

ASSETS

LOANS

Fixed Rate Real Estate	\$	225,587,592
Variable Rate Real Estate	\$	112,132,062
Home Equity Lines of Credit	\$	35,040,479
Total Real Estate Secured	\$	372,760,133

Overdraft Lines of Credit	\$	960,017
Credit Cards	\$	19,234,182
Unsecured Loans	\$	30,946,462
Vehicle Secured	\$	56,962,356
Indirect Vehicle Secured	\$	29,852,862
Deposit Secured	\$	2,508,214
Other Loans	\$	29,241,090

Total Consumer Loans \$ 169,705,184

Business Real Estate	\$	44,505,280
Business Secured	\$	11,504,627
Business Participations	\$	16,152,587
Business Unsecured	\$	1,565,038

Total Business Loans \$ 73,727,532

TOTAL LOANS \$ 616,192,850

Allowance of Loan Loss \$ (3,205,925)

TOTAL NET LOANS \$ 612,986,925

INVESTMENTS

US Government Obligations	\$	10,016,654
Federal Agency Securities	\$	34,796,099
Mortgage Backed Securities	\$	16,149,196
Corporate Credit Union Investments	\$	2,821,671
Federal Reserve Account	\$	10,838,001
Commercial Banks	\$	429,004
Other Investments	\$	2,919,675

TOTAL INVESTMENTS \$ 77,970,299

Unrealized Gain(Loss) on Investments \$ (182,676)

TOTAL INVESTMENTS \$ 77,787,623

OTHER ASSETS

Cash	\$	3,484,488
Fixed Assets	\$	16,055,478
NCUA Share Insurance Fund	\$	5,822,405
Prepaid Expenses	\$	714,018
Accrued Income Loans	\$	1,346,556
Accrued Income Investments	\$	208,252
Other Misc Assets	\$	10,663,271

TOTAL OTHER ASSETS \$ 38,294,467

TOTAL ASSETS \$ 729,069,015

LIABILITIES & EQUITY

LIABILITIES AND SHARES

Borrowings	\$	30,000,000
Other Liabilities	\$	9,048,347
Total Liabilities	\$	39,048,347

Membership Shares	\$	372,319,330
Share Drafts	\$	76,859,885
Money Market	\$	816,957
Certificates	\$	83,245,202
IRA Certificates	\$	48,779,627
Total Member Deposits	\$	582,021,001

Business Shares	\$	6,710,093
Business Share Drafts	\$	23,289,040
Business Money Markets	\$	8,352,682
Business Certificates	\$	2,523,270
Total Business Deposits	\$	40,875,084

TOTAL SHARES \$ 622,896,085

TOTAL NON-MEMBER DEPOSITS \$ 3,130,000

TOTAL LIABILITIES AND SHARES \$ 665,074,432

EQUITY

Regular Reserves	\$	11,953,743
Retained Earnings	\$	48,949,007
Acquired Capital	\$	813,177
Net Income	\$	2,417,300
Total Core Capital	\$	64,133,227

Other Comprehensive Income	\$	44,031
Unrealized Gain (Loss) on Investments	\$	(182,676)
Total Other Comprehensive Capital	\$	(138,645)

TOTAL EQUITY \$ 63,994,583

TOTAL LIABILITIES & EQUITY \$ 729,069,015