



# THE Solarian

Solarity Credit Union  
2017 Annual Report  
Federally Insured by NCUA



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EQUAL HOUSING  
OPPORTUNITY



**Mina Worthington**  
President and CEO

## Next Generation

# Banking

Our organization is made up of a diverse group of people, contributing many unique skill sets and attributes that work together harmoniously for the overall success of our member-owned cooperative. Our current employees are the most intelligent, motivated, and member experience minded group that I have had the pleasure of working with. There has never been a time in my career that I have been surrounded by more incredible talent than I am today!

Many of our youngest employees are exhibiting amazing potential. This group of employees, made up of those currently in their 20s and early 30s, fall into the tail-end of the millennial generation, or the preceding Generation Z, also known as “iGen.” These younger employees usually begin their career with us at our entry-level positions, such as a Teller or a Financial Guide, for instance. One might assume that their youth could present a challenge in a member-oriented culture with the assumption that newly hired, young adults would be less experienced, less trained, and less likely to provide an extraordinary experience for the members that they serve. That is furthest from the truth. In fact, these individuals frequently get exceedingly high ratings in our member survey feedback.

As we become more familiar with this generation of young people through the opportunity to employ them, we are also simultaneously learning about our next generation of members. This generation of new members can often be elusive to us, as they don’t generally enter our branches, they don’t call our Contact Center, and they don’t often respond to our surveys. They have never known a world without the internet, have had access to a computer or smartphone since middle school, and defer to friends and strangers on social media when making choices. We know that our future success hinges on building an organization that adapts to

these digital-natives, which means implementing technologies for internet usage that have state-of-the-art functionality and intuitive content and design.

We consistently track the way our members engage with us here at Solarity, and year after year, we find that branch transactions continue to decline, while membership and services with Solarity increase. People are increasing their interactions and transactions with us through our digital channels, with a reduced need to visit us in person or call us. Bottom line – branches are becoming less important to many of our members, now that almost everything can be done with online banking, our mobile app, or an ATM.

Banks and credit unions have traditionally built branches to acquire new accounts and loans. Presently, we see people opening checking accounts and applying for loans using their smartphones. Further, the servicing of those accounts and loans after their initial inception should be as convenient for our members as possible.

Visiting a branch is an errand that we can eliminate for our members - much like Netflix, Amazon Video, or Hulu has eliminated the errand of returning a rented DVD to a physical location.

In 2018 and beyond, the model of convenience has transformed from a branch on every intersection, to the Amazon model of making it as easy as possible to get what you need without leaving the comfort of your home or office. As expectations change, we are not competing with the last digital experience that a member has with another financial institution - we are competing with the best digital experience a member has had.

**We consistently track the way our members engage with us here at Solarity, and year after year we find that branch transactions continue to decline, while membership and services with Solarity increase.**

*I was making a mobile deposit and it was easy to do; the instructions were easy to follow and I was able to successfully make the deposit saving me a trip to the credit union!*



**Gary Kissling**  
Board Chairman

## Board Chairman's report

Solarity is *your* credit union! We aim to create exceptional experiences for every member, at every opportunity, ensuring that we are focused on you, and what you need from your financial partner. As a member, when you choose Solarity, you choose more than comparable rates and exceptional service.

### When you choose Solarity, you choose:

#### A member-owned cooperative

Your \$5 deposit makes you an equal owner of our credit union. As a member and part owner, you have a voice. Decisions are made with you in mind rather than those of the stockholders.

#### A helping hand

At Solarity, we're looking out for your best interests. We want every interaction to leave

you with a feeling of ease, simplicity, and comfort. That feeling is what drives us every day.

#### Services with you in mind

We strive to continually provide you with secure technology to make your life easier and understand the data we have available to develop products and services that fit your needs.

#### Safety and soundness

Once again, Solarity has received the highest rating from state regulators for capital, asset quality, management, and liquidity.

#### A financial partner

We provide a strong financial partnership to lean on whenever you are in need, and since we utilize technology, we go where you go. So, when you're ready for a new home, an auto, or are looking to expand your business, we will be here for you.



**Ken Flaks**  
Committee Chairman

## Audit Committee report

The Audit Committee is elected by our membership to be the guardians of Solarity by protecting and safeguarding assets. It is our responsibility to ensure that internal controls are established and effectively maintained to achieve the credit union's financial reporting objectives. We ensure that the accounting records and financial reports are promptly prepared, and accurately reflect operations and results.

Among our duties are the following: attend audit committee meetings, review audits, review monthly board packets, fulfill yearly educational requirements, and maintain a

good working relationship with the Board of Directors.

Up to date, continual education and training is the key to our success. The financial services environment in which we operate is constantly changing and only by staying informed of the latest trends can we accomplish our main goal of protecting and safeguarding our member's assets.

A new year of opportunity awaits the dedicated volunteers of the Audit Committee as we continue to serve the best interest of our members and Solarity.

# Board of Directors



Gary Kissling  
Board Chairman



Jerry Kobes  
Vice-Chairman



Terry Morgan  
Secretary



Jim Hurley



Doug Nicholson



Michael Meyer



Merrilou Harrison



Sharon Miracle,  
Associate Director

# Audit Committee



Ken Flaks  
Chairman



Kay Gamache  
Vice-Chairwoman



Linda Kane  
Secretary



Doug Partlow



Jim Hurley  
Board Liaison



Tina Torres  
Staff Liaison

# Happy Employees = Happy Members



**Elyssa Granger**  
Recruitment  
HR Business Partner

At Solarity, we have two things in mind when searching for our next hire - member experience and cultural fit. When reviewing a candidate, we assess how they would fit into our culture and whether or not they possess the skills needed to effectively serve you, our member. From the faces you see to those behind the scenes that you don't see, it's our job to make sure we find the right team members to support your needs.

#### How do we do this?

Throughout the recruitment process, we look for talent that has the right experience to get the job done, as well as someone who possesses the cultural qualities that ensures they thrive at our organization.

By focusing not only on the skills each candidate has, but on hiring the right cultural fit, we are ensuring the service you experience at Solarity is always exceptional. Statistics show that happy employees perform much better than those who are unhappy, which means our members benefit from the extra steps we take in the hiring process. It's easy to fill a position with someone who can do the job, but to find someone who wants to do the job is much more valuable.

The recruitment goal at Solarity is much larger than just filling a position. By focusing on filling each position with the right person, we are ensuring not only satisfied employees, but also satisfied members.



**Pamela Shaw**  
Member Business Services  
Relationship Manager

#### Ownership

Each relationship manager takes time to nurture Solarity's relationship with our members. We celebrate your successes with you and help to uncover and manage roadblocks that could potentially lead to failures.

#### Relationship

Our number one goal is to establish a rapport with our members that is built on trust, mutual respect, mindfulness, and probably the most important, open communication.

#### Calling

Establishing our relationship is the first step, and building that relationship is just as important to us. Continual follow-ups will help us to determine whether our members are happy.

#### Accountability

We have clearly defined what success looks like for our members, and the steps we need to take to get there - together.

# ORCA

## Our secret to successful Business Services

ORCA is an essential tool in the business services' tool belt. We use it to build relationships with our business members that go beyond products and services. A lifelong relationship is paramount in meeting the ever-evolving needs of our business members.

#### What is ORCA?

ORCA stands for ownership, relationship, calling, and accountability.

Without the ORCA process in place, the interactions that we have with our business members would look something like this:

A member comes to Solarity for a loan. He wants a line of credit for his construction business. He meets all the necessary lending requirements, so a loan is granted. We say goodbye to our member, and he is on his way.

Using ORCA, we want to know more about our member and his business. We want to know what his business has accomplished and where it's heading. Through ORCA, we can determine if a line of credit is really the best possible way to get our member where he wants to be or if he actually needs an equipment loan to grow his business. And the relationship does not stop there. We use everything we learn about our member and his business to anticipate his future needs. We are there to help him succeed, now and in the future. His business is his livelihood, and his success is our success.

There is no "one size fits all" solution when it comes to business services. ORCA is all about fulfilling the unique needs of our members. It's about getting to know our members, taking away their fears, and supporting them.

# The making of a Mortgage



For most of our members, buying a home is the single most significant financial transaction of their lives. The selection process alone can be daunting and complex. Choices of neighborhoods, school districts, layouts, bedrooms, and bathrooms can be an exhausting journey to find just the right home. The process of financing the purchase should not add to your anxiety. Traditional mortgage lending, however, has long been a tedious and time-consuming process that seems even more complex than the home selection itself.

**We believe it's time for that to change.**

At Solarity, our vision of a simplified mortgage process has already begun to take shape. Our mortgage strategy is being executed with bold steps aimed to overhaul the lending process from top to bottom. Unlike traditional approaches, we are designing the future loan process from your perspective, by embracing research that makes our members a part of the initial design process, not just the end users. Our research will help us to understand your needs, your fears, your challenges, and your goals when it comes to the home buying experience. We will translate that information into powerful digital tools, web-based educational content, easy to use and secure websites, and mobile applications that are intuitive and convenient. Expert loan officers will be available to answer your questions, provide guidance on selecting the right loan product, or simply help you navigate the process.

Solarity is embracing the art of “innovation through integration” when it comes to the digital

mortgage experience. While technology provides powerful tools, it all needs to work together to deliver on our promise of exceptional service. We will leverage industry-leading technology to provide the engines that power the processes. Employing cutting-edge technologies will automate many traditional processes that today require additional documentation, create endless delays, and ultimately add unnecessary stress to the process.

We are excited about this future. Owning a home should be one of the most exciting and rewarding milestones in your life. Financing that new home should be a similar journey that delivers value beyond just getting a loan; rather, an experience that provides sound guidance, insightful education, and builds a relationship that you will be proud to be part of.

That is our vision of the future, and that is what we work hard to deliver to you every day, as a valued member of Solarity.

*“I really appreciated the time that Valentin took to explain the full process throughout all my meetings with him. When it came to closing, I was very knowledgeable of the paperwork that I was signing and had very minimal questions.”*



## What's changing?

Our future mortgage application will allow you to apply for a home loan with the simple and secure authentication of your identity. The application can occur from the convenience of your home or the mobility of your smartphone. No longer will you need to fill out endless fields of information; authenticated identification will allow most of the data to be completed for you. Integrated data systems will then quickly verify your employment, credit, income, assets, and even simplify the property appraisal process - all without having to provide any additional paperwork. Underwriting loan approvals will take a matter of minutes and closings can be done in days, not weeks or months. When it is time to finalize the transaction, digital closing services will allow you to complete the final signing from the convenience of your home computer, local coffee shop via smartphone, or almost anywhere in between.



What the Heck is

# CX?



**Ralph Cumbee**  
Chief Experience Officer

Solarity's journey into customer-centricity began in the late summer of 2015. The Board of Directors and the management team agreed that the best way for Solarity to differentiate ourselves from other financial institutions was to focus on the customer experience (CX). To do this, we initiated a transactional survey to allow us to measure our members' experiences with us. Since that time, we've sent out thousands of surveys to our membership and responded to every single one that we received.

### What have we learned?

First and foremost, listening to you, our member, in real-time is one of the most beneficial things we can do for our business. Receiving feedback within a few hours of the experience allows for prompt action on both positive and negative comments. When we receive positive feedback, the employee who inspired your recognition is celebrated company-wide for their success, which provides greater reinforcement for always striving to create positive experiences. Additionally, quickly acknowledging constructive feedback gives our organization an opportunity to intercept issues and address them before they lead to further negative feelings.

By listening and transparently sharing your feedback with the entire organization, everyone's attention stays focused on providing the best service possible. It also creates accountability, as we are all aware that interactions with our members, good or bad, could show up in the CEO's email inbox within a few hours!

### Enhancements

The success that we've experienced has pushed us to improve our Customer Experience Initiative in 2017.

- We've implemented a survey in which we address all our members, not just the members who've recently completed a transaction with us. By doing this, we can see a baseline that includes a larger and equally important group of members who we don't necessarily see on a regular basis.
- Additionally, we've included three new criteria for our scores. These are what we call "the three Es" - Effort, Effectiveness, and Emotion. In other words, how much effort did it take for you to accomplish your goal? How effective was the solution? And, what emotion did the interaction generate? I'm pleased to say that our scores in these three areas compare very highly with the top benchmarks nationwide, be it in financial services, retail, or any other category.

In 2018, we'll be further refining our surveys to better target interactions with our mortgage and business loans, as well as in our digital channels, such as online banking and our mobile app. Last, but far from least, we are embarking on a massive enhancement to the Customer Experience effort that takes a comprehensive and in-depth look at all aspects of your user experiences and applies proven tools to enhance the effort, effectiveness, and emotion. We are excited about this new endeavor; it will continue to improve experiences and deepen your relationships with us.

*Noe was very helpful as well as professional with my loan. I would highly recommend Solarity to all my friends and family! :-)*



**Mandy Olson**  
Member Experience Enthusiast

## Why Should You Fill Out a Survey?

You may have seen a survey from Solarity come across your email inbox and wondered what we do with it. I personally read every single survey that comes in. Yes, every single one! We have committed to responding to 100% of the surveys we receive. You took the time to write it, and we, in turn, want to take the time to thank you for responding - and even more importantly, we want to learn from what you tell us. We share these surveys with our management team, so we can get together to identify trends, uncover issues, and make improvements based on the feedback that you give us. We also make a point of praising our wonderful staff members for a job well done!

### The Results

In 2016, Solarity won the Louise Herring Philosophy in Action Award, presented by the Northwest Credit Union Association, for consistently putting members at the center of everything we do.

In 2017, Solarity was presented with InMoment's "Customer First" award for excellence in a customer-centric business culture. Out of more than 350 nominees, Solarity was one of five national winners, which also include Petco, Rite Aid, Tiffany and Co., and Caesar's Entertainment.

# Financial Technology is Transforming



**Chad Ritchie**  
Chief Information Officer

Across the globe, there is a fundamental shift happening in the financial industry, and it is being driven, in large part, by you, the consumer.

As the world integrates through the use of technology, the existing state of affairs for financial organizations is being challenged. While we believe this challenge is welcome and necessary, it's causing a worldwide disruption in traditional banking.

It's no secret that financial institutions have traditionally possessed greater material knowledge than the consumer when it comes to financial transactions. As a consumer, you should not only have access to that knowledge, but the ability to tie it in to other applications as you choose.

At Solarity, when we look toward the future and ask, "what will work?" we know that the current state of transparency and technology is not sustainable for our members. We believe our members expect and deserve transparency through technology, and while transparency has always been one of our core values, recent advancements in the digital space are opening up new ways for Solarity to innovate around transparency and the idea of open banking.

Open banking is a relatively new idea, but the concept is pretty simple. With open banking, data can be shared across many platforms in order to provide a seamless and secure financial experience. As a consumer, you should have the power to fully understand your financial picture,

and you should be able to tie any application you choose to your financial institution.

Our goal is for you to be able to access all your financial data, on any application you choose, in real-time, simply and securely.

To that end, Solarity is working on several technology initiatives in 2018 to empower our members to have access to the information they want, on the device they prefer, whether that is your smartphone, Amazon Echo, Google Home, or any application you choose.

At Solarity, our goal is to work with you, to ensure that we are providing an amazing, transparent experience that provides you with clarity and confidence surrounding your financial goals.





# The Engagement Center: A Banking Evolution

Sam Johnson,  
Member Experience  
Manager & the  
Engagement  
Center Guides

It's no secret that the world of financial services is evolving, and branches are changing. The Engagement Center isn't your typical branch. You won't find long lines or tellers here. As technology advances, the need for a "traditional branch" declines more and more each year. The Engagement Center is our answer to the evolution of banking. It's the merging of state-of-the-art technology and world-class training to meet the needs of our members today, and in the years to come. We opened the Engagement Center doors in January of 2017, and with a diverse range of banking needs at our disposal, our fully trained staff are confident in their ability to assist. It's self-serve for our members who prefer, and it's hands-on for our members who wish to have more support. It is personalized service that is tailored to every member who walks through the door. From account opening to mortgage lending, at the

Engagement Center, we've got you covered.

This type of personalized service, coupled with the relationships we've already built with our members, has resulted in members saying things like, "The folks you have at the Engagement Center are the absolute best. They're smart, friendly, welcoming, and they always know how to help me. Anytime I have a problem, I walk in and I know I'm going to walk out with it solved."

The primary goal of the Engagement Center is to focus on building deeper relationships, whether they are current or future members, business or community leaders, real estate professionals or home buyers. The training our staff has received, paired with the technology at our fingertips allows us to improve the service we offer. As technology continues to advance, so will our service.

*"I was needing a new debit card. When I went to the Engagement Center, I was welcomed by Rheanna and Rafael. Rheanna completed the process in a matter of minutes. Being able to receive a new card the same day is a value packed service. Thank you for exceeding my expectations! I also received a pair of sunglasses - perfect touch! Thank you!"*



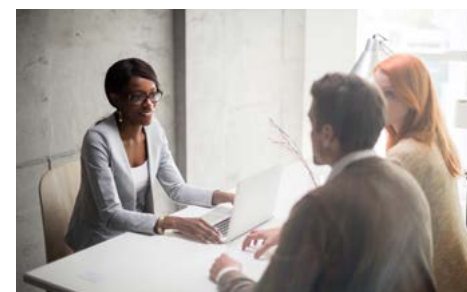
## Mortgage

The Engagement Center was the first Solarity location to introduce video technology into the mortgage process. Members can connect with a Mortgage Loan Officer on demand via video chat, and continue the conversation through the channels that work best for them, such as email. Our team regularly meets with local real estate professionals to build awareness of our video capability and simplified mortgage process. The real estate community can then refer their clients, who don't have time in their busy schedules for meetings and phone calls. We want to ensure that everyone has the opportunity to experience a mortgage in their preferred way.



## Business

The Engagement Center team highly values our business partners. We make it a priority to connect with current and potential business members to develop mutually beneficial relationships. Taking the time to truly understand our members, their businesses, their long-term goals, and their roadblocks allow us to help optimize our business and financial processes and make them work even better for the member. Their success is our success.



## Education

We strive to make every interaction at the Engagement Center an informative one. New technology can be a little intimidating, so we help to educate our members about the use of technology with their everyday transactions, whether that is through the ATM, online banking, or our mobile app. Additionally, we've begun providing workshops. Our workshops are not a typical seminar. Instead, they consist of small, individualized groups that allow personalized interactive learning. We cover topics ranging from online banking to first time home buying, and everything in between.

# 5 Tips for Employee Development as a Business Plan



While speaking with a business owner recently, we asked him about his keys to success. His one-word reply? “People.” He explained how he developed and retained key employees over the years and the value each provided to certain components of his business. With the right people, his business enjoys stability and with the right direction, prosperity.

As a business owner or professional, the question of what to do once you’ve honed your hiring process is a good problem to have. How do you retain talent? Today, retaining top performers often comes down to their prospects for ongoing development and the extent to which they can connect with and thrive within the company culture.

Upward career acceleration is expected by today’s workforce at a faster pace than in the past. Retaining employees who are eager to develop can be supported from a few different directions:

**1** Foster cultural unity: Give the core values of the business a level of attention and importance that results in them coursing through the business as the ever-present common denominator. High-performing employees seek out high-performing cultures because they need the culture to enable them to grow.

**2** Introduce the idea of lateral movement: While ambitious people are primarily concerned about the quickest route to the top, help them also to question what the best route to the top might be. Broad-based expertise and exposure to diverse challenges create the best leaders.

**3** Introduce the idea of ‘dignity of work’: Every position is important, and a specialized set of skills can be honed in any job when resourcefulness is applied. Entry-level positions are not just merely steps to the

job that “really matters.” Every single job is a chance to be on a stage and shine, to observe and learn, to forge connections, and to build a foundation of business acumen. Leadership can be exercised in any position and is not limited to certain titles.

**4** Provide stretch goals and challenging work – beyond the job description: While giving stretch goals and assignments can create feelings of discomfort, it’s that very discomfort that denotes growth is occurring.

**5** Leave the first step of career development to the employee, yet make resources readily available. Ambition is intrinsic. Allowing the employee to initiate formal career development ensures that time is well-spent and genuine in nature. Ensure that mentorship and the use of an individual development plan help the employee position themselves as a finalist for their desired job.



**Carrie Gabbard**  
Chief Performance Officer



**Chad Ritchie**  
Chief Information Officer

## Your Data is Your Most Important Asset

The recent Equifax data breach reminds us just how valuable our personal data is to criminals. Unfortunately, there are many ways a thief can gain access to your personal information. Some common ways include phishing scams, ATM skimmers, and unsecured Wi-Fi connections.

At Solarity we are relentless about protecting our members' personal information. To us, your data is not just something our tech people think about. We train every employee on best security practices in order to keep your information safe as part of their onboarding process, and then ongoing training annually.

We hire industry experts in cybersecurity to try and access our network. We bring these experts to our offices and give them the mission of trying to gain access to our systems in any way they can. And they take their jobs seriously: first, they remotely test our network to find areas that an attacker could exploit. Next, they perform a detailed analysis that identifies and classifies any areas that could potentially be vulnerable to other forms of attack. After that, they test our employees' adherence to the security policies we have put in place to protect your data. In some cases, the experts show up pretending to be from the government or even acting as one of our own employees. They try to gain access in any way they can, from hacking our Wi-Fi to trying to

physically access the secure areas of our branches.

We've also implemented a state-of-the-art firewall and anti-virus protection, as well as artificial intelligence and sophisticated analytics to monitor our network and provide real-time alerts of any abnormal activity.

While we're certainly proud of the cutting-edge tools we use to protect your information, we don't stop there. We also require any companies we do business with to follow a very strict set of guidelines and report on how they perform their

own compliance controls. Your data is only as safe as the weakest link, and we mandate that everyone we work with has to prove that their internal practices are up to snuff.

**Did you know?**  
Most data breaches occur at a point-of-sale, like a grocery store or gas station.

Lastly, we work with outside security experts to provide annual security training for our Board of Directors, every one of our department managers, and all our IT and Security teams, to ensure that we receive the best security guidance available across all industries.

Your data is extremely personal, and we value the trust you have in us to protect your information with the highest level of care. We will continue to enhance our security practices to ensure we are doing everything in our power to keep your personal information safe.

## Using Data to Make Decisions

At Solarity, we are building a data-driven culture. We are leveraging data to make sound business decisions that benefit you, our member, and provide you with the best experience possible. With technology rapidly advancing, the amount of data available at our fingertips is increasing exponentially. As your financial institution, our goal is to always put that data to beneficial use so we can continually provide you with outstanding service.

Our technology teams collaborate with the entire organization to ensure we're looking at data with a fresh perspective in order to make decisions in a timely fashion. When new data sources arise, we take the time to understand and learn from them, so we can create new processes, systems, and products that are tailored to the needs and preferences of our membership. This means our members have more options available to address financial goals, in a smarter, simpler way. We use member surveys to get feedback on our processes, we use our website data to improve our online functionality, and we use data to uncover trends and create new products that fit your needs. The list of ways we utilize data to benefit our members grows longer every day.

As technology advances, we advance with it, and our members reap the benefits. The updates and changes that we make come directly from what our members tell us they want and need through our data sources. We're a blazing trail into the future and data is leading the way!



**Scott Kaylie**  
VP of Business Intelligence

# Financial Statements

## Statement of income

Income	2016	2017
Interest on Loans	20,904,434	25,324,800
Investment Income	800,570	1,046,667
Fee and Other Operating Income	9,643,086	8,886,671
<b>Total Income</b>	<b>\$31,348,090</b>	<b>\$35,258,138</b>
Expenses	2016	2017
Compensation	10,948,724	11,367,357
Travel and Conference	392,206	378,986
Office Occupancy	1,217,773	1,461,236
Office Operations	2,888,332	3,962,265
Education & Promotional	569,453	1,012,737
Loan Servicing	1,453,481	1,692,959
Professional & Outside	2,875,344	2,483,998
Provision for Loan Losses	831,428	5,398,391
Cost of Borrowed Money	865,779	1,117,421
Misc Operating Expenses	943,176	948,673
<b>Total Operating Expenses</b>	<b>22,985,696</b>	<b>29,824,023</b>
Non-Operational Income or Expense	66,223	10,387
Dividends	2,052,294	2,460,803
<b>Total Expenses</b>	<b>\$25,104,213</b>	<b>\$32,295,213</b>
<b>Net Income</b>	<b>\$6,243,877</b>	<b>\$2,962,925</b>

## Statement of financial condition

Assets	2016	2017
Loans	552,365,918	605,048,022
Allowance for Loan Loss	(1,837,133)	(4,763,441)
Loans Held for Sale	2,257,083	30,540,166
Cash and Deposits	5,555,867	25,745,851
Investments	110,135,158	56,453,044
Land-Building (Net of Depreciation)	16,929,806	16,508,506
Furniture & Fixtures (Net of Depreciation)	2,615,937	2,904,653
Other Assets	24,398,455	16,561,435
Accounts Receivables	1,745,819	1,948,808
<b>Total Assets</b>	<b>\$714,166,910</b>	<b>\$750,947,044</b>
Liabilities	2016	2017
Accrued Liabilities	2,767,850	5,483,279
Accounts Payable	10,096,403	12,984,730
Borrowings	45,062,423	60,056,225
<b>Total Liabilities</b>	<b>\$57,926,676</b>	<b>\$78,524,234</b>
Equity	2016	2017
Membership Shares	161,585,087	176,156,516
Share Checking	92,067,930	101,351,310
Certificates	85,314,994	59,163,934
IRAs	16,678,902	15,100,659
Money Market Accounts	157,542,518	184,497,710
Non-Member Deposits	50,511,957	40,557,043
<b>Total Membership Equity</b>	<b>\$563,701,388</b>	<b>\$576,827,172</b>
Equity Acquired in Merger	20,445,000	20,445,000
Regular Reserve	2,771,120	2,771,120
Unrealized Gain or Losses on AFS Securities	(60,093)	33,775
Retained Earnings	69,382,819	72,345,743
<b>Total Reserve Equity</b>	<b>\$92,538,846</b>	<b>\$95,595,638</b>
<b>Total Liability and Equity</b>	<b>\$714,166,910</b>	<b>\$750,947,044</b>

“  
Since opening my account from the first day to the recent visit of the new location the service provided has been excellent with no problems. Your bank gives me comfort knowing your high-level of professionalism and making banking in person and online simple.  
Thank You!

# 2017 GIVE BACK

Employees Donated Over

\$12,  000

TO OUR COMMUNITY PARTNER,  
YAKIMA YWCA

2,350 

VOLUNTEER HOURS TO  
LOCAL NONPROFITS

**SOLARITY**  
CREDIT UNION