, or omissions, you must correct and resubmit it. Instructions for correcting and resubmitting Call Reports in CUOnline can be found in the [CUOnline User's Guide for Natural Person Credit Unions](#)

Credit Union Name: MADISON COUNTYFederal Charter/Certificate Number: 306**CERTIFICATION OF NCUA 5300 CALL REPORT AS OF: JUNE, 30 2020**

By signing below, I hereby certify the information being submitted is complete and accurate to the best of my knowledge and has been certified by the person below. If submitted information is not accurate, I understand I am required to submit a corrected Call Report upon notification or the discovery of a need for correction. I understand false entries and reports or statements, including material omissions, with intent to injure or defraud the credit union, the National Credit Union Administration, its examiners, or other individuals or companies is punishable under 18 U.S.C. 1006.

Certifying Official:

Last Name: Dodd
Please Print

First Name: David
Please Print

Last Name: Dodd
(Signature)

First Name: David
(Signature)

Date: 07/22/2020

Validation Date: 07/22/2020

The instructions to prepare this form meet the requirement to provide guidance to small credit unions under Section 212 of the Small Business Regulatory Enforcement Fairness Act of 1996.

Paperwork Reduction Act Statement

The estimated average public reporting burden associated with this information collection is 4 hours per response. Comments concerning the accuracy of this burden estimate and or any other aspect of this information collection, including suggestions for reducing this burden to should be addressed to the:

National Credit Union Administration
Office of General Counsel
Attn: PRA Clearance Officer
1775 Duke Street
Alexandria, VA 22314-3428

An agency may not conduct or sponsor, and a person is not required to respond to, an information collection unless it displays a valid OMB control number.

Credit Union Name: MADISON COUNTY

Federal Charter/Certificate Number: 306

STATEMENT OF FINANCIAL CONDITION AS OF: JUNE, 30 2020*This page must be completed by all credit unions.***ASSETS**

Have you early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)? Select yes or no.

No AS0010

NOTE - Review the Call Report Instructions carefully if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).**CASH:**

			Amount	Acct
1. Cash on Hand	a.	Coin and Currency	\$2,391,138	AS0004
	b.	Cash Items in Process of Collection	\$0	AS0005
	c.	Total Cash on Hand	\$2,391,138	730A
2. Cash on Deposit (Amounts Deposited in Financial Institutions)	a.	Cash on Deposit in Corporate Credit Unions	\$3,320,782	730B1
	b.	Cash on Deposit in a Federal Reserve Bank	\$0	AS0003
	c.	Cash on Deposit in Other Financial Institutions	\$264,588	730B2
	d.	Total Cash on Deposit (Amounts Deposited in Financial Institutions)	\$3,585,370	730B
3. Cash Equivalents (Investments with Original Maturities of Three Months or Less)			\$0	730C

INVESTMENTS: If your credit union reports amounts for items 4 - 7 below, complete Schedule B - Investments, Supplemental Information.

	A		B		C1		C2		D		E	
	<= 1 Year	Acct	> 1-3 Years	Acct	> 3-5 Years	Acct	> 5-10 Years	Acct	> 10 Years	Acct	TOTAL AMOUNT	Acct
4. Equity Securities	\$0	AS0050	\$0	AS0051	\$0	AS0052	\$0	AS0053	\$0	AS0054	\$0	AS0055
5. Trading Debt Securities	\$0	AS0056	\$0	AS0057	\$0	AS0058	\$0	AS0059	\$0	AS0060	\$0	AS0061
6. Available-for-Sale Debt Securities	\$0	AS0062	\$0	AS0063	\$0	AS0064	\$0	AS0065	\$0	AS0066	\$0	AS0067
7. Held-to-Maturity Debt Securities ¹	\$11,694,141	AS0068	\$6,692,578	AS0069	\$3,188,448	AS0070	\$0	AS0071	\$0	AS0072	\$21,575,167	AS0073
a.	Allowance for Credit Losses on HTM Debt Securities - Enter an amount if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL), as applicable										\$0	AS0041
b.	Held-to-Maturity Securities, net of allowance for credit losses on HTM Debt Securities (Sum of AS0073, and AS0041)										\$21,575,167	AS0001
8. Deposits in commercial banks, S&Ls, savings banks	\$494,000	744A	\$942,000	744B	\$989,000	744C1	\$0	744C2	\$0	744D	\$2,425,000	744C
9. Loans to and investments in natural person credit unions	\$0	672A	\$746,000	672B	\$1,736,000	672C1	\$0	672C2	\$0	672D	\$2,482,000	672C
10. Nonperpetual Capital Account			\$0	769A1							\$0	769A
11. Perpetual Contributed Capital			\$392,546	769B1							\$392,546	769B
12. All other investments in corporate credit unions	\$750,000	652A	\$0	652B	\$0	652C1	\$0	652C2	\$0	652D	\$750,000	652C
13. All other investments	\$0	766A	\$0	766B	\$0	766C1	\$0	766C2	\$0	766D	\$0	766E
14. TOTAL INVESTMENTS - Sum of Accounts AS0055, AS0061, AS0067, AS0001, 744C, 672C, 769A, 769B, 652C, and 766E.	\$12,938,141	799A1	\$8,773,124	799B	\$5,913,448	799C1	\$0	799C2	\$0	799D	\$27,624,713	799I

¹ Also complete Line 7 a. if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL).

NCUA 5300

Effective June 30, 2020

Previous Editions Are Obsolete

Credit Union Name: MADISON COUNTY

Federal Charter/Certificate Number: 306

STATEMENT OF FINANCIAL CONDITION AS OF: JUNE, 30 2020*This page must be completed by all credit unions.***ASSETS -- CONTINUED****LOANS HELD FOR SALE:** See Instructions.

	Amount	Acct
15. Loans Held for Sale	\$0	003

LOANS AND LEASES:

	Number of Loans	Acct	Amount	Acct
16. TOTAL LOANS & LEASES	4,338	025A	\$48,974,635	025B
17. Less: Allowance for Loan & Lease Losses - Skip to item 18 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)			\$521,660	719
18. Less: Allowance for Credit Losses on Loans & Leases - Enter an amount if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)			\$0	AS0048

OTHER ASSETS:

	Number of Loans	Acct	Amount	Acct		
19. Foreclosed and Repossessed Assets						
a. Real Estate	0	798B1	\$0	798A1		
b. Automobiles	0	798B2	\$0	798A2		
c. Other	0	798B3	\$0	798A3		
d. Total Foreclosed and Repossessed Assets	0	798B	\$0	798A	Amount	Acct
20. Land and Building					\$3,359,415	007
21. Other Fixed Assets					\$426,453	008
22. NCUA Share Insurance Capitalization Deposit					\$680,914	794
23. Intangible Assets			Amount	Acct		
a. Identifiable Intangible Assets			\$0	009D1		
b. Goodwill			\$0	009D2		
c. Total Intangible Assets					\$0	009D
24. Other Assets			Amount	Acct		
a. Accrued Interest on Loans			\$145,186	009A		
b. Accrued Interest on Investments			\$32,797	009B		
c. All Other Assets			\$485,241	009C		
d. Non-Trading Derivative Assets			\$0	009E		
e. Total Other Assets					\$663,224	009
25. TOTAL ASSETS (Sum of items 1c, 2d, 3, 14, 15, 16 less 17 and 18, 19d, 20, 21, 22, 23c, and 24e)					\$87,184,202	010

NCUA 5300

Effective June 30, 2020

Previous Editions Are Obsolete

Credit Union Name: MADISON COUNTY

Federal Charter/Certificate Number: 306

STATEMENT OF FINANCIAL CONDITION AS OF: JUNE, 30 2020*This page must be completed by all credit unions.***LIABILITIES:**

	A. < 1 Year	Acct	B1. 1 - 3 Years	Acct	B2. > 3 Years	Acct	C. Total Amount	Acct	
1. Draws Against Lines of Credit	\$0	883A	\$0	883B1	\$0	883B2	\$0	883C	
2. Other Notes, Promissory Notes and Interest Payable	\$0	011A	\$0	011B1	\$0	011B2	\$0	011C	
3. Borrowing Repurchase Transactions	\$0	058A	\$0	058B1	\$0	058B2	\$0	058C	
4. Subordinated Debt	\$0	867A	\$0	867B1	\$0	867B2	\$0	867C	
5. Subordinated Debt included in Net Worth			\$0	925A1	\$0	925A2	\$0	925A	
6. TOTALS (each column)	\$0	860A	\$0	860B1	\$0	860B2	\$0	860C	
7. Non-Trading Derivative Liabilities							\$0	825A	
8. Accrued Dividends & Interest Payable on Shares & Deposits							\$1,214	820A	
9. Accounts Payable and Other Liabilities							\$736,040	825	
Enter an amount in Account LI0003 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL), as applicable.									
10. Allowance for Credit Losses on Off-Balance Sheet Credit Exposures							\$0	LI0003	

SHARES/DEPOSITS:

	Dividend Rate	Acct	Number of Accounts	Acct	A. < 1 Year	Acct	B1. 1 - 3 Years	Acct	B2. > 3 Years	Acct	C. Total Amount	Acct
11. Share Drafts	0.00	553	5,836	452	\$19,866,823	902A					\$19,866,823	902
12. Regular Shares	0.01	552	12,639	454	\$57,644,539	657A					\$57,644,539	657
13. Money Market Shares	0.00	532	0	458	\$0	911A					\$0	911
14. Share Certificates	0.01	547	179	451	\$2,170,880	908A	\$208,408	908B1	\$135,683	908B2	\$2,514,971	908C
15. IRA/KEOGH Accounts	0.00	554	0	453	\$0	906A	\$0	906B1	\$0	906B2	\$0	906C
16. All Other Shares	0.01	585	371	455	\$78,036	630A	\$0	630B1	\$0	630B2	\$78,036	630
17. TOTAL SHARES			19,025	966	\$79,760,278	013A	\$208,408	013B1	\$135,683	013B2	\$80,104,369	013
18. Nonmember Deposits	0.00	599	0	457	\$0	880A	\$0	880B1	\$0	880B2	\$0	880
19. TOTAL SHARES AND DEPOSITS			19,025	460	\$79,760,278	018A	\$208,408	018B1	\$135,683	018B2	\$80,104,369	018
20. TOTAL LIABILITIES - Sum Items 6, 7, 8, 9, 10, and 19											\$80,841,623	LI0069
Additional information on Shares/ Deposits reported in items 11 - 18 above:											Amount	Acct
21. Accounts Held by Member Public Units											\$0	631
22. Accounts Held by Nonmember Public Units											\$0	632
23. Employee Benefit Member Shares											\$0	633
24. Employee Benefit Nonmember Shares											\$0	634
25. 529 Plan Member Deposits											\$0	635
26. Non-dollar denominated deposits											\$0	636
27. Health Savings Accounts											\$0	637
28. Dollar Amount of Share Certificates equal to or greater than \$100,000 (Excluding brokered share certificates participated out by the broker in shares of less than \$100,000)											\$1,163,065	638
29. Dollar Amount of IRA/Keogh Accounts equal to or greater than \$100,000											\$0	639
30. Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accts as part of Sweep Program											\$0	641
31. Dollar Amount of Commercial Share Accounts											\$3,512,714	643
32. Negative Shares Included in All Other Unsecured Loans/Lines of Credit on Page 6											\$48,377	644

NCUA 5300

Effective June 30, 2020

Previous Editions Are Obsolete

Credit Union Name: MADISON COUNTY

Federal Charter/Certificate Number: 306

STATEMENT OF FINANCIAL CONDITION AS OF: JUNE, 30 2020*This page must be completed by all credit unions.***EQUITY:**

	Amount	Acct
33. Undivided Earnings	\$5,637,746	940
34. Regular Reserves	\$1,401,983	931
35. Appropriation for Non-Conforming Investments (State Credit Unions ONLY)		668
36. Other Reserves.(Appropriations of Undivided Earnings)	\$0	658
37. Equity Acquired in Merger	\$0	658A
38. Miscellaneous Equity	\$0	996
39. Other Comprehensive Income (not already included in items 40 - 43)	(\$634,433)	945B
40. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges	\$0	945A
41. Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities	\$0	EQ0009
42. Accumulated Unrealized Losses for OTTI (Due to Other Factors) on HTM Debt Securities - Skip to item 43 if you have early adopted ASC Topic 326 Financial Instruments - Credit Losses (CECL)	\$0	945C
43. Net Income (unless this amount is already included in Undivided Earnings)	(\$62,717)	602
44. TOTAL LIABILITIES, SHARES, AND EQUITY (Sum items 20 and 33-43; must equal item 25, page 2.)	\$87,184,202	014

If the credit union has any unfunded commitments or loans sold or swapped with recourse, complete Page 11 - Liquidity, Commitments and Sources.

NCUA INSURED SAVINGS COMPUTATION*This section must be completed by all credit unions.*

(See instructions for the following items.)		Uninsured Amount	Acct
A.	Uninsured IRA and KEOGH Member Shares and Deposits	\$0	065A1
A1.	Uninsured KEOGH Member Shares and Deposits for Employee Benefit Plans	\$0	065A3
B.	Uninsured Employee Benefit Member Shares and Deposits	\$0	065B1
C.	Uninsured Member 529 Plan Deposits	\$0	065C1
D.	Uninsured Member Accounts Held by Government Depositors	\$0	065D1
E.	Other Uninsured Member Shares and Deposits	\$1,299,563	065E1
F.	TOTAL UNINSURED MEMBER SHARES AND DEPOSITS (A+A1+B+C+D+E)	\$1,299,563	065A4
G.	Uninsured Nonmember Employee Benefit Shares and Deposits	\$0	067A1
H.	Uninsured Nonmember Accounts Held by Government Depositors	\$0	067B1
I.	Other Uninsured Nonmember Shares and Deposits	\$0	067C1
J.	TOTAL UNINSURED NONMEMBER SHARES AND DEPOSITS (G+H+I)	\$0	067A2
K.	TOTAL UNINSURED SHARES AND DEPOSITS (F+J)	\$1,299,563	068A
L.	TOTAL INSURED SHARES AND DEPOSITS (item 19 from page 3 less item K)	\$78,804,806	069A

NCUA 5300

Effective June 30, 2020

Previous Editions Are Obsolete

Credit Union Name: MADISON COUNTY

Federal Charter/Certificate Number: 306

STATEMENT OF INCOME AND EXPENSE*This page must be completed by all credit unions.***REPORT YEAR-TO-DATE NUMBERS FOR THE CYCLE**

INTEREST INCOME YEAR-TO-DATE FOR THE CYCLE				Amount	Acct	
1. Interest on Loans (Gross-before interest refunds)				\$1,307,316	110	
2. (Less) Interest Refunded				\$0	119	
3. Income from Investments (Including Interest and Dividends, excluding securities held in a trading account)				\$218,432	120	
4. Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities				\$0	IS0004	
5. TOTAL INTEREST INCOME (Sum of items 1-4)				\$1,525,748	115	
INTEREST EXPENSE YEAR-TO-DATE FOR THE CYCLE						
6. Dividends on Shares (Includes dividends earned during current period)				\$30,775	380	
7. Interest on Deposits (Total interest expense for deposit accounts) (State Credit Union ONLY)					381	
8. Interest on Borrowed Money				\$198	340	
9. TOTAL INTEREST EXPENSE (Sum of items 6-8)				\$30,973	350	
10. Provision for Loan & Lease Losses - Skip to item 11 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)				\$322,752	300	
Complete Item 11 AND Items 17 and 18 on Page 12 if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)						
11. Credit Loss Expense	a.	Loans & Leases	\$0	IS0011		
	b.	Available-for-Sale Debt Securities	\$0	IS0012		
	c.	Held-to-Maturity Debt Securities	\$0	IS0013		
	d.	Off-Balance Sheet Credit Exposures	\$0	IS0016		
	e.	Total Credit Loss Expense			\$0	IS0017
12. NET INTEREST INCOME AFTER PROVISION FOR LOAN AND LEASE LOSSES or CREDIT LOSS EXPENSE (Item 5 less Items 9, 10, and 11e)				\$1,172,023	116	
NON-INTEREST INCOME YEAR-TO-DATE FOR THE CYCLE						
13. Fee Income				\$616,854	131	
14. Other Operating Income (Includes unconsolidated CUSO Income and Gain (Loss) associated with the Hedged Item (Non-Investment Assets) in a Non-Trading, Fair Value (FV) Derivatives Hedge)				\$360,726	659	
15. Gain (Loss) on Equity Securities (DO NOT include Gain (Loss) on other securities)				\$0	IS0021	
16. Gain (Loss) on Other Securities (DO NOT include Gain or Loss on Equity Securities)				\$0	IS0022	
a.	Total Other-Than-Temporary Impairment (OTTI) Losses		\$0	420A		
b.	Less: Portion OTTI Losses in Other Comprehensive Income.		\$0	420B		
c.	OTTI Losses Recognized in Earnings (Include in Item 16)		\$0	420C		
d.	Gain (Loss) associated with the Hedged Item (Investments) in a Non-Trading, FV Derivatives Hedge (Include in Item 16)		\$0	420D		
17. Gain (Loss) on Non-Trading Derivatives				\$0	421	
18. Gain (Loss) on Disposition of Fixed Assets				\$0	430	
19. Gain from Bargain Purchase (Merger)				\$0	431	
20. Other Non-operating Income (Expense)				\$0	440	
21. TOTAL NON-INTEREST INCOME (Sum of items 13-20)				\$977,580	117	
NON-INTEREST EXPENSE YEAR-TO-DATE FOR THE CYCLE						
22. Total Employee Compensation and Benefits				\$1,063,334	210	
23. Travel and Conference Expense				\$17,186	230	
24. Office Occupancy Expense				\$274,920	250	
25. Office Operations Expense				\$569,410	260	
26. Educational and Promotional Expenses				\$26,323	270	
27. Loan Servicing Expense				\$202,877	280	
28. Professional and Outside Services				\$40,668	290	
29. Member Insurance						
a.	NCUSIF Premium Expense		\$0	311A		
b.	Other Member Insurance Expense		\$0	310A		
c.	Total Member Insurance				\$0	310
30. Operating Fees (Examination and/or supervision fees)				\$9,582	320	
31. Miscellaneous Operating Expenses				\$8,020	360	
32. TOTAL NON-INTEREST EXPENSE (Sum of items 22-31)				\$2,212,320	671	
33. NET INCOME (LOSS) (item 12 plus item 21 less item 32)				(\$62,717)	661A	
RESERVE TRANSFERS YEAR-TO-DATE FOR THE CYCLE						
34. Transfer to Regular Reserves				\$0	393	

NCUA 5300

Effective June 30, 2020

Previous Editions Are Obsolete

Credit Union Name: MADISON COUNTY

Federal Charter/Certificate Number: 306

LOANS & LEASES AS OF: JUNE, 30 2020

This page must be completed by all credit unions.

LOANS & LEASES: Report the interest rate, number, and amount of credit union loans on items 1 through 13 below. The Number (Account Code 025A1) and Amount (Account Code 025B1) reported on item 14 should equal the Number (Account Code 025A) and Amount (Account Code 025B) reported on Page 2 item 16. Report participation loans (loans purchased by the credit union) or indirect loans in the appropriate category within this section. Also, please complete Schedule A - Specialized Lending, if your credit union has indirect loans, real estate loans, participation loans, commercial loans, member business loans, troubled debt restructured, or purchased credit impaired loans outstanding, or purchased or sold loans or participations year-to-date, or if the credit union originated any real estate loans, commercial, or member business loans during the reporting period.

	Interest Rate	Acct	Number of Loans	Acct	Amount	Acct
Non-Commercial Loans/Lines of Credit						
1. Unsecured Credit Card Loans	12.58	521	1,043	993	\$2,593,613	396
2. Payday Alternative Loans (PALs I and PALs II) (FCU Only)	0.00	522A	0	994A	\$0	397A
3. Non-Federally Guaranteed Student Loans	0.00	595A	0	963A	\$0	698A
4. All Other Unsecured Loans/Lines of Credit - include SBA PPP loans	9.97	522	1,133	994	\$3,458,772	397
5. New Vehicle Loans	3.50	523	149	958	\$2,882,105	385
6. Used Vehicle Loans	5.93	524	1,351	968	\$16,027,284	370
7. Leases Receivable	0.00	565	0	954	\$0	002
8. All Other Secured Non-Real Estate Loans/Lines of Credit	6.04	595B	175	963C	\$2,200,801	698C
9. Loans/Lines of Credit Secured by a First Lien on a single 1- to 4-Family Residential Property	4.82	563A	234	959A	\$15,713,364	703A
10. Loans/Lines of Credit Secured by a Junior Lien on a single 1- to 4-Family Residential Property	4.15	562A	253	960A	\$6,098,696	386A
11. All Other Real Estate Loans/Lines of Credit	0.00	562B	0	960B	\$0	386B
Commercial Loans/Lines of Credit						
12. Commercial Loans/Lines of Credit Real Estate Secured	0.00	525	0	900K4	\$0	718A5
13. Commercial Loans/Lines of Credit Not Real Estate Secured	0.00	526	0	900P	\$0	400P
14. TOTAL LOANS & LEASES (Sum of items 1-13 must equal total loans and leases, Page 2.)			4,338	025A1	\$48,974,635	025B1

YEAR-TO-DATE LOAN INFORMATION		Number	Acct	Amount	Acct
15. Loans Granted Year-to-Date		557	031A	\$11,508,091	031B
a.	Payday Alternative Loans (PALs I and PALs II) Granted Year-to-Date (also include amount in item 15) (Federal credit union ONLY)	0	031C	\$0	031D

MISCELLANEOUS LOAN INFORMATION		Number	Acct	Amount	Acct
16. Non-Federally Guaranteed Student Loans in Deferred Status		0	963B	\$0	698B
17. Loans Outstanding to Credit Union Officials and Senior Executive Staff		35	995	\$1,035,072	956

GOVERNMENT GUARANTEED LOANS		Number	Acct	Outstanding Balance	Acct	Guaranteed Portion	Acct
18. Non-Commercial Loans (contained in items 1 - 11 above)							
a.	1. Small Business Administration	0	LN0050	\$0	LN0051	\$0	LN0052
a.	2. Paycheck Protection Program Loans (Included in 18.a.1.)	0	LN0056	\$0	LN0057		
b.	Other Government Guaranteed	0	LN0053	\$0	LN0054	\$0	LN0055
19. Commercial Loans (contained in items 12 - 13 above)							
a.	Small Business Administration	0	691B1	\$0	691C1	\$0	691C2
b.	Other Government Guaranteed	0	691P	\$0	691P1	\$0	691P2

CARES ACT (COVID-19 RESPONSE) FORBEARANCE LOANS		Number	Acct	Amount Outstanding	Acct
Complete this section if the credit union has granted forbearance consistent with Section 4013 of the CARES Act. For the loans reported in Account 025B, report the number and outstanding amount of loans granted forbearance consistent with the CARES Act. DO NOT report these loans on the Delinquency schedule (pages 8 and 9) or on the Troubled Debt Restructuring schedule (Schedule A, Section 5).					
1. Eligible loan modifications under the 2020 CARES Act [Section 4013]		*	CV0001		* CV0002

FCU - Federal Credit Union

NCUA 5300

Effective June 30, 2020

Previous Editions Are Obsolete

OMB No. 3133-0004

Page 6

Credit Union Name: MADISON COUNTYFederal Charter/Certificate Number: 306**MISCELLANEOUS INFORMATION AS OF: JUNE, 30 2020***This page must be completed by all credit unions.*

ADDITIONAL SHARE INSURANCE	Yes or No	Acct
1. Does your credit union maintain share/deposit insurance coverage other than the NCUSIF? (Do not include Life Savings and Borrowers' Protection Insurance or Surety Bond Coverage.)	No	875

a. If so, indicate the name of the insurance company		876
b. Dollar amount of shares and/or deposits insured by the company named above	\$0	877

MISCELLANEOUS INFORMATION	Number	Acct
2. Number of current members (not number of accounts)	8,707	083
3. Number of potential members	130,000	084

4. Number of credit union employees who are:	Number	Acct
a. Full-Time (26 hours or more per week)	27	564A
b. Part-Time (25 hours or less per week)	10	564B

	Amount	Acct
5. Provide the aggregate of all capital and operating lease payments on fixed assets, without discounting commitments for future payments to present value	\$0	980

	Yes or No	Acct
6. Has the credit union completed a merger or acquisition that qualifies for Business Combination Accounting on or after January 1, 2009? If this answer is "Yes" please complete item 7 on Page 12.	No	1003

	Number	Acct
7. If you have a transactional world wide website, how many members use it	4,833	892B

	Yes or No	Acct
8. Does the credit union plan to add any new branches or expand existing facilities in the next 12 months?	No	566B

UNINSURED SECONDARY CAPITAL	1 - 3 Years	Acct	> 3 Years	Acct	Total Amount	Acct
9. Uninsured Secondary Capital (Low-Income Designated CUs Only)	\$0	925B1	\$0	925B2	\$0	925

YEAR-TO-DATE GRANTS	Amount	Acct
10. Amount of Grants Awarded to Your Credit Union Year-to-Date	\$10,000	926
11. Amount of Grants Received by Your Credit Union Year-to-Date	\$10,000	927

INTERNATIONAL REMITTANCES	Number	Acct
12. Number of International Remittances Originated Year-to-Date	0	928

Credit Union Name: MADISON COUNTY

Federal Charter/Certificate Number: 306

DELINQUENT LOANS BY COLLATERAL TYPE AS OF: JUNE, 30 2020*This page must be completed by all credit unions.***Report Number Only**

TOTAL <u>NUMBER</u> OF DELINQUENT LOANS BY COLLATERAL TYPE		Reportable Delinquency								Total Number of Reportable Delinquent Loans		
		30- 59 days		60-179 days		180-359 days		>=360 days				
1.	a.	Unsecured Credit Card Loans	6	024A	5	026A	0	027A	0	028A	5	045A
2.	a.	Payday Alternative Loans (PALs I and PALs II) (FCU Only)	0	089A	0	127A	0	128A	0	129A	0	130A
3.	a.	Non-Federally Guaranteed Student Loans	0	053A	0	053B	0	053C	0	053D	0	053E
4.	a.	New Vehicle Loans	1	035A1	0	035B1	0	035C1	0	035D1	0	035E1
5.	a.	Used Vehicle Loans	13	035A2	13	035B2	3	035C2	0	035D2	16	035E2
6.		1st Mortgage Real Estate Loans/Lines of Credit										
	a.	1. Fixed Rate (incl. Hybrid/Balloon > 5 yrs)	0	029A	1	029B	0	029C	0	029D	1	029E
	a.	2. Adjustable Rate (incl. Hybrid/Balloon 5 yrs or less)	0	030A	0	030B	0	030C	0	030D	0	030E
7.		Other Real Estate Loans/Lines of Credit										
	a.	1. Fixed Rate/Hybrid/Balloon	0	032A	0	032B	0	032C	0	032D	0	032E
	a.	2. Adjustable Rate	0	033A	0	033B	0	033C	0	033D	0	033E
8.	a.	Leases Receivable	0	034A	0	034B	0	034C	0	034D	0	034E
9.	a.	All Other Loans (See Instructions)	16	035A	5	035B	1	035C	0	035D	6	035E
10.	a.	TOTAL NUMBER OF DELINQUENT LOANS	36	020A	24	021A	4	022A	0	023A	28	041A

Report Amount Only

TOTAL <u>AMOUNT</u> OF DELINQUENT LOANS BY COLLATERAL TYPE		Reportable Delinquency								Total Amount of Reportable Delinquent Loans		
		30- 59 days		60-179 days		180-359 days		>=360 days				
1.	b.	Unsecured Credit Card Loans	\$23,093	024B	\$25,574	026B	\$0	027B	\$0	028B	\$25,574	045B
2.	b.	Payday Alternative Loans (PALs I and PALs II) (FCU Only)	\$0	089B	\$0	127B	\$0	128B	\$0	129B	\$0	130B
3.	b.	Non-Federally Guaranteed Student Loans	\$0	020T	\$0	021T	\$0	022T	\$0	023T	\$0	041T
4.	b.	New Vehicle Loans	\$35,148	020C1	\$0	021C1	\$0	022C1	\$0	023C1	\$0	041C1
5.	b.	Used Vehicle Loans	\$120,911	020C2	\$156,377	021C2	\$29,219	022C2	\$0	023C2	\$185,596	041C2
6.	b.	1st Mortgage Real Estate Loans/Lines of Credit										
	b.	1. Fixed Rate (incl. Hybrid/Balloon > 5 yrs)	\$0	751	\$76,319	752	\$0	753	\$0	754	\$76,319	713A
	b.	2. Adjustable Rate (incl. Hybrid/Balloon 5 yrs or less)	\$0	771	\$0	772	\$0	773	\$0	774	\$0	714A
7.	b.	Other Real Estate Loans/Lines of Credit										
	b.	1. Fixed Rate/Hybrid/Balloon	\$0	755	\$0	756	\$0	757	\$0	758	\$0	715A
	b.	2. Adjustable Rate	\$0	775	\$0	776	\$0	777	\$0	778	\$0	716A
8.	b.	Leases Receivable	\$0	020D	\$0	021D	\$0	022D	\$0	023D	\$0	041D
9.	b.	All Other Loans (See Instructions)	\$94,098	020C	\$28,934	021C	\$6,274	022C	\$0	023C	\$35,208	041C
10.	b.	TOTAL AMOUNT OF DELINQUENT LOANS	\$273,250	020B	\$287,204	021B	\$35,493	022B	\$0	023B	\$322,697	041B
10.	c.	Amount of Loans in Non-Accrual Status									\$35,493	DL0121

FCU - Federal Credit Union

NCUA 5300

Effective June 30, 2020

Previous Editions Are Obsolete

Credit Union Name: MADISON COUNTY

Federal Charter/Certificate Number: 306

ADDITIONAL DELINQUENCY INFORMATION AS OF: JUNE, 30 2020
(Included in the delinquent loan information reported on Page 8)

This page must be completed by all credit unions.

Report Number Only		Reportable Delinquency								Total No. of Reportable Delinquent Loans	
		30-59 days		60-179 days		180-359 days		>=360 days			
11. a.	Indirect Loans	0	036A	0	036B	0	036C	0	036D	0	036E
12. a.	Participation Loans	0	037A	0	037B	0	037C	0	037D	0	037E
13. a.	Interest Only & Payment Option 1st Mortgage Loans	0	038A	0	038B	0	038C	0	038D	0	038E
14. a.	Interest Only & Payment Option Other RE/LOC Loans	0	039A	0	039B	0	039C	0	039D	0	039E
15. a.	Residential Construction excluding Commercial Purpose	0	040A1	0	040B2	0	040C1	0	040D1	0	040E1
16. a.	Member Commercial Loans Secured by Real Estate	0	043A3	0	043B3	0	043C3	0	043D3	0	043E3
17. a.	Member Commercial Loans NOT Secured by Real Estate	0	043A4	0	043B4	0	043C4	0	043D4	0	043E4
18. a.	Nonmember Commercial Loans Secured by Real Estate	0	046A3	0	046B3	0	046C3	0	046D3	0	046E3
19. a.	Nonmember Commercial Loans NOT Secured By Real Estate	0	046A4	0	046B4	0	046C4	0	046D4	0	046E4
20. a.	Agricultural Loans	0	044A1	0	044B1	0	044C1	0	044D1	0	044E1
21. a.	Commercial Construction & Development Loans	0	047A1	0	047B1	0	047C1	0	047D1	0	047E1
22. a.	TDR Loans Secured by First Mortgages	0	054A	0	054B	0	054C	0	054D	0	054E
23. a.	TDR Loans Secured by Other RE/LOCs	0	055A	0	055B	0	055C	0	055D	0	055E
24. a.	TDR RE Loans Also Reported as Commercial Loans	0	056A1	0	056B1	0	056C1	0	056D1	0	056E1
25. a.	TDR Consumer Loans NOT Secured by Real Estate	0	057A	5	057B	1	057C	0	057D	6	057E
26. a.	TDR Commercial Loans NOT Secured by Real Estate	0	059A1	0	059B1	0	059C1	0	059D1	0	059E1
27. a.	Loans Held for Sale	0	060A	0	060B	0	060C	0	060D	0	060E
Report Amount Only		30- 59 days		60-179 days		180-359 days		>=360 days		Total Amt of Reportable Delinquent Loans	
11. b.	Indirect Loans	\$0	020E	\$0	021E	\$0	022E	\$0	023E	\$0	041E
12. b.	Participation Loans	\$0	020F	\$0	021F	\$0	022F	\$0	023F	\$0	041F
13. b.	Interest Only & Payment Option 1st Mortgage Loans	\$0	020I	\$0	021I	\$0	022I	\$0	023I	\$0	041I
14. b.	Interest Only & Payment Option Other RE/LOC Loans	\$0	020M	\$0	021M	\$0	022M	\$0	023M	\$0	041M
15. b.	Residential Construction excluding Commercial Purpose	\$0	020N1	\$0	021N1	\$0	022N1	\$0	023N1	\$0	041N1
16. b.	Member Commercial Loans Secured by Real Estate	\$0	020G3	\$0	021G3	\$0	022G3	\$0	023G3	\$0	041G3
17. b.	Member Commercial Loans NOT Secured by Real Estate	\$0	020G4	\$0	021G4	\$0	022G4	\$0	023G4	\$0	041G4
18. b.	Nonmember Commercial Loans Secured by Real Estate	\$0	020P3	\$0	021P3	\$0	022P3	\$0	023P3	\$0	041P3
19. b.	Nonmember Commercial Loans NOT Secured By Real Estate	\$0	020P4	\$0	021P4	\$0	022P4	\$0	023P4	\$0	041P4
20. b.	Agricultural Loans	\$0	020H1	\$0	021H1	\$0	022H1	\$0	023H1	\$0	041H1
21. b.	Commercial Construction & Development Loans	\$0	020Q1	\$0	021Q1	\$0	022Q1	\$0	023Q1	\$0	041Q1
22. b.	TDR Loans Secured by First Mortgages	\$0	020U	\$0	021U	\$0	022U	\$0	023U	\$0	041U
23. b.	TDR Loans Secured by Other RE/LOCs	\$0	020V	\$0	021V	\$0	022V	\$0	023V	\$0	041V
24. b.	TDR RE Loans Also Reported as Commercial Loans	\$0	020W1	\$0	021W1	\$0	022W1	\$0	023W1	\$0	041W1
25. b.	TDR Consumer Loans NOT Secured by Real Estate	\$0	020X	\$46,725	021X	\$6,274	022X	\$0	023X	\$52,999	041X
26. b.	TDR Commercial Loans NOT Secured by Real Estate	\$0	020Y1	\$0	021Y1	\$0	022Y1	\$0	023Y1	\$0	041Y1
27. b.	Loans Held for Sale	\$0	071F	\$0	071G	\$0	071H	\$0	071I	\$0	071J

NCUA 5300

Effective June 30, 2020

Previous Editions Are Obsolete

Credit Union Name: MADISON COUNTYFederal Charter/Certificate Number: 306**LOAN CHARGE OFFS AND RECOVERIES AS OF: JUNE, 30 2020***This page must be completed by all credit unions.*

LOAN LOSS INFORMATION	YTD Charge Offs	Acct	YTD Recoveries	Acct
1. Unsecured Credit Card Loans	\$785	680	\$12,668	681
2. Payday Alternative Loans (PALs I and PALs II) (FCU Only)	\$0	136	\$0	137
3. Non-Federally Guaranteed Student Loans	\$0	550T	\$0	551T
4. New Vehicle Loans	\$0	550C1	\$650	551C1
5. Used Vehicle Loans	\$68,988	550C2	\$3,506	551C2
6. Total 1st Mortgage Real Estate Loans/Lines of Credit	\$30,235	548	\$600	607
7. Total Other Real Estate Loans/Lines of Credit	\$0	549	\$1,975	608
8. Leases Receivable	\$0	550D	\$0	551D
9. All Other Loans (See Instructions)	\$102,486	550C	\$24,104	551C
10. Total Charge Offs and Recoveries	\$202,494	550	\$43,503	551

ADDITIONAL LOAN LOSS INFORMATION (Included in the loan losses reported above.)	YTD Charge Offs	Acct	YTD Recoveries	Acct
11. Indirect Loans	\$0	550E	\$1,594	551E
12. Participation Loans	\$0	550F	\$0	551F
13. Interest Only & Payment Option 1st Mortgage Loans	\$0	550I	\$0	551I
14. Interest Only & Payment Option Other RE/LOC Loans	\$0	550M	\$0	551M
15. Residential Construction excluding Commercial Purpose	\$0	550N1	\$0	551N1
16. Member Commercial Loans Secured by Real Estate	\$0	550G3	\$0	551G3
17. Member Commercial Loans NOT Secured by Real Estate	\$0	550G4	\$0	551G4
18. Nonmember Commercial Loans Secured by Real Estate	\$0	550P3	\$0	551P3
19. Nonmember Commercial Loans NOT Secured By Real Estate	\$0	550P4	\$0	551P4
20. Agricultural Loans	\$0	550H1	\$0	551H1
21. Commercial Construction & Development Loans	\$0	550Q1	\$0	551Q1
22. TDR Loans Secured by First Mortgages	\$0	550U	\$0	551U
23. TDR Loans Secured by Other RE/LOCs	\$0	550V	\$0	551V
24. TDR RE Loans Also Reported as Commercial Loans	\$0	550W1	\$0	551W1
25. TDR Consumer Loans NOT Secured by Real Estate	\$0	550X	\$0	551X
26. TDR Commercial Loans NOT Secured by Real Estate	\$0	550Y1	\$0	551Y1

BANKRUPTCY INFORMATION	No. of Members	Acct	Amount	Acct
27. All loans charged off due to Bankruptcy YTD			\$38,386	682
28. Number of members with loans (outstanding) who have filed for:				
a. Chapter 7 Bankruptcy YTD	1	081		
b. Chapter 13 Bankruptcy YTD	1	082		
c. Chapter 11 or 12 Bankruptcy YTD	0	088		
29. Total outstanding loan balances subject to bankruptcies identified in items 28a - 28c.			\$15,121	971

FORECLOSURE INFORMATION	No. of Loans	Acct	Amount	Acct
30. Real Estate Loans Foreclosed Year-to-Date (Report Balance at time of Foreclosure)	0	1005A	\$0	1005

FEDERAL CREDIT UNION INTEREST RATE CEILING REPORT	Amount	Acct
31. Federal Credit Union Interest Rate Ceiling		
a. Dollar amount of loans with interest rates that exceed 15% (Federal Credit Unions Only)	\$894,675	567
b. Aggregate weighted average interest rate for the loans with interest rates that exceed 15% (Federal Credit Unions Only)	17.63	568

FCU - Federal Credit Union

Credit Union Name: MADISON COUNTYFederal Charter/Certificate Number: 306**LIQUIDITY, COMMITMENTS, AND SOURCES AS OF: JUNE, 30 2020**

All credit unions must complete lines 1 through 10, if applicable.

OFF-BALANCE SHEET COMMITMENTS AND OTHER ITEMS

	Amount Committed Directly by Credit Union	Acct	Amount Committed through Third Party/Indirect	Acct	Total Amount	Acct
1. Total Unfunded Commitments for Commercial Loans	\$0	814K1	\$0	814K2	\$0	814K
2. Miscellaneous Commercial Loan Unfunded Commitments (Include in item 1 above as appropriate.)						
A. Agricultural Related Commercial Loans	\$0	814J3	\$0	814J4	\$0	814J5
B. Construction & Land Development	\$0	814A6	\$0	814A7	\$0	814A8
C. Outstanding Letters of Credit	\$0	813A1	\$0	813B1	\$0	813A2
3. Unfunded Commitments for All Remaining Loans (Non-Commercial Loans)						
A. Revolving Open-End lines secured by 1-4 Family Residential Properties	\$2,732,556	811D1	\$0	811D2	\$2,732,556	811D
B. Credit Card Lines	\$4,382,126	812A1	\$0	812B1	\$4,382,126	812C
C. Unsecured Share Draft Lines of Credit	\$0	815A1	\$0	815B1	\$0	815C
D. Overdraft Protection Program Commitments	\$2,831,500	822A1	\$0	822B1	\$2,831,500	822C
E. Residential Construction Loans excluding Commercial purpose	\$0	811E1	\$0	811E2	\$0	811E
F. Federally Insured Home Equity Conversion Mortgages (HECM) (Reverse Mortgages)	\$0	811B3	\$0	811B4	\$0	811B5
G. Proprietary Reverse Mortgage Products	\$0	811C3	\$0	811C4	\$0	811C5
H. Other Unfunded Commitments	\$0	816B3	\$0	816B4	\$0	816B5
I. Total Unfunded Commitments for Non-Commercial Loans	\$9,946,182	816T1	\$0	816T2	\$9,946,182	816T
Total Unfunded Commitments for all loan types (Sum items 1 and 3I)	\$9,946,182	816A1	\$0	816A2	\$9,946,182	816A
4. Dollar Amount of Pending Bond Claims					\$0	818

CONTINGENT LIABILITIES

5. Loans Transferred with Limited Recourse Qualifying for Sales Accounting					\$0	819
6. Other Contingent Liabilities					\$0	818A

CREDIT AND BORROWING ARRANGEMENTS

7. Amount of Borrowings Subject to Early Repayment at Lender's Option					\$0	865A		
8. Assets Pledged to Secure Borrowings - include amounts reported in Account LC0047 below					\$0	878		
a. Small Business Administration Paycheck Protection Program loans pledged as collateral to the Federal Reserve Bank PPP Lending Facility					\$0	LC0047		
9. Lines of Credit - Available before Draws Against LOC reported in item 10	Uncommitted LOC	Acct	Committed LOC	Acct	Total Amount	Acct		
A. Corporate Credit Unions	\$6,500,000	884A1	\$0	884A2	\$6,500,000	884		
B. Natural Person Credit Unions	\$0	884C1	\$0	884C2	\$0	884C		
C. Other Credit Lines	\$0	884D1	\$0	884D2	\$0	884D		
D. TOTAL	\$6,500,000	884E	\$0	882	\$6,500,000	881		
10. Borrowings	Draws Against LOC	Acct	Term Borrowings	Acct	Other Borrowings	Acct	Total Borrowings	Acct
A. Corporate Credit Unions	\$0	885A	\$0	885B	\$0	885C	\$0	885D
B. Natural Person Credit Unions	\$0	885A1	\$0	885B1	\$0	885C1	\$0	885D1
C. Other Sources	\$0	885A2	\$0	885B2	\$0	885C2	\$0	885D2
D. FHLB	\$0	885A3	\$0	885B3	\$0	885C3	\$0	885D3
E. CLF			\$0	885B4	\$0	885C4	\$0	885D4
F. FRB - include amounts reported in Account LC0085 below					\$0	885C5	\$0	885D5
1. FRB Paycheck Protection Program Lending Facility loans					\$0	LC0085		
G. TOTAL	\$0	885A4	\$0	885B5	\$0	885C6	\$0	885D6

NCUA 5300

Effective June 30, 2020

Previous Editions Are Obsolete

Credit Union Name: MADISON COUNTY

Federal Charter/Certificate Number: 306

PCA NET WORTH CALCULATION WORKSHEET AS OF: JUNE, 30 2020

A credit union is not required to provide input on this page unless it has chosen an alternative total assets option offered on items 10 through 12 to calculate Net Worth, elected to early adopt ASC Topic 326: Financial Instruments - Credit Losses (CECL), or completed a merger/acquisition after 12/31/2008.

Information entered on preceding schedules will populate items below in the online 5300 System, excluding items 7a - 7d and optional items 10, 11 and 12.

NET WORTH TO TOTAL ASSETS RATIO**NUMERATOR: NET WORTH**

			Amount	Acct
1. Undivided Earnings			\$5,637,746	940
2. Regular Reserves			\$1,401,983	931
3. Appropriation for Non-Conforming Investments (State Credit Union ONLY)				668
4. Other Reserves (Appropriations of Undivided Earnings)			\$0	658
5. Subordinated Debt included in Net Worth			\$0	925A
6. Net Income (unless this amount is already included in Undivided Earnings)			(\$62,717)	602
7. Adjusted Retained Earnings acquired through Business Combinations				
	a.	Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations	\$0	1004A
	b.	Adjustments made to Retained Earnings acquired through Business Combinations during current quarter (See Instructions)	\$0	1004B
	c.	Adjusted Gain from Bargain Purchase due to Business Combinations completed during current quarter (See Instructions)	\$0	1004C
	d.	Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations (7a + 7b - 7c)	\$0	1004
8. TOTAL NET WORTH (Sum of items 1-6 and 7d)			\$6,977,012	997

DENOMINATOR: ASSETS as defined in 702.2(k)(3)

			Amount	Acct
9. Total Assets (Acct 010) excluding SBA PPP loans pledged as collateral to the FRB PPP Lending Facility (Acct LC0047)			\$87,184,202	NW0010

Total Assets Elections (Optional)

Retain item 9 above as net worth ratio denominator, or select one of the total assets computation options below by inputting the result in the appropriate line item. Item 13 below will compute your net worth ratio using account NW0010 as your denominator unless you enter an amount in item 10, 11 or 12. The amount reported should exclude SBA PPP loans pledged as collateral to the FRB PPP Lending Facility (Acct LC0047).

10. Average of Daily Assets over the calendar quarter			\$0	010A
11. Average of the three month-end balances over the calendar quarter			\$0	010B
12. The average of the current and three preceding calendar quarter-end balances			\$0	010C

Net Worth Calculation and Classification

			Amount	Acct
13. Net Worth Ratio (Item 8 divided by item 9, 10, 11, or 12)			8.00	998
14.	a.	Risk Based Net Worth (RBNW) Requirement (Standard Calculation) - Complex credit unions only, see NCUA regulations section 702.103	n/a	999
	b.	Risk Based Net Worth (RBNW) Alternative Method under Section 702.107	0.00	999A
15. Net Worth Classification if credit union is not new (Based upon Call Report data only. See instructions.)			Well Capitalized	700
16. Net Worth Classification if credit union is new A "New" credit union has less than \$10 million in assets and was chartered in the last 10 years. (Based upon Call Report data only. See instructions.)			Well Capitalized	701

ASC Topic 326 - Undivided Earnings adjustment

			Amount	Acct
17. Select the fiscal year of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)				NW0001
18. One-time Adjustment to Undivided Earnings for those credit unions that have adopted ASC Topic 326 - Financial Instruments - Credit Losses (CECL)			\$0	NW0002

NCUA 5300

Effective June 30, 2020

Previous Editions Are Obsolete

**STANDARD COMPONENTS OF
RISK BASED NET WORTH (RBNW) REQUIREMENT AS OF: JUNE, 30 2020**

An RBNW Requirement is only applicable for those credit unions defined as complex in NCUA regulations section 702.103.

The information below is provided only for your information. No credit union is required to provide input on this page.

Information entered elsewhere will populate the line items below in CUOnline.

Risk portfolio	Dollar balance	Amount as percent of quarter-end total assets	Risk weighting	Amount times risk weighting	Standard component
Assets (Acct NW0010)	87,184,202	100.00			
1. Long-term real estate loans (Acct 710 - Acct 718 - Acct 712)	17,400,546	19.96			1.20
a. Threshold amount: 0 to 25%		19.96	6.00	1.20	
b. Excess amount: over 25%		0.00	14.00	0.00	
2. MBLs outstanding Schedule A (Acct 400)	0	0.00			0.00
a. Threshold amount: 0 to 15%		0.00	6.00	0.00	
b. Threshold amount: >15 to 25%		0.00	8.00	0.00	
c. Excess amount: over 25%		0.00	14.00	0.00	
3. Investments: Weighted-average life:	31,210,083	35.80			1.99
a. Page 1 Lines 2d, 3 and 17: 0 to 1 year (Acct 799A1 + Acct 730B + Acct 730C - Acct 738A - Acct 739A)	16,523,511	18.95	3.00	0.57	
b. > 1 year to 3 years (Acct 799B - Acct 738B - Acct 739B)	8,773,124	10.06	6.00	0.60	
c. > 3 years to 5 years (Acct 799C1 - Acct 738C - Acct 739C)	5,913,448	6.78	12.00	0.81	
d. > 5 years to 10 years (Acct 799C2 - Acct 738D - Acct 739D)	0	0.00	12.00	0.00	
e. > 10 years (Acct 799D - Acct 738E - Acct 739E)	0	0.00	20.00	0.00	
4. Low-risk assets					
a. Acct 730A + Acct 794 + Acct 740+ Acct LN0057	3,072,052	3.52	0.00		0.00
b. Sum of risk portfolios 1 through 4 above	51,682,681	59.28			
5. Average-risk assets					
a. Assets (Acct 010) less risk portfolio items 1 - 4 above	35,501,521	40.72	6.00		2.44
6. Loans sold with recourse					
a. Page 11, line 5 (Acct 819)	0	0.00	6.00		0.00
7. Unused MBL commitments					
a. Schedule A (Acct 814B)	0	0.00	6.00		0.00
8. Allowance					
a. Credit limited to 1.5% of loans, Assets, Acct 719 or Acct AS0048	521,660	0.60	100.00		0.60
Sum of standard components: RBNW requirement (Acct 999B)					5.03

Credit Union Name: MADISON COUNTY

Federal Charter/Certificate Number: 306

**SCHEDULE A
SPECIALIZED LENDING AS OF: JUNE, 30 2020**

Section 1: If your credit union has indirect loans, complete this section.

Section 2: If your credit union has any real estate loans outstanding or has originated any real estate loans year-to-date, complete this section.

Section 3: If your credit union has any participation loans outstanding or purchased or sold loans or participations year-to-date, complete this section.

Section 4: If your credit union has any commercial or member business loans outstanding or has originated/purchased any commercial or member business loans year-to-date, complete this section. If these loans are secured by real estate, complete section 2 also.

Section 5: If your credit union has any Troubled Debt Restructured loans outstanding or has modified any loans year-to-date, complete this section.

Section 6: If your credit union has purchased or obtained credit impaired loans in a merger and has not adopted CECL, complete this section.

Section 7: If your credit union has purchased financial assets with credit deterioration during the current reporting period, complete this section.

SECTION 1 - INDIRECT LOANS

1. INDIRECT LOANS		Number	Acct	Amount	Acct
a.	Indirect Loans - Point of Sale Arrangement	0	617B	\$0	618B
b.	Indirect Loans - Outsourced Lending Relationship	0	617C	\$0	618C
c.	TOTAL OUTSTANDING INDIRECT LOANS	0	617A	\$0	618A

You may stop here if your credit union has no real estate loans, member business loans, or commercial loans outstanding and has not originated any real estate loans, member business loans, or commercial loans year-to-date or if your credit union has not purchased or sold any loans or does not have any participation loans outstanding.

SECTION 2 - REAL ESTATE LOANS AND LINES OF CREDIT - INCLUDING MEMBER BUSINESS/COMMERCIAL LOANS SECURED BY REAL ESTATE

FIRST MORTGAGE REAL ESTATE LOANS	No. Outstanding	Acct	Amt Outstanding	Acct	No. Granted YTD	Acct	Amount Granted YTD	Acct
1. Fixed Rate								
a. > 15 Years	135	972A	\$11,484,303	704A	21	982A	\$2,460,880	720A
b. 15 Years or less	95	972B	\$3,931,434	704B	17	982B	\$1,458,994	720B
2. Balloon/Hybrid								
a. > 5 Years	0	972C	\$0	704C	0	982C	\$0	720C
b. 5 Years or less	0	972D	\$0	704D	0	982D	\$0	720D
3. Other Fixed Rate	0	972E	\$0	704E	0	982E	\$0	720E
4. Adjustable Rate 1 yr or less	1	973A	\$37,903	705A	0	983A	\$0	721A
5. Adjustable Rate > 1 yr	3	973B	\$259,724	705B	0	983B	\$0	721B
6. Total 1st Mortgage Real Estate Loans/Lines of Credit (sum items 1-5)			\$15,713,364	703				

OTHER REAL ESTATE

7. Closed-End Fixed Rate	67	974	\$1,984,809	706	0	984	\$0	722
8. Closed-End Adjustable Rate	0	975	\$0	707	0	985	\$0	723
9. Open-End Adjustable Rate	186	976	\$4,113,887	708	16	986	\$276,844	724
10. Open-End Fixed Rate	0	976B	\$0	708B	0	986B	\$0	724B
11. Total Other Real Estate Loans/Lines of Credit (sum items 7-10)			\$6,098,696	386				
12. TOTALS (all columns, items 1 - 5 and 7 - 10)	487	978	\$21,812,060	710	54	988	\$4,196,718	726

MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION

	No. of Loans Outstanding	Acct	Amt of Loans Outstanding	Acct	No. of Loans Granted YTD	Acct	Amount Granted YTD	Acct
13. Interest Only & Payment Option 1st Mortgage Loans	0	704C2	\$0	704C1	\$0	704C1	\$0	704C3
14. Interest Only & Payment Option Other RE/LOC Loans	0	704D1	\$0	704D2	\$0	704D2	\$0	704D3
15. REVERSE MORTGAGES								
a. Federally Insured Home Equity Conversion Mortgage (HECM)	0	704F1	\$0	704F2	0	704F3	\$0	704F4
b. Proprietary Reverse Mortgage Products	0	704G1	\$0	704G2	0	704G3	\$0	704G4

NCUA 5300

Effective June 30, 2020

Previous Editions Are Obsolete

SCHEDULE A
SPECIALIZED LENDING (Continued) AS OF: JUNE, 30 2020

SECTION 2 CONTINUED - REAL ESTATE LOANS AND LINES OF CREDIT

MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION (continued)		Amount	Acct
16. Balance Outstanding of 1st Mtg Residential Construction Loans - Excluding Commercial Purpose		\$0	704A2
17. a.	Allowance for Losses on all Real Estate Loans - If you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL) skip to item 17b.	\$0	731
b.	Allowance for Credit Losses on all Real Estate Loans - Enter an amount if you have early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)	\$0	SL0003
18. Total Amount of All 1st Mortgage Loans which have been sold in the secondary market year-to-date		\$582,200	736
19. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not reported in Sect 4, item 10		\$4,411,514	712
20. Amount of real estate loans sold but serviced by the credit union		\$8,572,127	779A
21. Mortgage Servicing Rights		\$0	779

SECTION 3 - LOANS PURCHASED AND SOLD IN FULL & PARTICIPATION LOANS PURCHASED AND SOLD

1. LOANS PURCHASED AND SOLD YEAR-TO-DATE		Number	Acct	Amount	Acct
a.	Loans Purchased In Full from Other Financial Institutions	0	614	\$0	615
b.	Loans Purchased In Full from Other Sources	0	612	\$0	613
c.	Loans, Excluding Real Estate Loans, Sold in Full	0	616	\$0	616A

2. PARTICIPATION LOANS PURCHASED	ALL OUTSTANDING				PURCHASED YTD				
	Number	Acct	Amount	Acct	Number	Acct	Amount	Acct	
a.	Purchased With Recourse	0	619A1	\$0	619B1	0	690A1	\$0	690B1
b.	Purchased Without Recourse	0	619A2	\$0	619B2	0	690A2	\$0	690B2
TOTAL PURCHASED (each column)		0	619A3	\$0	619B	0	690A	\$0	690

3. OUTSTANDING PARTICIPATION LOANS SOLD	Participation Interest Retained				Participation Interest Sold AND/OR Serviced				
	Number	Acct	Amount Retained	Acct	Number	Acct	Amount Sold AND/OR Serviced	Acct	
a.	Sold With Recourse	0	691D1	\$0	691E1	0	691F1	\$0	691G1
b.	Sold Without Recourse	0	691D2	\$0	691E2	0	691F2	\$0	691G2
TOTAL OUTSTANDING SOLD (each column)		0	691D	\$0	691E	0	691F	\$0	691G

4. PARTICIPATION LOANS SOLD YEAR-TO-DATE	Participation Interest Retained				Participation Interest Sold AND/OR Serviced				
	Number	Acct	Amount Retained	Acct	Number	Acct	Amount Sold AND/OR Serviced	Acct	
a.	Sold With Recourse YTD	0	691H1	\$0	691I1	0	691A1	\$0	691J1
b.	Sold Without Recourse YTD	0	691H2	\$0	691I2	0	691A2	\$0	691J2
TOTAL SOLD YTD (each column)		0	691H	\$0	691I	0	691A	\$0	691

5. PARTICIPATION LOANS OUTSTANDING BY TYPE	Purchased Participations, Outstanding on Financial Statements				Portion of Participations Sold, Outstanding on Financial Statements				
	Number	Acct	Amount	Acct	Number	Acct	Amount Sold Outstanding	Acct	
a.	Consumer	0	691K1	\$0	691L1	0	691M1	\$0	691N1
b.	Non-Federally Guaranteed Student Loans	0	691K7	\$0	691L7	0	691M7	\$0	691N7
c.	Real Estate	0	691K2	\$0	691L2	0	691M2	\$0	691N2
d.	Commercial Loans excluding C&D	0	691K8	\$0	691L8	0	691M8	\$0	691N8
e.	Commercial Construction & Development	0	691K9	\$0	691L9	0	691M9	\$0	691N9
f.	Loan Pools	0	691K6	\$0	691L6	0	691M6	\$0	691N6
TOTAL OUTSTANDING (each column)		0	691K	\$0	691L	0	691M	\$0	691N

NCUA 5300

Effective June 30, 2020

Previous Editions Are Obsolete

Credit Union Name: MADISON COUNTY

Federal Charter/Certificate Number: 306

SCHEDULE A
SPECIALIZED LENDING (Continued) AS OF: JUNE, 30 2020

SECTION 4 - MEMBER BUSINESS & COMMERCIAL LENDING - Complete this section if the credit union has any commercial or member business loans.

	Commercial Loans							
	No. of Loans	Acct	Outstanding Balance	Acct	No. Granted or Purchased YTD	Acct	Amount Granted or Purchased YTD	Acct
1. Commercial Loans to Members								
a. Construction and Development Loans	0	143A3	\$0	143B3	0	143C3	\$0	143D3
b. Secured by Farmland	0	961A5	\$0	042A5	0	099A5	\$0	463A5
c. Secured by Multifamily	0	900M	\$0	400M	0	090M	\$0	475M
d. Secured by Owner Occupied, Non-Farm, Non-Residential Property	0	900H2	\$0	400H2	0	090H2	\$0	475H2
e. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	0	900J2	\$0	400J2	0	090J2	\$0	475J2
f. TOTAL REAL ESTATE SECURED	0	900K2	\$0	718A3	0	090K2	\$0	475K2
g. Loans to finance agricultural production and other loans to farmers	0	961A6	\$0	042A6	0	099A6	\$0	463A6
h. Commercial and Industrial Loans	0	900L2	\$0	400L2	0	090L2	\$0	475L2
i. Unsecured Commercial Loans	0	900C5	\$0	400C5	0	090C5	\$0	475C5
j. Unsecured Revolving Lines of Credit for Commercial Purposes	0	900C6	\$0	400C6	0	090C6	\$0	475C6
k. TOTAL COMMERCIAL LOANS to Members	0	900A1	\$0	400A1	0	090A1	\$0	475A1
2. Purchased commercial loans or participation interests to nonmembers								
a. Construction and Development Loans	0	143A4	\$0	143B4	0	143C4	\$0	143D4
b. Secured by Farmland	0	961A7	\$0	042A7	0	099A7	\$0	463A7
c. Secured by Multifamily	0	900M1	\$0	400M1	0	090M1	\$0	475M1
d. Secured by Owner Occupied, Non-Farm, Non-Residential Property	0	900H3	\$0	400H3	0	090H3	\$0	475H3
e. Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property	0	900J3	\$0	400J3	0	090J3	\$0	475J3
f. TOTAL REAL ESTATE SECURED	0	900K3	\$0	718A4	0	090K3	\$0	475K3
g. Loans to finance agricultural production and other loans to farmers	0	961A8	\$0	042A8	0	099A8	\$0	463A8
h. Commercial and Industrial Loans	0	900L3	\$0	400L3	0	090L3	\$0	475L3
i. Unsecured Commercial Loans	0	900C7	\$0	400C7	0	090C7	\$0	475C7
j. Unsecured Revolving Lines of Credit for Commercial Purposes	0	900C8	\$0	400C8	0	090C8	\$0	475C8
k. TOTAL COMMERCIAL LOANS to Nonmembers	0	900B1	\$0	400B1	0	090B1	\$0	475B1
TOTAL COMMERCIAL LOANS (1k+2k)	0	900T1	\$0	400T1				

MISCELLANEOUS COMMERCIAL LOAN INFORMATION				No. of Loans	Acct	Amount	Acct
3. Outstanding commercial participations sold but retained servicing (including unfunded commitments)				0	1061A	\$0	1061
4. Outstanding commercial loans sold but retained servicing (including unfunded commitments)				0	1062A	\$0	1062
5. Year-to-Date commercial loans/participations sold but did not retain servicing (including unfunded commitments)				0	1063A	\$0	1063
6. Commercial Agricultural Loans (1b+1g+2b+2g)				0	961A9	\$0	042A9

REGULATORY REPORTING - PART 723 - MEMBER BUSINESS LOANS

	Amount	Acct
7. Net Member Business Loan Balance (NMBLB)	\$0	400A

RISK BASED NET WORTH (RBNW) - For credit unions with assets greater than \$50,000,000

	Amount	Acct
8. Loans and participation interests qualifying for RBNW	\$0	400
9. Unfunded commitments for member business loans and participation interests qualifying for RBNW	\$0	814B
10. Amount of Real Estate Loans included in line 12 of page 14 also reported as member business loans and participation interests qualifying for RBNW on line 8 above	\$0	718

NCUA 5300

Effective June 30, 2020

Previous Editions Are Obsolete

SCHEDULE A
SPECIALIZED LENDING (Continued) AS OF: JUNE, 30 2020

SECTION 5 - TROUBLED DEBT RESTRUCTURED LOANS - Complete this section if the credit union has any TDR loans outstanding.

Report loans that qualify under generally accepted accounting principles as troubled debt restructurings (TDRs). TDRs are loans for which the credit union, for economic or legal reasons related to a borrower's financial difficulties, grants a concession to the borrower that it would not otherwise consider. Refer to FASB Accounting Standards Codification 310-40. These loans should also be reported as part of the overall balances in the appropriate category on the Statement of Financial Condition (page 2); in Schedule A, Section 2 for real estate loans; in Schedule A, Section 4 for member business & commercial lending; and on pages 8 and 9, if delinquent. See Delinquent Loan instructions for information regarding TDR delinquency reporting.

	TDR Loans in Accrual Status				TDR Loans in Nonaccrual Status				Total TDR Loans Outstanding by Category			
	No. of Loans Outstanding	Acct	Amount in Accrual Status	Acct	No. of Loans Outstanding	Acct	Amount in Nonaccrual Status	Acct	Total No. of Loans	Acct	Total Amount	Acct
1. a. TDR Loans Secured by First Mortgages	5	1006A	\$669,310	1007A	0	1008A	\$0	1009A	5	1010A	\$669,310	1011A
b. TDR Loans Secured by Other RE/LOCs	1	1006B	\$44,335	1007B	0	1008B	\$0	1009B	1	1010B	\$44,335	1011B
c. TDR RE Loans Also Reported as Commercial Loans	0	1006F	\$0	1007F	0	1008F	\$0	1009F	0	1010F	\$0	1011F
d. TDR Consumer Loans NOT Secured by Real Estate	6	1006D	\$52,999	1007D	0	1008D	\$0	1009D	6	1010D	\$52,999	1011D
e. TDR Commercial Loans NOT Secured by Real	0	1006G	\$0	1007G	0	1008G	\$0	1009G	0	1010G	\$0	1011G
f. Total TDR Loans Outstanding (a+b+d+e)	12	1006	\$766,644	1007	0	1008	\$0	1009	12	1000F	\$766,644	1001F
				No. of Loans YTD	Acct	Amount YTD	Acct					
2. TDR Loans Approved Year-to-Date				0	1012A	\$0	1002F					
						Amount	Acct					
3. TDR portion of Allowance for Loan and Lease Losses						\$50,257	1013					

SECTION 6 - PURCHASED CREDIT IMPAIRED LOANS (PCILs) - Complete this section if the credit union has any PCILs and HAS NOT ADOPTED CECL.

Report purchased impaired loans, whether obtained through merger or other purchase. Refer to FASB Accounting Standards Codification 310-30.

	Contractual Balance Outstanding	Acct	Recorded Investment Reported as Loans in Account 025B	Acct
1. Total PCILs Outstanding	\$0	PC0001	\$0	PC0002

Complete this section if the credit union has early adopted ASC Topic 326: Financial Instruments - Credit Losses (CECL)

SECTION 7 - PURCHASED FINANCIAL ASSETS WITH CREDIT DETERIORATION (PCD) - Complete this section for PCD assets acquired during the current reporting period (quarter).

Report financial assets purchased with credit deterioration, whether obtained through merger or other purchase. Refer to FASB Accounting Standards Codification 326.

	Purchase Price	Acct	Acquirer's ACL at Acquisition Date	Acct	Non-Credit Discount or Premium attributable to other factors	Acct	Unpaid Principal Balance or Par Value	Acct
1. PCD Loans Outstanding	\$0	PC0003	\$0	PC0004	\$0	PC0005	\$0	PC0006
2. PCD Debt Securities	\$0	PC0007	\$0	PC0008	\$0	PC0009	\$0	PC0010

Credit Union Name: MADISON COUNTY

Federal Charter/Certificate Number: 306

SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION AS OF: JUNE, 30 2020
Complete this schedule if amounts are reported on page 1, items 4-7; or if items below are applicable.

TYPES OF INVESTMENTS

1. U.S. Government Obligations	<= 1 Year	> 1- 3 Years	> 3 - 5 Years	> 5 - 10 Years	> 10 Years	Total Amount
a. NCUA Guaranteed Notes	738A	738B	738C	738D	738E	
Amount of Variable Rate	\$0	\$0	\$0	\$0	\$0	\$0 738
Amount of Fixed Rate	739A	739B	739C	739D	739E	
Amount of Fixed Rate	\$0	\$0	\$0	\$0	\$0	\$0 739
b. TOTAL NCUA GUARANTEED NOTES						\$0 740
c. Total FDIC-Issued Guaranteed Notes						\$0 740A
d. All Other U.S. Government Obligations						\$4,495,001 741C3
e. TOTAL U.S. GOVERNMENT OBLIGATIONS						\$4,495,001 741C
2. Federal Agency Securities						
a. Agency/GSE Debt Instruments (not backed by mortgages)						\$0 742C1
b. Agency/GSE Mortgage-Backed Securities						\$11,634,166 742C2
c. TOTAL FEDERAL AGENCY SECURITIES						\$11,634,166 742C
3. Securities Issued by States and Political Subdivisions in the U.S.						
						\$0 745
4. Other Mortgage-Backed Securities						
a. Privately Issued Mortgage-Related Securities						
i. Privately Issued Mortgage-Related Securities						\$0 981A
ii. Privately Issued Securities (exclude from 4.a.i.) that fail to meet the definition of a mortgage-related security (downgraded below the two highest rating categories) after purchase (Federal Credit Unions ONLY)						\$0 981C
b. Privately Issued Mortgage-Backed Securities (State Credit Unions ONLY)						981B
c. TOTAL OTHER MORTGAGE-BACKED SECURITIES						\$0 981
5. Mutual Funds						
						\$0 743D
6. Common Trusts						
						\$0 743E
7. Bank Issued FDIC-Guaranteed Bonds						
						\$0 746

INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (Federal Credit Unions ONLY)

	Amount	Acct
8. Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas	\$0	786A
9. Non-Mortgage Related Securities with Maturities Greater than Three Years that Do Not Have Embedded Options or Complex Coupon Formulas	\$1,234,000	786B
10. Total of Securities Meeting the Requirements of Section 703.12(b) (Sum of items 2b+4c+8+9)	\$12,868,166	786

MORTGAGE-BACKED SECURITIES

11. Collateralized Mortgage Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs)	\$8,468,478	733
12. Commercial Mortgage Backed Securities	\$0	733A

FCU= Federal Credit Union

SCU= State Credit Union

NCUA 5300
Effective June 30, 2020
Previous Editions Are Obsolete

Credit Union Name: MADISON COUNTYFederal Charter/Certificate Number: 306

SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION (Continued) AS OF: JUNE, 30 2020

Complete this schedule if amounts are reported on page 1, items 4-7; or if items below are applicable.

MISCELLANEOUS INVESTMENT INFORMATION	Amount	Acct
13. Total of Deposits and Shares Meeting the Requirements of Section 703.10(a) (FCU Only)	\$2,725,000	785
14. Market Value of Investments Purchased Under an Investment Pilot Program - 703.19 (FCU Only)	\$0	785A
15. Fair Value of Held to Maturity Securities (reported on item 7 of page 1)	\$21,814,040	801
16. Investment Repurchase Agreements	\$0	780
17. Borrowing Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage	\$0	781
18. Investments Not Authorized by the FCU Act or NCUA Rules and Regulations (SCU ONLY). Exclude investments listed in Item 20 a. or b. (below).		784A
19. Outstanding balance of brokered certificates of deposit and share certificates	\$10,103,000	788

20. Amounts reported in the Asset section of the Statement of Financial Condition to fund employee benefit plans or deferred compensation plans under Section 701.19(c) of NCUA Rules and Regulations (if FCU), or similar state provisions (if SCU), that are not authorized under Part 703 of NCUA Rules and Regulations.	Recorded Value	Acct
a. Securities	\$0	789C
b. Other Investments	\$0	789D
c. Other Assets:		
i. Split Dollar Life Insurance Arrangements		
a) Collateral Assignment	\$0	789E
b) Endorsement	\$0	789E1
ii. Other Insurance	\$0	789E2
iii. Other Non-insurance	\$0	789F
d. Total (sum items a. - c.)	\$0	789G

21. Amounts reported in Asset section of the Statement of Financial Condition to fund Charitable Donation Accounts	Recorded Value	Acct
	\$0	789H

FCU= Federal Credit Union

SCU= State Credit Union

Credit Union Name: MADISON COUNTYFederal Charter/Certificate Number: 306

SCHEDULE C
CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION AS OF: JUNE, 30 2020

Report the aggregate totals the credit union has in all CUSOs, regardless of whether your credit union owns the CUSO, has a "controlling financial interest," has the "ability to exert significant influence" or owns only a smaller portion of the CUSO.

		Amount	Acct
a.	Total Value of Investments in CUSOs	\$119,889	851
b.	Total Amount Loaned to CUSOs	\$60,000	852
c.	Total Aggregate Cash Outlay in CUSOs	\$164,000	853

SCHEDULE D
DERIVATIVE TRANSACTIONS REPORT AS OF: JUNE, 30 2020

1. Total Derivative Transactions Outstanding:	Total Notional Amount	Acct	Net Fair Value Gain (Loss)	Acct	Weighted Average Years to Maturity	Acct
a. Interest Rate Swaps:						
i. Pay-fixed	\$0	1020	\$0	1020C	0.00	1020Y
ii. Receive-fixed	\$0	1021	\$0	1021C	0.00	1021Y
iii. Basis	\$0	1022	\$0	1022C	0.00	1022Y
b. Interest Rate Options:						
i. Caps Purchased	\$0	1023	\$0	1023C	0.00	1023Y
ii. Floors Purchased	\$0	1024	\$0	1024C	0.00	1024Y
c. Treasury Futures:						
i. 2 & 3 Year Notes	\$0	1025	\$0	1025C	0.00	1025Y
ii. 5 & 10 Year Notes	\$0	1026	\$0	1026C	0.00	1026Y
d. Other Derivatives:						
i. All Other Derivatives	\$0	1027	\$0	1027C	0.00	1027Y
Total Derivatives	\$0	1030	\$0	1030C	0.00	1030Y

Credit Union Name: MADISON COUNTY

Federal Charter/Certificate Number: 306

SCHEDULE E
BANK SECRECY ACT/ANTI-MONEY LAUNDERING INFORMATION AS OF: JUNE, 30 2020

Complete this schedule if the items below are applicable. This information will not be released to the public.

MONEY SERVICES BUSINESSES

	Number of Accounts	Acct	Amount	Acct
1. Total Money Services Businesses	*	1050	*	1050A
2. Dealers in Foreign Exchange	*	1051	<div style="border: 2px solid blue; border-radius: 15px; padding: 10px; text-align: center;"> <p>Sum of Accounts 1051 through 1056 may not total to Account 1050</p> </div>	
3. Check Cashers	*	1052		
4. Monetary Instruments	*	1053		
5. Money Transmitters	*	1054		
6. Provider of Prepaid Access	*	1055		
7. Seller of Prepaid Access	*	1056		