

STATEMENT OF FINANCIAL CONDITION AS OF JUNE 30, 2009
 (ROUND CENTS TO THE NEAREST WHOLE DOLLAR. DO NOT REPORT CENTS)

Credit Union Name: _____

Federal Charter/Certificate Number: _____

This page must be completed by all credit unions

ASSETS

CASH:

| | Acct Code | Amount |
|--|-----------|--------|
| 1. Cash on Hand (Coin and Currency)..... | 730A | |
| 2. Cash on Deposit (Amounts Deposited in Financial Institutions) | | Amount |
| a. Cash on Deposit in Corporate Credit Unions..... | 730B1 | |
| b. Cash on Deposit in Other Financial Institutions..... | 730B2 | |
| c. Total Cash on Deposit (Amounts Deposited in Financial Institutions)..... | 730B | |
| 3. Cash Equivalents (Investments with <u>Original</u> Maturities of Three Months or Less)..... | 730C | |

INVESTMENTS: If your credit union reports amounts for items 4, 5, or 6 below, complete Schedule B - Investments, Supplemental Information.

| | A | | B | | C1 | | C2 | | D | | E | |
|---|-----------|-----------|------------|-----------|------------|-----------|-------------|-----------|------------|-----------|--------------|-----------|
| | <= 1 Year | Acct Code | >1-3 Years | Acct Code | >3-5 Years | Acct Code | >5-10 Years | Acct Code | > 10 Years | Acct Code | TOTAL AMOUNT | Acct Code |
| 4. Trading Securities..... | | 965A | | 965B | | 965C1 | | 965C2 | | 965D | | 965 |
| 5. Available for Sale Securities... | | 797A | | 797B | | 797C1 | | 797C2 | | 797D | | 797E |
| 6. Held-to-Maturity Securities..... | | 796A | | 796B | | 796C1 | | 796C2 | | 796D | | 796E |
| 7. Deposits in commercial banks, S&Ls, savings banks..... | | 744A | | 744B | | 744C1 | | 744C2 | | 744D | | 744C |
| 8. Loans to and investments in natural person credit unions | | 672A | | 672B | | 672C1 | | 672C2 | | 672D | | 672C |
| 9. Membership capital at corporate credit unions..... | | | | 769A1 | | | | | | | | 769A |
| 10. Paid-in capital at corporate credit unions..... | | | | 769B1 | | | | | | | | 769B |
| 11. All other investments in corporate credit unions..... | | 652A | | 652B | | 652C1 | | 652C2 | | 652D | | 652C |
| 12. All other investments..... | | 766A | | 766B | | 766C1 | | 766C2 | | 766D | | 766E |
| 13. TOTAL INVESTMENTS (Sum of Items 4-12)..... | | 799A1 | | 799B | | 799C1 | | 799C2 | | 799D | | 799I |

LOANS Held for Sale: See Instructions.

| | Amount | Acct |
|------------------------------|--------|------|
| 14. Loans Held for Sale..... | | 003 |

STATEMENT OF FINANCIAL CONDITION AS OF JUNE 30, 2009

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ASSETS -- CONTINUED

LOANS & LEASES: Participation loans purchased by the credit union should be reported in the appropriate category in this section. If your credit union has any real estate loans or member business loans outstanding or has originated any real estate loans or member business loans during the reporting period, complete Schedule A - Specialized Lending.

| | Interest Rate | Acct Code | Number of Loans | Acct Code | Amount | Acct Code |
|--|---------------|-----------|-----------------|-----------|--------|-----------|
| 15. Unsecured Credit Card Loans..... | | 521 | | 993 | | 396 |
| 16. All Other Unsecured Loans/Lines of Credit..... | | 522 | | 994 | | 397 |
| 17. New Vehicle Loans..... | | 523 | | 958 | | 385 |
| 18. Used Vehicle Loans..... | | 524 | | 968 | | 370 |
| 19. Total 1st Mortgage Real Estate Loans/Lines of Credit | | 563 | | 959 | | 703 |
| 20. Total Other Real Estate Loans/Lines of Credit | | 562 | | 960 | | 386 |
| 21. Leases Receivable..... | | 565 | | 954 | | 002 |
| 22. Total All Other Loans/Lines of Credit..... | | 595 | | 963 | | 698 |
| 23. TOTAL LOANS & LEASES (Sum of items 15-22)..... | | | | 025A | | 025B |
| 24. Less: Allowance for Loan & Lease Losses..... | | | | | | 719 |

Other Assets:

| | Number of Loans | Acct Code | Amount | Acct Code | Amount | Acct Code |
|--|-----------------|-----------|--------|-----------|--------|-----------|
| 25. Foreclosed and Repossessed Assets | | | | | | |
| a. Real Estate..... | | 798B1 | | 798A1 | | |
| b. Automobiles..... | | 798B2 | | 798A2 | | |
| c. Other..... | | 798B3 | | 798A3 | | |
| d. Total Foreclosed and Repossessed Assets..... | | 798B | | 798A | | |
| 26. Land and Building..... | | | | | | 007 |
| 27. Other Fixed Assets..... | | | | | | 008 |
| 28. NCUA Share Insurance Capitalization Deposit..... | | | | | | 794 |
| 29. Intangible Assets | | | Amount | Acct Code | | |
| a. Identifiable Intangible Assets..... | | | | 009D1 | | |
| b. Goodwill..... | | | | 009D2 | | |
| c. Total Intangible Assets..... | | | | 009D | | |
| 30. Other Assets | | | Amount | Acct Code | | |
| a. Accrued Interest on Loans..... | | | | 009A | | |
| b. Accrued Interest on Investments..... | | | | 009B | | |
| c. All Other Assets..... | | | | 009C | | |
| d. Total Other Assets..... | | | | 009 | | |
| 31. TOTAL ASSETS (Sum of items 1, 2c, 3, 13-14, 23, 24, 25d, 26-28, 29c, and 30d)..... | | | | | | 010 |

| | Number | Acct Code | Amount | Acct Code |
|---|--------|-----------|--------|-----------|
| 32. Loans Granted Year-to-Date..... | | 031A | | 031B |
| 33. Loans Outstanding to Credit Union Officials and Senior Executive Staff..... | | 995 | | 956 |

STATEMENT OF FINANCIAL CONDITION AS OF JUNE 30, 2009

This page must be completed by all credit unions

| LIABILITIES: | A. < 1 Year | Acct Code | B1. 1 - 3 Years | Acct Code | B2. > 3 Years | Acct Code | C. Total Amount | Acct Code |
|---|-------------|-----------|-----------------|-----------|---------------|-----------|-----------------|-----------|
| 1. Draws Against Lines of Credit | | 883A | | 883B1 | | 883B2 | | 883C |
| 2. Other Notes, Promissory Notes and Interest Payable..... | | 011A | | 011B1 | | 011B2 | | 011C |
| 3. Borrowing Repurchase Transactions..... | | 058A | | 058B1 | | 058B2 | | 058C |
| 4. Subordinated Debt..... | | 867A | | 867B1 | | 867B2 | | 867C |
| 5. Uninsured Secondary Capital..... | | | | 925B1 | | 925B2 | | 925 |
| 6. TOTALS (each column)..... | | 860A | | 860B1 | | 860B2 | | 860C |
| 7. Accrued Dividends & Interest Payable on Shares & Deposits..... | | | | | | | | 820A |
| 8. Accounts Payable and Other Liabilities..... | | | | | | | | 825 |

| SHARES/DEPOSITS: | Dividend Rate | Acct Code | Number of Accounts | Acct Code | A. < 1 Year | Acct Code | B1. 1 - 3 Years | Acct Code | B2. > 3 Years | Acct Code | C. Total Amount | Acct Code |
|------------------------------------|---------------|-----------|--------------------|-----------|-------------|-----------|-----------------|-----------|---------------|-----------|-----------------|-----------|
| 9. Share Drafts..... | | 553 | | 452 | | 902A | | | | | | 902 |
| 10. Regular Shares..... | | 552 | | 454 | | 657A | | | | | | 657 |
| 11. Money Market Shares..... | | 532 | | 458 | | 911A | | | | | | 911 |
| 12. Share Certificates..... | | 547 | | 451 | | 908A | | 908B1 | | 908B2 | | 908C |
| 13. IRA/KEOGH Accounts..... | | 554 | | 453 | | 906A | | 906B1 | | 906B2 | | 906C |
| 14. All Other Shares..... | | 585 | | 455 | | 630A | | 630B1 | | 630B2 | | 630 |
| 15. TOTAL SHARES..... | | | | 966 | | 013A | | 013B1 | | 013B2 | | 013 |
| 16. Nonmember Deposits..... | | 599 | | 457 | | 880A | | 880B1 | | 880B2 | | 880 |
| 17. TOTAL SHARES and DEPOSITS..... | | | | 460 | | 018A | | 018B1 | | 018B2 | | 018 |

Additional Shares/ Deposits (Included in the Shares/Deposits Listed Above):

| | Amount | Acct |
|---|--------|------|
| 18. Accounts Held by Member Government Depositors..... | | 631 |
| 19. Accounts Held by Nonmember Government Depositors..... | | 632 |
| 20. Employee Benefit Member Shares..... | | 633 |
| 21. Employee Benefit Nonmember Shares..... | | 634 |
| 22. 529 Plan Member Deposits..... | | 635 |
| 23. Non-dollar denominated deposits..... | | 636 |
| 24. Health Savings Accounts..... | | 637 |
| 25. Dollar Amount of Share Certificates = or > \$100,000 (Excluding brokered share certificates participated out by the broker in shares of less than \$100,000)..... | | 638 |
| 26. Dollar Amount of IRA/Keogh Accounts = or > \$100,000..... | | 639 |
| 27. Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accts as part of Sweep Program | | 641 |

STATEMENT OF FINANCIAL CONDITION AS OF JUNE 30, 2009

This page must be completed by all credit unions

| | Amount | Acct code |
|--|--------|-----------|
| EQUITY: | | |
| 28. Undivided Earnings..... | | 940 |
| 29. Regular Reserves..... | | 931 |
| 30. Appropriation for Non-Conforming Investments (State Credit Unions ONLY) | | 668 |
| 31. Other Reserves.(Appropriations of Undivided Earnings)..... | | 658 |
| 32. Equity Acquired in Merger..... | | 658A |
| 33. Miscellaneous Equity | | 996 |
| 34. Accumulated Unrealized Gains (Losses) on Available for Sale Securities..... | | 945 |
| 35. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges..... | | 945A |
| 36. Other Comprehensive Income (unless already included in item 34 or 35)..... | | 945B |
| 37. Net Income (unless this amount is already included in Undivided Earnings)..... | | 602 |
| 38. TOTAL LIABILITIES, SHARES, AND EQUITY (Sum items 6-8,17, and 28-37) (Must equal line 31, P.4) | | 014 |

If the credit union has any unfunded commitments or loans sold or swapped with recourse complete Pg 12 - Liquidity, Commitments & Sources.

NCUA INSURED SAVINGS COMPUTATION

(ROUND CENTS TO THE NEAREST WHOLE DOLLAR. DO NOT REPORT CENTS)

This section must be completed by all credit unions

Shares and deposits as described in Part 745 of the NCUA Rules and Regulations, if they are authorized by state law, and issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or government depositors. Do not include notes payable or other forms of borrowings. All eligible accounts are insured up to \$250,000 each through December 31, 2009 as the result of the new legislation, H.R. 1424, Section 136, passed by Congress and signed into law on October 3, 2008.

| (See instructions for the following line items) | Amount (>100K) and >250K for IRA/KEOGH | Acct Code | Amount (>\$250K) | Acct Code |
|---|---|-----------|------------------|-----------|
| A. Uninsured IRA and KEOGH Member Shares and Deposits (already \$250K). | | 065A | | 065A1 |
| A1. Uninsured KEOGH Member Shares and Deposits for Employee Benefit Plans. These plans were originally only insured up to \$100K per eligible account. | | 065A2 | | 065A3 |
| B. Uninsured Employee Benefit Member Shares and Deposits. | | 065B | | 065B1 |
| C. Uninsured Member 529 Plan Deposits. | | 065C | | 065C1 |
| D. Uninsured Member Accts Held by Government Depositors. | | 065D | | 065D1 |
| E. Other Uninsured Member Shares and Deposits. | | 065E | | 065E1 |
| F. TOTAL UNINSURED MEMBER SHARES AND DEPOSITS (A+A1+B+C+D+E) | | 065 | | 065A4 |
| G. Uninsured Nonmember Employee Benefit Shares and Deposits. | | 067A | | 067A1 |
| H. Uninsured Nonmember Accts Held by Government Depositors. | | 067B | | 067B1 |
| I. Other Uninsured Nonmember Shares and Deposits. | | 067C | | 067C1 |
| J. TOTAL UNINSURED NONMEMBER SHARES AND DEPOSITS (G+H+I)..... | | 067 | | 067A2 |
| K. TOTAL UNINSURED SHARES AND DEPOSITS (F+J)..... | | 068 | | 068A |
| L. TOTAL INSURED SHARES AND DEPOSITS (item 17 less item K)..... | | 069 | | 069A |

STATEMENT OF INCOME AND EXPENSE

This page must be completed by all credit unions.

Report year-to-date numbers for the period JANUARY 1, 2009 - JUNE 30, 2009

| INTEREST INCOME YEAR-TO-DATE: JANUARY 1, 2009 TO JUNE 30, 2009 | Amount | Acct Code |
|---|--------|-----------|
| 1. Interest on Loans (Gross-before interest refunds)..... | | 110 |
| 2. (Less) Interest Refunded..... | | 119 |
| 3. Income from Investments (Including Interest and Dividends)..... | | 120 |
| 4. Trading Profits and Losses (Realized and Unrealized Gains/Losses)..... | | 124 |
| 5. TOTAL INTEREST INCOME (Sum of items 1-4)..... | | 115 |
| INTEREST EXPENSE YEAR-TO-DATE: JANUARY 1, 2009 TO JUNE 30, 2009 | | |
| 6. Dividends on Shares (Includes dividends earned during current period)..... | | 380 |
| 7. Interest on Deposits (Total interest exp for deposit accounts) (State Credit Union ONLY) | | 381 |
| 8. Interest on Borrowed Money..... | | 340 |
| 9. TOTAL INTEREST EXPENSE (Sum of items 6-8)..... | | 350 |
| 10. Provision for Loan & Lease Losses..... | | 300 |
| 11. NET INTEREST INCOME AFTER PROVISION FOR LOAN AND LEASE LOSSES (Item 5 less item 9 less item 10)..... | | 116 |
| NON-INTEREST INCOME YEAR-TO-DATE: JANUARY 1, 2009 TO JUNE 30, 2009 | | |
| 12. Fee Income..... | | 131 |
| 13. Other Operating Income (Include unconsolidated CUSO Income)..... | | 659 |
| 14. Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities)..... | | 420 |
| 15. Gain (Loss) on Disposition of Fixed Assets..... | | 430 |
| 16. Gain from Bargain Purchase (Merger)..... | | 431 |
| 17. Other Non-operating Income (Expense)..... | | 440 |
| 18. TOTAL NON-INTEREST INCOME (Sum of items 12-17)..... | | 117 |
| NON-INTEREST EXPENSE YEAR-TO-DATE: JANUARY 1, 2009 TO JUNE 30, 2009 | | |
| 19. Total Employee Compensation and Benefits..... | | 210 |
| 20. Travel and Conference Expense..... | | 230 |
| 21. Office Occupancy Expense..... | | 250 |
| 22. Office Operations Expense..... | | 260 |
| 23. Educational and Promotional Expenses..... | | 270 |
| 24. Loan Servicing Expense..... | | 280 |
| 25. Professional and Outside Services..... | | 290 |
| 26. Member Insurance..... | | 310 |
| 27. Operating Fees (Examination and/or supervision fees)..... | | 320 |
| 28. Miscellaneous Operating Expenses..... | | 360 |
| 29. TOTAL NON-INTEREST EXPENSE (Sum of items 19-28)..... | | 671 |
| 30. NET INCOME (LOSS) BEFORE NCUSIF STABILIZATION EXPENSE (line 11 plus line 18 less line 29) | | 660A |
| 31. NCUSIF STABILIZATION EXPENSE..... | | 311 |
| 32. NET INCOME (LOSS) (line 30 less line 31)..... | | 661A |
| RESERVE TRANSFERS YEAR-TO-DATE: JANUARY 1, 2009 TO JUNE 30, 2009 | | |
| 33. Transfer to Regular Reserves..... | | 393 |

MISCELLANEOUS INFORMATION
This page must be completed by all credit unions

| | | | | | | | |
|--|---|----------------|-------------|------------|-----|------|--|
| | Acct Code | | | | | | |
| 1. Indicate in the box at the right the number of the description below that best characterizes the last audit performed of your credit union's records | 064 | | | | | | |
| 1 = Financial statement audit performed by state licensed persons 2 = Balance sheet audit performed by state licensed persons 3 = Examinations of internal controls over call reporting performed by state licensed persons 4 = Supervisory Committee audit performed by state licensed persons 5 = Supervisory Committee audit performed by other external auditors 6 = Supervisory Committee audit performed by the supervisory committee or designated staff | | | | | | | |
| Effective date of last audit..... | <table border="1" style="width: 100%;"> <tr> <td style="width: 20%;"></td> <td style="width: 60%;"></td> <td align="center">063</td> </tr> <tr> <td>MM</td> <td>YYYY</td> <td></td> </tr> </table> | | | 063 | MM | YYYY | |
| | | 063 | | | | | |
| MM | YYYY | | | | | | |
| 2. Effective date of the most recent Supervisory Committee verification of Members' accounts..... | <table border="1" style="width: 100%;"> <tr> <td style="width: 20%;"></td> <td style="width: 60%;"></td> <td align="center">603</td> </tr> <tr> <td>MM</td> <td>YYYY</td> <td></td> </tr> </table> | | | 603 | MM | YYYY | |
| | | 603 | | | | | |
| MM | YYYY | | | | | | |
| 3. Does your credit union maintain share/deposit insurance coverage in addition to the NCUSIF? (Do not include Life Savings and Borrowers' Protection Insurance or Surety Bond Coverage.) | <table border="1" style="width: 100%;"> <tr> <td style="width: 20%;"></td> <td style="width: 60%;"></td> <td align="center">875</td> </tr> <tr> <td>Yes</td> <td>No</td> <td></td> </tr> </table> | | | 875 | Yes | No | |
| | | 875 | | | | | |
| Yes | No | | | | | | |
| If so, indicate the name of the insurance company.... | <table border="1" style="width: 100%;"> <tr> <td style="width: 80%; text-align: center;">Drop Down Menu</td> <td align="center">876</td> </tr> </table> | Drop Down Menu | 876 | | | | |
| Drop Down Menu | 876 | | | | | | |
| Dollar amount of shares and/or deposits insured by the company named above..... | <table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">877</td> </tr> </table> | | 877 | | | | |
| | 877 | | | | | | |
| 4. Number of current members (not number of accounts)..... | <table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">083</td> </tr> </table> | | 083 | | | | |
| | 083 | | | | | | |
| 5. Number of potential members..... | <table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">084</td> </tr> </table> | | 084 | | | | |
| | 084 | | | | | | |
| 6. Number of credit union employees who are: | | | | | | | |
| a. Full-Time (26 hours or more per week)..... | <table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">564A</td> </tr> </table> | | 564A | | | | |
| | 564A | | | | | | |
| b. Part-Time (25 hours or less per week)..... | <table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">564B</td> </tr> </table> | | 564B | | | | |
| | 564B | | | | | | |
| 7. Credit Union Branch Information | | | | | | | |
| a. Number of credit union branches (include the main office if member services are conducted at that location)..... | <table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">566</td> </tr> </table> | | 566 | | | | |
| | 566 | | | | | | |
| b. Does the credit union provide member services through a credit union shared branch services center?..... | <table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">566A</td> </tr> </table> | | 566A | | | | |
| | 566A | | | | | | |
| c. Does the credit union plan to add any new branches or expand existing facilities in the next 12 months?..... | <table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">566B</td> </tr> </table> | | 566B | | | | |
| | 566B | | | | | | |
| 8. Provide the aggregate of all future capital and operating lease payments on fixed assets, without discounting payment commitments to present value | <table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">980</td> </tr> </table> | | 980 | | | | |
| | 980 | | | | | | |
| 9. Credit Union Programs: (Check all that apply) Programs e - h below are credit union investment related. Complete Schedule B - Investments if you checked e, f, g, or h. | | | | | | | |
| a. Mortgage Processing..... | <table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">879G</td> </tr> </table> | | 879G | | | | |
| | 879G | | | | | | |
| b. Approved Mortgage Seller..... | <table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">879H</td> </tr> </table> | | 879H | | | | |
| | 879H | | | | | | |
| c. Borrowing Repurchase Agreements..... | <table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">879J</td> </tr> </table> | | 879J | | | | |
| | 879J | | | | | | |
| d. Brokered Deposits (All Deposits acquired through a 3rd party)... | <table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">879T</td> </tr> </table> | | 879T | | | | |
| | 879T | | | | | | |
| e. Investment Pilot Program..... | <table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">879K</td> </tr> </table> | | 879K | | | | |
| | 879K | | | | | | |
| f. Investments not authorized by the FCU Act (SCU ONLY)..... | <table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">879L</td> </tr> </table> | | 879L | | | | |
| | 879L | | | | | | |
| g. Deposits and Shares Meeting 703.10(a)..... | <table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">879M</td> </tr> </table> | | 879M | | | | |
| | 879M | | | | | | |
| h. Brokered Certificates of Deposit..... | <table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">879N</td> </tr> </table> | | 879N | | | | |
| | 879N | | | | | | |

MISCELLANEOUS INFORMATION (Continued)

This page must be completed by all credit unions

10. Member Service and Product Offerings (Check all that apply) Complete Schedule A - Specialized Lending if you checked Credit Programs a, e, f, g, h, m, or o.

| Transactional Programs: | Acct. Code |
|------------------------------------|-------------------|
| a. ATM / Debit Card Program..... | 879Q |
| b. Check Cashing | 879U |
| c. International Remittances | 879V |
| d. Low-cost wire transfers | 879W |
| e. Money Orders | 879X |
| f. No Surcharge ATMs | 879Y |

| Depository Programs: | Acct. Code |
|--|-------------------|
| a. Business Share Accounts | 879A1 |
| b. Health Savings Accounts..... | 879A2 |
| c. Individual Development Accounts | 879A3 |
| d. No Cost Share Drafts | 879A4 |
| e. Share Certificates with low minimum balance requirements | 879A5 |

| Financial Education Programs: | Acct. Code |
|---------------------------------------|-------------------|
| a. Financial Counseling | 879B1 |
| b. Financial Education | 879B2 |
| c. Financial Literacy Workshops | 879B3 |
| d. First Time Homebuyer Program | 879B4 |
| e. In-School Branches | 879B5 |

| Other Member Services: | Acct. Code |
|------------------------------------|-------------------|
| a. Bilingual Services | 879C1 |
| b. Insurance/Investment Sales..... | 879S |
| c. No Cost Bill Payer | 879C2 |

| Other Member Services (continued): | Acct. Code |
|---|-------------------|
| d. No Cost Tax Preparation Services (i.e., IRS Volunteer Income Tax Assistance)..... | 879C3 |
| e. Student Scholarships..... | 879C4 |

| Credit Programs: | Acct. Code |
|--|-------------------|
| a. Business Loans..... | 879D |
| b. Credit Builder | 879D1 |
| c. Debt Cancellation/ Suspension..... | 879I |
| d. Direct Financing Leases..... | 879F |
| e. Indirect Business Loans..... | 879D2 |
| f. Indirect Consumer Loans..... | 879A |
| g. Indirect Mortgage Loans..... | 879D3 |
| h. Int Only or Pymt Option 1st Mortgage Loans..... | 879R |
| i. Micro Business Loans..... | 879D4 |
| j. Micro Consumer Loans | 879D5 |
| k. Overdraft Lines of Credit..... | 879P |
| l. Overdraft Protection/Courtesy Pay..... | 879O |
| m. Participation Loans..... | 879B |
| n. Pay Day Lending..... | 879D6 |
| o. Real Estate Loans..... | 879C |
| p. Refund Anticipation Loans | 879D7 |
| q. Risk Based Loans..... | 879E |
| r. Share Secured Credit Cards | 879D8 |

11. Has the credit union completed a merger or acquisition that qualifies for Business Combination Accounting (FAS 141R) after January 1, 2009? If this answer is "Yes" please complete line 7 on Page 14.....

| | | |
|-----|----|------|
| | | 1003 |
| Yes | No | |

DELINQUENT LOANS

This page must be completed by all credit unions

DELINQUENT LOANS BY COLLATERAL TYPE

| | Reportable Delinquency | | | | | | Total Reportable Delinquency | | |
|---|------------------------|----------------|-----------------|--------------------|------|--|------------------------------|--|------|
| | 1 to <2 months | 2 to <6 months | 6 to <12 months | 12 months and over | | | | | |
| Report Amount Only | | | | | | | | | |
| 1 Unsecured Credit Card Loans..... | 024B | | 026B | | 027B | | 028B | | 045B |
| 2 1st Mortgage Real Estate Loans/Lines of Credit | | | | | | | | | |
| a. Fixed Rate (incl. Hybrid/Balloon > 5yrs)..... | 751 | | 752 | | 753 | | 754 | | 713A |
| b. Adjustable Rate (incl. Hybrid/Balloon 5 yrs or less) | 771 | | 772 | | 773 | | 774 | | 714A |
| 3 Other Real Estate Loans/Lines of Credit | | | | | | | | | |
| a. Fixed Rate/Hybrid/Balloon..... | 755 | | 756 | | 757 | | 758 | | 715A |
| b. Adjustable Rate..... | 775 | | 776 | | 777 | | 778 | | 716A |
| 4 Leases Receivable..... | 020D | | 021D | | 022D | | 023D | | 041D |
| 5 All Other Loans (See Instructions)..... | 020C | | 021C | | 022C | | 023C | | 041C |
| 6 TOTAL DELINQUENT LOANS | 020B | | 021B | | 022B | | 023B | | 041B |
| | | | | | | | | | |
| 7 TOTAL NUMBER OF DELINQUENT LOANS | 020A | | 021A | | 022A | | 023A | | 041A |

ADDITIONAL DELINQUENCY INFORMATION

(Included in the delinquency reported above.)

| | Reportable Delinquency | | | | | | | | |
|---|------------------------|--|------|--|------|--|------|--|------|
| | Report Amount Only | | | | | | | | |
| 8 Indirect Loans..... | 020E | | 021E | | 022E | | 023E | | 041E |
| 9 Participation Loans..... | 020F | | 021F | | 022F | | 023F | | 041F |
| 10 Interest Only & Payment Option 1st Mortgage Loans | 020I | | 021I | | 022I | | 023I | | 041I |
| 11 Interest Only & Payment Option Other RE/LOCs Loans | 020M | | 021M | | 022M | | 023M | | 041M |
| 12 Residential Construction- Excluding Business Purpose | 020N | | 021N | | 022N | | 023N | | 041N |
| 13 Member Business Loans excluding Agricultural Lns | 020G | | 021G | | 022G | | 023G | | 041G |
| 14 Agricultural Loans..... | 020H | | 021H | | 022H | | 023H | | 041H |
| 15 Nonmember Business Loans..... | 020P | | 021P | | 022P | | 023P | | 041P |
| 16 Business Construction & Development Loans..... | 020Q | | 021Q | | 022Q | | 023Q | | 041Q |
| 17 Modified 1st Mortgage Real Estate Loans..... | 020J | | 021J | | 022J | | 023J | | 041J |
| 18 Modified Other Real Estate Loans/Lines of Credit.... | 020K | | 021K | | 022K | | 023K | | 041K |
| 19 Modified RE Loans also reported as business loans | 020L | | 021L | | 022L | | 023L | | 041L |

LOAN CHARGE OFFS AND RECOVERIES

This page must be completed by all credit unions

LOAN LOSS INFORMATION

| | YTD Charge Offs | Acct Code | YTD Recoveries | Acct Code |
|--|-----------------|-----------|----------------|-----------|
| 20 Unsecured Credit Card Loans..... | | 680 | | 681 |
| 21 Total 1st Mortgage Real Estate Loans/ Lines of Credit | | 548 | | 607 |
| 22 Total Other Real Estate Loans/ Lines of Credit..... | | 549 | | 608 |
| 23 Leases Receivable..... | | 550D | | 551D |
| 24 All Other Loans (See Instructions)..... | | 550C | | 551C |
| 25 Total Charge Offs and Recoveries..... | | 550 | | 551 |

ADDITIONAL LOAN LOSS INFORMATION

(Included in the loan losses reported above.)

| | YTD Charge Offs | Acct Code | YTD Recoveries | Acct Code |
|---|-----------------|-----------|----------------|-----------|
| 26 Indirect Loans..... | | 550E | | 551E |
| 27 Participation Loans..... | | 550F | | 551F |
| 28 Interest Only & Payment Option 1st Mortgage Loans | | 550I | | 551I |
| 29 Interest Only & Payment Option Other RE/LOCs Loans | | 550M | | 551M |
| 30 Residential Construction- Excluding Business Purpose | | 550N | | 551N |
| 31 Member Business Loans excluding Agricultural Loans | | 550G | | 551G |
| 32 Agricultural Loans..... | | 550H | | 551H |
| 33 Nonmember Business Loans..... | | 550P | | 551P |
| 34 Business Construction & Development Loans..... | | 550Q | | 551Q |
| 35 Modified 1st Mortgage Real Estate Loans..... | | 550J | | 551J |
| 36 Modified Other Real Estate Loans/Lines of Credit..... | | 550K | | 551K |
| 37 Modified Real Estate Loans also reported as business loans | | 550L | | 551L |

| | |
|---|-----|
| 38 All loans charged off due to Bankruptcy YTD..... | 682 |
|---|-----|

| | Acct Code |
|---|-----------|
| 39 Number of members with loans (outstanding) who have filed for: | |
| a. Chapter 7 Bankruptcy YTD..... | 081 |
| b. Chapter 13 Bankruptcy YTD..... | 082 |
| c. Chapter 11 Bankruptcy YTD..... | 088 |

| | |
|--|-----|
| 40 Total Outstanding loan balances subject to bankruptcies identified in item 39a - 39c. | 971 |
|--|-----|

| | |
|--|-----|
| 41 Congressional Reporting Requirement | |
| a. Dollar amount of loans with interest rates that exceed 15%..... (Federal Credit Unions Only)... | 567 |
| b. Aggregate weighted average interest rate for the loans | |
| with interest rates that exceed 15%..... (Federal Credit Unions Only)... | 568 |

LIQUIDITY, COMMITMENTS AND SOURCES*All credit unions must complete lines 10 through 12 of this form and, if applicable, lines 1 through 9.***OFF-BALANCE SHEET COMMITMENTS AND OTHER ITEMS**

| | Amount | Acct Code |
|---|--------|-----------|
| 1. Unfunded Commitments for Business Loans | | |
| A. Commercial Real Estate..... | | 814 |
| B. Construction & Land Development..... | | 814A1 |
| C. Other Unfunded Business Loan Commitments..... | | 814A |
| 2. Unfunded Commitments for All Remaining Loans (Non-Business Loans) | | |
| A. Revolving Open-End lines secured by 1-4 Family Residential Properties..... | | 811 |
| B. Credit Card Lines..... | | 812 |
| C. Outstanding Letters of Credit..... | | 813 |
| D. Unsecured Share Draft Lines of Credit..... | | 815 |
| E. Overdraft Protection Program Commitments..... | | 822 |
| F. Residential Construction Loans-Excluding Business Purpose..... | | 811A |
| G. Other Unfunded Commitments..... | | 816 |
| 3. Dollar Amount of Pending Bond Claims..... | | 818 |

CONTINGENT LIABILITIES

| | | |
|---|--|------|
| 4. Loans Transferred with Recourse..... | | 819 |
| 5. Other Contingent Liabilities..... | | 818A |

CREDIT AND BORROWING ARRANGEMENTS

| | | |
|--|-----|------|
| 6. Amount of Borrowings Subject to Early Repayment at Lender's Option... | | 865A |
| 7. Lines of Credit | | |
| a. Total Credit Lines..... | | 881 |
| b. Total Committed Credit Lines..... | | 882 |
| c. Total Credit Lines at Corporate Credit Unions..... | | 884 |
| 8. Borrowings Outstanding from Corporate Credit Unions | | |
| a. Line of Credit..... | | 885A |
| b. Term Borrowings..... | | 885B |
| 9. Assets Pledged to Secure Borrowings..... | | 878 |
| | YES | NO |
| 10. Is your credit union a member of the Federal Home Loan Bank? | | 896 |
| 11. Has your credit union filed an application to borrow from the Federal Reserve Bank Discount Window?..... | | 897 |
| 12. Has your credit union pre-pledged collateral with the Federal Reserve Bank Discount Window?..... | | 898 |

INFORMATION SYSTEMS & TECHNOLOGY

This page must be completed by all credit unions

1. Indicate in the box at the right the number of the statement below which best describes the system the credit union uses to maintain its share and loan records.

| | |
|--|------------|
| | Acct Code |
| | 076 |

1 = Manual System (No Automation) 2 = Vendor Supplied In-House System 3 = Vendor On-Line Service Bureau
4 = CU Developed In-House System 5 = Other

2. Indicate the name of the primary share and loan information processing vendor.

3. Have you completed a data processing conversion in the last six months or do you plan to start a data processing conversion in the next 12 months?

| | | |
|-----|----|------------|
| YES | NO | |
| | | 888 |

4. How do your members access/perform electronic financial services (select all that apply):

| | | | | | | | | | | | | | |
|--|--|-------------|----------------------------------|-------------|-------------------------------------|-------------|--|------------|-------------|---------------------|-------------|------------|-------------|
| <table border="1" style="width: 100%;"> <tr><td style="width: 80%;">Home Banking via Internet Website.....</td><td style="width: 20%; text-align: center;">886A</td></tr> <tr><td>Audio Response/Phone Based</td><td style="text-align: center;">886D</td></tr> <tr><td>Automatic Teller Machine (ATM).....</td><td style="text-align: center;">886E</td></tr> </table> | Home Banking via Internet Website..... | 886A | Audio Response/Phone Based | 886D | Automatic Teller Machine (ATM)..... | 886E | <table border="1" style="width: 100%;"> <tr><td style="width: 80%;">Kiosk.....</td><td style="width: 20%; text-align: center;">886F</td></tr> <tr><td>Mobile Banking.....</td><td style="text-align: center;">886H</td></tr> <tr><td>Other.....</td><td style="text-align: center;">886G</td></tr> </table> | Kiosk..... | 886F | Mobile Banking..... | 886H | Other..... | 886G |
| Home Banking via Internet Website..... | 886A | | | | | | | | | | | | |
| Audio Response/Phone Based | 886D | | | | | | | | | | | | |
| Automatic Teller Machine (ATM)..... | 886E | | | | | | | | | | | | |
| Kiosk..... | 886F | | | | | | | | | | | | |
| Mobile Banking..... | 886H | | | | | | | | | | | | |
| Other..... | 886G | | | | | | | | | | | | |

5. What services do you offer electronically (select all that apply):

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--------------------------|-------------|-------------------------------|-------------|-------------------|-------------|-------------------------------|-------------|----------------------|-------------|----------------------|--|------------------------------------|-------------|-------------------|-------------|---------------------------------|-------------|-------------------------------|-------------|--|---------------------|-------------|--------------------------|-------------|---------------------------|-------------|------------------------------|-------------|----------------|-------------|-------------------------|-------------|-----------------------------|-------------|------------------------------|-------------|-------------------------|-------------|---------------------------|-------------|
| <table border="1" style="width: 100%;"> <tr><td style="width: 80%;">Account Aggregation.....</td><td style="width: 20%; text-align: center;">887M</td></tr> <tr><td>Account Balance Inquiry</td><td style="text-align: center;">887C</td></tr> <tr><td>Bill Payment.....</td><td style="text-align: center;">887J</td></tr> <tr><td>Download Account History.....</td><td style="text-align: center;">887K</td></tr> <tr><td>Electronic Cash.....</td><td style="text-align: center;">887L</td></tr> <tr><td>Electronic Signature</td><td></td></tr> <tr><td>Authentication/ Certification.....</td><td style="text-align: center;">887P</td></tr> <tr><td>e-Statements.....</td><td style="text-align: center;">887R</td></tr> <tr><td>External Account Transfers.....</td><td style="text-align: center;">887S</td></tr> <tr><td>Internet Access Services.....</td><td style="text-align: center;">887N</td></tr> </table> | Account Aggregation..... | 887M | Account Balance Inquiry | 887C | Bill Payment..... | 887J | Download Account History..... | 887K | Electronic Cash..... | 887L | Electronic Signature | | Authentication/ Certification..... | 887P | e-Statements..... | 887R | External Account Transfers..... | 887S | Internet Access Services..... | 887N | <table border="1" style="width: 100%;"> <tr><td style="width: 80%;">Loan Payments</td><td style="width: 20%; text-align: center;">887F</td></tr> <tr><td>Member Application</td><td style="text-align: center;">887A</td></tr> <tr><td>Merchandise Purchase.....</td><td style="text-align: center;">887H</td></tr> <tr><td>Merchant Processing Services</td><td style="text-align: center;">887T</td></tr> <tr><td>New Loan</td><td style="text-align: center;">887B</td></tr> <tr><td>New Share Account</td><td style="text-align: center;">887E</td></tr> <tr><td>Remote Deposit Capture.....</td><td style="text-align: center;">887U</td></tr> <tr><td>Share Account Transfers.....</td><td style="text-align: center;">887I</td></tr> <tr><td>Share Draft Orders.....</td><td style="text-align: center;">887D</td></tr> <tr><td>View Account History.....</td><td style="text-align: center;">887G</td></tr> </table> | Loan Payments | 887F | Member Application | 887A | Merchandise Purchase..... | 887H | Merchant Processing Services | 887T | New Loan | 887B | New Share Account | 887E | Remote Deposit Capture..... | 887U | Share Account Transfers..... | 887I | Share Draft Orders..... | 887D | View Account History..... | 887G |
| Account Aggregation..... | 887M | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Account Balance Inquiry | 887C | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bill Payment..... | 887J | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Download Account History..... | 887K | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Electronic Cash..... | 887L | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Electronic Signature | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Authentication/ Certification..... | 887P | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| e-Statements..... | 887R | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| External Account Transfers..... | 887S | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Internet Access Services..... | 887N | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Loan Payments | 887F | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Member Application | 887A | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Merchandise Purchase..... | 887H | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Merchant Processing Services | 887T | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| New Loan | 887B | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| New Share Account | 887E | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Remote Deposit Capture..... | 887U | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Share Account Transfers..... | 887I | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Share Draft Orders..... | 887D | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| View Account History..... | 887G | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Other (please specify).....

887Z

6. If your credit union has a World Wide Website Address, please provide it.

891

a. If your credit union has a website, does it host it internally?
(Note: This information will not be released to the public).....

| | | |
|-----|----|-------------|
| YES | NO | |
| | | 891A |

7. If you have a world wide website, please indicate the type (select only one).....
1 = Informational 2 = Interactive 3=Transactional

| | |
|--|-------------|
| | 892A |
|--|-------------|

8. If you have a transactional world wide website, how many members use it.....

| | |
|--|-------------|
| | 892B |
|--|-------------|

9. If you have a transactional website, please provide the name of the primary vendor used to deliver such services

892C

10. If you do not have a website, do you plan to add one in the future?

| | | |
|-----|----|------------|
| YES | NO | |
| | | 889 |

a. If Yes to #10, in how many months

| | |
|--|-------------|
| | 889A |
|--|-------------|

b. If Yes to #10, what type of site (select only one)

| | |
|--|-------------|
| | 889B |
|--|-------------|

1 = Informational 2 = Interactive 3=Transactional

11. Does the credit union have internet access?

| | | |
|--|--|------------|
| | | 903 |
|--|--|------------|

12. Does the credit union have FedLine Access?

| | | |
|--|--|------------|
| | | 904 |
|--|--|------------|

13. If the CU processes ACH transactions, is it an Originating Depository Financial Institution?

| | | |
|--|--|------------|
| | | 905 |
|--|--|------------|

14. If the CU processes ACH transactions, is it a Receiving Depository Financial Institution?

| | | |
|--|--|------------|
| | | 906 |
|--|--|------------|

15. Does the credit union have an internal wireless network? (Note: This information will not be released to the public).

| | | |
|-----|----|------------|
| YES | NO | |
| | | 907 |

PCA NET WORTH CALCULATION WORKSHEET

Credit unions are not required to provide input on this page unless it has chosen an alternative total assets option offered on lines 10 through 12 to calculate Net Worth or have elected to calculate an alternative Risk Based Net Worth ratio or completed a merger/acquisition after December 31, 2008.

- o **Electronic Filers** : Information entered on preceding schedules will populate line items below on the PC 5300 Automated System, excluding items 7a - 7c and optional items 10, 11 and 12.
- o **Manual Call Report Filers** : Leave this page blank or use it as a manual net worth calculation worksheet. If you have had any business combinations, complete items 7a - 7c.

NET WORTH TO TOTAL ASSETS RATIO

NUMERATOR: NET WORTH

| | Amount | Acct Code |
|--|--------|-----------|
| 1. Undivided Earnings..... | | 940 |
| 2. Regular Reserves..... | | 931 |
| 3. Appropriation for Non-Conforming Investments (State Credit Union ONLY)..... | | 668 |
| 4. Other Reserves (Appropriations of Undivided Earnings)..... | | 658 |
| 5. Uninsured Secondary Capital (Low Income Designated Credits Unions Only)..... | | 925 |
| 6. Net Income (unless this amount is already included in Undivided Earnings)..... | | 602 |
| 7. Adjusted Retained Earnings acquired through Business Combinations | | |
| a. Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations..... | | 1004A |
| b. Adjustments made to Retained Earnings acquired through Business Combinations during current quarter (See Instructions)..... | | 1004B |
| c. Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations..... | | 1004 |
| 8. TOTAL NET WORTH (Sum of items 1-7c)..... | | 997 |

DENOMINATOR: TOTAL ASSETS

| | | |
|------------------------------------|--|-----|
| 9. Total Assets (quarter-end)..... | | 010 |
|------------------------------------|--|-----|

Total Assets Elections (Optional)

Retain line 9 quarter-end total assets above as net worth ratio denominator, or select one of the total assets computation options below by inputting the result in the appropriate line item. Line 13 below will compute your net worth ratio using line 9 quarter-end total assets as your denominator unless you enter an amount in line 10, 11 or 12.

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

| | | |
|--|--|------|
| 13. Net Worth Ratio (Line 8 divided by line 9, 10, 11 or 12) | | 998 |
| 14a. Risk Based Net Worth (RBNW) Requirement (Standard Calculation)..... | | 999 |
| b. Risk Based Net Worth (RBNW) Alternative Method under Section 702.107..... | | 999A |
| 15. Net Worth Classification if credit union is not new. (Based upon Call Report data only. See instructions)..... | | 700 |
| 16. Net Worth Classification if credit union is a new credit union..... | | 701 |

A "New" credit union has less than \$10 million in assets and was chartered in the last 10 years. (Based upon Call Report data only. See instructions)

**STANDARD COMPONENTS OF
RISK BASED NET WORTH REQUIREMENT (RBNW)
(AUTOMATED -- NO INPUT NECESSARY)**

This information below is provided only for your information. No credit union is required to provide input on this page. Information entered on preceding schedules will populate the line items below on the PC 5300 Automated System. Manual Call Report filers will also leave these items blank.

A RBNW Requirement is only applicable for those credit unions with assets greater than \$10,000,000 and a RBNW requirement greater than six percent.

| A | B | C | D | E | F |
|---|----------------|---|--------------------------------------|-----------------------------|--------------------|
| Risk portfolio | Dollar balance | Amount as percent of quarter-end total assets | Risk weighting | Amount times risk weighting | Standard component |
| <u>Quarter-end total assets</u> Assets, line 31 (Acct 010) | | 100.0000% | | | |
| <u>(a) Long-term real estate loans</u> Sched A Line 11 (Acct. Code 710) less: Sched A Line 32 (Acct. Code 718) Sched A Line 18 (Acct. Code 712) Threshold amount: 0 to 25% Excess amount: over 25% | | | 0.06 0.14 | | |
| <u>(b) MBLs outstanding</u> Sched A line 30 (Acct. Code 400) Threshold amount: 0 to 15% Threshold amount: >15 to 25% Excess amount: over 25% | | | 0.06 0.08 0.14 | | |
| <u>(c) Investments</u> <i>Weighted-average life:</i> Page 3 Lines 2c, 3 and 13: 0 to 1 year (Acct. Code 799A1 + 730B + 730C) > 1 year to 3 years (Acct. Code 799B) > 3 years to 5 years (Acct. Code 799C1) > 5 years to 10 years (Acct. Code 799C2) > 10 years (Acct. Code 799D) | | | 0.03 0.06 0.12 0.12 0.20 | | |
| <u>(d) Low-risk assets</u> Assets Line 1 (Acct. Code 730A) Assets Line 28 (Acct. Code 794) Sum of risk portfolios (a) through (d) above | | | .00 | | |
| <u>(e) Average-risk assets</u> Assets, line 31 (Acct. Code 010) less: Risk portfolio items (a) through (d) above | | | 0.06 | | |
| <u>(f) Loans sold with recourse</u> Page 12, line 4 (Acct. Code 819) | | | 0.06 | | |
| <u>(g) Unused MBL commitments</u> Sched A line 31 (Acct. Code 814B) | | | 0.06 | | |
| <u>(h) Allowance (Credit limited to 1.5% of loans)</u> Assets, line 24 (Acct. Code 719) | | | (1.00) | | |
| Sum of standard components: RBNW requirement (Acct. Code 999) | | | | | |

**SCHEDULE A
SPECIALIZED LENDING**

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

Section 2 & 3: If your credit union has any real estate loans or member business loans outstanding or has originated any real estate loans or member business loans year-to-date, complete these sections, as applicable.

Section 4: If your credit union has any participation loans outstanding or sold loans or participations year-to-date, complete this section.

SECTION 1 - INDIRECT LOANS

1. INDIRECT LOANS

- a. Indirect Loans - Point of Sale Arrangement.....
- b. Indirect Loans - Outsourced Lending Relationship.....
- c. TOTAL OUTSTANDING INDIRECT LOANS.....

| Number | Acct Code | Amount | Acct Code |
|--------|-----------|--------|-----------|
| | 617B | | 618B |
| | 617C | | 618C |
| | 617A | | 618A |

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

SECTION 2 - REAL ESTATE LOANS AND LINES OF CREDIT - INCLUDING BUS. LOANS SECURED BY REAL ESTATE

REAL ESTATE LOANS

FIRST MORTGAGE

2. Fixed Rate

- a. > 15 Years.....
- b. 15 Years or less.....

| No. of Loans Outstanding | Acct Code | Amt of Loans Outstanding | Acct Code | No. of Loans Granted Year-to-Date | Acct Code | Amount Granted Year-To-Date | Acct Code |
|--------------------------|-----------|--------------------------|-----------|-----------------------------------|-----------|-----------------------------|-----------|
| | 972A | | 704A | | 982A | | 720A |
| | 972B | | 704B | | 982B | | 720B |

3. Balloon/Hybrid

- a. > 5 Years.....
- b. 5 Years or less.....

| | | | | | | | |
|--|------|--|------|--|------|--|------|
| | 972C | | 704C | | 982C | | 720C |
| | 972D | | 704D | | 982D | | 720D |

4. Other Fixed Rate.....

| | | | | | | | |
|--|------|--|------|--|------|--|------|
| | 972E | | 704E | | 982E | | 720E |
|--|------|--|------|--|------|--|------|

5. Adjustable Rate 1 yr or less

| | | | | | | | |
|--|------|--|------|--|------|--|------|
| | 973A | | 705A | | 983A | | 721A |
|--|------|--|------|--|------|--|------|

6. Adjustable Rate > 1 yr.....

| | | | | | | | |
|--|------|--|------|--|------|--|------|
| | 973B | | 705B | | 983B | | 721B |
|--|------|--|------|--|------|--|------|

OTHER REAL ESTATE

7. Closed-End Fixed Rate.....

| | | | | | | | |
|--|-----|--|-----|--|-----|--|-----|
| | 974 | | 706 | | 984 | | 722 |
|--|-----|--|-----|--|-----|--|-----|

8. Closed-End Adjustable Rate

| | | | | | | | |
|--|-----|--|-----|--|-----|--|-----|
| | 975 | | 707 | | 985 | | 723 |
|--|-----|--|-----|--|-----|--|-----|

9. Open-End Adjustable Rate

| | | | | | | | |
|--|-----|--|-----|--|-----|--|-----|
| | 976 | | 708 | | 986 | | 724 |
|--|-----|--|-----|--|-----|--|-----|

10. Open-End Fixed Rate.....

| | | | | | | | |
|--|------|--|------|--|------|--|------|
| | 976B | | 708B | | 986B | | 724B |
|--|------|--|------|--|------|--|------|

11. TOTALS (each column)....

| | | | | | | | |
|--|-----|--|-----|--|-----|--|-----|
| | 978 | | 710 | | 988 | | 726 |
|--|-----|--|-----|--|-----|--|-----|

12. Real Estate Loans whose terms have been modified due to the inability of the borrower to meet the original terms of the note. These loans should also be reported in their respective categories on the real estate information above (section 2) and in section 3 of this schedule if they are business loans.

- a. Modified Loans secured by First Mortgages.....
- b. Modified Loans secured by Other RE/LOCs.....
- c. Modified RE Loans also reported as business loans

| No. of Loans Outstanding | Acct Code | Amount Outstanding | Acct Code | Amount Modified YTD | Acct Code |
|--------------------------|-----------|--------------------|-----------|---------------------|-----------|
| | 1000A | | 1001A | | 1002A |
| | 1000B | | 1001B | | 1002B |
| | 1000C | | 1001C | | 1002C |

**MISCELLANEOUS REAL ESTATE LOANS/
LINES OF CREDIT INFORMATION**

13. Interest Only & Payment Option 1st Mortgage Loans
14. Interest Only & Payment Option Other RE/LOCs Loans

| No. of Loans Outstanding | Acct Code | Amount Outstanding | Acct Code | Amount Granted YTD | Acct Code |
|--------------------------|-----------|--------------------|-----------|--------------------|-----------|
| | 704C2 | | 704C1 | | 704C3 |
| | 704D1 | | 704D2 | | 704D3 |

**SCHEDULE A
SPECIALIZED LENDING (Continued)**

SECTION 2 CONTINUED - REAL ESTATE LOANS AND LINES OF CREDIT

MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION (continued)

| | Amount | Acct Code |
|--|--------|-----------|
| 15. Balance Outstanding of 1st Mtg Residential Construction Loans - Excluding Business Purpose... | | 704A1 |
| 16. Allowance for Losses on all Real Estate Loans..... | | 731 |
| 17. Total Amount of All 1st Mortgage Loans which have been sold in the secondary market year-to-date | | 736 |
| 18. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not reported on line 27 (below)..... | | 712 |
| 19. Amount of real estate loans sold but serviced by the credit union..... | | 779A |
| 20. Mortgaging Servicing Rights..... | | 779 |

SECTION 3 - BUSINESS LOANS - Complete this section if the credit union has any business loans outstanding or has originated any business loans year-to-date.

| | No. of Loans Outstanding | Acct Code | Amount | Acct Code | No. of Loans Granted or Purchased Year-to-Date | Acct Code | Amount Granted or Purchased Year-to-Date | Acct Code |
|---|--------------------------|-----------|--------|-----------|--|-----------|--|-----------|
| 21. Member Business Loans.... | | 900A | | 400A | | 090A | | 475A |
| 22. Purchased business loans or participation interests to nonmembers | | 900B | | 400B | | 090B | | 475B |

MISCELLANEOUS BUSINESS LOAN INFORMATION (included in lines 21 and 22 above)

| | | | | | | | | |
|--|--|------|--|------|--|------|--|------|
| 23. Construction and Development Loans | | 143A | | 143B | | 143C | | 143D |
| 24. Unsecured business loans..... | | 900C | | 400C | | 090C | | 475C |
| 25. Purchased business loans or participation interests to members.... | | 900D | | 400D | | 090D | | 475D |
| 26. Agricultural Related Loans..... | | 961A | | 042A | | 099A | | 463A |

| | Number | Acct Code | Amount | Acct Code |
|--|--------|-----------|--------|-----------|
| 27. Portion of Real Estate Loans included in line 11 of Section 2 of this schedule which are also reported as business loans on lines 21 and 22 above..... | | | | 718A |
| 28. Business Loans and Participations sold Year-to-Date..... | | 691B | | 691C |
| 29. Small Business Administration Loans Outstanding..... | | 900F | | 400F |

**RISK BASED NET WORTH (RBNW)
For credit unions with assets greater than \$10,000,000**

| | Amount | Acct Code |
|--|--------|-----------|
| 30. Loans and participation interests qualifying for RBNW..... | | 400 |
| 31. Unfunded commitments for business loans and participation interests qualifying for RBNW | | 814B |
| 32. Amount of Real Estate Loans included in line 11 on Section 2 also reported as business loans and participation interests qualifying for RBNW on line 30 above..... | | 718 |

**SCHEDULE A
SPECIALIZED LENDING (Continued)**

Section 4- Loan Purchased and Sold in Full and Participation Loans Purchased & Sold

33. LOANS PURCHASED AND SOLD YEAR-TO-DATE

- a. Loans Purchased In Full from Other Financial Institutions.....
- b. Loans, Excluding Real Estate Loans, Sold in Full.....

| Number | Acct Code | Amount | Acct Code |
|--------|-----------|--------|-----------|
| | 614 | | 615 |
| | 616 | | 616A |

34. PARTICIPATION LOANS PURCHASED

- a. Purchased With Recourse
- b. Purchased Without Recourse
- TOTAL PURCHASED (each column).....**

| ALL OUTSTANDING | | | | PURCHASED YTD | | | |
|-----------------|-----------|--------------------|-----------|---------------|-----------|----------------------|-----------|
| Number | Acct Code | Amount Outstanding | Acct Code | Number | Acct Code | Amount Purchased YTD | Acct Code |
| | 619A1 | | 619B1 | | 690A1 | | 690B1 |
| | 619A2 | | 619B2 | | 690A2 | | 690B2 |
| | 619A3 | | 619B | | 690A | | 690 |

35. OUTSTANDING PARTICIPATION LOANS SOLD

- a. Sold With Recourse
- b. Sold Without Recourse
- TOTAL OUTSTANDING SOLD (each column).....**

| Participation Interest Retained | | | | Participation Interest Sold AND/OR Serviced | | | |
|---------------------------------|-----------|---|-----------|---|-----------|---|-----------|
| Number | Acct Code | Amount of Participation Interest Retained | Acct Code | Number | Acct Code | Amount of Participation Interest Sold AND/OR Serviced | Acct Code |
| | 691D1 | | 691E1 | | 691F1 | | 691G1 |
| | 691D2 | | 691E2 | | 691F2 | | 691G2 |
| | 691D | | 691E | | 691F | | 691G |

36. PARTICIPATION LOANS SOLD YEAR-TO-DATE

- a. Sold With Recourse YTD.....
- b. Sold Without Recourse YTD.....
- TOTAL SOLD YTD (each column).....**

| Participation Interest Retained | | | | Participation Interest Sold AND/OR Serviced | | | |
|---------------------------------|-----------|---|-----------|---|-----------|---|-----------|
| Number | Acct Code | Amount of Participation Interest Retained | Acct Code | Number | Acct Code | Amount of Participation Interest Sold AND/OR Serviced | Acct Code |
| | 691H1 | | 691I1 | | 691A1 | | 691J1 |
| | 691H2 | | 691I2 | | 691A2 | | 691J2 |
| | 691H | | 691I | | 691A | | 691 |

37. PARTICIPATION LOANS OUTSTANDING BY TYPE

- a. Consumer.....
- b. Real Estate.....
- c. Member Business Loans excluding C&D.....
- d. Non-Member Business Loans excluding C&D.....
- e. Commercial Construction & Development.....
- f. Loan Pools.....
- TOTAL OUTSTANDING (each column).....**

| Purchased Outstanding on Financial Statements | | | | Sold Outstanding on Financial Statements | | | |
|---|-----------|--------|-----------|--|-----------|------------------|-----------|
| Number | Acct Code | Amount | Acct Code | Number | Acct Code | Sold Outstanding | Acct Code |
| | 691K1 | | 691L1 | | 691M1 | | 691N1 |
| | 691K2 | | 691L2 | | 691M2 | | 691N2 |
| | 691K3 | | 691L3 | | 691M3 | | 691N3 |
| | 691K4 | | 691L4 | | 691M4 | | 691N4 |
| | 691K5 | | 691L5 | | 691M5 | | 691N5 |
| | 691K6 | | 691L6 | | 691M6 | | 691N6 |
| | 691K | | 691L | | 691M | | 691N |

**SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION**

Complete this schedule if amounts are reported on page 3, lines 4, 5, or 6; page 8, items 9e - 9h are checked; or if items below are applicable.

TYPES OF INVESTMENTS

1. U.S. Government Obligations.....
2. Federal Agency Securities
- a. Agency/GSE Debt Instruments (not backed by mortgages).....
- b. Agency/GSE Mortgage-Backed Securities.....
- c. TOTAL FEDERAL AGENCY SECURITIES.....
3. Other Mortgage-Backed Securities
- a. Privately Issued Mortgage-Related Securities
- b. Privately Issued Mortgage-Backed Securities (SCU Only).....
- c. TOTAL OTHER MORTGAGE-BACKED SECURITIES.....
4. Mutual Funds.....
5. Common Trusts.....

| Amount | Acct Code |
|--------|-----------|
| | 741C |
| | 742C1 |
| | 742C2 |
| | 742C |
| | 981A |
| | 981B |
| | 981 |
| | 743D |
| | 743E |

INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)

6. Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas.....
7. Non-Mortgage Related Securities with Maturities Greater than Three Years that Do Not Have Embedded Options or Complex Coupon Formulas
8. Total of Securities Meeting the Requirements of Section 703.12(b) (Sum of items 2b+3c+6+7)

| Amount | Acct Code |
|--------|-----------|
| | 786A |
| | 786B |
| | 786 |

MORTGAGE-BACKED SECURITIES

9. Collateralized Mortg. Obligations/Real Estate Mortgage Investment Conduits(CMOs/REMICs)....
10. Commercial Mortgage Backed Securities.....

| | |
|--|------|
| | 733 |
| | 733A |

MISCELLANEOUS INVESTMENT INFORMATION

11. Total of Deposits and Shares Meeting the Requirements of Section 703.10(a) (FCU Only).....
12. Market Value of Investments Purchased Under an Investment Pilot Program - 703.19 (FCU Only)
13. Fair Value of Held to Maturity Investments (reported on line 6 of page 3).....
14. Investment Repurchase Agreements.....
15. Borrowing Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage...
16. Investments Not Authorized by the FCU Act or NCUA Rules and Regulations (SCU ONLY).....
17. Outstanding balance of brokered certificates of deposit and share certificates

| | |
|--|------|
| | 785 |
| | 785A |
| | 801 |
| | 780 |
| | 781 |
| | 784 |
| | 788 |

FCU= Federal Credit Union
SCU= State Credit Union

SCHEDULE C

CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

DON'T MAKE ENTRIES ON THIS FORM UNLESS YOUR CREDIT UNION HAS A LOAN TO OR INVESTMENT IN A CUSO

Complete a separate line of information for each CUSO in which you have a loan or an investment, regardless of whether your credit union owns the CUSO, has a "controlling financial interest", has the "ability to exert significant influence" or owns only a smaller portion of the CUSO. If you have a loan or investment in more than 20 CUSOs and file manually, please continue on a copy of this form.

| ACCT CODE | Tax ID Number (Do Not Include Spaces or Dashes) | Full/ Legal Name of CUSO | Value of Investment in CUSO | Amount loaned to CUSO | See Note Below | | | Aggregate Cash Outlay in CUSO |
|-----------|--|--------------------------|-----------------------------|-----------------------|----------------|----------|--------|-------------------------------|
| | 838A - T | 830A - T | 831A - T | 832A - T | 833A-T T | 834A1-T1 | 837A-T | 836A - T |
| A. | | | | | | | | |
| B. | | | | | | | | |
| C. | | | | | | | | |
| D. | | | | | | | | |
| E. | | | | | | | | |
| F. | | | | | | | | |
| G. | | | | | | | | |
| H. | | | | | | | | |
| I. | | | | | | | | |
| J. | | | | | | | | |
| K. | | | | | | | | |
| L. | | | | | | | | |
| M. | | | | | | | | |
| N. | | | | | | | | |
| O. | | | | | | | | |
| P. | | | | | | | | |
| Q. | | | | | | | | |
| R. | | | | | | | | |
| S. | | | | | | | | |
| T. | | | | | | | | |

Note:

** Is the CUSO wholly owned by the credit union? Blank = No; 1 = Yes (Acct. Code 833A-T)

*** Indicate in the box the letter which describes the predominant service provided by the CUSO: (Acct. Code 834A1-T1)

| | | |
|--|---|--|
| a = Checking and currency services | h = Insurance brokerage or agency | o = Travel agency services |
| b = Clerical, professional and management services | i = Leasing | p = Trust and trust-related services |
| c = Business loan origination | j = Loan support services | q = Real estate brokerage services |
| d = Consumer mortgage origination | k = Record retention, security and disaster recovery services | r = CUSO investments in non-CUSO service providers |
| e = Electronic transaction services | l = Securities brokerage services | t = Credit card loan origination |
| f = Financial counseling services | m = Shared credit union branch (service center) operations | u = Payroll processing services |
| g = Fixed asset services | n = Student loan origination | s = Other |

**** How is the investment in the CUSO accounted for on the credit union's financial statements: (Acct. Code 837A-T):

1 = consolidation 2 = equity method 3 = cost method