



Consolidated Balance Sheet
Year-to-Date as of December 31, 2011

Consolidated
Ending Balance

ASSETS

CASH & CASH EQUIVALENTS

Cash on Hand	5,063,810.51
Cash on Deposit/Corp C.U.s	90,938.95
Cash on Deposit/or with Other Fin Institutions	17,962,960.57
Cash Equivalents	-

TOTAL CASH & CASH EQUIVALENTS 23,117,710.03

INVESTMENTS

Available for Sale Securities	39,207,731.59
Membership Capital	409,976.79
All Other Investments-Corporate C.U.s	1,000,000.00

TOTAL INVESTMENTS 40,617,708.38

LOANS

Unsecured Credit Card Loans	22,882,020.99
All Other Unsecured Loans	6,328,558.82
New Vehicle Loans	15,524,828.04
Used Vehicle Loans	29,227,157.95
First Mortgage Real Estate	46,500,656.84
Other Real Estate Loans	9,090,639.85
Business Loans	7,982,896.71
All Other Loans to Members	3,613,388.94
Deferred Loan Fees & Costs (FAS 91)	(200,245.74)

TOTAL LOANS 140,949,902.40

Allowance for Loan/Lease Losses (1,844,824.61)

NET LOANS 139,105,077.79

OTHER ASSETS

Foreclosed and Repossessed Assets	658,347.91
Land & Buildings (Net of Depreciation)	16,187,341.51
Other Fixed Assets (Net of Depreciation)	1,709,708.47
NCUA Share Ins Capitalization Deposit	1,933,703.44
Other Assets	6,170,484.62

TOTAL OTHER ASSETS 26,659,585.95

GOODWILL 77,827.00

TOTAL ASSETS 229,577,909.15

LIABILITIES & MEMBERS EQUITY

LIABILITIES

Total Borrowings	3,337,914.07
Accts Payable & Other Liabilities	8,534,556.78

TOTAL LIABILITIES 11,872,470.85

SHARES & DEPOSITS

Checking Accounts	48,596,779.47
Regular Shares	60,624,791.11
Money Market Deposits	50,162,541.93
Certificates of Deposit	23,995,014.74
IRA/Keough Accounts	11,400,300.09
All Other Member Deposits	4,526,803.61

TOTAL SHARES & DEPOSITS 199,306,230.95

TOTAL LIABILITIES, SHARES & DEP 211,178,701.80

EQUITY

ENVISION CREDIT UNION EQUITY

Regular Reserves	8,000,000.00
Undivided Earnings	9,004,017.96
Unrealized Gains & Losses on AFS Securities	516,288.01

TOTAL ENVISION CREDIT UNION EQUITY 17,520,305.97

NONCONTROLLING INTEREST 878,901.38

TOTAL EQUITY 18,399,207.35

TOTAL LIABILITIES, SHARES & EQUITY 229,577,909.15