



ASSET LIABILITY MANAGEMENT REPORT
As of FEBRUARY 28, 2007

Prepared for:

Financial Institution



Prepared by: CLIENT STRATEGIES GROUP



Report Descriptions

Interest Rate Risk (IRR) Summary Reports – Summarizes key interest rate risk information from three risk evaluation methodologies: income simulation, net economic valuation (NEV) and sensitivity gap into tables, charts and graphs to provide a concise overview of the financial institution’s interest rate risk position. The summary section includes the following reports:

Income Forecast Summary Report – Shocked Scenarios: Fluctuations in gross and net income represent interest rate risk. Larger fluctuations represent a higher degree of risk due to the increased uncertainty of outcome. Fluctuations are easily observed with the income summary report.

The Income Forecast Summary Report is divided into two major sections that display twelve-month projected Net Interest Income and Net Income based on core interest rate scenarios. The core scenarios are designed to stress test the balance sheet for weakness and provide a base-level income forecast for use as a benchmark. The core scenarios are performed using the following conditions:

- *Report-date conditions are held constant throughout the forecast to provide a “static” environment for analysis.* The account balances, rates, spreads, balance sheet composition, and interest rates in the marketplace are all held constant throughout the 36-month forecast. This enables the shock tests to precisely reflect the interest rate risk inherent in the balance sheet at report date.
- *A “roll over original” methodology is utilized for maturing balances during the forecast.* When a loan or investment matures it is replaced with a hypothetical instrument having exactly the same characteristics as the original instrument. For example; an investment that was originally a one-year bullet maturity (an instrument having no amortization or call options) would be replaced with a one-year bullet maturity. The choice of roll over original methodology allows the report-date balance sheet composition to be maintained throughout the forecast.
- *Interest rate shocks are instantaneous and sustained throughout the forecast.* This methodology is utilized to provide a “worst case” environment to stress test the balance sheet for weakness. Market interest rates are shocked using +/-100, 200 and 300 basis point shifts.



Net Economic Valuation (NEV) Summary: – NEV is derived by subtracting the present value of liability cash flows from the present value of asset cashflows. Cashflows are the principal and interest payments received from instruments over time. The result of this calculation is the present value of capital. By observing NEV in various interest rate environments, an economic view of interest rate risk is achieved. NEV offers many advantages over traditional methods in the evaluation interest rate risk including:

- Cash flows over the life of the instrument
- NEV's impact on capital
- Fewer subjective assumptions than income forecasting

CNBS evaluates NEV using immediate and sustained interest rate shocks of +/-100, 200, and 300 basis points. Fluctuations in NEV are similar to fluctuations in projected income – larger fluctuations translate into greater uncertainty.

Sensitivity Gap Report Graphical Summary: This graphical representation of the gap report depicts the dollar amount of assets and liabilities becoming interest rate sensitive in future time periods. Quarterly time buckets are utilized beginning the first of the month following the date of the report. Marginal sensitivity gap depicts the difference between repricing assets and liabilities for a single time period. Cumulative funds gap provides the cumulative difference between repricing assets and liabilities. The cumulative funds gap is a mismatch measure that provides one view of interest rate risk.

Historical Performance Report: Accumulates key interest rate risk information from previous ALM reports prepared for the financial institution. This organization enables a quick evaluation of the level and trends of each element, as well as the average over time. Additionally, this report includes a section displaying averages of these same key elements for the financial institution's peer group in the CNBS client database.



Ratio Analysis Report: provides a quick, snap shot summary of the financial institutions’s key financial analysis ratios allowing for easy interpretation of the results of performance. Including in this summary are: percentage contributions to net interest income from various asset categories, performance analysis ratios, capital analysis ratios, asset and liability composition percentages and other important ratios.

Graphs and Pie Charts: Summary graphs and pie charts complete this section designed to provide a quick “visual” evaluation of balance sheet composition and interest rate risk including:

- Net Income
- Balance Sheet Composition
- Investment Portfolio Distribution

Detailed Supporting Reports and Schedules: The key interest rate risk information is presented in detail from the three risk evaluation methodologies including tables, charts and graphs to provide support to the summary pages, as well as a detailed overview of the financial institution’s interest rate risk position. This section includes the following reports:

Condensed Balance Sheet Report: A one-page report summarizing major balance sheet categories. The weighted average rate and sensitivity of each account as well as the size of the account in relation to the total balance sheet is provided to enable a quick analysis of the composition of the balance sheet.

Earnings Forecast: An income projection is supplied for each interest rate scenario. This report calculates interest income and interest expense for each forecast period. The difference between the two is supplied in the last section, “Net Interest Income.” The income and expense figures are based on historical interest rates and balances supplied by the financial institution to CNBS, on yield curve assumptions entered into the model's forecast structure, and on expected interest rates for new books of business anticipated by the financial institution. Non-interest income and expense is calculated as a percentage of total assets.



Present Value of the Balance Sheet: For each interest rate scenario, a present value and duration report is supplied. The present value is determined by discounting the expected cash flows to a present value. The expected cash flows are generated from month-end balances, rates and account characteristics. The discount rates used to calculate the present value are generated from the interest rate curve in each scenario. The difference between the present value of the assets and liabilities will represent the Net Economic Value (NEV). By comparing the differences in NEV under the various scenarios, one view of interest-rate risk is obtained. The duration measures in this report are dependent on specific assumptions for non-maturity accounts and should not be used directly as a measure of interest-rate sensitivity.

Sensitivity Gap Report: Lists the dollar amount of assets and liabilities that will become interest rate sensitive in the future. Quarterly time periods are utilized beginning the first quarter following the date of the report. The interest rates in the report indicate the rate for those assets and liabilities as of month end, not the rates at which those assets and liabilities will reprice at any time in the future. "Marginal Funds Gap lists the difference between repricing assets and liabilities for a single time period. Cumulative Funds Gap provides the cumulative difference between repricing assets and liabilities. The cumulative funds gap is a mismatch measure that provides one view of interest rate risk.

Static Balance Sheet: Provides a detailed listing of balance sheet accounts at month-end. The balances and rates are derived from information provided by the financial institution.

Analysis Assumptions: Details the yield curve, prepayment characteristics, index values and other assumptions utilized in generating the Interest Rate Risk Analysis Reports. The assumptions should be carefully reviewed to fully understand the basic foundation on which the reports are prepared.

ALM Report Definitions: Provides a brief, yet thorough, definition of the terms and expressions used in the preparation of the reports.

Financial Institution

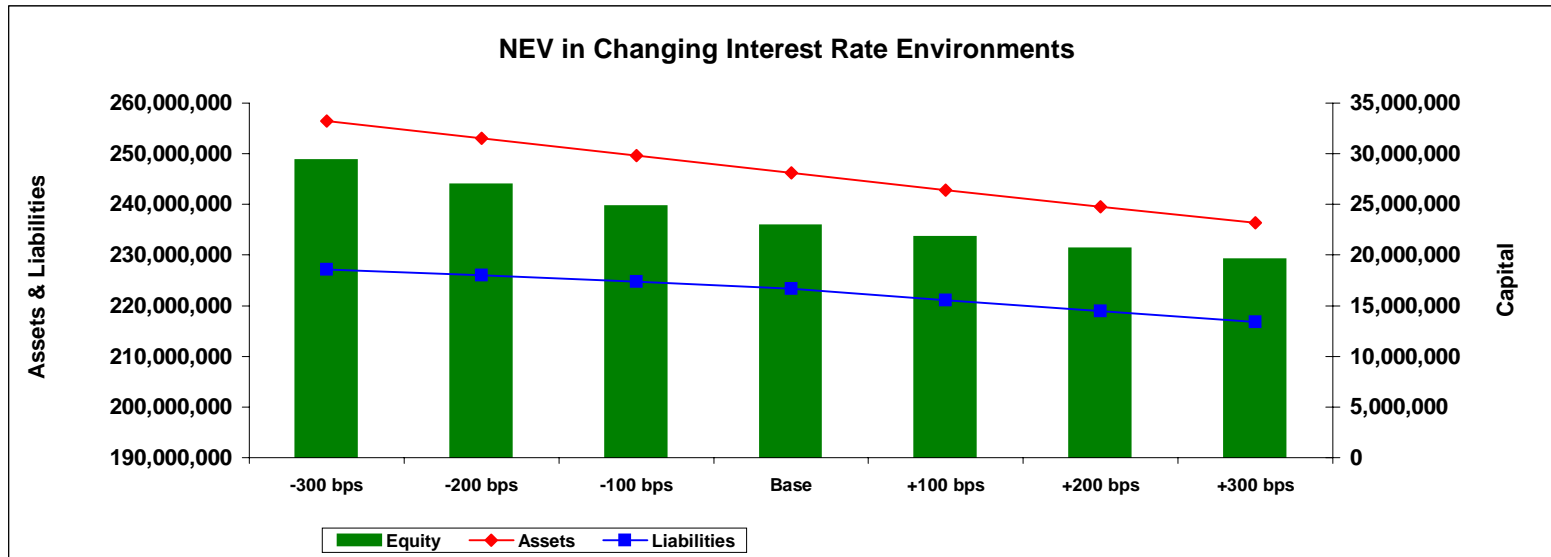


NEV Summary

02/28/07

Risk Management

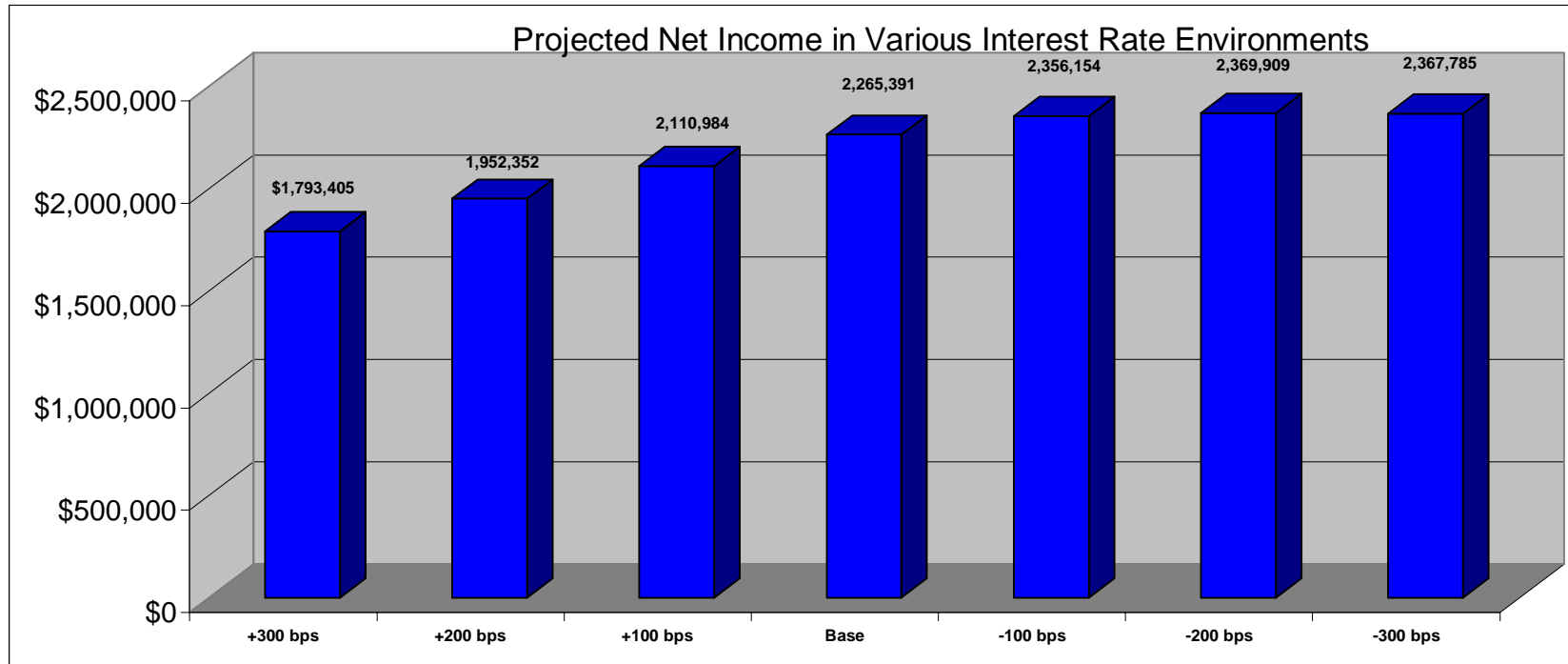
Market Interest Rate Scenario	NEV Ratio	Net Economic Value	Dollar Value Change from Base	Percentage Change from Base	Policy % Change Limits	Base NEV Ratio Limit	Within Limits?
+300 bps	8.30%	19,612,647	-3,327,693	-14.51%	-30.00%	6.00%	Yes
+200 bps	8.63%	20,682,771	-2,257,569	-9.84%	-30.00%	6.00%	Yes
+100 bps	8.98%	21,800,902	-1,139,438	-4.97%	-30.00%	6.00%	Yes
Base	9.32%	22,940,340				6.00%	Yes
-100 bps	9.96%	24,855,708	1,915,368	8.35%	-30.00%	6.00%	Yes
-200 bps	10.66%	26,975,361	4,035,021	17.59%	-30.00%	6.00%	Yes
-300 bps	11.45%	29,360,480	6,420,140	27.99%	-30.00%	6.00%	Yes



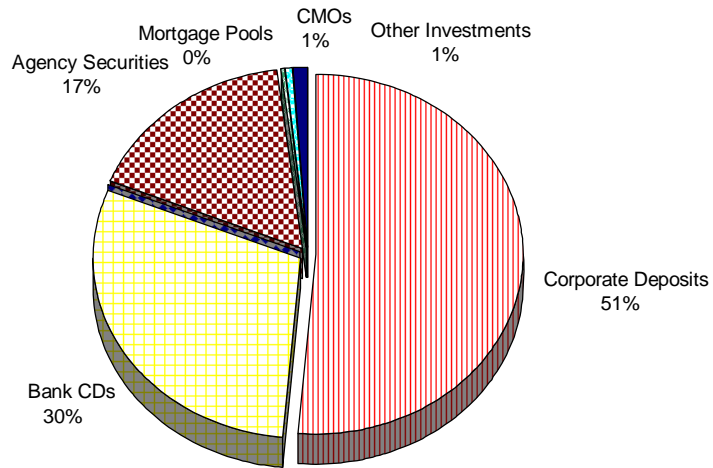
The information generated by the asset/liability model and prepared in this report is based upon data provided by the credit union named and upon assumptions known to and approved by the credit union prior to the generation of the information contained in this report.

	Market Interest Rate Scenario	12 Month Projected Net Interest Income	Dollar Value Change from Base	Percentage Change from Base	12 Month Projected Net Income	Dollar Value Change from Base	Percentage Change from Base	Net Income Policy Change Limits	Within Limits?
Year 1	+300 bps	\$9,293,405	-\$471,986	-4.83%	\$1,793,405	-\$471,986	-20.83%	-60.00%	Yes
	+200 bps	9,452,352	-313,039	-3.21%	1,952,352	-313,039	-13.82%	-60.00%	Yes
	+100 bps	9,610,984	-154,407	-1.58%	2,110,984	-154,407	-6.82%	-60.00%	Yes
	Base	9,765,391			2,265,391				
	-100 bps	9,856,154	90,763	0.93%	2,356,154	90,763	4.01%	-60.00%	Yes
	-200 bps	9,869,909	104,517	1.07%	2,369,909	104,517	4.61%	-60.00%	Yes
	-300 bps	9,867,785	102,394	1.05%	2,367,785	102,394	4.52%	-60.00%	Yes
Year 2	+300 bps	\$9,424,790	-\$519,030	-5.22%	1,924,790	-\$519,030	-21.24%	-60.00%	Yes
	+200 bps	9,602,069	-341,751	-3.44%	2,102,069	-341,751	-13.98%	-60.00%	Yes
	+100 bps	9,776,826	-166,993	-1.68%	2,276,826	-166,993	-6.83%	-60.00%	Yes
	Base	9,943,820			2,443,820				
	-100 bps	10,034,057	90,238	0.91%	2,534,057	90,238	3.69%	-60.00%	Yes
	-200 bps	10,034,530	90,711	0.91%	2,534,530	90,711	3.71%	-60.00%	Yes
	-300 bps	10,016,118	72,298	0.73%	2,516,118	72,298	2.96%	-60.00%	Yes
Year 3	+300 bps	10,438,656	\$349,111	3.46%	2,938,656	\$349,111	13.48%		
	+200 bps	10,327,720	238,174	2.36%	2,827,720	238,174	9.20%		
	+100 bps	10,213,519	123,974	1.23%	2,713,519	123,974	4.79%		
	Base	10,089,545			2,589,545				
	-100 bps	9,886,717	-202,828	-2.01%	2,386,717	-202,828	-7.83%		
	-200 bps	9,600,508	-489,038	-4.85%	2,100,508	-489,038	-18.89%		
	-300 bps	9,290,960	-798,585	-7.91%	1,790,960	-798,585	-30.84%		

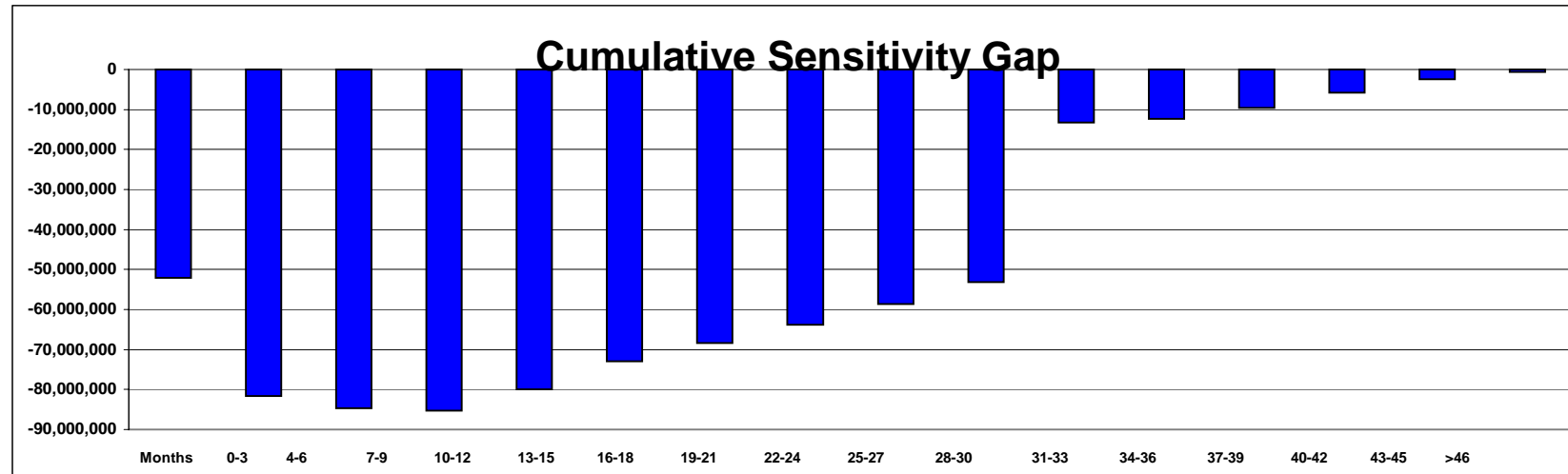
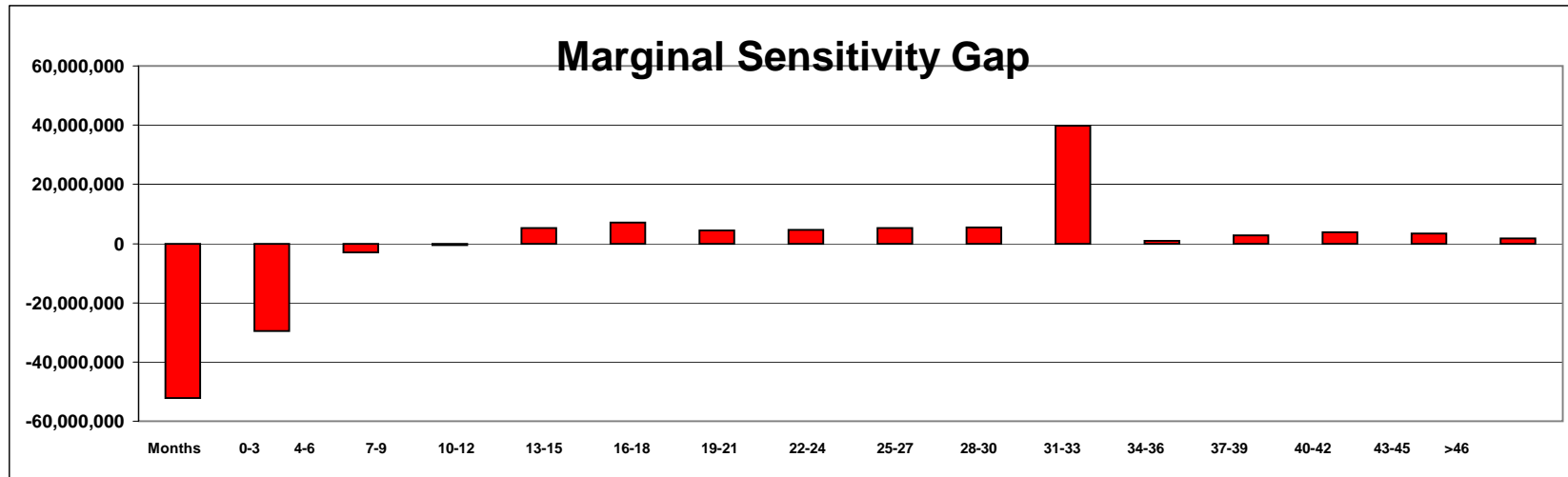
The shocked scenarios are performed in a static environment to enable the report-date composition of the balance sheet to be stress tested. A static environment, as it is used here, means that the balance, spread, and maturity structure of each instrument as well as the composition of the balance sheet remains unchanged from report-date throughout the entire forecast. Instruments that mature during the forecast are brought back on with the same characteristics and maturity structure as the original instrument. The rate assigned to the new instrument, however, would depend on the rate established for new business and the market rate scenario under evaluation.

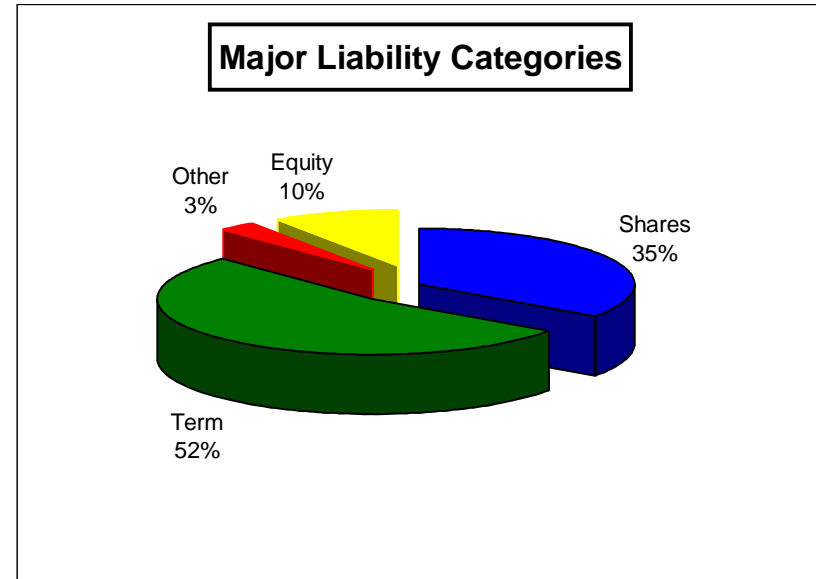
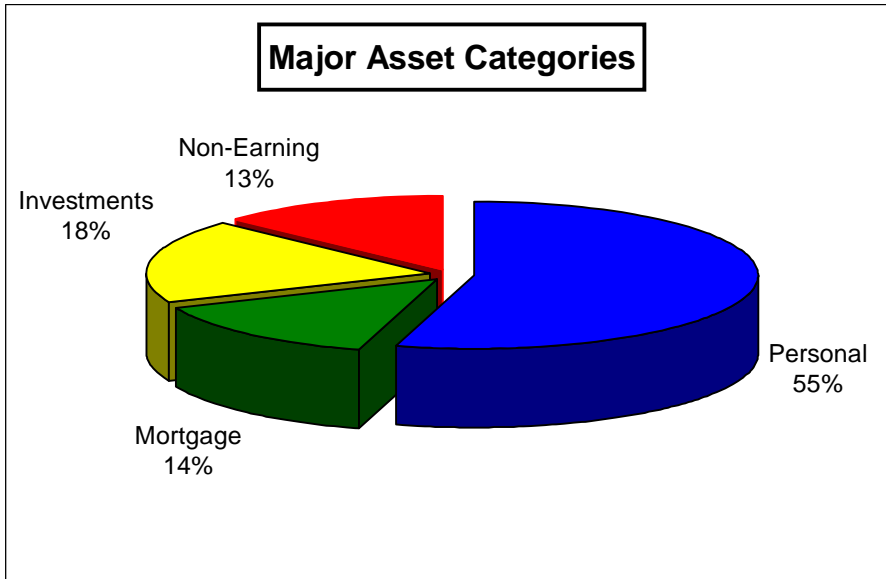


Investment Portfolio Distribution



Investment	Balance	Average Rate
Fed. Funds Sold		
Corporate Deposits	16,500,000	5.22
Bank CDs	9,506,000	5.38
Treasury Securities		
Agency Securities	5,500,000	4.82
Mortgage Pools	66,146	5.25
CMOs	160,996	6.00
Mutual Funds		
Other Investments	363,500	6.00
Total Investments	32,096,642	5.21





	Balance	Avg. Rate
Personal	95,900,729	7.60
Mortgage	24,809,418	7.18
Investments	32,096,642	5.21
Non-Earning	<u>23,060,012</u>	<u>0.00</u>
Total Assets	246,836,761	6.56

	Balance	Avg. Rate
Shares	85,035,306	0.78
Term	130,433,353	4.61
Other	6,341,778	0.00
Equity	<u>23,403,687</u>	<u>0.00</u>
Total Liabilities	246,836,761	2.73

Financial Institution



Historical Performance

Client Strategies Group

Report Date	Asset Size	Assets Percentage Change	Base Interest Income	Base Int. Inc. Percentage Change	+300 Int. Inc. % Change From Base	-300 Int. Inc. % Change From Base	Base Net Income	Base NI Percentage Change	Return on Assets (ROA)	+300 NI % Change From Base	-300 NI % Change From Base	Book Value of Capital	Capital as % of Assets	+300 NEV % Change From Base	-300 NEV % Change From Base
2/28/2001	\$202,986,386		8,929,777		-3.67%	2.32%	3,879,369		1.91%	-8.44%	5.34%	19,252,577	9.48%	-23.78%	29.88%
5/31/2001	\$209,353,507	3.14%	9,519,156	6.60%	-8.93%	4.95%	4,681,045	20.67%	2.24%	-18.16%	10.07%	20,003,961	9.56%	-29.68%	33.72%
8/31/2001	\$222,331,140	6.20%	9,676,187	1.65%	-5.85%	1.98%	4,838,075	3.35%	2.18%	-11.70%	3.97%	20,794,441	9.35%	-24.27%	25.99%
11/30/2001	\$229,642,299	3.29%	10,352,470	6.99%	-7.77%	7.07%	5,514,358	13.98%	2.40%	-14.59%	13.28%	21,226,163	9.24%	-28.02%	36.70%
2/28/2002	\$225,614,327	-1.75%	10,482,749	1.26%	-10.45%	9.68%	5,532,446	0.33%	2.45%	-19.80%	18.35%	20,692,418	9.17%	-30.98%	43.15%
5/31/2002	\$224,245,178	-0.61%	10,307,218	-1.67%	-10.54%	8.12%	4,798,294	-13.27%	2.14%	-22.64%	17.44%	20,439,002	9.11%	-31.17%	45.47%
8/31/2002	\$226,584,765	1.04%	10,603,766	2.88%	-6.64%	6.68%	5,094,842	6.18%	2.25%	-13.82%	13.91%	21,498,755	9.49%	-25.28%	44.55%
11/30/2002	\$228,888,961	1.02%	9,501,578	-10.39%	-3.94%	5.45%	3,992,654	-21.63%	1.74%	-9.37%	12.98%	21,425,864	9.36%	-20.21%	38.62%
2/28/2003	\$219,745,493	-3.99%	8,480,024	-10.75%	-3.18%	5.37%	1,440,524	-63.92%	0.66%	-18.72%	31.63%	13,793,224	6.28%	-27.96%	11.32%
5/31/2003	\$223,049,416	1.50%	8,675,349	2.30%	-10.74%	0.06%	1,700,349	18.04%	0.76%	-54.77%	0.32%	14,423,372	6.47%	-37.04%	16.77%
8/31/2003	\$221,861,445	-0.53%	8,980,665	3.52%	-7.47%	-6.20%	2,056,665	20.96%	0.93%	-32.63%	-27.08%	16,306,572	7.35%	-25.98%	17.94%
11/30/2003	\$218,913,491	-1.33%	7,908,475	-11.94%	-7.30%	-5.70%	813,975	-60.42%	0.37%	-70.94%	-55.35%	16,720,690	7.64%	-23.34%	18.34%
2/29/2004	\$208,551,296	-4.73%	7,913,536	0.06%	-4.89%	-9.31%	759,724	-6.66%	0.36%	-50.89%	-96.98%	16,533,026	7.93%	-21.40%	18.53%
5/31/2004	\$218,254,563	4.65%	7,966,290	0.67%	-7.60%	-9.30%	1,290,490	69.86%	0.59%	-46.90%	-57.39%	16,825,072	7.71%	-33.14%	26.59%
8/31/2004	\$221,968,636	1.70%	9,603,981	20.56%	-3.81%	-7.70%	3,103,981	140.53%	1.40%	-11.80%	-23.82%	17,817,632	8.03%	-30.66%	25.70%
11/30/2004	\$221,239,762	-0.33%	8,032,950	-16.36%	-6.09%	-4.68%	1,632,950	-47.39%	0.74%	-29.97%	-23.01%	18,525,698	8.37%	-32.57%	41.41%
2/28/2005	\$224,713,627	1.57%	8,779,331	9.29%	-5.27%	-3.47%	2,512,681	53.87%	1.12%	-18.42%	-12.11%	18,991,408	8.45%	-28.63%	42.41%
3/31/2005	\$225,088,683	0.17%	8,708,789	-0.80%	-1.31%	-4.92%	2,442,139	-2.81%	1.08%	-4.66%	-17.54%	19,348,090	8.60%	-8.29%	23.31%
5/31/2005	\$222,842,123	-1.00%	9,645,172	10.75%	-2.21%	-3.66%	3,378,522	38.34%	1.52%	-6.31%	-10.46%	19,859,075	8.91%	-9.20%	25.35%
8/31/2005	\$221,827,839	-0.46%	9,102,185	-5.63%	-0.15%	-5.57%	2,777,185	-17.80%	1.25%	-0.49%	-18.27%	20,777,643	9.37%	-7.81%	24.42%
9/30/2005	\$224,394,314	1.16%	9,407,070	3.35%	-0.07%	-5.37%	3,082,070	10.98%	1.37%	-0.20%	-16.40%	21,087,232	9.40%	-7.50%	23.78%
11/30/2005	\$230,657,619	2.79%	8,674,058	-7.79%	-0.22%	-3.56%	1,374,058	-55.42%	0.60%	-1.40%	-22.49%	21,572,607	9.35%	-8.79%	23.27%
2/28/2006	\$233,725,240	1.33%	8,961,845	3.32%	-2.28%	-0.98%	1,821,845	32.59%	0.78%	-11.22%	-4.81%	22,240,320	9.52%	-10.20%	24.27%
5/31/2006	\$236,241,829	1.08%	9,312,405	3.91%	-1.66%	-1.39%	2,172,405	19.24%	0.92%	-7.14%	-5.97%	23,333,823	9.88%	-10.72%	24.40%
8/31/2006	\$236,373,145	0.06%	9,639,582	3.51%	-2.74%	-1.56%	2,699,582	24.27%	1.14%	-9.80%	-5.57%	24,090,818	10.19%	-13.78%	24.42%
11/30/2006	\$245,129,687	3.70%	9,801,040	1.67%	-5.06%	0.82%	2,301,040	-14.76%	0.94%	-21.57%	3.48%	24,626,403	10.05%	-13.92%	25.09%
2/28/2007	\$246,836,761	0.70%	9,765,391	-0.36%	-4.83%	1.05%	2,265,391	-1.55%	0.92%	-20.83%	4.52%	23,403,687	9.48%	-14.51%	27.99%
Average	\$224,854,131	0.78%	\$9,212,261	0.64%	-4.99%	-0.73%	\$2,887,284		1.29%	-19.90%	-9.70%	\$19,837,392	8.80%	-21.44%	28.27%

Category Contribution To Net Interest Income*

	+300 bps	Base	-300 bps
Personal Loans	3.22%	3.00%	2.77%
Mortgage Loans	0.80%	0.74%	0.66%
Commercial Loans	2.49%	2.21%	1.92%
Investments	0.94%	0.68%	0.38%
Total Assets	<u>7.45%</u>	<u>6.63%</u>	<u>5.74%</u>
Share Accounts	0.58%	0.27%	0.04%
Term Accounts	3.05%	2.37%	1.69%
Notes Payable	0.05%	0.03%	0.01%
Total Liabilities	<u>3.68%</u>	<u>2.67%</u>	<u>1.74%</u>
Net Interest Income	3.77%	3.96%	4.00%

Other Important Ratios

Personal Loans/Share Accounts	44.51%
Mortgage Loans/Share Accounts	11.51%
Non-Performing Loans/Share Accounts	0.00%
Loan Loss Reserve/Share Accounts	<u>-2.09%</u>
Total Loans/Share Accounts	88.96%
Personal Loans/Total Loans	48.88%
Mortgage Loans/Total Loans	12.65%
Non-Earning Assets/Total Assets	9.34%
Earning Assets/Total Assets	90.66%

* A category's contribution is derived by dividing its total income (or expense) at the end of the twelve month forecast by total assets.

Performance Analysis

Net Interest Income /Total Assets	3.96%
Non-Interest Income/Total Assets	<u>1.07%</u>
Gross Income/Total Assets	5.03%
Non-Interest Expense/Total Assets	<u>4.11%</u>
Net Income/Total Assets (ROA)	0.92%

Capital Analysis

Net Worth Ratio	9.47%
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Asset Composition

Total Loans/Total Assets	79.48%
Personal Loans/Total Assets	38.85%
Mortgage Loans/Total Assets	10.05%
Commercial Loans/Total Assets	30.58%
Investments/Total Assets	13.00%
Non-earning Assets/Total Assets	9.34%

Liability Composition

Share Accounts/Total Liabilities	34.45%
Term Accounts/Total Liabilities	52.84%
Notes Payable/Total Shares & Liabs	0.73%
Other Liabilities/Total Liabilities	2.57%
Equity/Total Liabilities	9.48%

Financial Institution



Condensed Balance Sheet

02/28/07

Risk Management

<i>Assets</i>	Average Balance	Average Sensitivity*	Average Rate	Percent of Total
Personal Loans				
Secured Loans	87,574,040	793	7.35	35.48%
Unsecured Loans	8,326,689	493	10.23	3.37%
Total Personal Loans	95,900,729	767	7.60	38.85%
Mortgage Loans				
First Mortgages	13,549,191	703	7.22	5.49%
Second Mortgages	9,190,020	604	7.20	3.72%
Home Equity Loans	1,471,806	86	7.17	0.60%
Other Mortgage Loans	598,400	3,152	6.13	0.24%
Total Mortgage Loans	24,809,418	689	7.18	10.05%
Commercial Loans	75,479,789	621	7.22	30.58%
Non-performing Loans				
Gross Loans	196,189,936	701	7.57	79.48%
Loan Loss Reserve	-4,509,828			-1.83%
Net Loans	191,680,108	701	7.57	77.65%
Investments				
Fed. Funds Sold				
Corporate Credit Union Deposits	16,500,000	1	5.22	6.68%
Bank CDs	9,506,000	347	5.38	3.85%
Treasury Securities				
Agency Securities	5,500,000	894	4.82	2.23%
Mortgage Pools	66,146	493	5.25	0.03%
CMOs	160,996	687	6.00	0.07%
Mutual Funds				
Other Fixed Rate Investments				
Other Variable Rate Investments	363,500	1	6.00	0.15%
Unrealized Gains/Losses				
Total Investments	32,096,642	261	5.21	13.00%
Non-earning Assets	23,060,012			9.34%
Total Assets	246,836,761	639	6.56	100.00%

<i>Liabilities</i>	Average Balance	Average Sensitivity*	Average Rate	Percent of Total
Share Accounts				
Share Drafts	30,049,215	30	0.15	12.17%
Share Savings	3,759,259	90	0.25	1.52%
Money Market Shares	34,841,407	30	1.63	14.12%
Club Accounts	8,900,923	30	0.25	3.61%
Vacation Shares	7,484,502	90	0.25	3.03%
Appreciation/Secondary Shares				
Total Share Accounts	85,035,306	38	0.78	34.45%
Term Accounts				
Certificates	119,451,759	299	4.65	48.39%
IRA Certificates	9,750,888	995	4.54	3.95%
IRA Shares	1,094,352	46	1.36	0.44%
Escrow Accounts	136,354	30		0.06%
Total Term Accounts	130,433,353	349	4.61	52.84%
Notes Payable	1,622,638	1	4.39	0.66%
Other Liabilities	6,341,778			2.57%
Total Liabilities	223,433,074	224	2.73	90.52%
Equity				
Undivided Earnings	7,476,747			3.03%
Reserves	15,907,899			6.44%
Unrealized Gains/Losses	19,041			0.01%
Total Equity	23,403,687			9.48%
Total Liabilities and Equity	246,836,761	224	2.73	100.00%

* Presented in days

	May-07			Aug-07			Nov-07			Feb-08			Year 1
	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Income
Assets													
Personal Loans													
Secured Loans													
Share	1,966,045	28,720	5.80	1,966,045	29,086	5.87	1,966,045	28,922	5.90	1,966,045	28,995	5.92	115,723
Certificate													
Other - Fixed Rate													
Other - Variable Rate													
Automobile Loans	76,597,005	1,420,124	7.36	76,597,005	1,425,159	7.38	76,597,005	1,414,395	7.41	76,597,005	1,418,913	7.43	5,678,591
Automobile Leases	590,287	9,327	6.27	590,287	9,721	6.53	590,287	9,992	6.79	590,287	10,347	7.03	39,387
Miscellaneous Loans	8,420,703	167,992	7.91	8,420,703	168,108	7.92	8,420,703	166,344	7.92	8,420,703	166,359	7.92	668,802
Unsecured Loans													
Signature	1,886,166	53,757	11.31	1,886,166	53,918	11.34	1,886,166	53,319	11.34	1,886,166	52,794	11.23	213,788
Line of Credit	2,743,640	75,704	10.95	2,743,640	84,907	12.28	2,743,640	81,732	11.95	2,743,640	79,871	11.68	322,213
Student													
Credit Card Loans	3,687,111	89,218	9.60	3,687,111	89,218	9.60	3,687,111	88,248	9.60	3,687,111	88,248	9.60	354,932
Other Unsecured Loans	9,773			9,773			9,773			9,773			
Total Personal Loans	95,900,729	1,844,841	7.63	95,900,729	1,860,117	7.70	95,900,729	1,842,952	7.71	95,900,729	1,845,527	7.72	7,393,436
Mortgage Loans													
First Mortgages	13,549,191	248,641	7.28	13,549,191	251,919	7.38	13,549,191	252,142	7.46	13,549,191	254,959	7.55	1,007,662
Second Mortgages	9,190,020	167,999	7.25	9,190,020	169,469	7.32	9,190,020	168,874	7.37	9,190,020	169,962	7.42	676,305
Home Equity Loans	1,471,806	26,676	7.19	1,471,806	27,808	7.50	1,471,806	27,506	7.50	1,471,806	27,506	7.50	109,497
Other Mortgage Loans	598,400	9,251	6.13	598,400	9,259	6.14	598,400	9,168	6.15	598,400	9,181	6.15	36,859
Total Mortgage Loans	24,809,418	452,568	7.24	24,809,418	458,455	7.33	24,809,418	457,691	7.40	24,809,418	461,609	7.46	1,830,322
Commercial Loans	75,479,789	1,373,667	7.22	75,479,789	1,365,779	7.18	75,479,789	1,354,135	7.20	75,479,789	1,357,035	7.21	5,450,616
Total Loans	191,680,108	3,671,076	7.60	191,680,108	3,684,351	7.63	191,680,108	3,654,777	7.65	191,680,108	3,664,171	7.67	14,674,374
Investments													
Corporate Credit Union Deposits	16,500,000	217,095	5.22	16,500,000	217,095	5.22	16,500,000	214,735	5.22	16,500,000	214,735	5.22	863,660
Bank CDs	9,506,000	127,650	5.33	9,506,000	125,879	5.25	9,506,000	124,201	5.24	9,506,000	122,985	5.19	500,715
Treasury Securities													
Agency Securities	5,500,000	67,705	4.88	5,500,000	69,399	5.01	5,500,000	72,542	5.29	5,500,000	74,710	5.45	284,356
Mortgage Pools	66,146	871	5.22	66,146	870	5.22	66,146	866	5.25	66,146	864	5.24	3,472
CMOs	160,996	2,415	5.95	160,996	2,414	5.95	160,996	2,413	6.01	160,996	2,411	6.01	9,653
Mutual Funds													
Other Fixed Rate Investments													
Other Variable Rate Investments	363,500	5,497	6.00	363,500	5,497	6.00	363,500	5,438	6.00	363,500	5,438	6.00	21,870
Total Investments	32,096,642	421,233	5.21	32,096,642	421,155	5.21	32,096,642	420,195	5.25	32,096,642	421,143	5.26	1,683,726
Total Assets	247,097,608	4,092,309	6.58	247,648,297	4,105,506	6.59	248,237,379	4,074,972	6.61	248,848,815	4,085,314	6.63	16,358,100

	May-07			Aug-07			Nov-07			Feb-08			Year 1
	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Expense
Liabilities													
Share Accounts													
Share Drafts	30,049,215	11,436	0.15	30,049,215	11,361	0.15	30,049,215	11,238	0.15	30,049,215	11,238	0.15	45,272
Share Savings	3,759,259	2,357	0.25	3,759,259	2,369	0.25	3,759,259	2,343	0.25	3,759,259	2,343	0.25	9,412
Money Market Shares	34,841,407	143,052	1.63	34,841,407	143,146	1.63	34,841,407	141,590	1.63	34,841,407	141,590	1.63	569,377
Club Accounts	8,900,923	5,614	0.25	8,900,923	5,609	0.25	8,900,923	5,548	0.25	8,900,923	5,548	0.25	22,318
Vacation Accounts	7,484,502	4,759	0.25	7,484,502	4,716	0.25	7,484,502	4,665	0.25	7,484,502	4,665	0.25	18,805
Appreciation/Secondary Shares													
Total Share Accounts	85,035,306	167,217	0.78	85,035,306	167,201	0.78	85,035,306	165,383	0.78	85,035,306	165,383	0.78	665,184
Term Accounts													
Certificates	119,451,759	1,398,343	4.64	119,451,759	1,360,618	4.52	119,451,759	1,322,416	4.44	119,451,759	1,314,801	4.41	5,396,178
IRA Certificates	9,750,888	111,809	4.55	9,750,888	112,043	4.56	9,750,888	110,565	4.55	9,750,888	110,612	4.55	445,028
IRA Shares	1,094,352	3,744	1.36	1,094,352	3,742	1.36	1,094,352	3,702	1.36	1,094,352	3,702	1.36	14,889
Escrow Account	136,354			136,354			136,354			136,354			
Total Term Accounts	130,433,353	1,513,895	4.60	130,433,353	1,476,404	4.49	130,433,353	1,436,682	4.42	130,433,353	1,429,114	4.39	5,856,096
Notes Payable	1,622,638	17,955	4.39	1,622,638	17,955	4.39	1,622,638	17,760	4.39	1,622,638	17,760	4.39	71,429
Total Liabilities & Equity	247,097,608	1,699,067	2.73	247,648,297	1,661,559	2.66	248,237,379	1,619,825	2.62	248,848,815	1,612,257	2.60	6,592,709
Net Interest Income		2,393,241			2,443,947			2,455,146			2,473,057		
Cumulative Net Interest Income		2,393,241			4,837,188			7,292,334			9,765,391		9,765,391
Net Interest Margin		3.85%			3.93%			4.00%			4.03%		
Non-Interest Income		662,500			662,500			662,500			662,500		
Non-Interest Expense		2,537,500			2,537,500			2,537,500			2,537,500		
Net Non-interest Income		-1,875,000			-1,875,000			-1,875,000			-1,875,000		-7,500,000
Net Income		518,241			568,947			580,146			598,057		2,265,391

	May-08			Aug-08			Nov-08			Feb-09			Year 2
	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Income
Assets													
Personal Loans													
Secured Loans													
Share Certificate	1,966,045	29,253	5.92	1,966,045	29,297	5.93	1,966,045	29,053	5.94	1,966,045	28,792	5.96	116,395
Other - Fixed Rate													
Other - Variable Rate													
Automobile Loans	76,597,005	1,434,788	7.45	76,597,005	1,438,360	7.47	76,597,005	1,425,622	7.49	76,597,005	1,412,258	7.50	5,711,028
Automobile Leases	590,287	10,577	7.13	590,287	10,625	7.16	590,287	10,553	7.19	590,287	10,468	7.21	42,223
Miscellaneous Loans	8,420,703	167,731	7.92	8,420,703	167,727	7.92	8,420,703	165,880	7.92	8,420,703	164,018	7.92	665,356
Unsecured Loans													
Signature	1,886,166	52,782	11.13	1,886,166	52,443	11.06	1,886,166	51,567	11.00	1,886,166	50,743	10.94	207,535
Line of Credit	2,743,640	79,073	11.47	2,743,640	77,831	11.29	2,743,640	76,081	11.15	2,743,640	74,685	11.07	307,670
Student													
Credit Card Loans	3,687,111	88,974	9.60	3,687,111	88,974	9.60	3,687,111	88,007	9.60	3,687,111	87,040	9.60	352,996
Other Unsecured Loans	9,773			9,773			9,773			9,773			
Total Personal Loans	95,900,729	1,863,178	7.73	95,900,729	1,865,257	7.74	95,900,729	1,846,763	7.75	95,900,729	1,828,005	7.75	7,403,203
Mortgage Loans													
First Mortgages	13,549,191	263,584	7.74	13,549,191	265,393	7.79	13,549,191	264,124	7.84	13,549,191	262,646	7.88	1,055,747
Second Mortgages	9,190,020	172,299	7.46	9,190,020	173,059	7.49	9,190,020	171,802	7.52	9,190,020	170,438	7.54	687,597
Home Equity Loans	1,471,806	27,732	7.50	1,471,806	27,731	7.50	1,471,806	27,430	7.50	1,471,806	27,129	7.50	110,022
Other Mortgage Loans	598,400	9,273	6.17	598,400	9,293	6.18	598,400	9,214	6.19	598,400	9,137	6.21	36,917
Total Mortgage Loans	24,809,418	472,888	7.58	24,809,418	475,476	7.62	24,809,418	472,570	7.66	24,809,418	469,349	7.69	1,890,283
Commercial Loans	75,479,789	1,370,730	7.22	75,479,789	1,373,208	7.24	75,479,789	1,360,703	7.25	75,479,789	1,347,856	7.26	5,452,497
Total Loans	191,680,108	3,706,796	7.69	191,680,108	3,713,941	7.71	191,680,108	3,680,036	7.72	191,680,108	3,645,210	7.73	14,745,983
Investments													
Corporate Credit Union Deposits	16,500,000	216,502	5.22	16,500,000	216,502	5.22	16,500,000	214,148	5.22	16,500,000	211,795	5.22	858,947
Bank CDs	9,506,000	122,408	5.12	9,506,000	122,543	5.13	9,506,000	122,300	5.17	9,506,000	122,450	5.24	489,701
Treasury Securities													
Agency Securities	5,500,000	74,712	5.40	5,500,000	74,716	5.40	5,500,000	74,716	5.46	5,500,000	74,716	5.52	298,861
Mortgage Pools	66,146	868	5.22	66,146	865	5.20	66,146	857	5.21	66,146	848	5.22	3,438
CMOs	160,996	2,409	5.95	160,996	2,406	5.95	160,996	2,401	6.00	160,996	2,394	6.05	9,611
Mutual Funds													
Other Fixed Rate Investments													
Other Variable Rate Investments	363,500	5,482	6.00	363,500	5,482	6.00	363,500	5,423	6.00	363,500	5,363	6.00	21,750
Total Investments	32,096,642	422,381	5.24	32,096,642	422,514	5.24	32,096,642	419,846	5.26	32,096,642	417,567	5.29	1,682,308
Total Assets	249,491,595	4,129,177	6.64	250,157,841	4,136,455	6.65	250,822,320	4,099,881	6.66	251,473,357	4,062,777	6.67	16,428,291

	May-08			Aug-08			Nov-08			Feb-09			Year 2
	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Expense
Liabilities													
Share Accounts													
Share Drafts	30,049,215	11,330	0.15	30,049,215	11,330	0.15	30,049,215	11,207	0.15	30,049,215	11,084	0.15	44,951
Share Savings	3,759,259	2,362	0.25	3,759,259	2,362	0.25	3,759,259	2,337	0.25	3,759,259	2,311	0.25	9,372
Money Market Shares	34,841,407	142,755	1.63	34,841,407	142,755	1.63	34,841,407	141,203	1.63	34,841,407	139,651	1.63	566,363
Club Accounts	8,900,923	5,593	0.25	8,900,923	5,593	0.25	8,900,923	5,533	0.25	8,900,923	5,472	0.25	22,192
Vacation Accounts	7,484,502	4,703	0.25	7,484,502	4,703	0.25	7,484,502	4,652	0.25	7,484,502	4,601	0.25	18,660
Appreciation/Secondary Shares													
Total Share Accounts	85,035,306	166,744	0.78	85,035,306	166,744	0.78	85,035,306	164,931	0.78	85,035,306	163,119	0.78	661,538
Term Accounts													
Certificates	119,451,759	1,327,051	4.42	119,451,759	1,332,359	4.44	119,451,759	1,320,753	4.45	119,451,759	1,307,668	4.45	5,287,832
IRA Certificates	9,750,888	112,612	4.59	9,750,888	113,219	4.62	9,750,888	112,182	4.63	9,750,888	111,243	4.64	449,256
IRA Shares	1,094,352	3,732	1.36	1,094,352	3,732	1.36	1,094,352	3,691	1.36	1,094,352	3,651	1.36	14,806
Escrow Account	136,354			136,354			136,354			136,354			
Total Term Accounts	130,433,353	1,443,395	4.40	130,433,353	1,449,310	4.42	130,433,353	1,436,627	4.43	130,433,353	1,422,562	4.44	5,751,894
Notes Payable	1,622,638	17,906	4.39	1,622,638	17,906	4.39	1,622,638	17,711	4.39	1,622,638	17,517	4.39	71,039
Total Liabilities & Equity	249,491,595	1,628,044	2.60	250,157,841	1,633,960	2.60	250,822,320	1,619,269	2.60	251,473,357	1,603,198	2.59	6,484,471
Net Interest Income		2,501,133			2,502,496			2,480,612			2,459,579		9,943,820
Cumulative Net Interest Income		12,266,524			14,769,020			17,249,632			19,709,211		
Net Interest Margin		4.04%			4.05%			4.06%			4.07%		
Non-Interest Income		662,500			662,500			662,500			662,500		
Non-Interest Expense		2,537,500			2,537,500			2,537,500			2,537,500		
Net Non-interest Income		-1,875,000			-1,875,000			-1,875,000			-1,875,000		-7,500,000
Net Income		626,133			627,496			605,612			584,579		2,443,820

	May-09			Aug-09			Nov-09			Feb-10			Year 3
	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Income
Assets													
Personal Loans													
Secured Loans													
Share	1,966,045	29,555	5.96	1,966,045	29,587	5.97	1,966,045	29,289	5.98	1,966,045	28,985	5.98	117,415
Certificate													
Other - Fixed Rate													
Other - Variable Rate													
Automobile Loans	76,597,005	1,449,318	7.51	76,597,005	1,449,994	7.51	76,597,005	1,434,574	7.51	76,597,005	1,419,201	7.51	5,753,088
Automobile Leases	590,287	10,733	7.21	590,287	10,729	7.21	590,287	10,609	7.21	590,287	10,488	7.21	42,559
Miscellaneous Loans	8,420,703	168,053	7.92	8,420,703	167,929	7.91	8,420,703	165,992	7.91	8,420,703	164,055	7.90	666,029
Unsecured Loans													
Signature	1,886,166	51,811	10.90	1,886,166	51,638	10.86	1,886,166	50,935	10.83	1,886,166	50,276	10.81	204,659
Line of Credit	2,743,640	76,189	11.02	2,743,640	75,945	10.98	2,743,640	74,962	10.96	2,743,640	74,055	10.95	301,152
Student													
Credit Card Loans	3,687,111	89,218	9.60	3,687,111	89,218	9.60	3,687,111	88,248	9.60	3,687,111	87,278	9.60	353,963
Other Unsecured Loans	9,773			9,773			9,773			9,773			
Total Personal Loans	95,900,729	1,874,877	7.76	95,900,729	1,875,040	7.76	95,900,729	1,854,609	7.76	95,900,729	1,834,337	7.76	7,438,864
Mortgage Loans													
First Mortgages	13,549,191	270,563	7.92	13,549,191	271,741	7.96	13,549,191	269,817	7.99	13,549,191	267,758	8.01	1,079,878
Second Mortgages	9,190,020	175,167	7.56	9,190,020	175,550	7.58	9,190,020	173,992	7.59	9,190,020	172,417	7.61	697,127
Home Equity Loans	1,471,806	27,808	7.50	1,471,806	27,808	7.50	1,471,806	27,506	7.50	1,471,806	27,204	7.50	110,326
Other Mortgage Loans	598,400	9,393	6.23	598,400	9,424	6.25	598,400	9,353	6.27	598,400	9,280	6.29	37,450
Total Mortgage Loans	24,809,418	482,931	7.72	24,809,418	484,523	7.75	24,809,418	480,667	7.77	24,809,418	476,660	7.79	1,924,781
Commercial Loans	75,479,789	1,383,614	7.27	75,479,789	1,385,610	7.28	75,479,789	1,380,267	7.33	75,479,789	1,445,372	7.77	5,594,863
Total Loans	191,680,108	3,741,422	7.74	191,680,108	3,745,174	7.75	191,680,108	3,715,544	7.77	191,680,108	3,756,369	7.95	14,958,509
Investments													
Corporate Credit Union Deposits	16,500,000	217,095	5.22	16,500,000	217,095	5.22	16,500,000	214,735	5.22	16,500,000	212,375	5.22	861,300
Bank CDs	9,506,000	122,540	5.11	9,506,000	122,478	5.11	9,506,000	122,410	5.16	9,506,000	122,447	5.22	489,875
Treasury Securities													
Agency Securities	5,500,000	74,715	5.39	5,500,000	74,727	5.39	5,500,000	74,725	5.45	5,500,000	74,725	5.51	298,891
Mortgage Pools	66,146	855	5.13	66,146	851	5.11	66,146	842	5.10	66,146	832	5.10	3,380
CMOs	160,996	2,240	5.52	160,996	2,212	5.45	160,996	2,210	5.51	160,996	2,207	5.56	8,869
Mutual Funds													
Other Fixed Rate Investments													
Other Variable Rate Investments	363,500	5,497	6.00	363,500	5,497	6.00	363,500	5,438	6.00	363,500	5,378	6.00	21,810
Total Investments	32,096,642	422,941	5.23	32,096,642	422,860	5.23	32,096,642	420,359	5.25	32,096,642	417,964	5.28	1,684,125
Total Assets	252,151,548	4,164,364	6.66	252,868,454	4,168,034	6.66	253,586,505	4,135,903	6.68	254,332,133	4,174,333	6.81	16,642,633

	May-09			Aug-09			Nov-09			Feb-10			Year 3
	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Expense
Liabilities													
Share Accounts													
Share Drafts	30,049,215	11,361	0.15	30,049,215	11,361	0.15	30,049,215	11,238	0.15	30,049,215	11,114	0.15	45,074
Share Savings	3,759,259	2,369	0.25	3,759,259	2,369	0.25	3,759,259	2,343	0.25	3,759,259	2,317	0.25	9,398
Money Market Shares	34,841,407	143,146	1.63	34,841,407	143,146	1.63	34,841,407	141,590	1.63	34,841,407	140,034	1.63	567,915
Club Accounts	8,900,923	5,609	0.25	8,900,923	5,609	0.25	8,900,923	5,548	0.25	8,900,923	5,487	0.25	22,252
Vacation Accounts	7,484,502	4,716	0.25	7,484,502	4,716	0.25	7,484,502	4,665	0.25	7,484,502	4,614	0.25	18,711
Appreciation/Secondary Shares													
Total Share Accounts	85,035,306	167,201	0.78	85,035,306	167,201	0.78	85,035,306	165,383	0.78	85,035,306	163,566	0.78	663,350
Term Accounts													
Certificates	119,451,759	1,343,766	4.46	119,451,759	1,346,241	4.47	119,451,759	1,333,458	4.48	119,451,759	1,320,651	4.48	5,344,116
IRA Certificates	9,750,888	115,085	4.68	9,750,888	115,844	4.71	9,750,888	114,714	4.72	9,750,888	113,899	4.74	459,542
IRA Shares	1,094,352	3,742	1.36	1,094,352	3,742	1.36	1,094,352	3,702	1.36	1,094,352	3,661	1.36	14,847
Escrow Account	136,354			136,354			136,354			136,354			
Total Term Accounts	130,433,353	1,462,592	4.45	130,433,353	1,465,827	4.46	130,433,353	1,451,873	4.46	130,433,353	1,438,211	4.47	5,818,504
Notes Payable	1,622,638	17,955	4.39	1,622,638	17,955	4.39	1,622,638	17,760	4.39	1,622,638	17,565	4.39	71,234
Total Liabilities & Equity	252,151,548	1,647,748	2.59	252,868,454	1,650,983	2.59	253,586,505	1,635,016	2.59	254,332,133	1,619,341	2.58	6,553,088
Net Interest Income		2,516,616			2,517,051			2,500,887			2,554,991		10,089,545
Cumulative Net Interest Income		22,225,826			24,742,878			27,243,764			29,798,756		
Net Interest Margin		4.07%			4.07%			4.10%			4.23%		
Non-Interest Income		662,500			662,500			662,500			662,500		
Non-Interest Expense		2,537,500			2,537,500			2,537,500			2,537,500		
Net Non-interest Income		-1,875,000			-1,875,000			-1,875,000			-1,875,000		-7,500,000
Net Income		641,616			642,051			625,887			679,991		2,589,545

	May-07			Aug-07			Nov-07			Feb-08			Year 1
	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Income
Assets													
Personal Loans													
Secured Loans													
Share Certificate	1,966,045	29,910	6.04	1,966,045	31,638	6.38	1,966,045	32,266	6.58	1,966,045	32,881	6.71	126,694
Other - Fixed Rate													
Other - Variable Rate													
Automobile Loans	76,597,005	1,430,174	7.41	76,597,005	1,450,155	7.51	76,597,005	1,453,353	7.61	76,597,005	1,471,730	7.71	5,805,412
Automobile Leases	590,287	9,555	6.42	590,287	10,284	6.91	590,287	10,873	7.39	590,287	11,531	7.84	42,243
Miscellaneous Loans	8,420,703	168,863	7.96	8,420,703	170,322	8.02	8,420,703	169,793	8.09	8,420,703	171,009	8.15	679,987
Unsecured Loans													
Signature	1,886,166	54,380	11.44	1,886,166	55,438	11.66	1,886,166	55,505	11.80	1,886,166	55,428	11.79	220,750
Line of Credit	2,743,640	77,563	11.22	2,743,640	90,478	13.08	2,743,640	87,560	12.80	2,743,640	85,962	12.57	341,563
Student													
Credit Card Loans	3,687,111	89,382	9.62	3,687,111	89,883	9.67	3,687,111	89,409	9.73	3,687,111	89,923	9.78	358,598
Other Unsecured Loans	9,773	3	0.13	9,773	8	0.32	9,773	12	0.48	9,773	15	0.61	38
Total Personal Loans	95,900,729	1,859,829	7.69	95,900,729	1,898,204	7.85	95,900,729	1,898,770	7.94	95,900,729	1,918,480	8.02	7,575,284
Mortgage Loans													
First Mortgages	13,549,191	250,511	7.34	13,549,191	256,382	7.51	13,549,191	259,001	7.67	13,549,191	264,227	7.82	1,030,121
Second Mortgages	9,190,020	169,304	7.31	9,190,020	172,550	7.45	9,190,020	173,645	7.58	9,190,020	176,468	7.70	691,967
Home Equity Loans	1,471,806	26,931	7.26	1,471,806	31,518	8.50	1,471,806	31,176	8.50	1,471,806	31,176	8.50	120,800
Other Mortgage Loans	598,400	9,253	6.13	598,400	9,267	6.14	598,400	9,186	6.16	598,400	9,210	6.17	36,916
Total Mortgage Loans	24,809,418	456,000	7.29	24,809,418	469,717	7.51	24,809,418	473,007	7.65	24,809,418	481,081	7.78	1,879,805
Commercial Loans	75,479,789	1,391,249	7.31	75,479,789	1,436,098	7.55	75,479,789	1,426,641	7.58	75,479,789	1,432,318	7.61	5,686,305
Total Loans	191,680,108	3,707,077	7.67	191,680,108	3,804,020	7.87	191,680,108	3,798,418	7.95	191,680,108	3,831,878	8.02	15,141,393
Investments													
Corporate Credit Union Deposits	16,500,000	258,684	6.22	16,500,000	258,684	6.22	16,500,000	255,872	6.22	16,500,000	255,872	6.22	1,029,112
Bank CDs	9,506,000	128,865	5.38	9,506,000	131,577	5.49	9,506,000	134,098	5.66	9,506,000	137,439	5.80	531,980
Treasury Securities													
Agency Securities	5,500,000	68,765	4.96	5,500,000	71,899	5.19	5,500,000	76,521	5.58	5,500,000	79,710	5.81	296,895
Mortgage Pools	66,146	871	5.23	66,146	873	5.23	66,146	871	5.28	66,146	876	5.31	3,491
CMOs	160,996	2,415	5.95	160,996	2,416	5.95	160,996	2,417	6.02	160,996	2,418	6.02	9,665
Mutual Funds													
Other Fixed Rate Investments													
Other Variable Rate Investments	363,500	6,414	7.00	363,500	6,414	7.00	363,500	6,344	7.00	363,500	6,344	7.00	25,515
Total Investments	32,096,642	466,014	5.76	32,096,642	471,861	5.83	32,096,642	476,123	5.95	32,096,642	482,659	6.03	1,896,657
Total Assets	247,102,341	4,173,091	6.71	247,646,417	4,275,881	6.87	248,192,297	4,274,541	6.94	248,737,552	4,314,538	7.01	17,038,051

	May-07			Aug-07			Nov-07			Feb-08			Year 1
	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Expense
Liabilities													
Share Accounts													
Share Drafts	30,049,215	16,622	0.22	30,049,215	18,935	0.25	30,049,215	18,729	0.25	30,049,215	18,729	0.25	73,016
Share Savings	3,759,259	2,357	0.25	3,759,259	2,369	0.25	3,759,259	2,343	0.25	3,759,259	2,343	0.25	9,412
Money Market Shares	34,841,407	173,120	1.97	34,841,407	187,055	2.13	34,841,407	185,022	2.13	34,841,407	185,022	2.13	730,220
Club Accounts	8,900,923	13,295	0.59	8,900,923	16,826	0.75	8,900,923	16,644	0.75	8,900,923	16,644	0.75	63,409
Vacation Accounts	7,484,502	5,067	0.27	7,484,502	14,149	0.75	7,484,502	13,995	0.75	7,484,502	13,995	0.75	47,206
Appreciation/Secondary Shares													
Total Share Accounts	85,035,306	210,462	0.98	85,035,306	239,335	1.12	85,035,306	236,733	1.12	85,035,306	236,733	1.12	923,262
Term Accounts													
Certificates	119,451,759	1,422,267	4.72	119,451,759	1,477,516	4.91	119,451,759	1,509,988	5.07	119,451,759	1,535,954	5.16	5,945,725
IRA Certificates	9,750,888	112,598	4.58	9,750,888	114,005	4.64	9,750,888	113,668	4.68	9,750,888	115,218	4.74	455,491
IRA Shares	1,094,352	3,744	1.36	1,094,352	3,742	1.36	1,094,352	3,702	1.36	1,094,352	3,702	1.36	14,889
Escrow Account	136,354			136,354			136,354			136,354			
Total Term Accounts	130,433,353	1,538,609	4.68	130,433,353	1,595,263	4.85	130,433,353	1,627,358	5.00	130,433,353	1,654,874	5.09	6,416,104
Notes Payable	1,622,638	22,045	5.39	1,622,638	22,045	5.39	1,622,638	21,805	5.39	1,622,638	21,805	5.39	87,700
Total Liabilities & Equity	247,102,341	1,771,116	2.84	247,646,417	1,856,643	2.97	248,192,297	1,885,896	3.05	248,737,552	1,913,412	3.09	7,427,067
Net Interest Income		2,401,976			2,419,238			2,388,645			2,401,126		
Cumulative Net Interest Income		2,401,976			4,821,214			7,209,859			9,610,984		9,610,984
Net Interest Margin		3.86%			3.90%			3.89%			3.92%		
Non-Interest Income		662,500			662,500			662,500			662,500		
Non-Interest Expense		2,537,500			2,537,500			2,537,500			2,537,500		
Net Non-interest Income		-1,875,000			-1,875,000			-1,875,000			-1,875,000		-7,500,000
Net Income		526,976			544,238			513,645			526,126		2,110,984

	May-08			Aug-08			Nov-08			Feb-09			Year 2
	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Income
Assets													
Personal Loans													
Secured Loans													
Share	1,966,045	33,513	6.78	1,966,045	33,712	6.82	1,966,045	33,523	6.86	1,966,045	33,294	6.89	134,043
Certificate													
Other - Fixed Rate													
Other - Variable Rate													
Automobile Loans	76,597,005	1,501,770	7.80	76,597,005	1,518,394	7.89	76,597,005	1,517,010	7.97	76,597,005	1,514,032	8.04	6,051,207
Automobile Leases	590,287	11,899	8.02	590,287	11,985	8.08	590,287	11,930	8.13	590,287	11,856	8.17	47,670
Miscellaneous Loans	8,420,703	173,618	8.20	8,420,703	174,760	8.26	8,420,703	173,915	8.31	8,420,703	172,992	8.35	695,285
Unsecured Loans													
Signature	1,886,166	55,775	11.76	1,886,166	55,685	11.74	1,886,166	54,986	11.72	1,886,166	54,315	11.71	220,760
Line of Credit	2,743,640	85,420	12.39	2,743,640	84,353	12.23	2,743,640	82,660	12.12	2,743,640	81,270	12.05	333,703
Student													
Credit Card Loans	3,687,111	91,201	9.84	3,687,111	91,751	9.90	3,687,111	91,306	9.96	3,687,111	90,858	10.02	365,117
Other Unsecured Loans	9,773	18	0.74	9,773	21	0.86	9,773	23	0.96	9,773	24	1.00	87
Total Personal Loans	95,900,729	1,953,215	8.10	95,900,729	1,970,661	8.17	95,900,729	1,965,355	8.24	95,900,729	1,958,641	8.31	7,847,873
Mortgage Loans													
First Mortgages	13,549,191	278,440	8.18	13,549,191	281,981	8.28	13,549,191	282,140	8.38	13,549,191	281,931	8.46	1,124,491
Second Mortgages	9,190,020	180,618	7.82	9,190,020	183,081	7.93	9,190,020	183,305	8.02	9,190,020	183,268	8.11	730,272
Home Equity Loans	1,471,806	31,432	8.50	1,471,806	31,431	8.50	1,471,806	31,089	8.50	1,471,806	30,748	8.50	124,700
Other Mortgage Loans	598,400	9,317	6.19	598,400	9,353	6.22	598,400	9,291	6.24	598,400	9,233	6.27	37,194
Total Mortgage Loans	24,809,418	499,807	8.01	24,809,418	505,845	8.11	24,809,418	505,825	8.20	24,809,418	505,180	8.28	2,016,656
Commercial Loans	75,479,789	1,449,390	7.64	75,479,789	1,454,583	7.67	75,479,789	1,443,832	7.69	75,479,789	1,432,502	7.72	5,780,307
Total Loans	191,680,108	3,902,412	8.10	191,680,108	3,931,089	8.16	191,680,108	3,915,012	8.21	191,680,108	3,896,323	8.27	15,644,836
Investments													
Corporate Credit Union Deposits	16,500,000	257,977	6.22	16,500,000	257,977	6.22	16,500,000	255,173	6.22	16,500,000	252,369	6.22	1,023,496
Bank CDs	9,506,000	139,589	5.84	9,506,000	140,775	5.89	9,506,000	142,293	6.02	9,506,000	143,500	6.14	566,157
Treasury Securities													
Agency Securities	5,500,000	79,712	5.77	5,500,000	79,716	5.77	5,500,000	79,716	5.83	5,500,000	79,716	5.89	318,861
Mortgage Pools	66,146	959	5.77	66,146	959	5.77	66,146	955	5.81	66,146	949	5.84	3,822
CMOs	160,996	2,421	5.98	160,996	2,425	5.99	160,996	2,427	6.06	160,996	2,427	6.13	9,700
Mutual Funds													
Other Fixed Rate Investments													
Other Variable Rate Investments	363,500	6,396	7.00	363,500	6,396	7.00	363,500	6,326	7.00	363,500	6,257	7.00	25,375
Total Investments	32,096,642	487,054	6.04	32,096,642	488,249	6.05	32,096,642	486,890	6.10	32,096,642	485,219	6.15	1,947,412
Total Assets	249,315,915	4,389,466	7.07	249,930,655	4,419,338	7.11	250,560,636	4,401,902	7.16	251,190,476	4,381,542	7.20	17,592,248

	May-08			Aug-08			Nov-08			Feb-09			Year 2
	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Expense
Liabilities													
Share Accounts													
Share Drafts	30,049,215	18,883	0.25	30,049,215	18,883	0.25	30,049,215	18,678	0.25	30,049,215	18,473	0.25	74,918
Share Savings	3,759,259	2,362	0.25	3,759,259	2,362	0.25	3,759,259	2,337	0.25	3,759,259	2,311	0.25	9,372
Money Market Shares	34,841,407	186,544	2.13	34,841,407	186,544	2.13	34,841,407	184,517	2.13	34,841,407	182,489	2.13	740,095
Club Accounts	8,900,923	16,780	0.75	8,900,923	16,780	0.75	8,900,923	16,598	0.75	8,900,923	16,416	0.75	66,575
Vacation Accounts	7,484,502	14,110	0.75	7,484,502	14,110	0.75	7,484,502	13,957	0.75	7,484,502	13,803	0.75	55,981
Appreciation/Secondary Shares													
Total Share Accounts	85,035,306	238,681	1.12	85,035,306	238,681	1.12	85,035,306	236,087	1.12	85,035,306	233,492	1.12	946,940
Term Accounts													
Certificates	119,451,759	1,568,740	5.22	119,451,759	1,579,673	5.26	119,451,759	1,572,384	5.29	119,451,759	1,567,875	5.34	6,288,672
IRA Certificates	9,750,888	119,295	4.87	9,750,888	120,377	4.91	9,750,888	119,395	4.92	9,750,888	118,715	4.95	477,782
IRA Shares	1,094,352	3,732	1.36	1,094,352	3,732	1.36	1,094,352	3,691	1.36	1,094,352	3,651	1.36	14,806
Escrow Account	136,354			136,354			136,354			136,354			
Total Term Accounts	130,433,353	1,691,767	5.16	130,433,353	1,703,782	5.20	130,433,353	1,695,470	5.23	130,433,353	1,690,241	5.27	6,781,261
Notes Payable	1,622,638	21,985	5.39	1,622,638	21,985	5.39	1,622,638	21,746	5.39	1,622,638	21,507	5.39	87,221
Total Liabilities & Equity	249,315,915	1,952,432	3.12	249,930,655	1,964,448	3.13	250,560,636	1,953,303	3.14	251,190,476	1,945,240	3.15	7,815,422
Net Interest Income		2,437,034			2,454,890			2,448,599			2,436,303		9,776,826
Cumulative Net Interest Income		12,048,019			14,502,909			16,951,508			19,387,811		
Net Interest Margin		3.95%			3.98%			4.02%			4.05%		
Non-Interest Income		662,500			662,500			662,500			662,500		
Non-Interest Expense		2,537,500			2,537,500			2,537,500			2,537,500		
Net Non-interest Income		-1,875,000			-1,875,000			-1,875,000			-1,875,000		-7,500,000
Net Income		562,034			579,890			573,599			561,303		2,276,826

	May-09			Aug-09			Nov-09			Feb-10			Year 3
	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Income
Assets													
Personal Loans													
Secured Loans													
Share Certificate	1,966,045	34,230	6.91	1,966,045	34,313	6.92	1,966,045	34,005	6.94	1,966,045	33,685	6.95	136,233
Other - Fixed Rate													
Other - Variable Rate													
Automobile Loans	76,597,005	1,565,884	8.11	76,597,005	1,576,686	8.17	76,597,005	1,569,024	8.22	76,597,005	1,560,346	8.26	6,271,939
Automobile Leases	590,287	12,170	8.18	590,287	12,176	8.18	590,287	12,051	8.19	590,287	11,925	8.19	48,322
Miscellaneous Loans	8,420,703	178,286	8.40	8,420,703	179,115	8.44	8,420,703	177,929	8.48	8,420,703	176,671	8.51	712,000
Unsecured Loans													
Signature	1,886,166	55,647	11.70	1,886,166	55,629	11.70	1,886,166	55,016	11.70	1,886,166	54,423	11.70	220,716
Line of Credit	2,743,640	82,991	12.00	2,743,640	82,781	11.97	2,743,640	81,746	11.95	2,743,640	80,776	11.94	328,293
Student													
Credit Card Loans	3,687,111	93,728	10.09	3,687,111	94,334	10.15	3,687,111	93,919	10.22	3,687,111	93,500	10.28	375,481
Other Unsecured Loans	9,773	25	1.00	9,773	25	1.00	9,773	24	1.00	9,773	24	1.00	98
Total Personal Loans	95,900,729	2,022,960	8.37	95,900,729	2,035,059	8.42	95,900,729	2,023,714	8.46	95,900,729	2,011,349	8.51	8,092,984
Mortgage Loans													
First Mortgages	13,549,191	291,747	8.54	13,549,191	294,198	8.61	13,549,191	293,151	8.68	13,549,191	291,823	8.73	1,170,918
Second Mortgages	9,190,020	189,696	8.19	9,190,020	191,282	8.26	9,190,020	190,580	8.32	9,190,020	189,689	8.37	761,247
Home Equity Loans	1,471,806	31,518	8.50	1,471,806	31,518	8.50	1,471,806	31,176	8.50	1,471,806	30,833	8.50	125,044
Other Mortgage Loans	598,400	9,516	6.31	598,400	9,571	6.35	598,400	9,524	6.38	598,400	9,476	6.42	38,087
Total Mortgage Loans	24,809,418	522,476	8.36	24,809,418	526,569	8.42	24,809,418	524,430	8.48	24,809,418	521,821	8.53	2,095,296
Commercial Loans	75,479,789	1,472,819	7.74	75,479,789	1,477,210	7.76	75,479,789	1,480,907	7.87	75,479,789	1,625,340	8.73	17,522,889
Total Loans	191,680,108	4,018,255	8.32	191,680,108	4,038,838	8.36	191,680,108	4,029,052	8.43	191,680,108	4,158,510	8.80	10,188,280
Investments													
Corporate Credit Union Deposits	16,500,000	258,684	6.22	16,500,000	258,684	6.22	16,500,000	255,872	6.22	16,500,000	253,060	6.22	1,026,300
Bank CDs	9,506,000	144,663	6.04	9,506,000	144,883	6.05	9,506,000	144,967	6.12	9,506,000	145,357	6.20	579,870
Treasury Securities													
Agency Securities	5,500,000	79,715	5.75	5,500,000	80,921	5.84	5,500,000	80,975	5.91	5,500,000	80,975	5.97	322,586
Mortgage Pools	66,146	963	5.77	66,146	964	5.78	66,146	958	5.81	66,146	951	5.83	3,836
CMOs	160,996	2,588	6.38	160,996	2,615	6.44	160,996	2,612	6.51	160,996	2,609	6.57	10,424
Mutual Funds													
Other Fixed Rate Investments													
Other Variable Rate Investments	363,500	6,414	7.00	363,500	6,414	7.00	363,500	6,344	7.00	363,500	6,274	7.00	25,445
Total Investments	32,096,642	493,025	6.09	32,096,642	494,480	6.11	32,096,642	491,728	6.14	32,096,642	489,227	6.18	1,968,461
Total Assets	251,859,461	4,511,280	7.23	252,581,996	4,533,319	7.26	253,324,653	4,520,780	7.32	254,150,597	4,647,737	7.60	18,213,115

	May-09			Aug-09			Nov-09			Feb-10			Year 3
	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Expense
Liabilities													
Share Accounts													
Share Drafts	30,049,215	18,935	0.25	30,049,215	18,935	0.25	30,049,215	18,729	0.25	30,049,215	18,523	0.25	75,123
Share Savings	3,759,259	2,369	0.25	3,759,259	2,369	0.25	3,759,259	2,343	0.25	3,759,259	2,317	0.25	9,398
Money Market Shares	34,841,407	187,055	2.13	34,841,407	187,055	2.13	34,841,407	185,022	2.13	34,841,407	182,989	2.13	742,122
Club Accounts	8,900,923	16,826	0.75	8,900,923	16,826	0.75	8,900,923	16,644	0.75	8,900,923	16,461	0.75	66,757
Vacation Accounts	7,484,502	14,149	0.75	7,484,502	14,149	0.75	7,484,502	13,995	0.75	7,484,502	13,841	0.75	56,134
Appreciation/Secondary Shares													
Total Share Accounts	85,035,306	239,335	1.12	85,035,306	239,335	1.12	85,035,306	236,733	1.12	85,035,306	234,132	1.12	949,534
Term Accounts													
Certificates	119,451,759	1,616,900	5.37	119,451,759	1,623,217	5.39	119,451,759	1,610,408	5.41	119,451,759	1,599,927	5.43	6,450,452
IRA Certificates	9,750,888	123,628	5.03	9,750,888	125,172	5.09	9,750,888	124,227	5.11	9,750,888	124,276	5.17	497,304
IRA Shares	1,094,352	3,742	1.36	1,094,352	3,742	1.36	1,094,352	3,702	1.36	1,094,352	3,661	1.36	14,847
Escrow Account	136,354			136,354			136,354			136,354			
Total Term Accounts	130,433,353	1,744,270	5.31	130,433,353	1,752,132	5.33	130,433,353	1,738,337	5.35	130,433,353	1,727,864	5.37	6,962,602
Notes Payable	1,622,638	22,045	5.39	1,622,638	22,045	5.39	1,622,638	21,805	5.39	1,622,638	21,566	5.39	87,460
Total Liabilities & Equity	251,859,461	2,005,649	3.16	252,581,996	2,013,511	3.16	253,324,653	1,996,875	3.16	254,150,597	1,983,561	3.17	7,999,596
Net Interest Income		2,505,631			2,519,808			2,523,905			2,664,175		10,213,519
Cumulative Net Interest Income		21,893,442			24,413,249			26,937,154			29,601,330		
Net Interest Margin		4.07%			4.10%			4.16%			4.43%		
Non-Interest Income		662,500			662,500			662,500			662,500		
Non-Interest Expense		2,537,500			2,537,500			2,537,500			2,537,500		
Net Non-interest Income		-1,875,000			-1,875,000			-1,875,000			-1,875,000		-7,500,000
Net Income		630,631			644,808			648,905			789,175		2,713,519

	May-07			Aug-07			Nov-07			Feb-08			Year 1
	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Income
Assets													
Personal Loans													
Secured Loans													
Share	1,966,045	31,099	6.28	1,966,045	34,189	6.90	1,966,045	35,610	7.26	1,966,045	36,767	7.50	137,665
Certificate													
Other - Fixed Rate													
Other - Variable Rate													
Automobile Loans	76,597,005	1,440,223	7.46	76,597,005	1,475,151	7.64	76,597,005	1,492,311	7.81	76,597,005	1,524,548	7.98	5,932,233
Automobile Leases	590,287	9,782	6.57	590,287	10,847	7.29	590,287	11,754	7.99	590,287	12,715	8.64	45,098
Miscellaneous Loans	8,420,703	169,735	8.00	8,420,703	172,536	8.13	8,420,703	173,241	8.25	8,420,703	175,660	8.37	691,172
Unsecured Loans													
Signature	1,886,166	55,003	11.57	1,886,166	56,957	11.98	1,886,166	57,690	12.27	1,886,166	58,062	12.35	227,712
Line of Credit	2,743,640	79,422	11.48	2,743,640	96,049	13.89	2,743,640	93,388	13.65	2,743,640	92,053	13.46	360,912
Student													
Credit Card Loans	3,687,111	89,546	9.64	3,687,111	90,548	9.74	3,687,111	90,571	9.85	3,687,111	91,598	9.96	362,263
Other Unsecured Loans	9,773	6	0.26	9,773	16	0.63	9,773	23	0.96	9,773	30	1.23	75
Total Personal Loans	95,900,729	1,874,818	7.76	95,900,729	1,936,292	8.01	95,900,729	1,954,588	8.17	95,900,729	1,991,433	8.33	7,757,131
Mortgage Loans													
First Mortgages	13,549,191	252,092	7.38	13,549,191	260,178	7.62	13,549,191	264,890	7.84	13,549,191	272,284	8.06	1,049,444
Second Mortgages	9,190,020	170,540	7.36	9,190,020	175,441	7.57	9,190,020	178,094	7.77	9,190,020	182,505	7.97	706,580
Home Equity Loans	1,471,806	27,162	7.32	1,471,806	35,228	9.50	1,471,806	34,845	9.50	1,471,806	34,845	9.50	132,080
Other Mortgage Loans	598,400	9,255	6.14	598,400	9,275	6.15	598,400	9,202	6.17	598,400	9,236	6.19	36,968
Total Mortgage Loans	24,809,418	459,049	7.34	24,809,418	480,122	7.68	24,809,418	487,031	7.87	24,809,418	498,871	8.07	1,925,072
Commercial Loans	75,479,789	1,408,830	7.41	75,479,789	1,506,417	7.92	75,479,789	1,499,148	7.97	75,479,789	1,507,600	8.01	5,921,995
Total Loans	191,680,108	3,742,696	7.75	191,680,108	3,922,831	8.12	191,680,108	3,940,767	8.25	191,680,108	3,997,905	8.37	15,604,199
Investments													
Corporate Credit Union Deposits	16,500,000	300,273	7.22	16,500,000	300,273	7.22	16,500,000	297,009	7.22	16,500,000	297,009	7.22	1,194,564
Bank CDs	9,506,000	130,080	5.43	9,506,000	137,275	5.73	9,506,000	143,996	6.08	9,506,000	151,893	6.41	563,244
Treasury Securities													
Agency Securities	5,500,000	69,825	5.04	5,500,000	74,399	5.37	5,500,000	80,499	5.87	5,500,000	84,710	6.18	309,433
Mortgage Pools	66,146	872	5.23	66,146	874	5.24	66,146	875	5.31	66,146	884	5.36	3,504
CMOs	160,996	2,415	5.95	160,996	2,416	5.95	160,996	2,419	6.03	160,996	2,422	6.03	9,672
Mutual Funds													
Other Fixed Rate Investments													
Other Variable Rate Investments	363,500	7,330	8.00	363,500	7,330	8.00	363,500	7,250	8.00	363,500	7,250	8.00	29,160
Total Investments	32,096,642	510,795	6.31	32,096,642	522,567	6.46	32,096,642	532,048	6.65	32,096,642	544,169	6.80	2,109,578
Total Assets	247,106,893	4,253,491	6.84	247,643,733	4,445,397	7.15	248,145,191	4,472,814	7.27	248,622,330	4,542,073	7.38	17,713,776

	May-07			Aug-07			Nov-07			Feb-08			Year 1
	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Expense
Liabilities													
Share Accounts													
Share Drafts	30,049,215	21,809	0.29	30,049,215	26,509	0.35	30,049,215	26,221	0.35	30,049,215	26,221	0.35	100,760
Share Savings	3,759,259	2,357	0.25	3,759,259	2,369	0.25	3,759,259	2,343	0.25	3,759,259	2,343	0.25	9,412
Money Market Shares	34,841,407	203,189	2.31	34,841,407	230,965	2.63	34,841,407	228,455	2.63	34,841,407	228,455	2.63	891,063
Club Accounts	8,900,923	20,977	0.94	8,900,923	28,044	1.25	8,900,923	27,739	1.25	8,900,923	27,739	1.25	104,499
Vacation Accounts	7,484,502	5,374	0.28	7,484,502	23,581	1.25	7,484,502	23,325	1.25	7,484,502	23,325	1.25	75,606
Appreciation/Secondary Shares													
Total Share Accounts	85,035,306	253,706	1.18	85,035,306	311,468	1.45	85,035,306	308,083	1.45	85,035,306	308,083	1.45	1,181,340
Term Accounts													
Certificates	119,451,759	1,446,192	4.80	119,451,759	1,594,413	5.30	119,451,759	1,697,559	5.70	119,451,759	1,757,107	5.90	6,495,271
IRA Certificates	9,750,888	113,388	4.61	9,750,888	115,968	4.72	9,750,888	116,772	4.80	9,750,888	119,825	4.93	465,953
IRA Shares	1,094,352	3,744	1.36	1,094,352	3,742	1.36	1,094,352	3,702	1.36	1,094,352	3,702	1.36	14,889
Escrow Account	136,354			136,354			136,354			136,354			
Total Term Accounts	130,433,353	1,563,323	4.76	130,433,353	1,714,123	5.21	130,433,353	1,818,033	5.59	130,433,353	1,880,633	5.78	6,976,113
Notes Payable	1,622,638	26,135	6.39	1,622,638	26,135	6.39	1,622,638	25,851	6.39	1,622,638	25,851	6.39	103,971
Total Liabilities & Equity	247,106,893	1,843,164	2.96	247,643,733	2,051,726	3.29	248,145,191	2,151,967	3.48	248,622,330	2,214,567	3.57	8,261,424
Net Interest Income		2,410,327			2,393,671			2,320,848			2,327,506		
Cumulative Net Interest Income		2,410,327			4,803,998			7,124,846			9,452,352		9,452,352
Net Interest Margin		3.88%			3.86%			3.79%			3.81%		
Non-Interest Income		662,500			662,500			662,500			662,500		
Non-Interest Expense		2,537,500			2,537,500			2,537,500			2,537,500		
Net Non-interest Income		-1,875,000			-1,875,000			-1,875,000			-1,875,000		-7,500,000
Net Income		535,327			518,671			445,848			452,506		1,952,352

	May-08			Aug-08			Nov-08			Feb-09			Year 2
	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Income
Assets													
Personal Loans													
Secured Loans													
Share	1,966,045	37,773	7.64	1,966,045	38,127	7.72	1,966,045	37,993	7.77	1,966,045	37,796	7.82	151,690
Certificate													
Other - Fixed Rate													
Other - Variable Rate													
Automobile Loans	76,597,005	1,568,752	8.15	76,597,005	1,598,428	8.30	76,597,005	1,608,399	8.45	76,597,005	1,615,806	8.58	6,391,386
Automobile Leases	590,287	13,222	8.91	590,287	13,345	8.99	590,287	13,308	9.07	590,287	13,244	9.12	53,118
Miscellaneous Loans	8,420,703	179,505	8.48	8,420,703	181,794	8.59	8,420,703	181,951	8.69	8,420,703	181,965	8.79	725,214
Unsecured Loans													
Signature	1,886,166	58,769	12.40	1,886,166	58,926	12.43	1,886,166	58,405	12.45	1,886,166	57,886	12.48	233,986
Line of Credit	2,743,640	91,767	13.31	2,743,640	90,875	13.18	2,743,640	89,238	13.08	2,743,640	87,855	13.02	359,736
Student													
Credit Card Loans	3,687,111	93,429	10.08	3,687,111	94,528	10.20	3,687,111	94,605	10.32	3,687,111	94,677	10.44	377,238
Other Unsecured Loans	9,773	37	1.49	9,773	42	1.73	9,773	47	1.93	9,773	48	2.00	174
Total Personal Loans	95,900,729	2,043,253	8.48	95,900,729	2,076,065	8.61	95,900,729	2,083,947	8.74	95,900,729	2,089,277	8.86	8,292,542
Mortgage Loans													
First Mortgages	13,549,191	292,382	8.58	13,549,191	297,520	8.74	13,549,191	299,009	8.88	13,549,191	300,000	9.00	1,188,911
Second Mortgages	9,190,020	188,314	8.15	9,190,020	192,335	8.33	9,190,020	193,924	8.49	9,190,020	195,124	8.63	769,697
Home Equity Loans	1,471,806	35,131	9.50	1,471,806	35,131	9.50	1,471,806	34,749	9.50	1,471,806	34,367	9.50	139,378
Other Mortgage Loans	598,400	9,355	6.22	598,400	9,405	6.25	598,400	9,359	6.29	598,400	9,317	6.33	37,436
Total Mortgage Loans	24,809,418	525,183	8.42	24,809,418	534,391	8.57	24,809,418	537,040	8.71	24,809,418	538,808	8.83	2,135,422
Commercial Loans	75,479,789	1,528,049	8.05	75,479,789	1,535,957	8.10	75,479,789	1,526,961	8.14	75,479,789	1,517,149	8.17	6,108,116
Total Loans	191,680,108	4,096,485	8.50	191,680,108	4,146,413	8.61	191,680,108	4,147,948	8.70	191,680,108	4,145,234	8.79	16,536,080
Investments													
Corporate Credit Union Deposits	16,500,000	299,452	7.22	16,500,000	299,452	7.22	16,500,000	296,198	7.22	16,500,000	292,943	7.22	1,188,045
Bank CDs	9,506,000	156,770	6.56	9,506,000	159,007	6.65	9,506,000	162,286	6.87	9,506,000	164,551	7.04	642,614
Treasury Securities													
Agency Securities	5,500,000	84,712	6.13	5,500,000	84,716	6.13	5,500,000	84,716	6.20	5,500,000	84,716	6.26	338,861
Mortgage Pools	66,146	1,020	6.14	66,146	1,024	6.16	66,146	1,023	6.22	66,146	1,021	6.28	4,088
CMOs	160,996	2,428	6.00	160,996	2,435	6.02	160,996	2,441	6.10	160,996	2,448	6.18	9,752
Mutual Funds													
Other Fixed Rate Investments													
Other Variable Rate Investments	363,500	7,310	8.00	363,500	7,310	8.00	363,500	7,230	8.00	363,500	7,151	8.00	29,001
Total Investments	32,096,642	551,692	6.84	32,096,642	553,944	6.87	32,096,642	553,895	6.94	32,096,642	552,830	7.00	2,212,361
Total Assets	249,133,830	4,648,177	7.49	249,694,187	4,700,358	7.57	250,286,279	4,701,842	7.66	250,891,154	4,698,064	7.73	18,748,441

	May-08			Aug-08			Nov-08			Feb-09			Year 2
	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Expense
Liabilities													
Share Accounts													
Share Drafts	30,049,215	26,437	0.35	30,049,215	26,437	0.35	30,049,215	26,149	0.35	30,049,215	25,862	0.35	104,885
Share Savings	3,759,259	2,362	0.25	3,759,259	2,362	0.25	3,759,259	2,337	0.25	3,759,259	2,311	0.25	9,372
Money Market Shares	34,841,407	230,334	2.63	34,841,407	230,334	2.63	34,841,407	227,831	2.63	34,841,407	225,327	2.63	913,826
Club Accounts	8,900,923	27,967	1.25	8,900,923	27,967	1.25	8,900,923	27,663	1.25	8,900,923	27,359	1.25	110,958
Vacation Accounts	7,484,502	23,517	1.25	7,484,502	23,517	1.25	7,484,502	23,261	1.25	7,484,502	23,006	1.25	93,301
Appreciation/Secondary Shares													
Total Share Accounts	85,035,306	310,618	1.45	85,035,306	310,618	1.45	85,035,306	307,241	1.45	85,035,306	303,865	1.45	1,232,342
Term Accounts													
Certificates	119,451,759	1,810,428	6.03	119,451,759	1,826,988	6.08	119,451,759	1,824,014	6.14	119,451,759	1,828,082	6.22	7,289,512
IRA Certificates	9,750,888	125,978	5.14	9,750,888	127,535	5.20	9,750,888	126,608	5.22	9,750,888	126,187	5.26	506,309
IRA Shares	1,094,352	3,732	1.36	1,094,352	3,732	1.36	1,094,352	3,691	1.36	1,094,352	3,651	1.36	14,806
Escrow Account	136,354			136,354			136,354			136,354			
Total Term Accounts	130,433,353	1,940,139	5.92	130,433,353	1,958,255	5.97	130,433,353	1,954,314	6.03	130,433,353	1,957,920	6.10	7,810,627
Notes Payable	1,622,638	26,063	6.39	1,622,638	26,063	6.39	1,622,638	25,780	6.39	1,622,638	25,497	6.39	103,403
Total Liabilities & Equity	249,133,830	2,276,820	3.64	249,694,187	2,294,936	3.66	250,286,279	2,287,336	3.68	250,891,154	2,287,281	3.71	9,146,372
Net Interest Income		2,371,358			2,405,422			2,414,507			2,410,782		9,602,069
Cumulative Net Interest Income		11,823,710			14,229,132			16,643,639			19,054,421		
Net Interest Margin		3.85%			3.92%			3.98%			4.02%		
Non-Interest Income		662,500			662,500			662,500			662,500		
Non-Interest Expense		2,537,500			2,537,500			2,537,500			2,537,500		
Net Non-interest Income		-1,875,000			-1,875,000			-1,875,000			-1,875,000		-7,500,000
Net Income		496,358			530,422			539,507			535,782		2,102,069

	May-09			Aug-09			Nov-09			Feb-10			Year 3
	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Income
Assets													
Personal Loans													
Secured Loans													
Share Certificate	1,966,045	38,906	7.85	1,966,045	39,038	7.88	1,966,045	38,721	7.90	1,966,045	38,384	7.92	155,050
Other - Fixed Rate													
Other - Variable Rate													
Automobile Loans	76,597,005	1,682,449	8.71	76,597,005	1,703,377	8.82	76,597,005	1,703,474	8.92	76,597,005	1,701,490	9.01	6,790,790
Automobile Leases	590,287	13,606	9.14	590,287	13,623	9.16	590,287	13,493	9.17	590,287	13,362	9.18	54,085
Miscellaneous Loans	8,420,703	188,518	8.88	8,420,703	190,301	8.97	8,420,703	189,866	9.04	8,420,703	189,287	9.12	757,972
Unsecured Loans													
Signature	1,886,166	59,484	12.51	1,886,166	59,621	12.54	1,886,166	59,097	12.57	1,886,166	58,571	12.59	236,773
Line of Credit	2,743,640	89,792	12.98	2,743,640	89,617	12.96	2,743,640	88,529	12.94	2,743,640	87,496	12.93	355,434
Student													
Credit Card Loans	3,687,111	98,238	10.57	3,687,111	99,451	10.70	3,687,111	99,589	10.83	3,687,111	99,721	10.97	396,999
Other Unsecured Loans	9,773	49	2.00	9,773	49	2.00	9,773	49	2.00	9,773	48	2.00	195
Total Personal Loans	95,900,729	2,171,042	8.98	95,900,729	2,195,078	9.08	95,900,729	2,192,818	9.17	95,900,729	2,188,360	9.25	8,747,297
Mortgage Loans													
First Mortgages	13,549,191	311,630	9.12	13,549,191	315,326	9.23	13,549,191	315,169	9.33	13,549,191	314,603	9.42	1,256,728
Second Mortgages	9,190,020	203,152	8.77	9,190,020	205,899	8.89	9,190,020	206,049	8.99	9,190,020	205,863	9.08	820,963
Home Equity Loans	1,471,806	35,227	9.50	1,471,806	35,228	9.50	1,471,806	34,845	9.50	1,471,806	34,462	9.50	139,762
Other Mortgage Loans	598,400	9,621	6.38	598,400	9,697	6.43	598,400	9,672	6.48	598,400	9,643	6.54	38,633
Total Mortgage Loans	24,809,418	559,630	8.95	24,809,418	566,150	9.05	24,809,418	565,734	9.15	24,809,418	564,571	9.23	2,256,085
Commercial Loans	75,479,789	1,562,024	8.21	75,479,789	1,568,810	8.25	75,479,789	1,581,548	8.40	75,479,789	1,805,309	9.70	6,517,690
Total Loans	191,680,108	4,292,696	8.89	191,680,108	4,330,037	8.96	191,680,108	4,340,100	9.08	191,680,108	4,558,240	9.64	11,003,383
Investments													
Corporate Credit Union Deposits	16,500,000	300,273	7.22	16,500,000	300,273	7.22	16,500,000	297,009	7.22	16,500,000	293,745	7.22	1,191,300
Bank CDs	9,506,000	166,786	6.96	9,506,000	167,288	6.98	9,506,000	167,525	7.07	9,506,000	168,267	7.18	669,866
Treasury Securities													
Agency Securities	5,500,000	84,715	6.11	5,500,000	87,115	6.28	5,500,000	87,225	6.36	5,500,000	87,225	6.43	346,280
Mortgage Pools	66,146	1,061	6.37	66,146	1,066	6.39	66,146	1,063	6.44	66,146	1,059	6.49	4,248
CMOs	160,996	2,933	7.23	160,996	3,017	7.44	160,996	3,015	7.51	160,996	3,012	7.59	11,977
Mutual Funds													
Other Fixed Rate Investments													
Other Variable Rate Investments	363,500	7,330	8.00	363,500	7,330	8.00	363,500	7,250	8.00	363,500	7,170	8.00	29,080
Total Investments	32,096,642	563,097	6.96	32,096,642	566,089	7.00	32,096,642	563,086	7.04	32,096,642	560,478	7.08	2,252,751
Total Assets	251,546,842	4,855,793	7.79	252,270,693	4,896,127	7.86	253,033,617	4,903,186	7.95	253,935,770	5,118,718	8.38	19,773,824

	May-09			Aug-09			Nov-09			Feb-10			Year 3
	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Expense
Liabilities													
Share Accounts													
Share Drafts	30,049,215	26,509	0.35	30,049,215	26,509	0.35	30,049,215	26,221	0.35	30,049,215	25,933	0.35	105,172
Share Savings	3,759,259	2,369	0.25	3,759,259	2,369	0.25	3,759,259	2,343	0.25	3,759,259	2,317	0.25	9,398
Money Market Shares	34,841,407	230,965	2.63	34,841,407	230,965	2.63	34,841,407	228,455	2.63	34,841,407	225,944	2.63	916,329
Club Accounts	8,900,923	28,044	1.25	8,900,923	28,044	1.25	8,900,923	27,739	1.25	8,900,923	27,434	1.25	111,262
Vacation Accounts	7,484,502	23,581	1.25	7,484,502	23,581	1.25	7,484,502	23,325	1.25	7,484,502	23,069	1.25	93,556
Appreciation/Secondary Shares													
Total Share Accounts	85,035,306	311,469	1.45	85,035,306	311,468	1.45	85,035,306	308,083	1.45	85,035,306	304,697	1.45	1,235,717
Term Accounts													
Certificates	119,451,759	1,890,033	6.28	119,451,759	1,900,192	6.31	119,451,759	1,887,358	6.34	119,451,759	1,879,204	6.38	7,556,788
IRA Certificates	9,750,888	132,172	5.38	9,750,888	134,501	5.47	9,750,888	133,741	5.50	9,750,888	134,652	5.60	535,066
IRA Shares	1,094,352	3,742	1.36	1,094,352	3,742	1.36	1,094,352	3,702	1.36	1,094,352	3,661	1.36	14,847
Escrow Account	136,354			136,354			136,354			136,354			
Total Term Accounts	130,433,353	2,025,947	6.16	130,433,353	2,038,436	6.20	130,433,353	2,024,800	6.23	130,433,353	2,017,517	6.27	8,106,701
Notes Payable	1,622,638	26,135	6.39	1,622,638	26,135	6.39	1,622,638	25,851	6.39	1,622,638	25,567	6.39	103,687
Total Liabilities & Equity	251,546,842	2,363,551	3.73	252,270,693	2,376,039	3.74	253,033,617	2,358,734	3.74	253,935,770	2,347,781	3.75	9,446,104
Net Interest Income		2,492,243			2,520,088			2,544,452			2,770,937		10,327,720
Cumulative Net Interest Income		21,546,664			24,066,751			26,611,204			29,382,141		
Net Interest Margin		4.07%			4.12%			4.21%			4.63%		
Non-Interest Income		662,500			662,500			662,500			662,500		
Non-Interest Expense		2,537,500			2,537,500			2,537,500			2,537,500		
Net Non-interest Income		-1,875,000			-1,875,000			-1,875,000			-1,875,000		-7,500,000
Net Income		617,243			645,088			669,452			895,937		2,827,720

	May-07			Aug-07			Nov-07			Feb-08			Year 1
	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Income
Assets													
Personal Loans													
Secured Loans													
Share	1,966,045	32,289	6.52	1,966,045	36,740	7.41	1,966,045	38,954	7.95	1,966,045	40,653	8.29	148,637
Certificate													
Other - Fixed Rate													
Other - Variable Rate													
Automobile Loans	76,597,005	1,450,273	7.51	76,597,005	1,500,147	7.77	76,597,005	1,531,269	8.02	76,597,005	1,577,366	8.26	6,059,055
Automobile Leases	590,287	10,010	6.73	590,287	11,411	7.67	590,287	12,634	8.58	590,287	13,899	9.44	47,954
Miscellaneous Loans	8,420,703	170,607	8.04	8,420,703	174,750	8.23	8,420,703	176,690	8.42	8,420,703	180,310	8.59	702,357
Unsecured Loans													
Signature	1,886,166	55,626	11.70	1,886,166	58,476	12.30	1,886,166	59,876	12.73	1,886,166	60,696	12.91	234,674
Line of Credit	2,743,640	81,282	11.75	2,743,640	101,619	14.69	2,743,640	99,217	14.50	2,743,640	98,144	14.35	380,262
Student													
Credit Card Loans	3,687,111	89,710	9.65	3,687,111	91,212	9.81	3,687,111	91,732	9.98	3,687,111	93,273	10.15	365,928
Other Unsecured Loans	9,773	9	0.38	9,773	23	0.95	9,773	35	1.44	9,773	45	1.84	113
Total Personal Loans	95,900,729	1,889,806	7.82	95,900,729	1,974,379	8.17	95,900,729	2,010,407	8.41	95,900,729	2,064,387	8.63	7,938,979
Mortgage Loans													
First Mortgages	13,549,191	253,714	7.43	13,549,191	264,050	7.73	13,549,191	270,867	8.02	13,549,191	280,420	8.30	1,069,051
Second Mortgages	9,190,020	171,730	7.41	9,190,020	178,217	7.69	9,190,020	182,357	7.96	9,190,020	188,287	8.22	720,591
Home Equity Loans	1,471,806	27,395	7.38	1,471,806	38,938	10.50	1,471,806	38,514	10.50	1,471,806	38,514	10.50	143,361
Other Mortgage Loans	598,400	9,257	6.14	598,400	9,284	6.16	598,400	9,219	6.18	598,400	9,265	6.21	37,024
Total Mortgage Loans	24,809,418	462,096	7.39	24,809,418	490,488	7.84	24,809,418	500,957	8.10	24,809,418	516,485	8.35	1,970,027
Commercial Loans	75,479,789	1,426,411	7.50	75,479,789	1,576,736	8.29	75,479,789	1,571,655	8.35	75,479,789	1,582,883	8.41	6,157,685
Total Loans	191,680,108	3,778,313	7.82	191,680,108	4,041,604	8.37	191,680,108	4,083,018	8.54	191,680,108	4,163,755	8.71	16,066,691
Investments													
Corporate Credit Union Deposits	16,500,000	341,862	8.22	16,500,000	341,862	8.22	16,500,000	338,146	8.22	16,500,000	338,146	8.22	1,360,016
Bank CDs	9,506,000	131,295	5.48	9,506,000	142,972	5.97	9,506,000	153,893	6.49	9,506,000	166,347	7.02	594,508
Treasury Securities													
Agency Securities	5,500,000	70,886	5.11	5,500,000	76,899	5.55	5,500,000	84,478	6.16	5,500,000	89,710	6.54	321,972
Mortgage Pools	66,146	872	5.23	66,146	876	5.25	66,146	879	5.33	66,146	891	5.40	3,518
CMOs	160,996	2,415	5.95	160,996	2,417	5.96	160,996	2,420	6.03	160,996	2,425	6.04	9,677
Mutual Funds													
Other Fixed Rate Investments													
Other Variable Rate Investments	363,500	8,246	9.00	363,500	8,246	9.00	363,500	8,156	9.00	363,500	8,156	9.00	32,805
Total Investments	32,096,642	555,576	6.87	32,096,642	573,272	7.09	32,096,642	587,972	7.35	32,096,642	605,676	7.57	2,322,496
Total Assets	247,111,455	4,333,889	6.97	247,641,044	4,614,876	7.42	248,097,886	4,670,991	7.59	248,506,357	4,769,431	7.75	18,389,186

	May-07			Aug-07			Nov-07			Feb-08			Year 1
	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Expense
Liabilities													
Share Accounts													
Share Drafts	30,049,215	26,995	0.36	30,049,215	34,083	0.45	30,049,215	33,713	0.45	30,049,215	33,713	0.45	128,504
Share Savings	3,759,259	2,357	0.25	3,759,259	2,369	0.25	3,759,259	2,343	0.25	3,759,259	2,343	0.25	9,412
Money Market Shares	34,841,407	233,258	2.66	34,841,407	274,875	3.13	34,841,407	271,887	3.13	34,841,407	271,887	3.13	1,051,907
Club Accounts	8,900,923	28,659	1.28	8,900,923	39,262	1.75	8,900,923	38,835	1.75	8,900,923	38,835	1.75	145,590
Vacation Accounts	7,484,502	5,682	0.30	7,484,502	33,014	1.75	7,484,502	32,655	1.75	7,484,502	32,655	1.75	104,006
Appreciation/Secondary Shares													
Total Share Accounts	85,035,306	296,950	1.39	85,035,306	383,602	1.79	85,035,306	379,433	1.79	85,035,306	379,433	1.79	1,439,418
Term Accounts													
Certificates	119,451,759	1,470,116	4.88	119,451,759	1,711,311	5.68	119,451,759	1,885,131	6.33	119,451,759	1,978,260	6.64	7,044,818
IRA Certificates	9,750,888	114,178	4.65	9,750,888	117,930	4.80	9,750,888	119,876	4.93	9,750,888	124,432	5.12	476,415
IRA Shares	1,094,352	3,744	1.36	1,094,352	3,742	1.36	1,094,352	3,702	1.36	1,094,352	3,702	1.36	14,889
Escrow Account	136,354			136,354			136,354			136,354			
Total Term Accounts	130,433,353	1,588,038	4.83	130,433,353	1,832,983	5.58	130,433,353	2,008,708	6.18	130,433,353	2,106,393	6.48	7,536,122
Notes Payable	1,622,638	30,225	7.39	1,622,638	30,225	7.39	1,622,638	29,896	7.39	1,622,638	29,896	7.39	120,241
Total Liabilities & Equity	247,111,455	1,915,213	3.07	247,641,044	2,246,810	3.60	248,097,886	2,418,037	3.91	248,506,357	2,515,722	4.06	9,095,781
Net Interest Income		2,418,676			2,368,066			2,252,953			2,253,709		
Cumulative Net Interest Income		2,418,676			4,786,742			7,039,696			9,293,405		9,293,405
Net Interest Margin		3.89%			3.82%			3.68%			3.69%		
Non-Interest Income		662,500			662,500			662,500			662,500		
Non-Interest Expense		2,537,500			2,537,500			2,537,500			2,537,500		
Net Non-interest Income		-1,875,000			-1,875,000			-1,875,000			-1,875,000		-7,500,000
Net Income		543,676			493,066			377,953			378,709		1,793,405

	May-08			Aug-08			Nov-08			Feb-09			Year 2
	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Income
Assets													
Personal Loans													
Secured Loans													
Share	1,966,045	42,034	8.51	1,966,045	42,543	8.61	1,966,045	42,464	8.69	1,966,045	42,298	8.75	169,338
Certificate													
Other - Fixed Rate													
Other - Variable Rate													
Automobile Loans	76,597,005	1,635,734	8.50	76,597,005	1,678,462	8.72	76,597,005	1,699,787	8.93	76,597,005	1,717,581	9.12	6,731,564
Automobile Leases	590,287	14,544	9.80	590,287	14,705	9.91	590,287	14,685	10.01	590,287	14,631	10.08	58,566
Miscellaneous Loans	8,420,703	185,392	8.76	8,420,703	188,827	8.92	8,420,703	189,986	9.07	8,420,703	190,939	9.22	755,144
Unsecured Loans													
Signature	1,886,166	61,762	13.03	1,886,166	62,168	13.11	1,886,166	61,825	13.18	1,886,166	61,457	13.25	247,211
Line of Credit	2,743,640	98,113	14.23	2,743,640	97,397	14.12	2,743,640	95,817	14.05	2,743,640	94,440	14.00	385,768
Student													
Credit Card Loans	3,687,111	95,656	10.32	3,687,111	97,304	10.50	3,687,111	97,904	10.68	3,687,111	98,495	10.86	389,360
Other Unsecured Loans	9,773	55	2.23	9,773	64	2.59	9,773	70	2.89	9,773	72	2.99	261
Total Personal Loans	95,900,729	2,133,290	8.85	95,900,729	2,181,469	9.05	95,900,729	2,202,538	9.24	95,900,729	2,219,913	9.41	8,737,211
Mortgage Loans													
First Mortgages	13,549,191	306,182	8.99	13,549,191	312,878	9.19	13,549,191	315,667	9.37	13,549,191	317,836	9.54	1,252,563
Second Mortgages	9,190,020	195,679	8.47	9,190,020	201,190	8.71	9,190,020	204,092	8.93	9,190,020	206,490	9.14	807,451
Home Equity Loans	1,471,806	38,831	10.50	1,471,806	38,830	10.50	1,471,806	38,408	10.50	1,471,806	37,986	10.50	154,056
Other Mortgage Loans	598,400	9,397	6.25	598,400	9,463	6.29	598,400	9,433	6.34	598,400	9,410	6.39	37,703
Total Mortgage Loans	24,809,418	550,089	8.82	24,809,418	562,361	9.02	24,809,418	567,600	9.20	24,809,418	571,722	9.37	2,251,773
Commercial Loans	75,479,789	1,606,708	8.47	75,479,789	1,617,331	8.52	75,479,789	1,610,090	8.58	75,479,789	1,601,795	8.63	6,435,926
Total Loans	191,680,108	4,290,088	8.90	191,680,108	4,361,162	9.05	191,680,108	4,380,229	9.19	191,680,108	4,393,431	9.32	17,424,909
Investments													
Corporate Credit Union Deposits	16,500,000	340,928	8.22	16,500,000	340,928	8.22	16,500,000	337,222	8.22	16,500,000	333,516	8.22	1,352,594
Bank CDs	9,506,000	173,951	7.28	9,506,000	177,239	7.42	9,506,000	182,280	7.71	9,506,000	185,601	7.94	719,070
Treasury Securities													
Agency Securities	5,500,000	89,712	6.49	5,500,000	89,716	6.49	5,500,000	89,716	6.56	5,500,000	89,716	6.63	358,861
Mortgage Pools	66,146	1,058	6.36	66,146	1,065	6.41	66,146	1,068	6.49	66,146	1,072	6.59	4,262
CMOs	160,996	2,433	6.01	160,996	2,443	6.04	160,996	2,452	6.13	160,996	2,462	6.22	9,790
Mutual Funds													
Other Fixed Rate Investments													
Other Variable Rate Investments	363,500	8,223	9.00	363,500	8,223	9.00	363,500	8,134	9.00	363,500	8,045	9.00	32,626
Total Investments	32,096,642	616,305	7.64	32,096,642	619,614	7.68	32,096,642	620,872	7.78	32,096,642	620,412	7.86	2,477,203
Total Assets	248,949,885	4,906,392	7.91	249,454,204	4,980,776	8.03	250,006,394	5,001,101	8.15	250,584,037	5,013,843	8.26	19,902,112

	May-08			Aug-08			Nov-08			Feb-09			Year 2
	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Expense
Liabilities													
Share Accounts													
Share Drafts	30,049,215	33,990	0.45	30,049,215	33,990	0.45	30,049,215	33,621	0.45	30,049,215	33,251	0.45	134,852
Share Savings	3,759,259	2,362	0.25	3,759,259	2,362	0.25	3,759,259	2,337	0.25	3,759,259	2,311	0.25	9,372
Money Market Shares	34,841,407	274,124	3.13	34,841,407	274,124	3.13	34,841,407	271,144	3.13	34,841,407	268,165	3.13	1,087,557
Club Accounts	8,900,923	39,154	1.75	8,900,923	39,154	1.75	8,900,923	38,729	1.75	8,900,923	38,303	1.75	155,341
Vacation Accounts	7,484,502	32,924	1.75	7,484,502	32,924	1.75	7,484,502	32,566	1.75	7,484,502	32,208	1.75	130,621
Appreciation/Secondary Shares													
Total Share Accounts	85,035,306	382,554	1.79	85,035,306	382,555	1.79	85,035,306	378,396	1.79	85,035,306	374,238	1.79	1,517,743
Term Accounts													
Certificates	119,451,759	2,052,117	6.83	119,451,759	2,074,302	6.91	119,451,759	2,075,645	6.99	119,451,759	2,088,288	7.11	8,290,352
IRA Certificates	9,750,888	132,662	5.41	9,750,888	134,693	5.50	9,750,888	133,822	5.52	9,750,888	133,659	5.57	534,835
IRA Shares	1,094,352	3,732	1.36	1,094,352	3,732	1.36	1,094,352	3,691	1.36	1,094,352	3,651	1.36	14,806
Escrow Account	136,354			136,354			136,354			136,354			
Total Term Accounts	130,433,353	2,188,511	6.68	130,433,353	2,212,727	6.75	130,433,353	2,213,158	6.82	130,433,353	2,225,598	6.94	8,839,994
Notes Payable	1,622,638	30,142	7.39	1,622,638	30,142	7.39	1,622,638	29,814	7.39	1,622,638	29,487	7.39	119,585
Total Liabilities & Equity	248,949,885	2,601,207	4.16	249,454,204	2,625,424	4.19	250,006,394	2,621,368	4.22	250,584,037	2,629,323	4.27	10,477,322
Net Interest Income		2,305,185			2,355,353			2,379,732			2,384,520		9,424,790
Cumulative Net Interest Income		11,598,590			13,953,943			16,333,675			18,718,195		
Net Interest Margin		3.75%			3.84%			3.93%			3.99%		
Non-Interest Income		662,500			662,500			662,500			662,500		
Non-Interest Expense		2,537,500			2,537,500			2,537,500			2,537,500		
Net Non-interest Income		-1,875,000			-1,875,000			-1,875,000			-1,875,000		-7,500,000
Net Income		430,185			480,353			504,732			509,520		1,924,790

	May-09			Aug-09			Nov-09			Feb-10			Year 3
	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Income
Assets													
Personal Loans													
Secured Loans													
Share	1,966,045	43,582	8.79	1,966,045	43,764	8.83	1,966,045	43,437	8.86	1,966,045	43,084	8.89	173,867
Certificate													
Other - Fixed Rate													
Other - Variable Rate													
Automobile Loans	76,597,005	1,799,014	9.32	76,597,005	1,830,069	9.48	76,597,005	1,837,924	9.62	76,597,005	1,842,634	9.76	7,309,641
Automobile Leases	590,287	15,042	10.11	590,287	15,071	10.13	590,287	14,935	10.15	590,287	14,799	10.17	59,847
Miscellaneous Loans	8,420,703	198,750	9.36	8,420,703	201,487	9.49	8,420,703	201,803	9.61	8,420,703	201,903	9.72	803,943
Unsecured Loans													
Signature	1,886,166	63,321	13.32	1,886,166	63,613	13.38	1,886,166	63,177	13.43	1,886,166	62,719	13.49	252,830
Line of Credit	2,743,640	96,593	13.97	2,743,640	96,452	13.95	2,743,640	95,313	13.93	2,743,640	94,217	13.93	382,576
Student													
Credit Card Loans	3,687,111	102,748	11.06	3,687,111	104,567	11.25	3,687,111	105,260	11.45	3,687,111	105,942	11.65	418,517
Other Unsecured Loans	9,773	74	3.00	9,773	74	3.00	9,773	73	3.00	9,773	72	3.00	293
Total Personal Loans	95,900,729	2,319,125	9.59	95,900,729	2,355,096	9.74	95,900,729	2,361,922	9.88	95,900,729	2,365,371	10.00	9,401,513
Mortgage Loans													
First Mortgages	13,549,191	331,255	9.70	13,549,191	336,185	9.84	13,549,191	336,915	9.97	13,549,191	337,112	10.09	1,341,467
Second Mortgages	9,190,020	216,071	9.33	9,190,020	219,961	9.50	9,190,020	220,966	9.64	9,190,020	221,499	9.77	878,497
Home Equity Loans	1,471,806	38,937	10.50	1,471,806	38,938	10.50	1,471,806	38,514	10.50	1,471,806	38,091	10.50	154,480
Other Mortgage Loans	598,400	9,738	6.46	598,400	9,838	6.52	598,400	9,836	6.59	598,400	9,830	6.66	39,242
Total Mortgage Loans	24,809,418	596,002	9.53	24,809,418	604,922	9.67	24,809,418	606,231	9.80	24,809,418	606,532	9.91	2,413,687
Commercial Loans	75,479,789	1,651,229	8.68	75,479,789	1,660,410	8.73	75,479,789	1,682,188	8.94	75,479,789	1,985,278	10.67	6,979,104
Total Loans	191,680,108	4,566,355	9.45	191,680,108	4,620,428	9.56	191,680,108	4,650,341	9.73	191,680,108	4,957,180	10.49	11,815,200
Investments													
Corporate Credit Union Deposits	16,500,000	341,862	8.22	16,500,000	341,862	8.22	16,500,000	338,146	8.22	16,500,000	334,430	8.22	1,356,300
Bank CDs	9,506,000	188,909	7.88	9,506,000	189,693	7.92	9,506,000	190,082	8.02	9,506,000	191,177	8.16	759,861
Treasury Securities													
Agency Securities	5,500,000	89,715	6.47	5,500,000	93,310	6.73	5,500,000	93,475	6.82	5,500,000	93,475	6.89	369,975
Mortgage Pools	66,146	1,138	6.83	66,146	1,148	6.88	66,146	1,149	6.97	66,146	1,150	7.05	4,585
CMOs	160,996	3,277	8.08	160,996	3,420	8.43	160,996	3,417	8.51	160,996	3,414	8.60	13,528
Mutual Funds													
Other Fixed Rate Investments													
Other Variable Rate Investments	363,500	8,246	9.00	363,500	8,246	9.00	363,500	8,156	9.00	363,500	8,067	9.00	32,715
Total Investments	32,096,642	633,146	7.83	32,096,642	637,678	7.88	32,096,642	634,426	7.93	32,096,642	631,714	7.98	2,536,964
Total Assets	251,223,946	5,199,501	8.36	251,946,482	5,258,106	8.45	252,727,042	5,284,767	8.58	253,702,990	5,588,894	9.16	21,331,268

	May-09			Aug-09			Nov-09			Feb-10			Year 3
	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Expense
Liabilities													
Share Accounts													
Share Drafts	30,049,215	34,083	0.45	30,049,215	34,083	0.45	30,049,215	33,713	0.45	30,049,215	33,342	0.45	135,221
Share Savings	3,759,259	2,369	0.25	3,759,259	2,369	0.25	3,759,259	2,343	0.25	3,759,259	2,317	0.25	9,398
Money Market Shares	34,841,407	274,875	3.13	34,841,407	274,875	3.13	34,841,407	271,887	3.13	34,841,407	268,899	3.13	1,090,536
Club Accounts	8,900,923	39,262	1.75	8,900,923	39,262	1.75	8,900,923	38,835	1.75	8,900,923	38,408	1.75	155,766
Vacation Accounts	7,484,502	33,014	1.75	7,484,502	33,014	1.75	7,484,502	32,655	1.75	7,484,502	32,296	1.75	130,979
Appreciation/Secondary Shares													
Total Share Accounts	85,035,306	383,602	1.79	85,035,306	383,602	1.79	85,035,306	379,433	1.79	85,035,306	375,263	1.79	1,521,901
Term Accounts													
Certificates	119,451,759	2,163,167	7.18	119,451,759	2,177,168	7.23	119,451,759	2,164,307	7.27	119,451,759	2,158,481	7.33	8,663,124
IRA Certificates	9,750,888	140,715	5.73	9,750,888	143,830	5.85	9,750,888	143,255	5.89	9,750,888	145,028	6.03	572,828
IRA Shares	1,094,352	3,742	1.36	1,094,352	3,742	1.36	1,094,352	3,702	1.36	1,094,352	3,661	1.36	14,847
Escrow Account	136,354			136,354			136,354			136,354			
Total Term Accounts	130,433,353	2,307,625	7.02	130,433,353	2,324,740	7.07	130,433,353	2,311,264	7.11	130,433,353	2,307,170	7.17	9,250,799
Notes Payable	1,622,638	30,225	7.39	1,622,638	30,225	7.39	1,622,638	29,896	7.39	1,622,638	29,568	7.39	119,913
Total Liabilities & Equity	251,223,946	2,721,452	4.30	251,946,482	2,738,567	4.31	252,727,042	2,720,593	4.32	253,702,990	2,712,001	4.34	10,892,613
Net Interest Income		2,478,049			2,519,539			2,564,175			2,876,893		10,438,656
Cumulative Net Interest Income		21,196,244			23,715,783			26,279,958			29,156,851		
Net Interest Margin		4.06%			4.13%			4.26%			4.82%		
Non-Interest Income		662,500			662,500			662,500			662,500		
Non-Interest Expense		2,537,500			2,537,500			2,537,500			2,537,500		
Net Non-interest Income		-1,875,000			-1,875,000			-1,875,000			-1,875,000		-7,500,000
Net Income		603,049			644,539			689,175			1,001,893		2,938,656

	May-07			Aug-07			Nov-07			Feb-08			Year 1
	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Income
Assets													
Personal Loans													
Secured Loans													
Share	1,966,045	27,530	5.56	1,966,045	26,535	5.35	1,966,045	25,577	5.22	1,966,045	25,108	5.12	104,751
Certificate													
Other - Fixed Rate													
Other - Variable Rate													
Automobile Loans	76,597,005	1,410,074	7.30	76,597,005	1,400,163	7.25	76,597,005	1,375,437	7.20	76,597,005	1,366,095	7.15	5,551,769
Automobile Leases	590,287	9,099	6.12	590,287	9,157	6.15	590,287	9,111	6.19	590,287	9,163	6.23	36,531
Miscellaneous Loans	8,420,703	167,120	7.87	8,420,703	165,894	7.82	8,420,703	162,896	7.76	8,420,703	161,709	7.70	657,618
Unsecured Loans													
Signature	1,886,166	53,133	11.18	1,886,166	52,399	11.02	1,886,166	51,133	10.87	1,886,166	50,160	10.67	206,826
Line of Credit	2,743,640	73,844	10.68	2,743,640	79,336	11.47	2,743,640	75,904	11.10	2,743,640	73,780	10.79	302,864
Student													
Credit Card Loans	3,687,111	89,054	9.58	3,687,111	88,553	9.53	3,687,111	87,087	9.47	3,687,111	86,573	9.42	351,267
Other Unsecured Loans	9,773	-3	-0.13	9,773	-8	-0.32	9,773	-12	-0.48	9,773	-15	-0.61	-38
Total Personal Loans	95,900,729	1,829,852	7.57	95,900,729	1,822,029	7.54	95,900,729	1,787,133	7.47	95,900,729	1,772,573	7.41	7,211,588
Mortgage Loans													
First Mortgages	13,549,191	246,407	7.22	13,549,191	246,605	7.22	13,549,191	244,038	7.22	13,549,191	244,113	7.23	981,162
Second Mortgages	9,190,020	166,575	7.19	9,190,020	166,076	7.17	9,190,020	163,580	7.14	9,190,020	162,716	7.10	658,948
Home Equity Loans	1,471,806	26,406	7.12	1,471,806	24,099	6.50	1,471,806	23,837	6.50	1,471,806	23,837	6.50	98,178
Other Mortgage Loans	598,400	9,249	6.13	598,400	9,248	6.13	598,400	9,146	6.13	598,400	9,144	6.13	36,787
Total Mortgage Loans	24,809,418	448,637	7.17	24,809,418	446,028	7.13	24,809,418	440,601	7.12	24,809,418	439,809	7.11	1,775,075
Commercial Loans	75,479,789	1,356,086	7.13	75,479,789	1,295,460	6.81	75,479,789	1,281,628	6.81	75,479,789	1,281,752	6.81	5,214,926
Total Loans	191,680,108	3,634,576	7.52	191,680,108	3,563,517	7.38	191,680,108	3,509,362	7.34	191,680,108	3,494,135	7.31	14,201,589
Investments													
Corporate Credit Union Deposits	16,500,000	175,506	4.22	16,500,000	175,506	4.22	16,500,000	173,598	4.22	16,500,000	173,598	4.22	698,208
Bank CDs	9,506,000	126,435	5.28	9,506,000	120,182	5.02	9,506,000	114,303	4.82	9,506,000	108,531	4.58	469,451
Treasury Securities													
Agency Securities	5,500,000	60,991	4.40	5,500,000	61,244	4.42	5,500,000	62,662	4.57	5,500,000	63,808	4.65	248,705
Mortgage Pools	66,146	871	5.22	66,146	868	5.20	66,146	859	5.21	66,146	849	5.15	3,446
CMOs	160,996	2,415	5.95	160,996	2,412	5.94	160,996	2,405	5.99	160,996	2,396	5.97	9,627
Mutual Funds													
Other Fixed Rate Investments													
Other Variable Rate Investments	363,500	4,581	5.00	363,500	4,581	5.00	363,500	4,531	5.00	363,500	4,531	5.00	18,225
Total Investments	32,096,642	370,797	4.58	32,096,642	364,792	4.51	32,096,642	358,359	4.48	32,096,642	353,714	4.42	1,447,662
Total Assets	247,087,786	4,005,373	6.44	247,631,320	3,928,309	6.31	248,245,670	3,867,720	6.27	248,904,231	3,847,849	6.24	15,649,251

	May-07			Aug-07			Nov-07			Feb-08			Year 1
	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Expense
Liabilities													
Share Accounts													
Share Drafts	30,049,215	6,249	0.08	30,049,215	3,787	0.05	30,049,215	3,746	0.05	30,049,215	3,746	0.05	17,528
Share Savings	3,759,259	2,357	0.25	3,759,259	2,369	0.25	3,759,259	2,343	0.25	3,759,259	2,343	0.25	9,412
Money Market Shares	34,841,407	112,983	1.29	34,841,407	99,236	1.13	34,841,407	98,157	1.13	34,841,407	98,157	1.13	408,534
Club Accounts	8,900,923	1,773	0.08	8,900,923			8,900,923			8,900,923			1,773
Vacation Accounts	7,484,502	4,605	0.24	7,484,502			7,484,502			7,484,502			4,605
Appreciation/Secondary Shares													
Total Share Accounts	85,035,306	127,967	0.60	85,035,306	105,392	0.49	85,035,306	104,246	0.49	85,035,306	104,246	0.49	441,852
Term Accounts													
Certificates	119,451,759	1,374,418	4.56	119,451,759	1,243,721	4.13	119,451,759	1,134,845	3.81	119,451,759	1,093,648	3.67	4,846,632
IRA Certificates	9,750,888	111,019	4.52	9,750,888	110,081	4.48	9,750,888	107,461	4.42	9,750,888	106,005	4.36	434,566
IRA Shares	1,094,352	3,744	1.36	1,094,352	3,742	1.36	1,094,352	3,702	1.36	1,094,352	3,702	1.36	14,889
Escrow Account	136,354			136,354			136,354			136,354			
Total Term Accounts	130,433,353	1,489,181	4.53	130,433,353	1,357,544	4.13	130,433,353	1,246,007	3.83	130,433,353	1,203,354	3.70	5,296,087
Notes Payable	1,622,638	13,865	3.39	1,622,638	13,865	3.39	1,622,638	13,714	3.39	1,622,638	13,714	3.39	55,158
Total Liabilities & Equity	247,087,786	1,631,014	2.62	247,631,320	1,476,801	2.37	248,245,670	1,363,968	2.20	248,904,231	1,321,315	2.13	5,793,097
Net Interest Income		2,374,360			2,451,508			2,503,753			2,526,534		
Cumulative Net Interest Income		2,374,360			4,825,868			7,329,620			9,856,154		9,856,154
Net Interest Margin		3.82%			3.94%			4.07%			4.11%		
Non-Interest Income		662,500			662,500			662,500			662,500		
Non-Interest Expense		2,537,500			2,537,500			2,537,500			2,537,500		
Net Non-interest Income		-1,875,000			-1,875,000			-1,875,000			-1,875,000		-7,500,000
Net Income		499,360			576,508			628,753			651,534		2,356,154

	May-08			Aug-08			Nov-08			Feb-09			Year 2
	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Income
Assets													
Personal Loans													
Secured Loans													
Share	1,966,045	24,992	5.06	1,966,045	24,882	5.03	1,966,045	24,583	5.03	1,966,045	24,290	5.02	98,748
Certificate													
Other - Fixed Rate													
Other - Variable Rate													
Automobile Loans	76,597,005	1,367,807	7.10	76,597,005	1,358,326	7.05	76,597,005	1,334,234	7.01	76,597,005	1,310,484	6.96	5,370,850
Automobile Leases	590,287	9,254	6.24	590,287	9,265	6.24	590,287	9,176	6.25	590,287	9,080	6.26	36,775
Miscellaneous Loans	8,420,703	161,844	7.65	8,420,703	160,694	7.59	8,420,703	157,845	7.54	8,420,703	155,045	7.49	635,427
Unsecured Loans													
Signature	1,886,166	49,789	10.50	1,886,166	49,202	10.38	1,886,166	48,147	10.27	1,886,166	47,172	10.17	194,310
Line of Credit	2,743,640	72,727	10.55	2,743,640	71,309	10.34	2,743,640	69,503	10.19	2,743,640	68,100	10.09	281,638
Student													
Credit Card Loans	3,687,111	86,747	9.36	3,687,111	86,198	9.30	3,687,111	84,708	9.24	3,687,111	83,222	9.18	340,874
Other Unsecured Loans	9,773	-18	-0.74	9,773	-21	-0.86	9,773	-23	-0.96	9,773	-24	-1.00	-87
Total Personal Loans	95,900,729	1,773,141	7.36	95,900,729	1,759,853	7.30	95,900,729	1,728,171	7.25	95,900,729	1,697,369	7.20	6,958,535
Mortgage Loans													
First Mortgages	13,549,191	247,113	7.26	13,549,191	246,970	7.25	13,549,191	244,120	7.25	13,549,191	241,270	7.24	979,473
Second Mortgages	9,190,020	163,027	7.06	9,190,020	161,913	7.01	9,190,020	159,060	6.96	9,190,020	156,300	6.92	640,300
Home Equity Loans	1,471,806	24,033	6.50	1,471,806	24,032	6.50	1,471,806	23,771	6.50	1,471,806	23,509	6.50	95,344
Other Mortgage Loans	598,400	9,216	6.13	598,400	9,212	6.12	598,400	9,108	6.12	598,400	9,003	6.12	36,538
Total Mortgage Loans	24,809,418	443,389	7.11	24,809,418	442,126	7.09	24,809,418	436,058	7.07	24,809,418	430,082	7.05	1,751,655
Commercial Loans	75,479,789	1,292,071	6.81	75,479,789	1,291,834	6.81	75,479,789	1,277,574	6.81	75,479,789	1,263,210	6.81	5,124,688
Total Loans	191,680,108	3,508,601	7.28	191,680,108	3,493,813	7.25	191,680,108	3,441,804	7.22	191,680,108	3,390,660	7.19	13,834,878
Investments													
Corporate Credit Union Deposits	16,500,000	175,026	4.22	16,500,000	175,026	4.22	16,500,000	173,124	4.22	16,500,000	171,221	4.22	694,398
Bank CDs	9,506,000	105,227	4.40	9,506,000	104,311	4.37	9,506,000	102,307	4.33	9,506,000	101,400	4.34	413,244
Treasury Securities													
Agency Securities	5,500,000	63,995	4.63	5,500,000	64,000	4.63	5,500,000	63,753	4.66	5,500,000	63,507	4.70	255,255
Mortgage Pools	66,146	795	4.78	66,146	786	4.73	66,146	773	4.70	66,146	757	4.65	3,111
CMOs	160,996	2,384	5.89	160,996	2,368	5.85	160,996	2,347	5.86	160,996	2,322	5.86	9,420
Mutual Funds													
Other Fixed Rate Investments													
Other Variable Rate Investments	363,500	4,569	5.00	363,500	4,569	5.00	363,500	4,519	5.00	363,500	4,469	5.00	18,125
Total Investments	32,096,642	351,996	4.36	32,096,642	351,060	4.35	32,096,642	346,822	4.35	32,096,642	343,675	4.35	1,393,553
Total Assets	249,591,487	3,860,596	6.20	250,288,512	3,844,873	6.17	250,965,921	3,788,626	6.14	251,615,865	3,734,336	6.12	15,228,431

	May-08			Aug-08			Nov-08			Feb-09			Year 2
	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Expense
Liabilities													
Share Accounts													
Share Drafts	30,049,215	3,777	0.05	30,049,215	3,777	0.05	30,049,215	3,736	0.05	30,049,215	3,695	0.05	14,984
Share Savings	3,759,259	2,362	0.25	3,759,259	2,362	0.25	3,759,259	2,337	0.25	3,759,259	2,311	0.25	9,372
Money Market Shares	34,841,407	98,965	1.13	34,841,407	98,965	1.13	34,841,407	97,889	1.13	34,841,407	96,814	1.13	392,633
Club Accounts	8,900,923			8,900,923			8,900,923			8,900,923			
Vacation Accounts	7,484,502			7,484,502			7,484,502			7,484,502			
Appreciation/Secondary Shares													
Total Share Accounts	85,035,306	105,104	0.49	85,035,306	105,104	0.49	85,035,306	103,962	0.49	85,035,306	102,819	0.49	416,989
Term Accounts													
Certificates	119,451,759	1,085,362	3.61	119,451,759	1,085,045	3.61	119,451,759	1,069,123	3.60	119,451,759	1,047,462	3.57	4,286,992
IRA Certificates	9,750,888	105,929	4.32	9,750,888	106,061	4.33	9,750,888	104,969	4.33	9,750,888	103,771	4.33	420,729
IRA Shares	1,094,352	3,732	1.36	1,094,352	3,732	1.36	1,094,352	3,691	1.36	1,094,352	3,651	1.36	14,806
Escrow Account	136,354			136,354			136,354			136,354			
Total Term Accounts	130,433,353	1,195,023	3.64	130,433,353	1,194,838	3.64	130,433,353	1,177,783	3.63	130,433,353	1,154,884	3.60	4,722,527
Notes Payable	1,622,638	13,827	3.39	1,622,638	13,827	3.39	1,622,638	13,677	3.39	1,622,638	13,526	3.39	54,857
Total Liabilities & Equity	249,591,487	1,313,954	2.09	250,288,512	1,313,769	2.09	250,965,921	1,295,422	2.08	251,615,865	1,271,229	2.05	5,194,374
Net Interest Income		2,546,643			2,531,104			2,493,204			2,463,106		10,034,057
Cumulative Net Interest Income		12,402,797			14,933,901			17,427,105			19,890,212		
Net Interest Margin		4.11%			4.08%			4.07%			4.06%		
Non-Interest Income		662,500			662,500			662,500			662,500		
Non-Interest Expense		2,537,500			2,537,500			2,537,500			2,537,500		
Net Non-interest Income		-1,875,000			-1,875,000			-1,875,000			-1,875,000		-7,500,000
Net Income		671,643			656,104			618,204			588,106		2,534,057

	May-09			Aug-09			Nov-09			Feb-10			Year 3
	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Income
Assets													
Personal Loans													
Secured Loans													
Share	1,966,045	24,879	5.02	1,966,045	24,862	5.02	1,966,045	24,573	5.01	1,966,045	24,285	5.01	98,598
Certificate													
Other - Fixed Rate													
Other - Variable Rate													
Automobile Loans	76,597,005	1,332,754	6.90	76,597,005	1,323,302	6.85	76,597,005	1,300,125	6.81	76,597,005	1,278,057	6.77	5,234,238
Automobile Leases	590,287	9,297	6.25	590,287	9,282	6.24	590,287	9,167	6.23	590,287	9,051	6.22	36,797
Miscellaneous Loans	8,420,703	157,821	7.44	8,420,703	156,744	7.38	8,420,703	154,055	7.34	8,420,703	151,438	7.29	620,058
Unsecured Loans													
Signature	1,886,166	47,974	10.09	1,886,166	47,646	10.02	1,886,166	46,854	9.96	1,886,166	46,128	9.92	188,602
Line of Credit	2,743,640	69,388	10.03	2,743,640	69,110	9.99	2,743,640	68,179	9.97	2,743,640	67,334	9.95	274,010
Student													
Credit Card Loans	3,687,111	84,708	9.11	3,687,111	84,102	9.05	3,687,111	82,578	8.98	3,687,111	81,057	8.92	332,444
Other Unsecured Loans	9,773	-25	-1.00	9,773	-25	-1.00	9,773	-24	-1.00	9,773	-24	-1.00	-98
Total Personal Loans	95,900,729	1,726,795	7.14	95,900,729	1,715,022	7.10	95,900,729	1,685,506	7.05	95,900,729	1,657,327	7.01	6,784,649
Mortgage Loans													
First Mortgages	13,549,191	247,152	7.24	13,549,191	247,020	7.23	13,549,191	244,244	7.23	13,549,191	241,513	7.23	979,930
Second Mortgages	9,190,020	159,257	6.88	9,190,020	158,444	6.84	9,190,020	156,086	6.81	9,190,020	153,904	6.79	627,691
Home Equity Loans	1,471,806	24,098	6.50	1,471,806	24,099	6.50	1,471,806	23,837	6.50	1,471,806	23,575	6.50	95,608
Other Mortgage Loans	598,400	9,223	6.11	598,400	9,217	6.11	598,400	9,111	6.11	598,400	9,005	6.10	36,554
Total Mortgage Loans	24,809,418	439,729	7.03	24,809,418	438,780	7.02	24,809,418	433,278	7.00	24,809,418	427,996	7.00	1,739,783
Commercial Loans	75,479,789	1,294,410	6.80	75,479,789	1,294,010	6.80	75,479,789	1,279,627	6.80	75,479,789	1,265,403	6.80	15,473,064
Total Loans	191,680,108	3,460,934	7.16	191,680,108	3,447,812	7.14	191,680,108	3,398,410	7.11	191,680,108	3,350,726	7.09	8,524,432
Investments													
Corporate Credit Union Deposits	16,500,000	175,506	4.22	16,500,000	175,506	4.22	16,500,000	173,598	4.22	16,500,000	171,690	4.22	696,300
Bank CDs	9,506,000	100,417	4.19	9,506,000	100,073	4.18	9,506,000	99,852	4.21	9,506,000	99,537	4.25	399,879
Treasury Securities													
Agency Securities	5,500,000	64,060	4.62	5,500,000	62,878	4.54	5,500,000	62,573	4.56	5,500,000	62,326	4.60	251,837
Mortgage Pools	66,146	739	4.43	66,146	729	4.37	66,146	714	4.33	66,146	699	4.28	2,879
CMOs	160,996	1,887	4.65	160,996	1,811	4.46	160,996	1,807	4.50	160,996	1,803	4.54	7,308
Mutual Funds													
Other Fixed Rate Investments													
Other Variable Rate Investments	363,500	4,581	5.00	363,500	4,581	5.00	363,500	4,531	5.00	363,500	4,482	5.00	18,175
Total Investments	32,096,642	347,189	4.29	32,096,642	345,577	4.27	32,096,642	343,076	4.29	32,096,642	340,537	4.30	1,376,378
Total Assets	252,280,524	3,808,123	6.08	252,968,806	3,793,389	6.05	253,639,050	3,741,486	6.03	254,281,174	3,691,263	6.01	15,034,261

	May-09			Aug-09			Nov-09			Feb-10			Year 3
	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Expense
Liabilities													
Share Accounts													
Share Drafts	30,049,215	3,787	0.05	30,049,215	3,787	0.05	30,049,215	3,746	0.05	30,049,215	3,705	0.05	15,025
Share Savings	3,759,259	2,369	0.25	3,759,259	2,369	0.25	3,759,259	2,343	0.25	3,759,259	2,317	0.25	9,398
Money Market Shares	34,841,407	99,236	1.13	34,841,407	99,236	1.13	34,841,407	98,157	1.13	34,841,407	97,079	1.13	393,708
Club Accounts	8,900,923			8,900,923			8,900,923			8,900,923			
Vacation Accounts	7,484,502			7,484,502			7,484,502			7,484,502			
Appreciation/Secondary Shares													
Total Share Accounts	85,035,306	105,392	0.49	85,035,306	105,392	0.49	85,035,306	104,246	0.49	85,035,306	103,101	0.49	418,131
Term Accounts													
Certificates	119,451,759	1,070,632	3.56	119,451,759	1,069,266	3.55	119,451,759	1,056,508	3.55	119,451,759	1,041,374	3.54	4,237,779
IRA Certificates	9,750,888	106,541	4.33	9,750,888	106,515	4.33	9,750,888	105,200	4.33	9,750,888	103,523	4.31	421,779
IRA Shares	1,094,352	3,742	1.36	1,094,352	3,742	1.36	1,094,352	3,702	1.36	1,094,352	3,661	1.36	14,847
Escrow Account	136,354			136,354			136,354			136,354			
Total Term Accounts	130,433,353	1,180,915	3.59	130,433,353	1,179,523	3.59	130,433,353	1,165,410	3.58	130,433,353	1,148,558	3.57	4,674,405
Notes Payable	1,622,638	13,865	3.39	1,622,638	13,865	3.39	1,622,638	13,714	3.39	1,622,638	13,563	3.39	55,007
Total Liabilities & Equity	252,280,524	1,300,172	2.04	252,968,806	1,298,780	2.04	253,639,050	1,283,370	2.03	254,281,174	1,265,222	2.02	5,147,544
Net Interest Income		2,507,951			2,494,609			2,458,116			2,426,041		9,886,717
Cumulative Net Interest Income		22,398,163			24,892,771			27,350,887			29,776,929		
Net Interest Margin		4.04%			4.02%			4.00%			3.99%		
Non-Interest Income		662,500			662,500			662,500			662,500		
Non-Interest Expense		2,537,500			2,537,500			2,537,500			2,537,500		
Net Non-interest Income		-1,875,000			-1,875,000			-1,875,000			-1,875,000		-7,500,000
Net Income		632,951			619,609			583,116			551,041		2,386,717

	May-07			Aug-07			Nov-07			Feb-08			Year 1
	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Income
Assets													
Personal Loans													
Secured Loans													
Share Certificate	1,966,045	26,341	5.32	1,966,045	23,984	4.84	1,966,045	22,233	4.54	1,966,045	21,222	4.33	93,780
Other - Fixed Rate													
Other - Variable Rate													
Automobile Loans	76,597,005	1,400,025	7.25	76,597,005	1,375,167	7.12	76,597,005	1,336,479	7.00	76,597,005	1,313,277	6.88	5,424,948
Automobile Leases	590,287	8,872	5.96	590,287	8,594	5.78	590,287	8,231	5.59	590,287	7,979	5.42	33,675
Miscellaneous Loans	8,420,703	166,248	7.83	8,420,703	163,680	7.71	8,420,703	159,447	7.59	8,420,703	157,058	7.48	646,433
Unsecured Loans													
Signature	1,886,166	52,510	11.05	1,886,166	50,880	10.70	1,886,166	48,948	10.41	1,886,166	47,526	10.11	199,864
Line of Credit	2,743,640	71,985	10.41	2,743,640	73,765	10.67	2,743,640	70,076	10.24	2,743,640	67,689	9.90	283,515
Student													
Credit Card Loans	3,687,111	88,890	9.56	3,687,111	87,888	9.46	3,687,111	85,926	9.35	3,687,111	84,898	9.24	347,602
Other Unsecured Loans	9,773	-6	-0.26	9,773	-16	-0.63	9,773	-23	-0.96	9,773	-30	-1.23	-75
Total Personal Loans	95,900,729	1,814,864	7.51	95,900,729	1,783,942	7.38	95,900,729	1,731,315	7.24	95,900,729	1,699,620	7.11	7,029,741
Mortgage Loans													
First Mortgages	13,549,191	243,483	7.13	13,549,191	239,760	7.02	13,549,191	233,796	6.92	13,549,191	230,682	6.83	947,721
Second Mortgages	9,190,020	164,966	7.12	9,190,020	162,231	7.00	9,190,020	157,598	6.88	9,190,020	154,572	6.75	639,366
Home Equity Loans	1,471,806	26,114	7.04	1,471,806	20,389	5.50	1,471,806	20,167	5.50	1,471,806	20,167	5.50	86,838
Other Mortgage Loans	598,400	9,247	6.13	598,400	9,235	6.12	598,400	9,115	6.11	598,400	9,089	6.09	36,687
Total Mortgage Loans	24,809,418	443,810	7.10	24,809,418	431,614	6.90	24,809,418	420,676	6.80	24,809,418	414,511	6.70	1,710,611
Commercial Loans	75,479,789	1,338,505	7.04	75,479,789	1,225,140	6.44	75,479,789	1,209,121	6.43	75,479,789	1,206,470	6.41	4,979,237
Total Loans	191,680,108	3,597,179	7.45	191,680,108	3,440,697	7.12	191,680,108	3,361,112	7.03	191,680,108	3,320,600	6.95	13,719,589
Investments													
Corporate Credit Union Deposits	16,500,000	133,917	3.22	16,500,000	133,917	3.22	16,500,000	132,461	3.22	16,500,000	132,461	3.22	532,756
Bank CDs	9,506,000	125,219	5.23	9,506,000	114,484	4.78	9,506,000	104,406	4.41	9,506,000	94,077	3.97	438,186
Treasury Securities													
Agency Securities	5,500,000	49,418	3.56	5,500,000	48,231	3.48	5,500,000	48,081	3.51	5,500,000	48,206	3.52	193,936
Mortgage Pools	66,146	870	5.22	66,146	863	5.18	66,146	848	5.14	66,146	827	5.02	3,409
CMOs	160,996	2,414	5.95	160,996	2,405	5.93	160,996	2,384	5.94	160,996	2,353	5.86	9,556
Mutual Funds													
Other Fixed Rate Investments													
Other Variable Rate Investments	363,500	3,665	4.00	363,500	3,665	4.00	363,500	3,625	4.00	363,500	3,625	4.00	14,580
Total Investments	32,096,642	315,503	3.90	32,096,642	303,565	3.75	32,096,642	291,805	3.65	32,096,642	281,550	3.52	1,192,422
Total Assets	247,071,791	3,912,682	6.29	247,591,466	3,744,262	6.01	248,209,597	3,652,917	5.92	248,892,822	3,602,150	5.83	14,912,011

	May-07			Aug-07			Nov-07			Feb-08			Year 1
	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Expense
Liabilities													
Share Accounts													
Share Drafts	30,049,215	3,656	0.05	30,049,215			30,049,215			30,049,215			3,656
Share Savings	3,759,259	2,357	0.25	3,759,259	2,369	0.25	3,759,259	2,343	0.25	3,759,259	2,343	0.25	9,412
Money Market Shares	34,841,407	82,915	0.94	34,841,407	55,326	0.63	34,841,407	54,725	0.63	34,841,407	54,725	0.63	247,691
Club Accounts	8,900,923	1,773	0.08	8,900,923			8,900,923			8,900,923			1,773
Vacation Accounts	7,484,502	4,605	0.24	7,484,502			7,484,502			7,484,502			4,605
Appreciation/Secondary Shares													
Total Share Accounts	85,035,306	95,306	0.44	85,035,306	57,695	0.27	85,035,306	57,068	0.27	85,035,306	57,068	0.27	267,137
Term Accounts													
Certificates	119,451,759	1,350,494	4.49	119,451,759	1,126,823	3.74	119,451,759	947,273	3.18	119,451,759	872,495	2.93	4,297,085
IRA Certificates	9,750,888	110,230	4.48	9,750,888	108,119	4.40	9,750,888	104,357	4.29	9,750,888	101,399	4.17	424,104
IRA Shares	1,094,352	3,744	1.36	1,094,352	3,742	1.36	1,094,352	3,702	1.36	1,094,352	3,702	1.36	14,889
Escrow Account	136,354			136,354			136,354			136,354			
Total Term Accounts	130,433,353	1,464,467	4.45	130,433,353	1,238,685	3.77	130,433,353	1,055,332	3.25	130,433,353	977,595	3.01	4,736,078
Notes Payable	1,622,638	9,775	2.39	1,622,638	9,775	2.39	1,622,638	9,669	2.39	1,622,638	9,669	2.39	38,887
Total Liabilities & Equity	247,071,791	1,569,548	2.52	247,591,466	1,306,155	2.09	248,209,597	1,122,069	1.81	248,892,822	1,044,331	1.68	5,042,102
Net Interest Income		2,343,135			2,438,107			2,530,849			2,557,818		
Cumulative Net Interest Income		2,343,135			4,781,242			7,312,090			9,869,909		9,869,909
Net Interest Margin		3.77%			3.92%			4.11%			4.15%		
Non-Interest Income		662,500			662,500			662,500			662,500		
Non-Interest Expense		2,537,500			2,537,500			2,537,500			2,537,500		
Net Non-interest Income		-1,875,000			-1,875,000			-1,875,000			-1,875,000		-7,500,000
Net Income		468,135			563,107			655,849			682,818		2,369,909

	May-08			Aug-08			Nov-08			Feb-09			Year 2
	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Income
Assets													
Personal Loans													
Secured Loans													
Share	1,966,045	20,732	4.20	1,966,045	20,467	4.14	1,966,045	20,113	4.11	1,966,045	19,789	4.09	81,100
Certificate													
Other - Fixed Rate													
Other - Variable Rate													
Automobile Loans	76,597,005	1,300,825	6.76	76,597,005	1,278,292	6.64	76,597,005	1,242,846	6.53	76,597,005	1,208,710	6.42	5,030,672
Automobile Leases	590,287	7,932	5.35	590,287	7,905	5.33	590,287	7,798	5.31	590,287	7,693	5.30	31,327
Miscellaneous Loans	8,420,703	155,957	7.37	8,420,703	153,660	7.26	8,420,703	149,809	7.16	8,420,703	146,071	7.05	605,498
Unsecured Loans													
Signature	1,886,166	46,796	9.87	1,886,166	45,960	9.69	1,886,166	44,728	9.54	1,886,166	43,601	9.40	181,085
Line of Credit	2,743,640	66,380	9.63	2,743,640	64,787	9.39	2,743,640	62,924	9.22	2,743,640	61,514	9.12	255,605
Student													
Credit Card Loans	3,687,111	84,520	9.12	3,687,111	83,421	9.00	3,687,111	81,409	8.88	3,687,111	79,403	8.76	328,753
Other Unsecured Loans	9,773	-37	-1.49	9,773	-42	-1.73	9,773	-47	-1.93	9,773	-48	-2.00	-174
Total Personal Loans	95,900,729	1,683,104	6.98	95,900,729	1,654,449	6.86	95,900,729	1,609,580	6.75	95,900,729	1,566,733	6.64	6,513,866
Mortgage Loans													
First Mortgages	13,549,191	228,427	6.71	13,549,191	226,121	6.64	13,549,191	221,582	6.58	13,549,191	217,312	6.52	893,441
Second Mortgages	9,190,020	152,675	6.61	9,190,020	149,555	6.47	9,190,020	145,032	6.35	9,190,020	140,849	6.23	588,111
Home Equity Loans	1,471,806	20,333	5.50	1,471,806	20,332	5.50	1,471,806	20,111	5.50	1,471,806	19,890	5.50	80,666
Other Mortgage Loans	598,400	9,131	6.07	598,400	9,091	6.04	598,400	8,947	6.01	598,400	8,799	5.98	35,967
Total Mortgage Loans	24,809,418	410,565	6.58	24,809,418	405,099	6.50	24,809,418	395,672	6.41	24,809,418	386,850	6.34	1,598,186
Commercial Loans	75,479,789	1,213,412	6.40	75,479,789	1,210,460	6.38	75,479,789	1,194,445	6.36	75,479,789	1,178,563	6.35	4,796,879
Total Loans	191,680,108	3,307,081	6.86	191,680,108	3,270,007	6.79	191,680,108	3,199,696	6.71	191,680,108	3,132,146	6.65	12,908,931
Investments													
Corporate Credit Union Deposits	16,500,000	133,551	3.22	16,500,000	133,551	3.22	16,500,000	132,099	3.22	16,500,000	130,648	3.22	529,848
Bank CDs	9,506,000	88,047	3.68	9,506,000	86,079	3.60	9,506,000	82,313	3.48	9,506,000	80,349	3.44	336,788
Treasury Securities													
Agency Securities	5,500,000	48,460	3.51	5,500,000	48,464	3.51	5,500,000	48,128	3.52	5,500,000	47,793	3.53	192,845
Mortgage Pools	66,146	740	4.45	66,146	720	4.33	66,146	695	4.23	66,146	666	4.10	2,822
CMOs	160,996	2,313	5.71	160,996	2,263	5.59	160,996	2,201	5.50	160,996	2,130	5.38	8,906
Mutual Funds													
Other Fixed Rate Investments													
Other Variable Rate Investments	363,500	3,655	4.00	363,500	3,655	4.00	363,500	3,615	4.00	363,500	3,575	4.00	14,500
Total Investments	32,096,642	276,765	3.43	32,096,642	274,732	3.41	32,096,642	269,052	3.37	32,096,642	265,161	3.36	1,085,710
Total Assets	249,601,308	3,583,846	5.75	250,305,266	3,544,739	5.68	250,971,310	3,468,748	5.61	251,595,798	3,397,307	5.55	13,994,640

	May-08			Aug-08			Nov-08			Feb-09			Year 2
	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Expense
Liabilities													
Share Accounts													
Share Drafts	30,049,215			30,049,215			30,049,215			30,049,215			
Share Savings	3,759,259	2,362	0.25	3,759,259	2,362	0.25	3,759,259	2,337	0.25	3,759,259	2,311	0.25	9,372
Money Market Shares	34,841,407	55,175	0.63	34,841,407	55,175	0.63	34,841,407	54,576	0.63	34,841,407	53,976	0.63	218,902
Club Accounts	8,900,923			8,900,923			8,900,923			8,900,923			
Vacation Accounts	7,484,502			7,484,502			7,484,502			7,484,502			
Appreciation/Secondary Shares													
Total Share Accounts	85,035,306	57,538	0.27	85,035,306	57,538	0.27	85,035,306	56,912	0.27	85,035,306	56,287	0.27	228,274
Term Accounts													
Certificates	119,451,759	843,673	2.81	119,451,759	837,731	2.79	119,451,759	817,493	2.75	119,451,759	787,255	2.68	3,286,152
IRA Certificates	9,750,888	99,245	4.05	9,750,888	98,903	4.04	9,750,888	97,756	4.03	9,750,888	96,299	4.02	392,203
IRA Shares	1,094,352	3,732	1.36	1,094,352	3,732	1.36	1,094,352	3,691	1.36	1,094,352	3,651	1.36	14,806
Escrow Account	136,354			136,354			136,354			136,354			
Total Term Accounts	130,433,353	946,651	2.89	130,433,353	940,365	2.87	130,433,353	918,940	2.83	130,433,353	887,205	2.77	3,693,161
Notes Payable	1,622,638	9,748	2.39	1,622,638	9,748	2.39	1,622,638	9,642	2.39	1,622,638	9,536	2.39	38,675
Total Liabilities & Equity	249,601,308	1,013,936	1.62	250,305,266	1,007,651	1.60	250,971,310	985,494	1.58	251,595,798	953,028	1.54	3,960,110
Net Interest Income		2,569,909			2,537,088			2,483,254			2,444,279		10,034,530
Cumulative Net Interest Income		12,439,818			14,976,906			17,460,160			19,904,439		
Net Interest Margin		4.13%			4.08%			4.03%			4.01%		
Non-Interest Income		662,500			662,500			662,500			662,500		
Non-Interest Expense		2,537,500			2,537,500			2,537,500			2,537,500		
Net Non-interest Income		-1,875,000			-1,875,000			-1,875,000			-1,875,000		-7,500,000
Net Income		694,909			662,088			608,254			569,279		2,534,530

	May-09			Aug-09			Nov-09			Feb-10			Year 3
	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Income
Assets													
Personal Loans													
Secured Loans													
Share	1,966,045	20,203	4.08	1,966,045	20,136	4.06	1,966,045	19,857	4.05	1,966,045	19,585	4.04	79,781
Certificate													
Other - Fixed Rate													
Other - Variable Rate													
Automobile Loans	76,597,005	1,216,188	6.30	76,597,005	1,196,611	6.20	76,597,005	1,165,675	6.10	76,597,005	1,136,913	6.02	4,715,387
Automobile Leases	590,287	7,860	5.28	590,287	7,835	5.27	590,287	7,724	5.25	590,287	7,614	5.23	31,034
Miscellaneous Loans	8,420,703	147,588	6.95	8,420,703	145,558	6.86	8,420,703	142,118	6.77	8,420,703	138,822	6.69	574,086
Unsecured Loans													
Signature	1,886,166	44,137	9.28	1,886,166	43,654	9.18	1,886,166	42,774	9.10	1,886,166	41,980	9.03	172,545
Line of Credit	2,743,640	62,587	9.05	2,743,640	62,274	9.01	2,743,640	61,395	8.98	2,743,640	60,613	8.96	246,869
Student													
Credit Card Loans	3,687,111	80,198	8.63	3,687,111	78,985	8.50	3,687,111	76,907	8.37	3,687,111	74,836	8.23	310,926
Other Unsecured Loans	9,773	-49	-2.00	9,773	-49	-2.00	9,773	-49	-2.00	9,773	-48	-2.00	-195
Total Personal Loans	95,900,729	1,578,712	6.53	95,900,729	1,555,004	6.43	95,900,729	1,516,402	6.34	95,900,729	1,480,316	6.26	6,130,433
Mortgage Loans													
First Mortgages	13,549,191	221,078	6.47	13,549,191	219,671	6.43	13,549,191	216,144	6.40	13,549,191	212,865	6.37	869,757
Second Mortgages	9,190,020	142,003	6.13	9,190,020	140,029	6.05	9,190,020	136,947	5.98	9,190,020	134,248	5.92	553,227
Home Equity Loans	1,471,806	20,388	5.50	1,471,806	20,389	5.50	1,471,806	20,167	5.50	1,471,806	19,946	5.50	80,890
Other Mortgage Loans	598,400	8,961	5.94	598,400	8,900	5.90	598,400	8,740	5.86	598,400	8,585	5.82	35,187
Total Mortgage Loans	24,809,418	392,430	6.28	24,809,418	388,989	6.22	24,809,418	381,999	6.18	24,809,418	375,643	6.14	1,539,061
Commercial Loans	75,479,789	1,205,205	6.33	75,479,789	1,202,410	6.32	75,479,789	1,178,987	6.27	75,479,789	1,085,435	5.83	14,448,152
Total Loans	191,680,108	3,176,348	6.57	191,680,108	3,146,402	6.51	191,680,108	3,077,387	6.44	191,680,108	2,941,393	6.22	7,669,494
Investments													
Corporate Credit Union Deposits	16,500,000	133,917	3.22	16,500,000	133,917	3.22	16,500,000	132,461	3.22	16,500,000	131,005	3.22	531,300
Bank CDs	9,506,000	78,294	3.27	9,506,000	77,668	3.24	9,506,000	77,295	3.26	9,506,000	76,627	3.27	309,884
Treasury Securities													
Agency Securities	5,500,000	48,547	3.50	5,500,000	48,545	3.50	5,500,000	48,206	3.52	5,500,000	47,869	3.53	193,167
Mortgage Pools	66,146	619	3.71	66,146	599	3.59	66,146	575	3.49	66,146	554	3.39	2,346
CMOs	160,996	1,514	3.73	160,996	1,409	3.47	160,996	1,404	3.50	160,996	1,399	3.52	5,727
Mutual Funds													
Other Fixed Rate Investments													
Other Variable Rate Investments	363,500	3,665	4.00	363,500	3,665	4.00	363,500	3,625	4.00	363,500	3,585	4.00	14,540
Total Investments	32,096,642	266,555	3.29	32,096,642	265,803	3.29	32,096,642	263,566	3.29	32,096,642	261,039	3.30	1,056,964
Total Assets	252,222,110	3,442,903	5.48	252,857,685	3,412,205	5.43	253,457,562	3,340,953	5.37	253,974,383	3,202,433	5.21	13,398,495

	May-09			Aug-09			Nov-09			Feb-10			Year 3
	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Expense
Liabilities													
Share Accounts													
Share Drafts	30,049,215			30,049,215			30,049,215			30,049,215			
Share Savings	3,759,259	2,369	0.25	3,759,259	2,369	0.25	3,759,259	2,343	0.25	3,759,259	2,317	0.25	9,398
Money Market Shares	34,841,407	55,326	0.63	34,841,407	55,326	0.63	34,841,407	54,725	0.63	34,841,407	54,124	0.63	219,501
Club Accounts	8,900,923			8,900,923			8,900,923			8,900,923			
Vacation Accounts	7,484,502			7,484,502			7,484,502			7,484,502			
Appreciation/Secondary Shares													
Total Share Accounts	85,035,306	57,695	0.27	85,035,306	57,695	0.27	85,035,306	57,068	0.27	85,035,306	56,441	0.27	228,899
Term Accounts													
Certificates	119,451,759	797,498	2.65	119,451,759	792,290	2.63	119,451,759	779,558	2.62	119,451,759	762,097	2.59	3,131,443
IRA Certificates	9,750,888	97,998	3.99	9,750,888	97,186	3.95	9,750,888	95,686	3.94	9,750,888	93,147	3.87	384,017
IRA Shares	1,094,352	3,742	1.36	1,094,352	3,742	1.36	1,094,352	3,702	1.36	1,094,352	3,661	1.36	14,847
Escrow Account	136,354			136,354			136,354			136,354			
Total Term Accounts	130,433,353	899,238	2.74	130,433,353	893,219	2.72	130,433,353	878,946	2.70	130,433,353	858,904	2.67	3,530,307
Notes Payable	1,622,638	9,775	2.39	1,622,638	9,775	2.39	1,622,638	9,669	2.39	1,622,638	9,562	2.39	38,781
Total Liabilities & Equity	252,222,110	966,708	1.52	252,857,685	960,689	1.51	253,457,562	945,683	1.50	253,974,383	924,908	1.48	3,797,987
Net Interest Income		2,476,196			2,451,516			2,395,271			2,277,525		9,600,508
Cumulative Net Interest Income		22,380,634			24,832,150			27,227,421			29,504,946		
Net Interest Margin		3.96%			3.92%			3.88%			3.73%		
Non-Interest Income		662,500			662,500			662,500			662,500		
Non-Interest Expense		2,537,500			2,537,500			2,537,500			2,537,500		
Net Non-interest Income		-1,875,000			-1,875,000			-1,875,000			-1,875,000		-7,500,000
Net Income		601,196			576,516			520,271			402,525		2,100,508

	May-07			Aug-07			Nov-07			Feb-08			Year 1
	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Income
Assets													
Personal Loans													
Secured Loans													
Share Certificate	1,966,045	25,151	5.08	1,966,045	21,432	4.32	1,966,045	18,889	3.85	1,966,045	17,336	3.54	82,808
Other - Fixed Rate													
Other - Variable Rate													
Automobile Loans	76,597,005	1,389,975	7.20	76,597,005	1,350,171	6.99	76,597,005	1,297,521	6.79	76,597,005	1,260,459	6.60	5,298,127
Automobile Leases	590,287	8,644	5.81	590,287	8,030	5.40	590,287	7,350	4.99	590,287	6,795	4.62	30,819
Miscellaneous Loans	8,420,703	165,376	7.79	8,420,703	161,466	7.61	8,420,703	155,999	7.43	8,420,703	152,408	7.26	635,248
Unsecured Loans													
Signature	1,886,166	51,887	10.91	1,886,166	49,361	10.38	1,886,166	46,762	9.94	1,886,166	44,892	9.55	192,901
Line of Credit	2,743,640	70,126	10.14	2,743,640	68,194	9.86	2,743,640	64,247	9.39	2,743,640	61,598	9.01	264,165
Student													
Credit Card Loans	3,687,111	88,726	9.55	3,687,111	87,223	9.39	3,687,111	84,765	9.22	3,687,111	83,223	9.05	343,937
Other Unsecured Loans	9,773	-9	-0.38	9,773	-23	-0.95	9,773	-35	-1.44	9,773	-45	-1.84	-113
Total Personal Loans	95,900,729	1,799,876	7.45	95,900,729	1,745,854	7.22	95,900,729	1,675,497	7.01	95,900,729	1,626,666	6.80	6,847,893
Mortgage Loans													
First Mortgages	13,549,191	240,074	7.03	13,549,191	231,837	6.79	13,549,191	222,051	6.57	13,549,191	215,437	6.38	909,399
Second Mortgages	9,190,020	163,210	7.05	9,190,020	158,043	6.82	9,190,020	151,120	6.60	9,190,020	145,821	6.36	618,194
Home Equity Loans	1,471,806	25,814	6.96	1,471,806	16,679	4.50	1,471,806	16,498	4.50	1,471,806	16,498	4.50	75,488
Other Mortgage Loans	598,400	9,243	6.13	598,400	9,209	6.11	598,400	9,052	6.07	598,400	8,971	6.01	36,475
Total Mortgage Loans	24,809,418	438,340	7.01	24,809,418	415,768	6.65	24,809,418	398,721	6.45	24,809,418	386,727	6.25	1,639,556
Commercial Loans	75,479,789	1,320,924	6.94	75,479,789	1,154,821	6.07	75,479,789	1,136,615	6.04	75,479,789	1,131,187	6.01	4,743,547
Total Loans	191,680,108	3,559,140	7.37	191,680,108	3,316,443	6.86	191,680,108	3,210,832	6.72	191,680,108	3,144,581	6.58	13,230,996
Investments													
Corporate Credit Union Deposits	16,500,000	92,328	2.22	16,500,000	92,328	2.22	16,500,000	91,324	2.22	16,500,000	91,324	2.22	367,304
Bank CDs	9,506,000	124,004	5.18	9,506,000	108,786	4.54	9,506,000	94,508	3.99	9,506,000	79,623	3.36	406,922
Treasury Securities													
Agency Securities	5,500,000	36,961	2.67	5,500,000	36,961	2.67	5,500,000	35,359	2.58	5,500,000	34,463	2.51	143,744
Mortgage Pools	66,146	870	5.22	66,146	860	5.16	66,146	839	5.09	66,146	811	4.92	3,379
CMOs	160,996	2,413	5.95	160,996	2,398	5.91	160,996	2,363	5.89	160,996	2,311	5.76	9,485
Mutual Funds													
Other Fixed Rate Investments													
Other Variable Rate Investments	363,500	2,749	3.00	363,500	2,749	3.00	363,500	2,719	3.00	363,500	2,719	3.00	10,935
Total Investments	32,096,642	259,324	3.21	32,096,642	244,081	3.02	32,096,642	227,113	2.84	32,096,642	211,250	2.64	941,768
Total Assets	247,053,771	3,818,464	6.13	247,545,907	3,560,525	5.71	248,164,270	3,437,945	5.57	248,868,074	3,355,831	5.43	14,172,764

	May-07			Aug-07			Nov-07			Feb-08			Year 1
	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Expense
Liabilities													
Share Accounts													
Share Drafts	30,049,215	3,656	0.05	30,049,215			30,049,215			30,049,215			3,656
Share Savings	3,759,259	2,357	0.25	3,759,259	2,369	0.25	3,759,259	2,343	0.25	3,759,259	2,343	0.25	9,412
Money Market Shares	34,841,407	52,846	0.60	34,841,407	11,417	0.13	34,841,407	11,292	0.13	34,841,407	11,292	0.13	86,847
Club Accounts	8,900,923	1,773	0.08	8,900,923			8,900,923			8,900,923			1,773
Vacation Accounts	7,484,502	4,605	0.24	7,484,502			7,484,502			7,484,502			4,605
Appreciation/Secondary Shares													
Total Share Accounts	85,035,306	65,237	0.30	85,035,306	13,785	0.06	85,035,306	13,636	0.06	85,035,306	13,636	0.06	106,293
Term Accounts													
Certificates	119,451,759	1,326,570	4.41	119,451,759	1,009,926	3.35	119,451,759	759,702	2.55	119,451,759	651,342	2.19	3,747,539
IRA Certificates	9,750,888	109,440	4.45	9,750,888	106,157	4.32	9,750,888	101,253	4.17	9,750,888	96,792	3.98	413,642
IRA Shares	1,094,352	3,744	1.36	1,094,352	3,742	1.36	1,094,352	3,702	1.36	1,094,352	3,702	1.36	14,889
Escrow Account	136,354			136,354			136,354			136,354			
Total Term Accounts	130,433,353	1,439,753	4.38	130,433,353	1,119,825	3.41	130,433,353	864,657	2.66	130,433,353	751,835	2.31	4,176,070
Notes Payable	1,622,638	5,685	1.39	1,622,638	5,685	1.39	1,622,638	5,623	1.39	1,622,638	5,623	1.39	22,616
Total Liabilities & Equity	247,053,771	1,510,675	2.43	247,545,907	1,139,295	1.83	248,164,270	883,915	1.43	248,868,074	771,094	1.24	4,304,980
Net Interest Income		2,307,789			2,421,229			2,554,029			2,584,737		
Cumulative Net Interest Income		2,307,789			4,729,018			7,283,048			9,867,785		9,867,785
Net Interest Margin		3.71%			3.89%			4.14%			4.18%		
Non-Interest Income		662,500			662,500			662,500			662,500		
Non-Interest Expense		2,537,500			2,537,500			2,537,500			2,537,500		
Net Non-interest Income		-1,875,000			-1,875,000			-1,875,000			-1,875,000		-7,500,000
Net Income		432,789			546,229			679,029			709,737		2,367,785

	May-08			Aug-08			Nov-08			Feb-09			Year 2
	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Income
Assets													
Personal Loans													
Secured Loans													
Share	1,966,045	16,472	3.33	1,966,045	16,052	3.25	1,966,045	15,642	3.20	1,966,045	15,287	3.16	63,453
Certificate													
Other - Fixed Rate													
Other - Variable Rate													
Automobile Loans	76,597,005	1,233,843	6.41	76,597,005	1,198,258	6.22	76,597,005	1,151,457	6.05	76,597,005	1,106,935	5.88	4,690,493
Automobile Leases	590,287	6,609	4.45	590,287	6,545	4.41	590,287	6,421	4.37	590,287	6,305	4.34	25,880
Miscellaneous Loans	8,420,703	150,070	7.09	8,420,703	146,627	6.93	8,420,703	141,774	6.77	8,420,703	137,098	6.62	575,568
Unsecured Loans													
Signature	1,886,166	43,802	9.24	1,886,166	42,719	9.01	1,886,166	41,309	8.81	1,886,166	40,030	8.63	167,860
Line of Credit	2,743,640	60,033	8.70	2,743,640	58,264	8.45	2,743,640	56,346	8.26	2,743,640	54,929	8.14	229,572
Student													
Credit Card Loans	3,687,111	82,293	8.88	3,687,111	80,644	8.70	3,687,111	78,110	8.52	3,687,111	75,585	8.34	316,631
Other Unsecured Loans	9,773	-55	-2.23	9,773	-64	-2.59	9,773	-70	-2.89	9,773	-72	-2.99	-261
Total Personal Loans	95,900,729	1,593,067	6.61	95,900,729	1,549,045	6.43	95,900,729	1,490,988	6.25	95,900,729	1,436,097	6.09	6,069,197
Mortgage Loans													
First Mortgages	13,549,191	207,900	6.10	13,549,191	203,294	5.97	13,549,191	197,010	5.85	13,549,191	191,318	5.74	799,522
Second Mortgages	9,190,020	141,647	6.13	9,190,020	136,495	5.91	9,190,020	130,313	5.70	9,190,020	124,737	5.52	533,192
Home Equity Loans	1,471,806	16,633	4.50	1,471,806	16,633	4.50	1,471,806	16,452	4.50	1,471,806	16,271	4.50	65,989
Other Mortgage Loans	598,400	8,940	5.94	598,400	8,815	5.86	598,400	8,578	5.77	598,400	8,330	5.66	34,663
Total Mortgage Loans	24,809,418	375,121	6.02	24,809,418	365,236	5.86	24,809,418	352,353	5.71	24,809,418	340,656	5.58	1,433,366
Commercial Loans	75,479,789	1,134,752	5.98	75,479,789	1,129,085	5.95	75,479,789	1,111,316	5.92	75,479,789	1,093,917	5.89	4,469,070
Total Loans	191,680,108	3,102,940	6.44	191,680,108	3,043,367	6.32	191,680,108	2,954,656	6.20	191,680,108	2,870,670	6.09	11,971,633
Investments													
Corporate Credit Union Deposits	16,500,000	92,075	2.22	16,500,000	92,075	2.22	16,500,000	91,075	2.22	16,500,000	90,074	2.22	365,299
Bank CDs	9,506,000	70,866	2.97	9,506,000	67,847	2.84	9,506,000	62,320	2.64	9,506,000	59,299	2.54	260,332
Treasury Securities													
Agency Securities	5,500,000	34,695	2.51	5,500,000	34,698	2.51	5,500,000	34,389	2.51	5,500,000	34,080	2.52	137,861
Mortgage Pools	66,146	689	4.14	66,146	658	3.96	66,146	620	3.77	66,146	579	3.56	2,546
CMOs	160,996	2,242	5.54	160,996	2,158	5.33	160,996	2,057	5.14	160,996	1,945	4.91	8,403
Mutual Funds													
Other Fixed Rate Investments													
Other Variable Rate Investments	363,500	2,741	3.00	363,500	2,741	3.00	363,500	2,711	3.00	363,500	2,682	3.00	10,875
Total Investments	32,096,642	203,308	2.52	32,096,642	200,176	2.48	32,096,642	193,172	2.42	32,096,642	188,659	2.39	785,315
Total Assets	249,593,211	3,306,247	5.29	250,299,189	3,243,543	5.19	250,948,862	3,147,829	5.08	251,543,050	3,059,329	4.99	12,756,948

	May-08			Aug-08			Nov-08			Feb-09			Year 2
	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Expense
Liabilities													
Share Accounts													
Share Drafts	30,049,215			30,049,215			30,049,215			30,049,215			
Share Savings	3,759,259	2,362	0.25	3,759,259	2,362	0.25	3,759,259	2,337	0.25	3,759,259	2,311	0.25	9,372
Money Market Shares	34,841,407	11,385	0.13	34,841,407	11,386	0.13	34,841,407	11,262	0.13	34,841,407	11,138	0.13	45,171
Club Accounts	8,900,923			8,900,923			8,900,923			8,900,923			
Vacation Accounts	7,484,502			7,484,502			7,484,502			7,484,502			
Appreciation/Secondary Shares													
Total Share Accounts	85,035,306	13,748	0.06	85,035,306	13,748	0.06	85,035,306	13,598	0.06	85,035,306	13,449	0.06	54,543
Term Accounts													
Certificates	119,451,759	601,985	2.00	119,451,759	590,416	1.97	119,451,759	565,862	1.91	119,451,759	527,048	1.79	2,285,312
IRA Certificates	9,750,888	92,562	3.78	9,750,888	91,745	3.74	9,750,888	90,542	3.73	9,750,888	88,828	3.70	363,676
IRA Shares	1,094,352	3,732	1.36	1,094,352	3,732	1.36	1,094,352	3,691	1.36	1,094,352	3,651	1.36	14,806
Escrow Account	136,354			136,354			136,354			136,354			
Total Term Accounts	130,433,353	698,279	2.13	130,433,353	685,893	2.09	130,433,353	660,096	2.04	130,433,353	619,527	1.93	2,663,794
Notes Payable	1,622,638	5,669	1.39	1,622,638	5,669	1.39	1,622,638	5,608	1.39	1,622,638	5,546	1.39	22,493
Total Liabilities & Equity	249,593,211	717,696	1.14	250,299,189	705,310	1.12	250,948,862	679,302	1.09	251,543,050	638,522	1.03	2,740,831
Net Interest Income		2,588,551			2,538,233			2,468,526			2,420,807		10,016,118
Cumulative Net Interest Income		12,456,336			14,994,569			17,463,095			19,883,902		
Net Interest Margin		4.15%			4.07%			3.99%			3.96%		
Non-Interest Income		662,500			662,500			662,500			662,500		
Non-Interest Expense		2,537,500			2,537,500			2,537,500			2,537,500		
Net Non-interest Income		-1,875,000			-1,875,000			-1,875,000			-1,875,000		-7,500,000
Net Income		713,551			663,233			593,526			545,807		2,516,118

	May-09			Aug-09			Nov-09			Feb-10			Year 3
	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Balance	Income	Rate	Income
Assets													
Personal Loans													
Secured Loans													
Share	1,966,045	15,527	3.13	1,966,045	15,411	3.11	1,966,045	15,141	3.09	1,966,045	14,885	3.07	60,964
Certificate													
Other - Fixed Rate													
Other - Variable Rate													
Automobile Loans	76,597,005	1,099,623	5.70	76,597,005	1,069,919	5.54	76,597,005	1,031,225	5.40	76,597,005	995,768	5.27	4,196,536
Automobile Leases	590,287	6,424	4.32	590,287	6,388	4.29	590,287	6,282	4.27	590,287	6,177	4.24	25,271
Miscellaneous Loans	8,420,703	137,356	6.47	8,420,703	134,372	6.33	8,420,703	130,181	6.20	8,420,703	126,206	6.08	528,115
Unsecured Loans													
Signature	1,886,166	40,301	8.48	1,886,166	39,662	8.34	1,886,166	38,693	8.23	1,886,166	37,833	8.13	156,489
Line of Credit	2,743,640	55,785	8.07	2,743,640	55,438	8.02	2,743,640	54,612	7.98	2,743,640	53,892	7.97	219,728
Student													
Credit Card Loans	3,687,111	75,688	8.14	3,687,111	73,869	7.95	3,687,111	71,237	7.75	3,687,111	68,615	7.55	289,408
Other Unsecured Loans	9,773	-74	-3.00	9,773	-74	-3.00	9,773	-73	-3.00	9,773	-72	-3.00	-293
Total Personal Loans	95,900,729	1,430,630	5.92	95,900,729	1,394,985	5.77	95,900,729	1,347,298	5.63	95,900,729	1,303,304	5.51	5,476,217
Mortgage Loans													
First Mortgages	13,549,191	192,933	5.65	13,549,191	190,300	5.57	13,549,191	186,120	5.51	13,549,191	182,409	5.46	751,762
Second Mortgages	9,190,020	124,110	5.36	9,190,020	121,021	5.22	9,190,020	117,271	5.12	9,190,020	114,110	5.04	476,512
Home Equity Loans	1,471,806	16,679	4.50	1,471,806	16,679	4.50	1,471,806	16,498	4.50	1,471,806	16,316	4.50	66,172
Other Mortgage Loans	598,400	8,366	5.55	598,400	8,186	5.43	598,400	7,918	5.31	598,400	7,669	5.20	32,138
Total Mortgage Loans	24,809,418	342,087	5.47	24,809,418	336,186	5.38	24,809,418	327,807	5.30	24,809,418	320,504	5.24	1,326,584
Commercial Loans	75,479,789	1,116,000	5.87	75,479,789	1,110,810	5.84	75,479,789	1,078,347	5.73	75,479,789	905,466	4.87	13,423,240
Total Loans	191,680,108	2,888,717	5.98	191,680,108	2,841,981	5.88	191,680,108	2,753,451	5.76	191,680,108	2,529,275	5.35	6,802,801
Investments													
Corporate Credit Union Deposits	16,500,000	92,328	2.22	16,500,000	92,328	2.22	16,500,000	91,324	2.22	16,500,000	90,321	2.22	366,300
Bank CDs	9,506,000	56,171	2.34	9,506,000	55,264	2.31	9,506,000	54,737	2.31	9,506,000	53,717	2.29	219,888
Treasury Securities													
Agency Securities	5,500,000	34,775	2.51	5,500,000	34,774	2.51	5,500,000	34,463	2.51	5,500,000	33,843	2.50	137,856
Mortgage Pools	66,146	522	3.13	66,146	490	2.94	66,146	457	2.77	66,146	428	2.62	1,896
CMOs	160,996	1,141	2.81	160,996	1,006	2.48	160,996	1,002	2.50	160,996	998	2.51	4,147
Mutual Funds													
Other Fixed Rate Investments													
Other Variable Rate Investments	363,500	2,749	3.00	363,500	2,749	3.00	363,500	2,719	3.00	363,500	2,689	3.00	10,905
Total Investments	32,096,642	187,685	2.32	32,096,642	186,611	2.31	32,096,642	184,702	2.31	32,096,642	181,995	2.30	740,992
Total Assets	252,126,158	3,076,402	4.89	252,703,582	3,028,592	4.81	253,227,451	2,938,152	4.71	253,613,866	2,711,269	4.40	11,754,416

	May-09			Aug-09			Nov-09			Feb-10			Year 3
	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Balance	Expense	Rate	Expense
Liabilities													
Share Accounts													
Share Drafts	30,049,215			30,049,215			30,049,215			30,049,215			
Share Savings	3,759,259	2,369	0.25	3,759,259	2,369	0.25	3,759,259	2,343	0.25	3,759,259	2,317	0.25	9,398
Money Market Shares	34,841,407	11,417	0.13	34,841,407	11,417	0.13	34,841,407	11,292	0.13	34,841,407	11,168	0.13	45,294
Club Accounts	8,900,923			8,900,923			8,900,923			8,900,923			
Vacation Accounts	7,484,502			7,484,502			7,484,502			7,484,502			
Appreciation/Secondary Shares													
Total Share Accounts	85,035,306	13,785	0.06	85,035,306	13,785	0.06	85,035,306	13,636	0.06	85,035,306	13,486	0.06	54,692
Term Accounts													
Certificates	119,451,759	524,364	1.74	119,451,759	515,315	1.71	119,451,759	502,609	1.69	119,451,759	482,820	1.64	2,025,107
IRA Certificates	9,750,888	89,454	3.64	9,750,888	87,858	3.57	9,750,888	86,173	3.54	9,750,888	82,770	3.44	346,255
IRA Shares	1,094,352	3,742	1.36	1,094,352	3,742	1.36	1,094,352	3,702	1.36	1,094,352	3,661	1.36	14,847
Escrow Account	136,354			136,354			136,354			136,354			
Total Term Accounts	130,433,353	617,560	1.88	130,433,353	606,915	1.85	130,433,353	592,483	1.82	130,433,353	569,251	1.77	2,386,209
Notes Payable	1,622,638	5,685	1.39	1,622,638	5,685	1.39	1,622,638	5,623	1.39	1,622,638	5,561	1.39	67,664
Total Liabilities & Equity	252,126,158	637,031	1.00	252,703,582	626,385	0.98	253,227,451	611,741	0.97	253,613,866	588,298	0.94	2,463,455
Net Interest Income		2,439,371			2,402,207			2,326,411			2,122,971		9,290,960
Cumulative Net Interest Income		22,323,274			24,725,481			27,051,892			29,174,863		
Net Interest Margin		3.89%			3.82%			3.74%			3.46%		
Non-Interest Income		662,500			662,500			662,500			662,500		
Non-Interest Expense		2,537,500			2,537,500			2,537,500			2,537,500		
Net Non-interest Income		-1,875,000			-1,875,000			-1,875,000			-1,875,000		-7,500,000
Net Income		564,371			527,207			451,411			247,971		1,790,960

<i>Assets</i>	Book Value	Present Value	Modified Duration
Personal Loans			
Secured Loans	87,574,040	87,708,230	1.47
Unsecured Loans	8,326,689	8,389,551	0.71
Total Personal Loans	95,900,729	96,097,781	1.38
Mortgage Loans			
First Mortgages	13,549,191	13,419,924	1.33
Second Mortgages	9,190,020	9,170,805	1.18
Home Equity Loans	1,471,806	1,478,939	0.19
Other Mortgage Loans	598,400	571,238	5.25
Total Mortgage Loans	24,809,418	24,640,906	1.28
Commercial Loans	75,479,789	74,885,057	1.21
Non-performing Loans			
Gross Loans	196,189,936	195,623,744	1.31
Loan Loss Reserve	-4,509,828	-4,509,828	
Net Loans	191,680,108	191,113,916	1.31
Investments			
Fed Funds Sold			
Corporate Credit Union Deposits	16,500,000	16,500,030	0.00
Bank CDs	9,506,000	9,523,344	0.91
Treasury Securities			
Agency Securities	5,500,000	5,479,803	2.40
Mortgage Pools	66,146	66,553	2.12
CMOs	160,996	162,689	1.71
Mutual Funds			
Other Fixed Rate Investments			
Other Variable Rate Investments	363,500	363,501	0.00
Unrealized Gains/Losses			
Total Investments	32,096,642	32,095,920	0.68
Non-earning Assets	23,060,012	23,060,012	
Total Assets	\$246,836,761	\$246,269,848	1.31

<i>Liabilities</i>	Book Value	Present Value	Modified Duration
Share Accounts			
Share Drafts	30,049,215	30,049,320	0.28
Share Savings	3,759,259	3,759,256	0.80
Money Market Shares	34,841,407	34,843,211	0.17
Club Accounts	8,900,923	8,900,963	0.27
Vacation Shares	7,484,502	7,484,563	0.80
Appreciation/Secondary Shares			
Total Share Accounts	85,035,306	85,037,312	0.27
Term Accounts			
Certificates	119,451,759	119,427,371	0.86
IRA Certificates	9,750,888	9,682,585	2.80
IRA Shares	1,094,352	1,081,663	0.27
Escrow Accounts	136,354	136,354	0.30
Total Term Accounts	130,433,353	130,327,973	1.00
Notes Payable	1,622,638	1,622,445	0.00
Other Liabilities	6,341,778	6,341,778	
Total Liabilities	\$223,433,074	\$223,329,508	0.88
Equity			
Undivided Earnings	7,476,747		
Reserves	15,907,899		
Unrealized Gains/Losses	19,041		
Total Equity	23,403,687	22,940,340	
Total Liabilities and Equity	\$246,836,761	\$246,269,848	

Financial Institution



Present Value Report - Up 100 basis points scenario 02/28/07

Risk Management

<i>Assets</i>	Book Value	Present Value	Modified Duration
Personal Loans			
Secured Loans	87,574,040	86,142,300	1.45
Unsecured Loans	8,326,689	8,295,569	0.70
Total Personal Loans	95,900,729	94,437,869	1.36
Mortgage Loans			
First Mortgages	13,549,191	13,173,458	1.42
Second Mortgages	9,190,020	9,016,715	1.29
Home Equity Loans	1,471,806	1,475,606	0.19
Other Mortgage Loans	598,400	535,428	5.53
Total Mortgage Loans	24,809,418	24,201,207	1.38
Commercial Loans	75,479,789	73,795,953	1.20
Non-performing Loans			
Gross Loans	196,189,936	192,435,029	1.31
Loan Loss Reserve	-4,509,828	-4,509,828	
Net Loans	191,680,108	187,925,201	1.31
Investments			
Fed Funds Sold			
Corporate Credit Union Deposits	16,500,000	16,499,591	0.00
Bank CDs	9,506,000	9,439,260	0.90
Treasury Securities			
Agency Securities	5,500,000	5,362,789	2.37
Mortgage Pools	66,146	65,216	2.08
CMOs	160,996	159,767	1.70
Mutual Funds			
Other Fixed Rate Investments			
Other Variable Rate Investments	363,500	363,491	0.00
Unrealized Gains/Losses			
Total Investments	32,096,642	31,890,114	0.66
Non-earning Assets	23,060,012		
Total Assets	\$246,836,761	\$242,875,327	1.30

<i>Liabilities</i>	Book Value	Present Value	Modified Duration
Share Accounts			
Share Drafts	30,049,215	29,513,621	0.28
Share Savings	3,759,259	3,648,914	0.80
Money Market Shares	34,841,407	34,660,292	0.17
Club Accounts	8,900,923	8,767,116	0.27
Vacation Shares	7,484,502	7,365,733	0.80
Appreciation/Secondary Shares			
Total Share Accounts	85,035,306	83,955,676	0.27
Term Accounts			
Certificates	119,451,759	118,521,397	0.85
IRA Certificates	9,750,888	9,450,184	2.78
IRA Shares	1,094,352	1,050,656	0.27
Escrow Accounts	136,354	132,333	0.30
Total Term Accounts	130,433,353	129,154,570	0.99
Notes Payable	1,622,638	1,622,402	0.00
Other Liabilities	6,341,778	6,341,778	
Total Liabilities	\$223,433,074	\$221,074,426	0.87
Equity			
Undivided Earnings	7,476,747		
Reserves	15,907,899		
Unrealized Gains/Losses	19,041		
Total Equity	23,403,687	21,800,902	
Total Liabilities and Equity	\$246,836,761	\$242,875,327	

<i>Assets</i>	Book Value	Present Value	Modified Duration
Personal Loans			
Secured Loans	87,574,040	84,635,382	1.42
Unsecured Loans	8,326,689	8,204,126	0.69
Total Personal Loans	95,900,729	92,839,508	1.34
Mortgage Loans			
First Mortgages	13,549,191	12,915,971	1.49
Second Mortgages	9,190,020	8,853,255	1.38
Home Equity Loans	1,471,806	1,472,276	0.19
Other Mortgage Loans	598,400	501,109	5.56
Total Mortgage Loans	24,809,418	23,742,611	1.45
Commercial Loans	75,479,789	72,738,559	1.19
Non-performing Loans			
Gross Loans	196,189,936	189,320,678	1.30
Loan Loss Reserve	-4,509,828	-4,509,828	
Net Loans	191,680,108	184,810,850	1.30
Investments			
Fed Funds Sold			
Corporate Credit Union Deposits	16,500,000	16,499,154	0.00
Bank CDs	9,506,000	9,356,844	0.89
Treasury Securities			
Agency Securities	5,500,000	5,250,130	2.34
Mortgage Pools	66,146	63,611	2.33
CMOs	160,996	156,876	1.72
Mutual Funds			
Other Fixed Rate Investments			
Other Variable Rate Investments	363,500	363,482	0.00
Unrealized Gains/Losses			
Total Investments	32,096,642	31,690,097	0.65
Non-earning Assets	23,060,012		
Total Assets	\$246,836,761	\$239,560,959	1.30

<i>Liabilities</i>	Book Value	Present Value	Modified Duration
Share Accounts			
Share Drafts	30,049,215	28,991,262	0.28
Share Savings	3,759,259	3,542,341	0.80
Money Market Shares	34,841,407	34,480,570	0.17
Club Accounts	8,900,923	8,638,255	0.27
Vacation Shares	7,484,502	7,250,961	0.80
Appreciation/Secondary Shares			
Total Share Accounts	85,035,306	82,903,389	0.27
Term Accounts			
Certificates	119,451,759	117,635,037	0.85
IRA Certificates	9,750,888	9,226,480	2.75
IRA Shares	1,094,352	1,020,697	0.27
Escrow Accounts	136,354	128,450	0.30
Total Term Accounts	130,433,353	128,010,663	0.98
Notes Payable	1,622,638	1,622,359	0.00
Other Liabilities	6,341,778	6,341,778	
Total Liabilities	\$223,433,074	\$218,878,189	0.85
Equity			
Undivided Earnings	7,476,747		
Reserves	15,907,899		
Unrealized Gains/Losses	19,041		
Total Equity	23,403,687	20,682,771	
Total Liabilities and Equity	\$246,836,761	\$239,560,959	

<i>Assets</i>	Book Value	Present Value	Modified Duration
Personal Loans			
Secured Loans	87,574,040	83,184,064	1.40
Unsecured Loans	8,326,689	8,115,129	0.69
Total Personal Loans	95,900,729	91,299,193	1.32
Mortgage Loans			
First Mortgages	13,549,191	12,665,134	1.53
Second Mortgages	9,190,020	8,688,595	1.44
Home Equity Loans	1,471,806	1,468,970	0.19
Other Mortgage Loans	598,400	471,591	5.40
Total Mortgage Loans	24,809,418	23,294,290	1.48
Commercial Loans	75,479,789	71,711,711	1.18
Non-performing Loans			
Gross Loans	196,189,936	186,305,195	1.29
Loan Loss Reserve	-4,509,828	-4,509,828	
Net Loans	191,680,108	181,795,367	1.29
Investments			
Fed Funds Sold			
Corporate Credit Union Deposits	16,500,000	16,498,719	0.00
Bank CDs	9,506,000	9,276,046	0.89
Treasury Securities			
Agency Securities	5,500,000	5,141,632	2.31
Mortgage Pools	66,146	62,089	2.34
CMOs	160,996	154,038	1.72
Mutual Funds			
Other Fixed Rate Investments			
Other Variable Rate Investments	363,500	363,472	0.00
Unrealized Gains/Losses			
Total Investments	32,096,642	31,495,996	0.64
Non-earning Assets	23,060,012		
Total Assets	\$246,836,761	\$236,351,375	1.28

<i>Liabilities</i>	Book Value	Present Value	Modified Duration
Share Accounts			
Share Drafts	30,049,215	28,481,850	0.28
Share Savings	3,759,259	3,439,391	0.80
Money Market Shares	34,841,407	34,303,979	0.17
Club Accounts	8,900,923	8,514,178	0.27
Vacation Shares	7,484,502	7,140,087	0.80
Appreciation/Secondary Shares			
Total Share Accounts	85,035,306	81,879,485	0.27
Term Accounts			
Certificates	119,451,759	116,767,627	0.84
IRA Certificates	9,750,888	9,011,081	2.73
IRA Shares	1,094,352	991,743	0.27
Escrow Accounts	136,354	124,699	0.30
Total Term Accounts	130,433,353	126,895,150	0.97
Notes Payable	1,622,638	1,622,316	0.00
Other Liabilities	6,341,778	6,341,778	
Total Liabilities	\$223,433,074	\$216,738,728	0.84
Equity			
Undivided Earnings	7,476,747		
Reserves	15,907,899		
Unrealized Gains/Losses	19,041		
Total Equity	23,403,687	19,612,647	
Total Liabilities and Equity	\$246,836,761	\$236,351,375	

<i>Assets</i>	Book Value	Present Value	Modified Duration
Personal Loans			
Secured Loans	87,574,040	89,336,883	1.49
Unsecured Loans	8,326,689	8,486,172	0.72
Total Personal Loans	95,900,729	97,823,055	1.41
Mortgage Loans			
First Mortgages	13,549,191	13,638,077	1.19
Second Mortgages	9,190,020	9,312,955	1.10
Home Equity Loans	1,471,806	1,482,280	0.19
Other Mortgage Loans	598,400	605,058	4.91
Total Mortgage Loans	24,809,418	25,038,371	1.18
Commercial Loans	75,479,789	76,007,086	1.23
Non-performing Loans			
Gross Loans	196,189,936	198,868,512	1.32
Loan Loss Reserve	-4,509,828	-4,509,828	
Net Loans	191,680,108	194,358,685	1.32
Investments			
Fed Funds Sold			
Corporate Credit Union Deposits	16,500,000	16,500,471	0.00
Bank CDs	9,506,000	9,609,148	0.91
Treasury Securities			
Agency Securities	5,500,000	5,513,341	1.00
Mortgage Pools	66,146	67,689	1.83
CMOs	160,996	165,567	1.67
Mutual Funds			
Other Fixed Rate Investments			
Other Variable Rate Investments	363,500	363,511	0.00
Unrealized Gains/Losses			
Total Investments	32,096,642	32,219,727	0.46
Non-earning Assets	23,060,012		
Total Assets	\$246,836,761	\$249,638,424	1.29

<i>Liabilities</i>	Book Value	Present Value	Modified Duration
Share Accounts			
Share Drafts	30,049,215	30,081,830	0.28
Share Savings	3,759,259	3,787,448	0.80
Money Market Shares	34,841,407	35,029,394	0.17
Club Accounts	8,900,923	8,902,756	0.27
Vacation Shares	7,484,502	7,489,156	0.80
Appreciation/Secondary Shares			
Total Share Accounts	85,035,306	85,290,584	0.27
Term Accounts			
Certificates	119,451,759	120,353,658	0.87
IRA Certificates	9,750,888	9,924,097	2.83
IRA Shares	1,094,352	1,113,757	0.27
Escrow Accounts	136,354	136,354	0.30
Total Term Accounts	130,433,353	131,527,866	1.01
Notes Payable	1,622,638	1,622,489	0.00
Other Liabilities	6,341,778	6,341,778	
Total Liabilities	\$223,433,074	\$224,782,715	0.89
Equity			
Undivided Earnings	7,476,747		
Reserves	15,907,899		
Unrealized Gains/Losses	19,041		
Total Equity	23,403,687	24,855,708	
Total Liabilities and Equity	\$246,836,761	\$249,638,424	

<i>Assets</i>	Book Value	Present Value	Modified Duration
Personal Loans			
Secured Loans	87,574,040	91,032,301	1.52
Unsecured Loans	8,326,689	8,585,537	0.73
Total Personal Loans	95,900,729	99,617,839	1.43
Mortgage Loans			
First Mortgages	13,549,191	13,820,725	1.08
Second Mortgages	9,190,020	9,442,529	1.06
Home Equity Loans	1,471,806	1,485,627	0.18
Other Mortgage Loans	598,400	633,873	4.62
Total Mortgage Loans	24,809,418	25,382,754	1.10
Commercial Loans	75,479,789	77,163,317	1.24
Non-performing Loans			
Gross Loans	196,189,936	202,163,910	1.32
Loan Loss Reserve	-4,509,828	-4,509,828	
Net Loans	191,680,108	197,654,082	1.32
Investments			
Fed Funds Sold			
Corporate Credit Union Deposits	16,500,000	16,500,915	0.00
Bank CDs	9,506,000	9,696,726	0.92
Treasury Securities			
Agency Securities	5,500,000	5,500,757	0.15
Mortgage Pools	66,146	68,541	1.59
CMOs	160,996	168,146	1.58
Mutual Funds			
Other Fixed Rate Investments			
Other Variable Rate Investments	363,500	363,520	0.00
Unrealized Gains/Losses			
Total Investments	32,096,642	32,298,604	0.32
Non-earning Assets	23,060,012		
Total Assets	\$246,836,761	\$253,012,698	1.28

<i>Liabilities</i>	Book Value	Present Value	Modified Duration
Share Accounts			
Share Drafts	30,049,215	30,052,994	0.28
Share Savings	3,759,259	3,787,448	0.80
Money Market Shares	34,841,407	35,089,278	0.17
Club Accounts	8,900,923	8,902,756	0.27
Vacation Shares	7,484,502	7,489,156	0.80
Appreciation/Secondary Shares			
Total Share Accounts	85,035,306	85,321,632	0.27
Term Accounts			
Certificates	119,451,759	121,300,983	0.88
IRA Certificates	9,750,888	10,175,155	2.85
IRA Shares	1,094,352	1,138,904	0.27
Escrow Accounts	136,354	136,354	0.30
Total Term Accounts	130,433,353	132,751,396	1.03
Notes Payable	1,622,638	1,622,533	0.00
Other Liabilities	6,341,778	6,341,778	
Total Liabilities	\$223,433,074	\$226,037,338	0.90
Equity			
Undivided Earnings	7,476,747		
Reserves	15,907,899		
Unrealized Gains/Losses	19,041		
Total Equity	23,403,687	26,975,361	
Total Liabilities and Equity	\$246,836,761	\$253,012,698	

<i>Assets</i>	Book Value	Present Value	Modified Duration
Personal Loans			
Secured Loans	87,574,040	92,798,900	1.55
Unsecured Loans	8,326,689	8,687,755	0.74
Total Personal Loans	95,900,729	101,486,656	1.46
Mortgage Loans			
First Mortgages	13,549,191	13,977,112	1.00
Second Mortgages	9,190,020	9,567,291	1.03
Home Equity Loans	1,471,806	1,488,988	0.18
Other Mortgage Loans	598,400	645,863	3.34
Total Mortgage Loans	24,809,418	25,679,254	1.01
Commercial Loans	75,479,789	78,355,085	1.25
Non-performing Loans			
Gross Loans	196,189,936	205,520,995	1.33
Loan Loss Reserve	-4,509,828	-4,509,828	
Net Loans	191,680,108	201,011,167	1.33
Investments			
Fed Funds Sold			
Corporate Credit Union Deposits	16,500,000	16,501,361	0.00
Bank CDs	9,506,000	9,786,133	0.92
Treasury Securities			
Agency Securities	5,500,000	5,505,647	0.12
Mortgage Pools	66,146	69,626	1.61
CMOs	160,996	170,800	1.55
Mutual Funds			
Other Fixed Rate Investments			
Other Variable Rate Investments	363,500	363,530	0.00
Unrealized Gains/Losses			
Total Investments	32,096,642	32,397,096	0.32
Non-earning Assets	23,060,012		
Total Assets	\$246,836,761	\$256,468,275	1.29

<i>Liabilities</i>	Book Value	Present Value	Modified Duration
Share Accounts			
Share Drafts	30,049,215	30,052,994	0.28
Share Savings	3,759,259	3,787,448	0.80
Money Market Shares	34,841,407	34,929,499	0.17
Club Accounts	8,900,923	8,902,756	0.27
Vacation Shares	7,484,502	7,489,156	0.80
Appreciation/Secondary Shares			
Total Share Accounts	85,035,306	85,161,852	0.27
Term Accounts			
Certificates	119,451,759	122,270,112	0.89
IRA Certificates	9,750,888	10,436,219	2.88
IRA Shares	1,094,352	1,138,904	0.27
Escrow Accounts	136,354	136,354	0.30
Total Term Accounts	130,433,353	133,981,589	1.04
Notes Payable	1,622,638	1,622,577	0.00
Other Liabilities	6,341,778	6,341,778	
Total Liabilities	\$223,433,074	\$227,107,796	0.92
Equity			
Undivided Earnings	7,476,747		
Reserves	15,907,899		
Unrealized Gains/Losses	19,041		
Total Equity	23,403,687	29,360,480	
Total Liabilities and Equity	\$246,836,761	\$256,468,275	

	3/1/2007 to 5/31/2007	6/1/2007 to 8/31/2007	9/1/2007 to 11/30/2007	12/1/2007 to 2/29/2008	3/1/2008 to 5/31/2008	6/1/2008 to 8/31/2008	9/1/2008 to 11/30/2008	12/1/2008 to 2/28/2009
Assets								
Rate	6.93%	7.11%	6.86%	7.13%	7.35%	7.26%	7.32%	7.29%
Balances	60,109,076	13,163,328	12,854,832	12,768,607	9,233,839	9,371,582	8,530,700	8,641,595
Liabilities								
Rate	1.67%	4.91%	4.41%	4.54%	3.95%	4.02%	4.30%	4.44%
Balances	112,204,758	42,758,128	15,844,130	13,317,228	3,944,224	2,363,265	4,050,747	3,974,694
Marginal Funds Gap	-52,095,682	-29,594,799	-2,989,298	-548,621	5,289,615	7,008,317	4,479,953	4,666,901
Marginal Sensitivity Ratio	-21.11%	-11.99%	-1.21%	-0.22%	2.14%	2.84%	1.81%	1.89%
Cumulative Funds Gap	-52,095,682	-81,690,482	-84,679,780	-85,228,401	-79,938,786	-72,930,469	-68,450,516	-63,783,615
Cumulative Gap Ratio	-21.11%	-33.09%	-34.31%	-34.53%	-32.39%	-29.55%	-27.73%	-25.84%

	3/1/2009 to 5/31/2009	6/1/2009 to 8/31/2009	9/1/2009 to 11/30/2009	12/1/2009 to 2/28/2010	3/1/2010 to 5/31/2010	6/1/2010 to 8/31/2010	9/1/2010 to 11/30/2010	12/1/2010 to 2/28/2011
Assets								
Rate	7.43%	7.36%	6.90%	7.50%	7.59%	7.43%	6.97%	7.68%
Balances	7,264,380	7,071,520	41,263,697	5,050,127	4,325,599	4,296,682	4,467,576	3,014,933
Liabilities								
Rate	4.02%	4.62%	4.40%	4.74%	4.25%	4.31%	4.84%	4.83%
Balances	2,106,411	1,656,544	1,368,010	4,089,584	1,604,095	524,017	1,078,409	1,228,148
Marginal Funds Gap	5,157,968	5,414,976	39,895,687	960,542	2,721,503	3,772,665	3,389,167	1,786,785
Marginal Sensitivity Ratio	2.09%	2.19%	16.16%	0.39%	1.10%	1.53%	1.37%	0.72%
Cumulative Funds Gap	-58,625,646	-53,210,671	-13,314,983	-12,354,441	-9,632,937	-5,860,273	-2,471,105	-684,320
Cumulative Gap Ratio	-23.75%	-21.56%	-5.39%	-5.01%	-3.90%	-2.37%	-1.00%	-0.28%

	Present Value	Average Sensitivity	Account Balance	Rate
Assets				
Loans				
Personal Loans				
Secured Loans				
Share	1,962,630	223	1,966,045	5.74
Certificate				
Other - Fixed Rate				
Other - Variable Rate				
Automobile Loans				
New				
Fixed Rate	3,951,268	796	3,961,088	6.91
Variable Rate				
TOTAL New Automobile Loans	3,951,268	796	3,961,088	6.91
Used				
Fixed Rate	72,749,218	775	72,635,917	7.36
Variable Rate				
TOTAL Used Automobile Loans	72,749,218	775	72,635,917	7.36
Indirect Lending				
Dealer - Fixed				
Dealer - Variable				
TOTAL Indirect Lending				
TOTAL Automobile Loans	76,700,486	776	76,597,005	7.33
Automobile Leases	587,553	227	590,287	6.09
Miscellaneous Loans				
Motorcycle				
Boat, Motor, & Trailer				
Recreational	6,461,121	1,066	6,430,165	7.55
Other Misc. Loans	1,996,441	1,295	1,990,538	9.07
TOTAL Miscellaneous Loans	8,457,561	1,120	8,420,703	7.91
TOTAL Secured Loans	87,708,230	793	87,574,040	7.35

	Present Value	Average Sensitivity	Account Balance	Rate
Unsecured Loans				
Signature				
Fixed Rate	1,893,628	457	1,886,166	11.26
Variable Rate				
TOTAL Signature	1,893,628	457	1,886,166	11.26
Line Of Credit	2,788,388	136	2,743,640	10.40
Student				
Credit Card Loans				
Classic				
Fixed Rate	3,697,762	777	3,687,111	9.60
Variable Rate				
TOTAL Classic	3,697,762	777	3,687,111	9.60
Gold				
Fixed Rate				
Variable Rate				
TOTAL Gold				
TOTAL Credit Card Loans	3,697,762	777	3,687,111	9.60
Other Unsecured	9,773	266	9,773	
TOTAL Unsecured Loans	8,389,551	493	8,326,689	10.23
TOTAL Personal Loans	96,097,781	767	95,900,729	7.60
Mortgage Loans				
First Mortgages				
Fixed Rate				
15 Year	2,674,469	1,295	2,684,210	5.89
30 Year				
Other Fixed Rate				
Balloon				
5 Year				
7 Year				
Other Balloon				
TOTAL Fixed Rate	2,674,469	1,295	2,684,210	5.89

	Present Value	Average Sensitivity	Account Balance	Rate
Adjustable Rate				
1 Year				
3 Year				
5 Year	8,364,755	641	8,479,298	7.53
Other Adj Rate	2,380,699	259	2,385,684	7.59
TOTAL Adjustable Rate	10,745,455	557	10,864,981	7.55
TOTAL First Mortgages	13,419,924	703	13,549,191	7.22
Second Mortgages				
Fixed Rate				
15 Year				
Other Fixed Rate				
TOTAL Fixed Rate				
Adjustable Rate				
1 Year				
3 Year				
5 Year	9,170,805	604	9,190,020	7.20
Other Adj Rate				
TOTAL Adjustable Rate	9,170,805	604	9,190,020	7.20
TOTAL Second Mortgages	9,170,805	604	9,190,020	7.20
Home Equity				
Fixed Rate				
Variable Rate				
Home Equity Loc				
Fixed Rate				
Adjustable Rate	1,478,939	86	1,471,806	7.17
Prime				
Cofi				
1 Yr Cmt				
3 Mo Bills				
Other Home Equity				
TOTAL Home Equity	1,478,939	86	1,471,806	7.17
Other Mortgages	571,238	3,152	598,400	6.13
TOTAL Mortgage Loans	24,640,906	689	24,809,418	7.18

	Present Value	Average Sensitivity	Account Balance	Rate
Commercial Loans				
Fixed Rate	6,967,755	902	7,082,752	7.16
Variable Rate	67,917,302	592	68,397,037	7.23
TOTAL Commercial Loans	74,885,057	621	75,479,789	7.22
Non-performing Loans				
Loan Loss Reserve	-4,509,828		-4,509,828	
TOTAL Loans	191,113,916	701	191,680,108	7.57
Investments				
Fed. Funds Sold				
Repurchase Agreements				
Reverse Repo. Agreements				
Corporate Credit Union Deposits				
Variable Rate				
Overnight Shares	16,000,029	1	16,000,000	5.22
Regular Shares				
Money Market Shares				
Other Overnight Shares				
TOTAL Variable Rate	16,000,029	1	16,000,000	5.22
Term				
Fixed Rate				
Bullet Maturity				
Amortizing				
TOTAL Fixed Rate				
Variable Rate				
TOTAL Term				
Membership Shares	500,001	1	500,000	5.22
TOTAL Corporate C.U.	16,500,030	1	16,500,000	5.22
Bank Cds - Fixed Rate	9,523,344	347	9,506,000	5.38
Bank Cds - Variable Rate				
Treasury Securities				
Bills / Discount Notes				
Coupon Issues				
TOTAL Treasury Securities				

	Present Value	Average Sensitivity	Account Balance	Rate
Agency Securities				
Fixed Rate				
Step-up				
Fixed Callable	5,479,803	894	5,500,000	4.82
Floating Rate				
1 Mo Libor				
3 Mo Libor				
3 Mo Bills				
1 Yr Cmt				
2 Yr Cmt				
Cofi				
Other Floating Rate				
TOTAL Floating Rate				
TOTAL Agency Securities	5,479,803	894	5,500,000	4.82
Mortgage Pools				
Fixed Rate				
Floating Rate				
1 Yr Cmt	66,553	493	66,146	5.25
Cofi				
Other Floating Rate				
TOTAL Mortgage Pools	66,553	493	66,146	5.25
CMOs				
Fixed Rate	162,689	687	160,996	6.00
Floating Rate				
1 Mo Libor				
3 Mo Libor				
3 Mo Bills				
Cofi				
10 Yr Cmt				
TOTAL CMOs	162,689	687	160,996	6.00
Mutual Funds				
Other Fixed Rate Investments				
Other Variable Rate Investments	363,501	1	363,500	6.00
Unrealized Gains/losses				
TOTAL Investments	32,095,920	261	32,096,642	5.21

	Present Value	Average Sensitivity	Account Balance	Rate
Non-earning Assets				
Cash	11,508,676		11,508,676	
Fixed Assets	6,802,552		6,802,552	
Other Real Estate				
Other Assets	2,744,155		2,744,155	
NCUSIF Deposit	2,004,629		2,004,629	
C.U. Service Organizations				
TOTAL Non-earning Assets	23,060,012		23,060,012	
TOTAL Assets	246,269,848	639	246,836,761	6.56
 Liabilities				
Share Accounts				
Share Drafts				
Monthly Reset	30,049,320	30	30,049,215	0.15
Quarterly Reset				
Other				
TOTAL Share Drafts	30,049,320	30	30,049,215	0.15
 Share Savings				
Monthly Reset				
Quarterly Reset	3,759,256	90	3,759,259	0.25
Other				
TOTAL Share Savings	3,759,256	90	3,759,259	0.25
 Money Market Shares				
Monthly Reset	34,843,211	30	34,841,407	1.63
Quarterly Reset				
Other				
TOTAL Money Market Shares	34,843,211	30	34,841,407	1.63
 Club Accounts				
Monthly Reset	8,900,963	30	8,900,923	0.25
Quarterly Reset				
Other				
TOTAL Club Accounts	8,900,963	30	8,900,923	0.25

	Present Value	Average Sensitivity	Account Balance	Rate
Vacation				
Monthly Reset				
Quarterly Reset	7,484,563	90	7,484,502	0.25
Other				
TOTAL Vacation	7,484,563	90	7,484,502	0.25
Appreciation/secondary Shares				
TOTAL Share Accounts	85,037,312	38	85,035,306	0.78
Term Accounts				
Certificates				
3 Month	2,000,835	635	1,981,896	4.39
6 Month	19,548,624	132	19,497,537	4.47
9 Month	2,760	71	2,760	1.00
1 Year	36,107,984	181	35,960,095	4.86
1.5 Year	1,290,499	276	1,291,014	4.02
2 Year	3,419,724	469	3,410,932	4.23
3 Year	2,117,501	755	2,100,701	4.56
4 Year	631,878	724	638,730	3.69
5 Year	14,306,071	783	14,440,958	4.53
Other	40,001,495	252	40,127,137	4.69
TOTAL Certificates	119,427,371	299	119,451,759	4.65
IRA Certificates				
3 Month				
6 Month				
9 Month				
1 Year	1,110,599	229	1,107,922	4.20
1.5 Year				
2 Year				
3 Year				
4 Year	215,291	1,035	211,898	4.76
5 Year	8,180,430	1,116	8,254,930	4.63
Other	176,266	120	176,137	1.92
TOTAL IRA Certificates	9,682,585	995	9,750,888	4.54
IRA Shares				
Monthly Reset	802,197	30	802,045	1.76
Quarterly Reset	279,466	90	292,307	0.25
Other				
TOTAL IRA Shares	1,081,663	46	1,094,352	1.36

	Present Value	Average Sensitivity	Account Balance	Rate
Escrow Account				
Monthly Reset	136,354	30	136,354	
Quarterly Reset				
Other				
TOTAL Escrow Account	136,354	30	136,354	
TOTAL Term Accounts	130,327,973	349	130,433,353	4.61
Notes Payable				
Fixed Rate				
Variable Rate	1,622,445	1	1,622,638	4.39
TOTAL Notes Payable	1,622,445	1	1,622,638	4.39
Other Liabilities				
Dividends Payable				
Other Liabilities	6,341,778		6,341,778	
TOTAL Other Liabilities	6,341,778		6,341,778	
Equity				
Undivided Earnings			7,476,747	
Reserves			15,907,899	
Unrealized Gains/losses			19,041	
TOTAL Equity			23,403,687	
TOTAL Liabilities & Equity	223,329,508	224	246,836,761	2.73



ASSUMPTIONS

February 28, 2007

Base scenario yield curve:

	1 day	3 months	6 months	2 years	5 years	10 years	30 years
Rate	5.25	5.124	5.108	4.642	4.519	4.566	4.681

All stress test scenarios utilize an immediate and sustained shift in the base scenario yield curve. The shift in rates is parallel throughout the term structure. The interest rates utilized in the base scenario are the Treasury curve rates at report date.

Floating rate indices:

Index	Rate
1 Mo. LIBOR	5.2575
2 Mo. LIBOR	5.27563
3 Mo. LIBOR	5.28563
11 Dist. COFI	4.392

1. **Prepayment speeds for mortgage loans and securities (MBS & CMO) are based on similar generic FHLMC collateral with a comparable weighted average coupon (WAC). This generic collateral utilizes the median prepayment estimate of several major broker/dealers. Prepayment speeds are programmed to increase or decrease in changing interest rate environments. Additionally, CMO prepayments are adjusted to reflect seasoning characteristics by utilizing the +300 basis point payment window as a final maturity date. The prepayment method used is the Public Security Association (PSA) standard. Prepayment speeds are programmed to increase or decrease in changing interest rate environments.**

2. Each mortgage account is modeled using moderately seasoned similar collateral structures and weighted average coupons (WAC). The following tables illustrate the assumptions used in matching WAC and collateral type.

Account	Generic Structure Type and Existing Weighted-Average Coupon				
	30-year fixed	20-year fixed	15-year fixed	7-year balloon	5-year balloon
1 st 15-year fixed			5.89		
1 st 30-year fixed					
1 st Other fixed					
1 st 5-year balloon					
1 st 7-year balloon					
1 st Other balloon					
1 st 1-year ARM					
1 st 3-year ARM					
1 st 5-year ARM					7.53
1 st Other ARM					7.59
2 nd 15-year fixed					
2 nd 30-year fixed					
2 nd Other fixed					
2 nd 1-year ARM					
2 nd 3-year ARM					
2 nd 5-year ARM					7.20
2 nd Other ARM					
HEQ fixed					
HEQ variable					
HELOC fixed					
HELOC variable					7.17
HELOC prime					
Other HEQ					
Other Mortgages			6.13		
Fixed Rate Pool					
1yr CMT Pool					5.25
COFI Pool					
Other Pool					
Fixed Rate CMO			6.00		
1 M LIBOR CMO					
3 M LIBOR CMO					
3 M Bill CMO					
COFI CMO					
10-yr CMT CMO					
Other CMO					

February	Prepayment Matrix for Generic 30-year Fixed Collateral								
30-year fixed	5.52	5.93	6.42	6.92	7.50	7.99	8.55	9.11	9.51
-300	1300	1247	1138	836	788	756	779	699	665
-200	966	1078	1030	782	724	724	750	686	657
-100	373	518	574	517	520	564	604	576	616
0	165	192	239	288	287	403	485	373	301
+100	127	140	161	180	210	242	344	297	252
+200	114	121	128	145	159	179	225	227	246
+300	105	111	118	126	137	154	174	185	213

February	Prepayment Matrix for Generic 20-year Fixed Collateral				
20-year fixed	5.92	6.46	6.89	7.40	7.89
-300	1030	981	858	742	845
-200	885	828	743	691	803
-100	422	441	459	557	688
0	209	225	244	341	461
+100	154	174	182	224	322
+200	135	153	162	182	230
+300	122	137	148	154	194

February	Prepayment Matrix for Generic 15-year Fixed Collateral					
15-year fixed	5.43	5.90	6.42	6.86	7.52	8.04
-300	951	851	781	699	648	715
-200	667	708	630	597	538	613
-100	309	367	400	413	413	512
0	192	211	242	251	286	397
+100	138	150	184	199	229	270
+200	118	125	141	171	195	212
+300	104	111	128	147	176	181

February	Prepayment Matrix for Generic 7-year Fixed Balloon Collateral			
7-year fixed balloon	4.56	5.01	6.02	6.52
-300	1356	1368	1337	1089
-200	908	908	1069	850
-100	242	359	756	640
0	195	209	369	442
+100	180	192	281	308
+200	170	180	244	275
+300	162	172	218	242

February	Prepayment Matrix for Generic 5-year Fixed Balloon Collateral				
5-year fixed balloon	4.56	5.01	5.46	5.91	6.40
-300	1355	1351	1295	1183	1155
-200	1109	1193	1224	1180	1145
-100	606	748	1129	1172	1125
0	463	553	529	832	968
+100	408	424	486	703	715
+200	383	395	444	575	617
+300	381	385	402	464	526

3. **Prepayment speeds for adjustable rate mortgage loans/securities are derived by matching the weighted average account rate to the WAC of 5-year balloon collateral.**
4. **Withdrawal assumptions for shares/deposits: No withdrawals**
5. **Structure of the balance sheet: All accounts are programmed to reinvest maturing balances with a “roll over original” methodology. This selection allows the maturing cash flows to be rolled back into the account with the same characteristics as were originally present. For example, if an account originally contained a one-year fixed rate instrument it would be replaced at maturity with a one year fixed rate instrument. This enables the income forecast to maintain the report-date composition of the balance sheet throughout the forecast period and reflect the interest rate risk inherent in the balance sheet at the time the report is generated.**
6. **The interest income forecast is generated for 12 quarterly periods. The base scenario income forecast reflects all 12 periods. The**

other scenarios utilize a four-quarter income forecast. Additional customized reports are available upon request.

7. **The interest rate shock tests are performed with balance sheet and market conditions held constant. By holding the composition of the balance sheet and market conditions constant, the results of the shock tests can more precisely reflect the interest rate risk inherent in the balance sheet at report time.**
8. **An interest income forecast is generated using the interest rates that are expected to prevail in the marketplace over the coming months. (See assumption 2) This forecast utilizes the same month-end balance sheet conditions as in the base scenario with one exception: a projected Treasury curve is substituted for the actual Treasury curve. This enables the credit union to evaluate the impact of expected market conditions on the balance sheet with other factors held constant.**
9. **The non-interest income and expense figures generated in the income forecast are computed as a percentage of the credit union’s total assets. The percentage utilized is based on estimates supplied by the credit union or, in the absence of this information, the average experienced by credit unions nationwide. (Obtained from CUNA research.)**
10. **A three-month repricing lag is utilized with interest rates in core deposit accounts. The interest rates on these accounts will reset after three months when market rates are shocked. A reset lag is utilized to represent actual competitive conditions since credit unions typically do not change core deposit rates immediately after a change in market conditions. The reset sensitivity of core deposits to changes in market rates after the repricing lag is reflected in the following table. (For example a 100% sensitivity would mean that the rates on core deposits move point for point with changes in market rates in the shocked scenarios.)**

	Sensitivity
Share Drafts	10%
Share Savings	0%
Money Market	50%
Club Accounts	50%
Vacation Accounts	50%
IRA Shares	0%
Escrow Accounts	0%
Appreciation Shares	NA

11. **Core deposit pricing used in the NEV analysis is based on the following factors:**
 - **The interest rate paid on the share account at report date**
 - **The sensitivity of the share account rate to market rate changes**
 - **The estimated maturity of the share account is derived using averages from the FDICIA 305 proposal for non-maturity accounts. These reports use a conservative approach for non-maturity account estimates. The following maturity structures are utilized:**
 - Share drafts – 2 years**
 - Share savings – 3 years**
 - Money market – 1 year**
 - Club accounts – 3 years**
 - Vacation accounts – 3 years**
 - IRA shares – 3 years**
 - Escrow accounts – 3 years**
 - **The discount rate is the base case share rate +/- any change in market rates.**
12. **Contractual interest rates are utilized in the original book of business. The new book of business, generated to replace maturing accounts in the income forecast, utilizes interest rates provided by the credit union which reflect current or anticipated market conditions. Marketable securities reprice based on prevailing sector spreads at the time the report is processed.**
13. **A zero-continuous curve derived from the on-the-run Treasury yield curve is used to establish discounting rates for cash flows in the NEV test. Risk adjusted spreads are used in the discounting process to reflect differences in credit quality or changing market conditions.**
14. **All callable issues are programmed to be called immediately when interest rates are shocked down more than 100 basis points. When these issues are called they are replaced with securities of similar maturity but with rates that reflect conditions in the shocked scenario.**
15. **Mutual funds are extremely difficult to model accurately due to the availability of information on portfolio holdings and composition. Therefore, the accounts containing mutual funds are modeled using the target duration stated in the fund's prospectus.**
16. **Any investment account (overnight or term) that has the potential to decrease to zero percent in any interest rate scenario is analyzed assuming a fifty basis point floor.**



ALM Report Definitions

Asset/Liability Management - (ALM) The management of an organization's balance sheet size, mix of assets and liabilities, repricing of assets and liabilities, funding spreads, and interest rate sensitivity in order to maximize profitability and reduce the exposure to interest rate risk.

Amortization - The regular reduction in the book value of an asset over its estimated useful life.

Asset Sensitive - A term used to describe a credit union's position regarding interest rate sensitivity. A credit union is asset sensitive when its assets reprice faster than its liabilities. If interest rates move upward the credit union's assets will reprice upward faster than its liabilities and the credit union will make more profit. However, if interest rates move downward, the credit union will incur a reduction in income.

Average Rate - The average rates shown in the report are calculated with a dollar value weighting. Securities that contain a larger dollar investment carry a higher weighting in the account than securities with smaller values.

Average Sensitivity - Interest rate sensitivity refers to the amount of time that must pass before an instrument will be able to reset its coupon. For floating rate securities this period will depend on the index utilized. Fed. Funds based instruments will reprice daily whereas 1 month LIBOR based instruments will reprice once a month. The sensitivity on fixed rate securities will be the time period until the security matures. The average sensitivity on an account is calculated based on a dollar weighting as explained above in the average rate definition.



Basis Point - A unit of measure used in quoting bond yields. One basis point equals .01% of yield. It takes 100 basis points to equal 1%.

Buckets - In gap reports a predefined time interval is often called a bucket. The CNBS Interest Rate Sensitivity Analysis Report utilizes gap buckets of three months. The time buckets are often established based on an institution's particular information requirements.

Call Option - A contract that gives the holder the right (but not the obligation) to purchase a bond on or before a certain date in the future. If a bond issuer holds the call option, it can call the bond in a low interest rate environment and reissue it at a lower rate. This exposes the credit union to reinvestment risk.

Cap - A term used to describe the upper limit of a bond's interest rate. For example: a floating rate bond with a cap of 10 percent would never exceed a coupon rate of ten percent.

Cash Flows - The principal and interest payments from a bond or loan.

Core Deposits - A credit union's most stable deposits.

Cumulative Gap - The net amount obtained from adding all of the interval "gaps" or mismatches between rate-sensitive assets and rate-sensitive liabilities. The one-year cumulative gap for example is the sum of the preceding four quarterly intervals.



Duration - Macaulay duration is the number of years required to receive the present value of future payments, both principal and interest, from an investment. A more simplified definition is the time required to recover the full amount of one's investment. Securities with shorter maturities naturally result in shorter durations. Securities with larger coupons will also have shorter durations as the investment amount is returned sooner with a larger coupon. Modified duration is a measure of price sensitivity. It measures the percentage change in the value of an instrument for each 1 percent change in market rates.

Fed. Funds Rate - The interest rate charged by banks with excess reserves at the Federal Reserve district bank to banks needing overnight loans to meet reserving requirements. The Fed. Funds rate is viewed as the "overnight" rate on deposits. It is the shortest term available (1 day) in the marketplace.

Gap - (Repricing Gap) The amount of mismatch between the repricing of a credit union's assets and the repricing of its liabilities.

Immunization - The establishment and maintenance of equal and offsetting exposures to interest rate risk. (i.e. holding equal amounts of assets and liabilities of the same duration.)

Interest Rate Risk - The risk that changes in market interest rates will adversely effect a credit union's assets, liabilities, capital, income, and/or expenses at different times or in different amounts.

Liability Sensitive - Used to describe a credit union's position when an increase in interest rates will lower the institution's income. A credit union is liability sensitive when its liabilities reprice faster than its assets. If market rates move up, the credit union will have to pay its depositors a higher rate than it can earn on its assets.



LIBOR - London Interbank Offered Rate. The rate paid by the highest quality banks for Eurodollar deposits. LIBOR is often used as an index for floating rate securities.

Market Value of Portfolio Equity – now referred to as Net Economic Valuation (see below).

NEV or Net Economic Value – NEV is derived by subtracting the present value of a credit unions liabilities from the present value of its assets. The value of a credit union’s NEV will change in relation to different interest rate scenarios depending on the mix of its assets and liabilities. The degree of fluctuation in NEV caused by the changing rate scenarios is one measure of interest rate risk.

NEV ratio – The NEV ratio is derived by dividing NEV by the present value of assets.

Prepayments - Loan or bond principal payments that are made prior to their due date. Prepayments subject a credit union to reinvestment risk.

Rate Shock - The change in profits or capital caused by a sudden change in market interest rates.

Repricing - This refers to how the future interest rate of a bond or loan is calculated in the model. If a bond reprices based on 1 month LIBOR it will generally experience a rate reset as often as the index resets (monthly in this case) and utilize the current rate of the index in the calculation of its next coupon. Accounts that reprice daily or monthly have less interest rate risk than fixed rate accounts. This is reflected in the fluctuations of the interest income forecast and net economic valuation.

Yield Curve - A graph showing the relationships at a single point in time between each of the available maturities of a security. The yield curve used in the CNBS ALM model is the Treasury curve. The Treasury curve is utilized because it represents a riskless rate of return that can be earned on various maturities.