CONTRA COSTA FEDERAL CREDIT UNION

Income and Expense for Month

	03/31/2015	% Income 03/31/2015	03/2015 QTD	03/2015 YTD
INCOME				
INCOME FROM LOANS	625,197	57.43%	1,810,300	1,810,300
INVESTMENT INCOME	308,438	28.33%	874,186	874,186
FEE INCOME	46,920	4.31%	139,518	139,518
OTHER OPERATING INCOME	108,036	9.92%	317,925	317,925
TOTAL INCOME	1,088,591	100.00%	3,141,929	3,141,929
EXPENSE				
EMPLOYEE COMPENSATION	286,795	26.35%	858,485	858,485
EMPLOYEE BENEFITS	103,391	9.50%	315,784	315,784
TRAVEL & CONFERENCE	2,500	0.23%	7,500	7,500
ASSOCIATION DUES	5,763	0.53%	17,289	17,289
OFFICE OCCUPANCY	47,203	4.34%	144,114	144,114
OFFICE OPERATIONS	195,693	17.98%	584,173	584,173
EDUCATION & PROMOTION	16,461	1.51%	51,614	51,614
LOAN SERVICING	35,967	3.30%	110,244	110,244
PROFESSIONAL & OUTSIDE SERVICE	48,939	4.50%	146,394	146,394
PROVISION FOR LOAN LOSSES	(200,000)	(18.37%)	(200,000)	(200,000)
NCUA - ASSESSMENTS	0	0.00%	0	0
MEMBERS INSURANCE	250	0.02%	750	750
FED SUPERV & EXAM FEES	9,000	0.83%	27,000	27,000
CASH OVER & SHORT	(351)	(0.03%)	(49)	(49)
ANNUAL MEETING	250	0.02%	750	750
OTHER OPERATING EXPENSES	623	0.06%	2,466	2,466
TOTAL EXPENSE	552,484	50.75%	2,066,512	2,066,512
NET BEFORE DIVIDENDS	536,107	49.25%	1,075,417	1,075,417
<u>DIVIDENDS</u>				
DIVIDENDS - REGULAR SHARES	19,713	1.81%	74,713	74,713
DIVIDENDS - SHARE DRAFTS	5,259	0.48%	15,067	15,067
DIVIDENDS - MONEY MARKET SHARES	43,288	3.98%	124,205	124,205
DIVIDENDS - CERTIFICATES	44,972	4.13%	129,600	129,600
DIVIDENDS - IRA SHARES	11,760	1.08%	34,425	34,425
DIVIDENDS - CLUB SHARES	42	0.00%	92	92
TOTAL DIVIDENDS	125,034	11.49%	378,101	378,101
NET AFTER DIVIDENDS	411,073	37.76%	697,316	697,316
TOTAL NON-OP INC/EXP	0	0.00%	0	0
NET INCOME	411,073	37.76%	697,316	697,316

Certified Correct By:

David M. Green, President/CEO

Paul Christensen, Senior Vice President/CFO

CONTRA COSTA FEDERAL CREDIT UNION

Statement of Condition

ASSETS 1.10ANS TO MEMBERS 173,524,421 26,76% 172,989,739 26,87% 1.118.00 C KEDT 7.731.011 1.19% 7.880,911 1.22% 1.22% 1.10ANS TO MEMBERS 173,524,421 26,76% 172,989,739 26,87% 1.128.00 C KEDT 7.731.011 1.19% 7.880,911 1.22% 1.22% 1.10ANS 1812,55432 2.2796% 180,876,649 23,119% 1.00ANCE FOR LOAN LOSSES 2.052,473 0.032% (2,258,119) 0.035% 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0.018 0			% Assets		% Assets
LOANS TO MEMBERS		03/31/2015	03/31/2015	02/28/2015	02/28/2015
LINES OF CREDIT 7.731.011 1.19% 7.880.911 122% TOTALS LOANS 181.255.432 27.96% 180.670.649 28.10% ALLOWANCE FOR LOAN LOSSES (2.052.473) (0.32% 0.32% (2.25% 119) (0.35% 0.32% 0.32% (2.25% 119) (0.35% 0.32% 0.01% 0.32% (2.25% 119) (0.35% 0.32% 0.01% 0.01% 0.145% 0.01% 0.145% 0.01% 0.145% 0.01% 0.145% 0.01% 0.145% 0.01% 0.145% 0.01% 0.145% 0.01% 0.145% 0.01% 0.145% 0.01% 0.15% 0.02% 0.24% 0.145% 0.02% 0.24% 0.145% 0.02% 0.24% 0.145% 0.02% 0.24% 0.145% 0.02% 0.24% 0.145% 0.02% 0.24% 0.145% 0.02% 0.24% 0.145% 0.02% 0.24% 0.145% 0.02% 0.24% 0.145% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02% 0.02	<u>ASSETS</u>				
TOTALS LOANS	LOANS TO MEMBERS	173,524,421	26.76%	172,989,739	26.87%
ALLOWANCE FOR LOAN LOSSES (2.05,473) (0.32%) (2.28k,119) (0.35%)	LINES OF CREDIT		1.19%		1.22%
DIRECT DEPOSIT RECEIVABLE 11,013,162 1.70% 9,342,407 1.45% OTHER RECEIVABLES 87,219 O.01% 91,223 O.01% OTHER RECEIVABLES 11,100,381 1.71% 9,433,630 1.47% CASH IN BANK 8,914,136 1.37% 6,105,155 0.95% CASH IN BANK 10,404,656 1.61% 7,651,017 1.19% CASH ON HAND & IN BANK 10,404,656 1.61% 7,651,017 1.19% CASH ON HAND & IN BANK 10,404,656 1.61% 7,651,017 1.19% 7,67% 49,113,994 7,63% FEDERAL AGENCY SECURITIES 243,942,402 37,62% 242,324,713 37,64% CORPORATE CREDIT UNION 5,890,190 0.91% 10,722,574 1.67% 1.19% 1.0722,574 1.67% 1.19% 1.0722,574 1.67% 1.19% 1.0722,574 1.67% 1.19% 1.0722,574 1.67% 1.19% 1.0722,574 1.67% 1.19% 1.0722,574 1.67% 1.19% 1.0722,574 1.67% 1.19% 1.0722,574 1.67% 1.19% 1.0722,574 1.67% 1.19% 1.0722,574 1.67% 1.19% 1.0722,574 1.67% 1.19% 1.0722,574 1.07% 1.1050,009 2.10% 1.0722,574 1.07% 1.0725,009 2.10% 1.0722,574 1.07% 1.0725,009 2.10% 1.0722,574 1.07% 1.0725,009 2.10% 1.0722,574 1.076,009 1.0722,574 1.076,009 1.0722,574 1.076,009 1.0722,574 1.076,009 1.0722,574 1.076,009 1.0722,574 1.076,009 1.0722,574 1.076,009 1.0722,574 1.076,009 1.0722,574 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,009 1.076,00	TOTALS LOANS	181,255,432	27.96%	180,870,649	28.10%
OTHER RECEIVABLES \$1,100,381 \$1,71% \$9,433,630 \$1,47% OTHER RECEIVABLES \$11,100,381 \$1,71% \$9,433,630 \$1,47% CASHI IN BANK \$8,914,136 \$1,37% \$6,105,155 \$0.95% CHANGE FUND \$1,526,320 \$0.24% \$1,545,863 \$0.24% CASH ON HAND & IN BANK \$10,400,856 \$1,61% \$7,661,017 \$1,119% US GOVT OBLICATIONS \$49,749,107 \$7,67% \$9,113,994 \$7,684 CORPORATE CREDIT UNION \$5,890,190 \$0.91% \$10,722,574 \$1,67% CORPORATE CREDIT UNION \$5,890,190 \$0.91% \$10,722,574 \$1,67% INVESTMENTS \$47,632,558 \$67,50% \$437,951,449 \$68,03% NCUSIF DEPOSIT \$5,324,747 \$0.82% \$5,324,747 \$0.82% \$5,324,747 \$0.83% CLAND \$341,195 \$0.05% \$341,195 \$0.05% \$41,195 \$0.05% BUILDING (net) \$1,111,398 \$0.17% \$45,905 \$0.07% \$45,905 \$0.07%	ALLOWANCE FOR LOAN LOSSES	(2,052,473)	(0.32%)	(2,258,119)	(0.35%)
OTHER RECEIVABLES 11,100,381 1.71% 9,433,630 1.47% CASH IN BANK 8,914,136 1.37% 6,105,155 0.95% CHANGE FUND 1.526,330 0.24% 1.545,563 0.24% CASH ON HAND & IN BANK 10,440,456 1.61% 7,651,017 1.19% US GOVT OBLICATIONS 49,749,107 7,67% 49,113,994 7,63% FEDERAL AGRACY SECURITIES 243,942,402 37,62% 242,334,713 37,64% CORPORATE CREDIT UNION 5,890,199 0.91% 10,722,574 1.67% CERTIFICATES OF DEPOSIT 138,000,859 21,29% 135,790,069 21,09% NCUSIF DEPOSIT 5,324,747 0.82% 5,324,747 0.83% PREPAID EXPENSES 422,560 0.07% 446,700 0.07% LAND 341,195 0.05% 341,195 0.05% BULDING (net) 1,111,398 0.17% 1,116,590 0.17% FURNITURE & EQUIPMENT (net) 448,951 0.07% 459,955 0.07% LASSERIS <td>DIRECT DEPOSIT RECEIVABLE</td> <td>11,013,162</td> <td>1.70%</td> <td>9,342,407</td> <td>1.45%</td>	DIRECT DEPOSIT RECEIVABLE	11,013,162	1.70%	9,342,407	1.45%
CASH IN BANK 8,914,136 1.37% 6,105,155 0.95% CASH ON HAND & IN BANK 1,526,320 0.24% 1,545,863 0.24% CASH ON HAND & IN BANK 10,440,456 1,61% 7,651,017 1,19% US GOVT OBLICATIONS 40,749,107 7,67% 49,113,994 7,63% FEDERAL AGENCY SECURITIES 24,394,2402 37,62% 242,324,713 37,64% CORPORATE CREDIT UNION 5,890,190 0.91% 10,722,574 1,67% CERTIFICATES OF DEPOSIT 138,050,859 21,29% 133,790,069 21,09% INVESTMENTS 437,632,558 67,50% 437,931,449 68,03% NCUSIF DEPOSIT 5,324,747 0.82% 5,324,747 0.83% NCUSIF DEPOSIT 5,324,747 0.82% 5,324,747 0.83% LAND 341,195 0.05% 341,195 0.05% LAND 341,195 0.05% 341,195 0.05% BULDING (set) 1,111,398 0.17% 459,955 0.07% LEASEHOLD IMPROVEMENTS (s	OTHER RECEIVABLES	87,219	0.01%	91,223	0.01%
CHANGE FUND	OTHER RECEIVABLES	11,100,381	1.71%	9,433,630	1.47%
CASH ON HAND & IN BANK 10,440,456 1.61% 7,651,017 1.19% US GOVT OBLIGATIONS 49,749,107 7.67% 49,113,994 7.63% FEDERAL AGENCY SECURTIES 243,942,02 37.62% 242,324,713 37.64% CORPORATE CREDIT UNION 5.890,190 0.91% 110,722,574 1.67% CERTIFICATES OF DEPOSIT 138,050,859 21,20% 135,790,069 21,00% INVESTIMENTS 437,632,588 67,50% 437,951,349 68,03% NCUSIF DEPOSIT 5,324,747 0.82% 5,324,747 0.83% PREPAID EXPENSES 422,560 0.07% 446,700 0.07% LAND 341,195 0.05% 341,195 0.05% LAND 341,195 0.05% 341,195 0.05% LASHIOLD MIPROVEMENTS (net) 1,111,398 0.17% 1,116,950 0.17% FURDITURE & EQUIPMENT (net) 148,951 0.07% 459,955 0.07% ACCRUED INCOME 2,236,638 0.33% 2,309,691 0.36% MISCELLA	CASH IN BANK	8,914,136	1.37%	6,105,155	0.95%
SGOVT OBLIGATIONS	CHANGE FUND	1,526,320	0.24%	1,545,863	0.24%
FEDERAL AGENCY SECURITIES 243,942,402 37,62% 242,234,713 37,64% CORPORATE CREDIT UNION 5,800,100 0.91% 10,722,574 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67% 1.67%	CASH ON HAND & IN BANK	10,440,456	1.61%	7,651,017	1.19%
CORPORATE CREDIT UNION 5,890,190 0.91% 10,722,574 1.67% CERTIFICATES OF DEPOSIT 138,050,859 21,29% 135,790,069 21,09% INVESTIBENTS 437,652,558 67,50% 437,951,349 86,03% NCUSIF DEPOSIT 5,324,747 0.82% 5,324,747 0.83% PREPAID EXPENSES 422,560 0.07% 446,700 0.07% LAND 341,195 0.05% 341,195 0.05% BUILDING (net) 1,111,398 0.17% 1,116,950 0.17% FURNITURE & EQUIPMENT (net) 448,951 0.07% 459,955 0.07% 128,850 1.07% 1,116,950 0.17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,17% 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1,116,950 1	US GOVT OBLIGATIONS	49,749,107	7.67%	49,113,994	7.63%
CERTIFICATES OF DEPOSIT 138.050,859 21.29% 135.790,069 21.09% INVESTMENTS 437.632,558 67.50% 437.951,449 68.03% NCUSIT DEPOSIT 5,324,747 0.82% 5,324,747 0.83% PREPAID EXPENSES 422,560 0.07% 446,700 0.07% LAND 341,195 0.05% 341,195 0.05% DUILIDING (net) 1,111,398 0.17% 1,116,950 0.17% LEASEHOLD IMPROVEMENTS (net) 448,851 0.07% 459,955 0.07% LEASEHOLD IMPROVEMENTS (net) 78,515 0.01% 86,503 0.01% FIXED ASSETS 1,980,658 0.31% 2,004,604 0.31% 0.35% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	FEDERAL AGENCY SECURITIES	243,942,402	37.62%	242,324,713	37.64%
INVESTMENTS	CORPORATE CREDIT UNION	5,890,190	0.91%	10,722,574	1.67%
NCUSIF DEPOSIT					
PREPAID EXPENSES	INVESTMENTS	437,632,558	67.50%	437,951,349	68.03%
BUILDING (net)	NCUSIF DEPOSIT	5,324,747	0.82%	5,324,747	0.83%
BUILDING (net)	PREPAID EXPENSES	422,560	0.07%	446,700	0.07%
FURNITURE & EQUIPMENT (net)	LAND	341,195	0.05%	341,195	0.05%
LEASEHOLD IMPROVEMENTS (net) 78,515 0.01% 86,503 0.01% FIXED ASSETS 1,980,058 0.31% 2,004,604 0.31% ACCRUED INCOME 2,236,638 0.35% 2,309,691 0.36% MISCELLANEOUS ASSETS 15,216 0.00% 15,513 0.00% OTHER ASSETS 2,251,854 0.35% 2,325,044 0.36% TOTAL ASSETS 648,355,573 100.00% 643,749,782 100.00% TOTAL ASSETS 648,355,573 100.00% 643,749,782 100.00% LIABILITIES	BUILDING (net)	1,111,398	0.17%	1,116,950	0.17%
FIXED ASSETS 1,980,058 0.31% 2,004,604 0.31% ACCRUED INCOME 2,236,638 0.35% 2,309,691 0.36% MISCELLANEOUS ASSETS 15,216 0.00% 15,513 0.00% OTHER ASSETS 2,251,854 0.35% 2,325,204 0.36% TOTAL ASSETS 648,355,573 100.00% 643,749,782 100.00% LIABILITIES ACCOUNTS PAYABLE 512,661 0.08% 1,114,022 0.17% DIVIDENDS PAYABLE 202,216 0.03% 160,932 0.03% ACCRUED LIABILITIES 1,357,522 0.21% 1,334,172 0.21% SUSPENSE 504,597 0.08% 378,423 0.06% ACCOUNTS PAYABLE 2,581,669 0.40% 2,988,183 0.46% TOTAL LIABILITIES 2,581,669 0.40% 2,988,183 0.46% TOTAL LIABILITIES 2,581,669 0.40% 2,988,183 0.46% TOTAL LIABILITIES 2,581,669 0.40% 2,988,183 0.46% <td>FURNITURE & EQUIPMENT (net)</td> <td>448,951</td> <td>0.07%</td> <td>459,955</td> <td>0.07%</td>	FURNITURE & EQUIPMENT (net)	448,951	0.07%	459,955	0.07%
ACCRUED INCOME 2,236,638 0.35% 2,309,691 0.36% MISCELLANEOUS ASSETS 15,216 0.00% 15,513 0.00% OTHER ASSETS 2,251,854 0.35% 2,325,204 0.36% TOTAL ASSETS 648,355,573 100.00% 643,749,782 100.00% IDMINISTRY ASSET SACCOUNTS PAYABLE 512,661 0.08% 1,114,022 0.17% DIVIDENDS PAYABLE 4,673 0.00% 633 0.00% ACCRUED LIABILITIES 1,357,522 0.21% 1,334,172 0.21% SUSPENSE 504,597 0.08% 378,423 0.06% ACCOUNTS PAYABLE 2,581,669 0.40% 2,988,183 0.46% IDMINISTRY ASSET SACCOUNTS PAYABLE 2,581,669 0.40% 2,988,183 0.46% IDMINISTRY ASSET SACCOUNTS PAYABLE 2,581,669 0.40% 2,988,183 0.46% IDMINISTRY ASSET SACCOUNTS PAYABLE 153,091,396 23,61% 150,719,750 23,41% SHARES - REGULAR 204,937,530 31,61% 202,218,161 31,41% SHARE DRAFTS 69,702,208 10,75% 70,710,683 10,98% SHARES - MONEY MARKET 153,091,396 23,61% 150,719,750 23,41% SHARES - GERTIFICATES 115,619,222 17,83% 114,876,988 17,85% SHARES - IRA SHARES 36,071,185 5.56% 36,350,979 5.65% SHARES - CLUB SHARES 349,859 0.05% 293,608 0.05% MEMBER SHARES 349,859 0.05% 293,608 0.05% MEMBER SHARES 7,815,921 1.21% 7,815,921 1.21% REGULAR RESERVES 7,815,921 1.21% 7,815,921 1.21% REGULAR RESERVES 7,815,921 1.21% 7,815,921 1.21% RESERVE FOR CONTRIGENCY 57,271,102 8.83% 56,573,786 8.79% UNDIVIDED EARNINGS 561,056 0.09% 56,573,786 8.79% UNDIVIDED EARNINGS 561,056 0.09% 561,056 0.09% EQUITY ACQUIRED IN MERGER 354,424 0.05% 354,424 0.06% NET INCOME(LOSS) 0 0.00% 286,243 0.04% MEMBER CAPITAL 66,002,503 10,18% 65,591,430 10,19% UNDIVIDED EARNINGS 66,002,503 10,					
MISCELLANEOUS ASSETS 15,216 0.00% 15,513 0.00% OTHER ASSETS 2,251,854 0.35% 2,325,204 0.36% OTHER ASSETS 2,251,854 0.35% 2,325,204 0.36% OTHER ASSETS 648,355,573 100.00% 643,749,782 100.00% OTHER ASSETS 648,355,573 100.00% 643,749,782 100.00% OTHER ASSETS OTHER ASSET	FIXED ASSETS	1,980,058	0.31%	2,004,604	0.31%
OTHER ASSETS 2,251,854 0.35% 2,325,204 0.36% TOTAL ASSETS 648,355,573 100.00% 643,749,782 100.00% LIABILITIES ACCOUNTS PAYABLE 512,661 0.08% 1,114,022 0.17% DIVIDENDS PAYABLE 202,216 0.03% 160,932 0.03% TAXES PAYABLE 4,673 0.00% 633 0.00% ACCRUED LIABILITIES 1,357,522 0.21% 1,334,172 0.21% SUSPENSE 504,597 0.08% 378,423 0.06% ACCOUNTS PAYABLE 2,581,669 0.40% 2,988,183 0.46% TOTAL LIABILITIES 2,581,669 0.40% 2,988,183 0.46% EOUITY SHARES - REGULAR 204,937,530 31.61% 202,218,161 31.41% SHARES - REGULAR 204,937,530 31.61% 202,218,161 31.41% SHARES - REGULAR 20,4937,530 31.61% 202,218,161 31.41% SHARES - REGULAR 30,913,96	ACCRUED INCOME	2,236,638	0.35%	2,309,691	0.36%
TOTAL ASSETS 648,355,573 100.00% 643,749,782 100.00% LABILITIES ACCOUNTS PAYABLE 512,661 0.08% 1,114,022 0.17% DIVIDENDS PAYABLE 202,216 0.03% 160,932 0.03% TAXES PAYABLE 4,673 0.00% 633 0.00% ACCRUED LIABILITIES 1,357,522 0.21% 1,334,172 0.21% SUSPENSE 504,597 0.08% 378,423 0.06% ACCOUNTS PAYABLE 2,581,669 0.40% 2,988,183 0.46% TOTAL LIABILITIES 2,581,669 0.40% 2,988,183 0.46% EOUITY SHARES - REGULAR 204,937,530 31.61% 202,218,161 31.41% SHARES - REGULAR 204,937,530 31.61% 202,218,161 31.41% SHARES - MONEY MARKET 153,091,396 23.61% 150,719,750 23.41% SHARES - LIRA SHARES 36,071,185 5.56% 36,350,979 5.65% SHARES - LIRA SHARES 349,859 0.05% 293,608 0.05% </td <td>MISCELLANEOUS ASSETS</td> <td></td> <td></td> <td></td> <td>0.00%</td>	MISCELLANEOUS ASSETS				0.00%
ACCOUNTS PAYABLE 512,661 0.08% 1,114,022 0.17%	OTHER ASSETS	2,251,854	0.35%	2,325,204	0.36%
ACCOUNTS PAYABLE 512,661 0.08% 1,114,022 0.17% DIVIDENDS PAYABLE 202,216 0.03% 160,932 0.03% TAXES PAYABLE 4,673 0.00% 633 0.00% ACCRUED LIABILITIES 1,357,522 0.21% 1,334,172 0.21% SUSPENSE 504,597 0.08% 378,423 0.06% ACCOUNTS PAYABLE 2,581,669 0.40% 2,988,183 0.46% TOTAL LIABILITIES 2,581,669 0.40% 2,988,183 0.46% TOTAL LIABILITIES 2,581,669 0.40% 2,988,183 0.46% TOTAL LIABILITIES 2,581,669 0.40% 2,988,183 0.46% DAMPER S. REGULAR 204,937,530 31.61% 202,218,161 31.41% SHARES - REGULAR 153,091,396 23.61% 150,719,750 23.41% SHARES - GERTIFICATES 115,091,396 23.61% 150,719,750 23.41% SHARES - GERTIFICATES 115,619,222 17,83% 114,876,988 17.85% SHARES - IRA SHARES 36,071,185 5.56% 36,350,979 5.65% SHARES - CLUB SHARES 349,859 0.05% 293,608 0.05% MEMBER SHARES 579,771,401 89.42% 575,170,169 89.35% REGULAR RESERVES 7,815,921 1.21% 7,815,921 1.21% RESERVE FOR CONTINGENCY 57,271,102 8.83% 56,573,786 8.79% UNDIVIDED EARNINGS 561,056 0.09% 561,056 0.09% CPUITY ACQUIRED IN MERGER 354,424 0.06% 354,424 0.06% NET INCOME(LOSS) 0 0.00% 286,243 0.04% MEMBER CAPITAL 66,602,503 10.18% 65,591,430 10.19% TOTAL EQUITY 645,773,905 99.60% 640,761,599 99.54%	TOTAL ASSETS	648,355,573	100.00%	643,749,782	100.00%
DIVIDENDS PAYABLE 202,216 0.03% 160,932 0.03% TAXES PAYABLE 4,673 0.00% 633 0.00% ACCRUED LIABILITIES 1,357,522 0.21% 1,334,172 0.21% SUSPENSE 504,597 0.08% 378,423 0.06% ACCOUNTS PAYABLE 2,581,669 0.40% 2,988,183 0.46% TOTAL LIABILITIES 2,581,669 0.40% 2,988,183 0.46% EQUITY SHARES - REGULAR 204,937,530 31.61% 202,218,161 31.41% SHARE DRAFTS 69,702,208 10.75% 70,710,683 10.98% SHARES - MONEY MARKET 153,091,396 23.61% 150,719,750 23.41% SHARES - IRA SHARES 36,071,185 5.56% 36,350,979 5.65% SHARES - IRA SHARES 36,071,185 5.56% 36,350,979 5.65% SHARES - CLUB SHARES 349,859 0.05% 293,608 0.05% MEMBER SHARES 7,815,921 1.21% 7,815,921 1.21% <td><u>LIABILITIES</u></td> <td></td> <td></td> <td></td> <td></td>	<u>LIABILITIES</u>				
TAXES PAYABLE 4,673 0.00% 633 0.00% ACCRUED LIABILITIES 1,357,522 0.21% 1,334,172 0.21% SUSPENSE 504,597 0.08% 378,423 0.06% ACCOUNTS PAYABLE 2,581,669 0.40% 2,988,183 0.46% TOTAL LIABILITIES 2,581,669 0.40% 2,988,183 0.46% EQUITY SHARES - REGULAR 204,937,530 31.61% 202,218,161 31.41% SHARE DRAFTS 69,702,208 10.75% 70,710,683 10.98% SHARES - MONEY MARKET 153,091,396 23.61% 150,719,750 23.41% SHARES-CERTIFICATES 115,619,222 17.83% 114,876,988 17.85% SHARES - IRA SHARES 36,071,185 5.56% 36,350,979 5.65% SHARES - CLUB SHARES 349,859 0.05% 293,608 0.05% MEMBER SHARES 579,771,401 89.42% 575,170,169 89.35% REGULAR RESERVES 7,815,921 1.21% 7,815,921	ACCOUNTS PAYABLE	512,661	0.08%	1,114,022	0.17%
ACCRUED LIABILITIES 1,357,522 0.21% 1,334,172 0.21% SUSPENSE 504,597 0.08% 378,423 0.06% ACCOUNTS PAYABLE 2,581,669 0.40% 2,988,183 0.46% TOTAL LIABILITIES 2,581,669 0.40% 2,988,183 0.46% EQUITY SHARES - REGULAR 204,937,530 31.61% 202,218,161 31.41% SHARE DRAFTS 69,702,208 10.75% 70,710,683 10.98% SHARES - MONEY MARKET 153,091,396 23.61% 150,719,750 23.41% SHARES - IRA SHARES 115,619,222 17.83% 114,876,988 17.85% SHARES - IRA SHARES 36,071,185 5.56% 36,350,979 5.65% SHARES - CLUB SHARES 349,859 0.05% 293,608 0.05% MEMBER SHARES 349,859 0.05% 293,608 0.05% MEMBER SHARES 7,815,921 1.21% 7,815,921 1.21% RESERVE FOR CONTNGENCY 57,271,102 8.83% 56,573,786 8.79% UNDIVIDED EARNINGS 561,056 0.09% 561,056 0.09% EQUITY ACQUIRED IN MERGER 354,424 0.05% 354,424 0.06% NET INCOME(LOSS) 0 0.00% 286,243 0.04% MEMBER CAPITAL 66,002,503 10.18% 65,591,430 10.19% TOTAL EQUITY 645,773,905 99.60% 640,761,599 99.54%	DIVIDENDS PAYABLE	202,216	0.03%	160,932	0.03%
SUSPENSE 504,597 0.08% 378,423 0.06% ACCOUNTS PAYABLE 2,581,669 0.40% 2,988,183 0.46% TOTAL LIABILITIES 2,581,669 0.40% 2,988,183 0.46% EQUITY SHARES - REGULAR 204,937,530 31.61% 202,218,161 31.41% SHARE DRAFTS 69,702,208 10.75% 70,710,683 10.98% SHARES - MONEY MARKET 153,091,396 23.61% 150,719,750 23.41% SHARES - IRA SHARES 315,619,222 17.83% 114,876,988 17.85% SHARES - IRA SHARES 36,071,185 5.56% 36,350,979 5.65% SHARES - CLUB SHARES 349,859 0.05% 293,608 0.05% MEMBER SHARES 579,771,401 89.42% 575,170,169 89.35% REGULAR RESERVES 7,815,921 1.21% 7,815,921 1.21% RESERVE FOR CONTNGENCY 57,271,102 8.83% 56,573,786 8.79% UNDIVIDED EARNINGS 561,056 0.09% 561,056 0.09%					
ACCOUNTS PAYABLE 2,581,669 0.40% 2,988,183 0.46% EQUITY SHARES - REGULAR \$54,975,30 \$10.75% \$10.75% \$70,710,683 \$10.98% SHARES - MONEY MARKET \$153,091,396 \$23.61% \$14,876,988 \$17.85% SHARES - IRA SHARES \$36,071,185 \$5.56% \$36,350,979 \$5.65% SHARES - CLUB SHARES \$349,859 \$0.05% MEMBER SHARES \$7,815,921 \$1.21% RESERVE FOR CONTNGENCY \$1,815,921 \$1.21% RESERVE FOR CONTNGENCY \$57,271,102 \$8.83% \$56,573,786 \$8.79% UNDIVIDED EARNINGS \$561,056 \$0.09% \$561,056 \$0.09% \$EQUITY ACQUIRED IN MERGER \$354,424 \$0.06% MEMBER CAPITAL \$66,002,503 \$10.18% \$645,773,905 \$99.60% \$640,761,599 \$99.54%					
TOTAL LIABILITIES 2,581,669 0.40% 2,988,183 0.46% EOUITY SHARES - REGULAR 204,937,530 31.61% 202,218,161 31.41% SHARE DRAFTS 69,702,208 10.75% 70,710,683 10.98% SHARES - MONEY MARKET 153,091,396 23.61% 150,719,750 23.41% SHARES-CERTIFICATES 115,619,222 17.83% 114,876,988 17.85% SHARES - IRA SHARES 36,071,185 5.56% 36,350,979 5.65% SHARES - CLUB SHARES 349,859 0.05% 293,608 0.05% MEMBER SHARES 579,771,401 89,42% 575,170,169 89,35% REGULAR RESERVES 7,815,921 1.21% 7,815,921 1.21% RESERVE FOR CONTNGENCY 57,271,102 8.83% 56,573,786 8.79% UNDIVIDED EARNINGS 561,056 0.09% 561,056 0.09% EQUITY ACQUIRED IN MERGER 354,424 0.05% 354,424 0.06% NET INCOME(LOSS) 0 0.00% 286,243 <					
EQUITY SHARES - REGULAR SHARE DRAFTS 69,702,208 10.75% 70,710,683 10.98% SHARES - MONEY MARKET 153,091,396 23.61% 150,719,750 23.41% SHARES - CERTIFICATES 115,619,222 17.83% 114,876,988 17.85% SHARES - IRA SHARES 36,071,185 5.56% 36,350,979 5.65% SHARES - CLUB SHARES 349,859 0.05% 293,608 0.05% MEMBER SHARES 579,771,401 89.42% 575,170,169 89.35% REGULAR RESERVES 7,815,921 1.21% 7,815,921 1.21% RESERVE FOR CONTINGENCY 57,271,102 8.83% 56,573,786 8.79% UNDIVIDED EARNINGS 561,056 0.09% 561,056 0.09% EQUITY ACQUIRED IN MERGER 354,424 0.05% 354,424 0.06% NET INCOME(LOSS) 0 0.00% 286,243 0.04% MEMBER CAPITAL 666,002,503 10.18% 65,591,430 10.19%	ACCOUNTS PAYABLE	2,581,669	0.40%	2,988,183	0.46%
SHARES - REGULAR 204,937,530 31.61% 202,218,161 31.41% SHARE DRAFTS 69,702,208 10.75% 70,710,683 10.98% SHARES - MONEY MARKET 153,091,396 23.61% 150,719,750 23.41% SHARES - CERTIFICATES 115,619,222 17.83% 114,876,988 17.85% SHARES - IRA SHARES 36,071,185 5.56% 36,350,979 5.65% SHARES - CLUB SHARES 349,859 0.05% 293,608 0.05% MEMBER SHARES 579,771,401 89,42% 575,170,169 89,35% REGULAR RESERVES 7,815,921 1.21% 7,815,921 1.21% RESERVE FOR CONTNGENCY 57,271,102 8.83% 56,573,786 8.79% UNDIVIDED EARNINGS 561,056 0.09% 561,056 0.09% EQUITY ACQUIRED IN MERGER 354,424 0.05% 354,424 0.06% NET INCOME(LOSS) 0 0.00% 286,243 0.04% MEMBER CAPITAL 645,773,905 99.60% 640,761,599 99.54%	TOTAL LIABILITIES	2,581,669	0.40%	2,988,183	0.46%
SHARES - REGULAR 204,937,530 31.61% 202,218,161 31.41% SHARE DRAFTS 69,702,208 10.75% 70,710,683 10.98% SHARES - MONEY MARKET 153,091,396 23.61% 150,719,750 23.41% SHARES - CERTIFICATES 115,619,222 17.83% 114,876,988 17.85% SHARES - IRA SHARES 36,071,185 5.56% 36,350,979 5.65% SHARES - CLUB SHARES 349,859 0.05% 293,608 0.05% MEMBER SHARES 579,771,401 89,42% 575,170,169 89,35% REGULAR RESERVES 7,815,921 1.21% 7,815,921 1.21% RESERVE FOR CONTNGENCY 57,271,102 8.83% 56,573,786 8.79% UNDIVIDED EARNINGS 561,056 0.09% 561,056 0.09% EQUITY ACQUIRED IN MERGER 354,424 0.05% 354,424 0.06% NET INCOME(LOSS) 0 0.00% 286,243 0.04% MEMBER CAPITAL 645,773,905 99.60% 640,761,599 99.54%	EQUITY				
SHARE DRAFTS 69,702,208 10.75% 70,710,683 10.98% SHARES - MONEY MARKET 153,091,396 23.61% 150,719,750 23.41% SHARES - CERTIFICATES 115,619,222 17.83% 114,876,988 17.85% SHARES - IRA SHARES 36,071,185 5.56% 36,350,979 5.65% SHARES - CLUB SHARES 349,859 0.05% 293,608 0.05% MEMBER SHARES 579,771,401 89,42% 575,170,169 89,35% REGULAR RESERVES 7,815,921 1.21% 7,815,921 1.21% RESERVE FOR CONTNGENCY 57,271,102 8.83% 56,573,786 8.79% UNDIVIDED EARNINGS 561,056 0.09% 561,056 0.09% EQUITY ACQUIRED IN MERGER 354,424 0.05% 354,424 0.06% NET INCOME(LOSS) 0 0.00% 286,243 0.04% MEMBER CAPITAL 66,002,503 10.18% 65,591,430 10.19% TOTAL EQUITY 645,773,905 99.60% 640,761,599 99.54%		204 937 530	31.61%	202 218 161	31./11%
SHARES - MONEY MARKET 153,091,396 23.61% 150,719,750 23.41% SHARES - CERTIFICATES 115,619,222 17.83% 114,876,988 17.85% SHARES - IRA SHARES 36,071,185 5.56% 36,350,979 5.65% SHARES - CLUB SHARES 349,859 0.05% 293,608 0.05% MEMBER SHARES 579,771,401 89.42% 575,170,169 89,35% REGULAR RESERVES 7,815,921 1.21% 7,815,921 1.21% RESERVE FOR CONTNGENCY 57,271,102 8.83% 56,573,786 8.79% UNDIVIDED EARNINGS 561,056 0.09% 561,056 0.09% EQUITY ACQUIRED IN MERGER 354,424 0.05% 354,424 0.06% NET INCOME(LOSS) 0 0.00% 286,243 0.04% MEMBER CAPITAL 66,002,503 10.18% 65,591,430 10.19% TOTAL EQUITY 645,773,905 99.60% 640,761,599 99.54%					
SHARES-CERTIFICATES 115,619,222 17.83% 114,876,988 17.85% SHARES - IRA SHARES 36,071,185 5.56% 36,350,979 5.65% SHARES - CLUB SHARES 349,859 0.05% 293,608 0.05% MEMBER SHARES 579,771,401 89.42% 575,170,169 89.35% REGULAR RESERVES 7,815,921 1.21% 7,815,921 1.21% RESERVE FOR CONTNGENCY 57,271,102 8.83% 56,573,786 8.79% UNDIVIDED EARNINGS 561,056 0.09% 561,056 0.09% EQUITY ACQUIRED IN MERGER 354,424 0.05% 354,424 0.06% NET INCOME(LOSS) 0 0.00% 286,243 0.04% MEMBER CAPITAL 66,002,503 10.18% 65,591,430 10.19% TOTAL EQUITY 645,773,905 99.60% 640,761,599 99.54%					
SHARES - CLUB SHARES 349,859 0.05% 293,608 0.05% MEMBER SHARES 579,771,401 89.42% 575,170,169 89.35% REGULAR RESERVES 7,815,921 1.21% 7,815,921 1.21% RESERVE FOR CONTNGENCY 57,271,102 8.83% 56,573,786 8.79% UNDIVIDED EARNINGS 561,056 0.09% 561,056 0.09% EQUITY ACQUIRED IN MERGER 354,424 0.05% 354,424 0.06% NET INCOME(LOSS) 0 0.00% 286,243 0.04% MEMBER CAPITAL 66,002,503 10.18% 65,591,430 10.19% TOTAL EQUITY 645,773,905 99.60% 640,761,599 99.54%					
MEMBER SHARES 579,771,401 89.42% 575,170,169 89.35% REGULAR RESERVES 7,815,921 1.21% 7,815,921 1.21% RESERVE FOR CONTNGENCY 57,271,102 8.83% 56,573,786 8.79% UNDIVIDED EARNINGS 561,056 0.09% 561,056 0.09% EQUITY ACQUIRED IN MERGER 354,424 0.05% 354,424 0.06% NET INCOME(LOSS) 0 0.00% 286,243 0.04% MEMBER CAPITAL 66,002,503 10.18% 65,591,430 10.19% TOTAL EQUITY 645,773,905 99.60% 640,761,599 99.54%	SHARES - IRA SHARES	36,071,185	5.56%	36,350,979	5.65%
REGULAR RESERVES 7,815,921 1.21% 7,815,921 1.21% RESERVE FOR CONTINGENCY 57,271,102 8.83% 56,573,786 8.79% UNDIVIDED EARNINGS 561,056 0.09% 561,056 0.09% EQUITY ACQUIRED IN MERGER 354,424 0.05% 354,424 0.06% NET INCOME(LOSS) 0 0.00% 286,243 0.04% MEMBER CAPITAL 66,002,503 10.18% 65,591,430 10.19% TOTAL EQUITY 645,773,905 99.60% 640,761,599 99.54%	SHARES - CLUB SHARES	349,859	0.05%	293,608	0.05%
RESERVE FOR CONTNGENCY 57,271,102 8.83% 56,573,786 8.79% UNDIVIDED EARNINGS 561,056 0.09% 561,056 0.09% EQUITY ACQUIRED IN MERGER 354,424 0.05% 354,424 0.06% NET INCOME(LOSS) 0 0.00% 286,243 0.04% MEMBER CAPITAL 66,002,503 10.18% 65,591,430 10.19% TOTAL EQUITY 645,773,905 99.60% 640,761,599 99.54%	MEMBER SHARES	579,771,401	89.42%	575,170,169	89.35%
UNDIVIDED EARNINGS 561,056 0.09% 561,056 0.09% EQUITY ACQUIRED IN MERGER 354,424 0.05% 354,424 0.06% NET INCOME(LOSS) 0 0.00% 286,243 0.04% MEMBER CAPITAL 66,002,503 10.18% 65,591,430 10.19% TOTAL EQUITY 645,773,905 99.60% 640,761,599 99.54%	REGULAR RESERVES	7,815,921	1.21%	7,815,921	1.21%
EQUITY ACQUIRED IN MERGER 354,424 0.05% 354,424 0.06% NET INCOME(LOSS) 0 0.00% 286,243 0.04% MEMBER CAPITAL 66,002,503 10.18% 65,591,430 10.19% TOTAL EQUITY 645,773,905 99.60% 640,761,599 99.54%	RESERVE FOR CONTNGENCY	57,271,102	8.83%	56,573,786	8.79%
NET INCOME(LOSS) 0 0.00% 286,243 0.04% MEMBER CAPITAL 66,002,503 10.18% 65,591,430 10.19% TOTAL EQUITY 645,773,905 99.60% 640,761,599 99.54%			0.09%	561,056	0.09%
MEMBER CAPITAL 66,002,503 10.18% 65,591,430 10.19% TOTAL EQUITY 645,773,905 99.60% 640,761,599 99.54%					
TOTAL EQUITY 645,773,905 99.60% 640,761,599 99.54%					
	MEMBER CAPITAL	66,002,503	10.18%	65,591,430	10.19%
<i>LIABILITIES+EQUITY</i> 648,355,573 100.00% 643,749,782 100.00%	TOTAL EQUITY	645,773,905	99.60%	640,761,599	99.54%
	LIABILITIES+EQUITY	648,355,573	100.00%	643,749,782	100.00%

Certified Correct By:

David M. Green, President/CEO

Paul 1

Paul Christensen, Senior Vice President/CFO

