



 Consolidated Balance Sheet December 31, 2009		Consolidated Ending Balance
ASSETS		

Cash on Hand	6,954,409.17
Cash on Deposit Corporate Cus	15,776,500.38
Cash on Deposit Other Fin Instits	3,379,944.20
Cash Equivalents	1,280,702.08
TOTAL CASH & CASH EQUIVALENTS	27,391,555.83
Available for Sale Securities	31,874,758.44
Membership Capital-Corporates	698,126.00
Paid-In Capital-Corporates	-
All Other Investments-Corporates	4,000,000.00
All Other Investments	962,821.33
TOTAL INVESTMENTS	37,535,705.77
LOANS HELD FOR SALE	217,000.00
Unsecured Credit Card Loans	20,041,820.50
All Other Unsecured Loans	5,701,453.81
New Vehicle Loans	17,791,457.72
Used Vehicle Loans	24,139,765.41
First Mortgage Real Estate Loans	62,760,687.32
Other Real Estate Loans	11,784,325.43
All Other Loans to Members	4,387,309.95
TOTAL LOANS & LEASES	146,823,820.14
Allowance for Loan/Lease Losses	(1,113,052.63)
Deferred Loan Fees & Costs (FAS91)	(231,774.21)
NET LOANS	145,478,993.30
Other Real Estate Owned	224,849.20
Land & Buildings (Net of Deprec)	16,004,577.05
Other Fixed Assets	1,303,344.70
NCUA Share Ins Capitalization Dep	2,094,131.21
Accrued Interest Inc on Loans	629,840.81
Accrued Interest Inc on Investments	119,406.99
Other Assets	4,032,136.75
TOTAL OTHER ASSETS	24,408,286.71
TOTAL ASSETS	\$ 234,814,541.61

LIABILITIES & MEMBERS EQUITY	
Total Borrowings	3,350,000.03
Accts Payable & Other Liabilities	6,167,542.79
TOTAL LIABILITIES	9,517,542.82
Checking Accounts	42,273,605.32
Regular Shares	53,207,154.22
Money Market Deposits	58,406,011.27
Certificates of Deposit	33,651,866.87
IRA/Keough Accounts	17,745,124.76
All Other Member Deposits	3,667,166.75
TOTAL SHARES & DEPOSITS	208,950,929.19
TOTAL LIABILITIES, SHARES & DEP	218,468,472.01
Regular Reserves	7,486,509.89
Undivided Earnings	7,391,868.85
Minority Interest	991,470.92
Unrealized Gains & Losses on AFS Securities	476,219.94
TOTAL EQUITY	16,346,069.60
TOTAL LIABILITIES, SHARES & EQUITY	\$ 234,814,541.61