



JEFFERSON COUNTY FEDERAL CREDIT UNION

A COMMUNITY CREDIT UNION

Board Packet

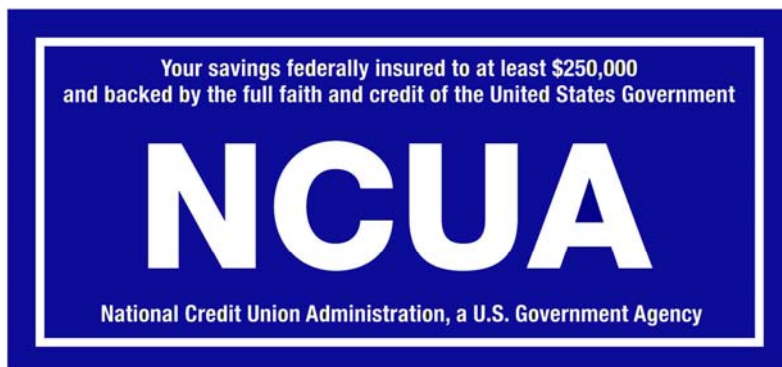


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**JEFFERSON COUNTY FEDERAL CREDIT UNION
BOARD OF DIRECTORS MEETING
AGENDA**

January 27, 2010

1. Approval of Minutes
 - a. December 18, 2009 – Board *
 - b. December 23, 2009 – Board *
 - c. January 13, 2010 – Board *
2. Correspondence
 - a. NCUA
 - i. 10- FCU 01 * Operating Fee Schedule 2010
 - ii. 10- CU 01 * Supervising Low Income Credit Unions
3. Treasurer's Report
 - a. Financial Statement *
 - b. P & L Statement Compared to Budget Monthly & Year-To-Date *
4. President's Report *
5. Senior Vice President Report – Marketing *
6. Report of Committees
 - a. Annual Meeting
 - b. Employee Grievance
 - c. Executive
 - d. Facilities
 - e. Investment and Asset Liability Management - (In President's Report)
 - f. Marketing
 - g. Membership
 - h. Nominating/Bylaws (Minutes Included)
 - i. Personnel & Policy
 - j. Planning
 - k. Policy
 - l. Risk Management
 - m. Supervisory (Minutes Included)
7. Unfinished Business
 - a.
8. New Business
 - a. Loan Officer Approval *
 - b. Investment Report Approval *
 - c.
9. Adjournment

*** Indicates Documentation Attached**

JEFFERSON COUNTY FEDERAL CREDIT UNION

MINUTES - BOARD OF DIRECTORS MEETING

DATE: December 23, 2009
TIME: 8:30 A.M.
LOCATION: Board Room – Main Office

Roll Call

William Eskridge - Chairman	(WE)	Present
Steve Schweitzer - Vice-Chairman	(SS)	Present
Wendell Wright – Treasurer	(WW)	Present
Ed Davis - Secretary	(ED)	Present
Larry Dodson - Director	(LD)	Present
Marilynn Hettich - Director	(MH)	Present
Barbara Hays - Director	(BH)	Excused
Susan Clifton – Supv. Comm.	(SC)	Present
Stan Robinson – Supv. Comm.	(SR)	Present
Joshua Jackson – Supv. Comm.	(JJ)	Excused
Gary Fischer – Supv. Comm.	(GF)	Excused
Carl Hicks - President and CEO	(CH)	Present
Gary Edelen – Sr. Vice President	(GE)	Present

Chairman Eskridge called the meeting to order at 8:30 AM.

A motion was made by SS and duly seconded by LD to approve the minutes of 11-21-09 for the Board, Supervisory Committee and Nominating/Bylaws Committee. Vote Taken – Motion Carried.

All correspondence listed was discussed and explained to the Board's satisfaction by CH.

TREASURER'S REPORT

WW reported the following. The key ratios and other pertinent data for the most major areas impacted (before CUSIP & NCUA assessment and after) are compared below. Our YTD bottom line without the assessment expense is within \$4,000 of budgeted income. Our loan and share growth have surpassed our projections. There was an increase in deposits from the previous month of \$212,000 leaving an increase of \$8,249,000 year to date. Loan volume for the month showed an increase of \$329,000 and net loans showed an increase of \$218,000 leaving an increase of \$2,100,000 year to date. We will continue to closely monitor the competition and the overall operation for additional adjustments to dividend and income to benefit the members.

FINANCIAL DETAIL COMPARISON

Major Areas of Impact	REASON	BEFORE	AFTER	Difference
Assets	CU-SIP	95,730,969	120,730,969	25,000,000
Average Assets	CU-SIP	93,814,848	116,542,121	22,727,273
Investment Balance	CU-SIP	51,131,473	76,131,473	25,000,000
NET WORTH	CU-SIP	13.39%	10.62%	-2.77%
Long Term Assets	CU-SIP	22.99%	18.23%	-4.76%
Total Loans / Assets	CU-SIP	41.29%	32.74%	-8.55%
Fixed Assets	CU-SIP	1.62%	1.28%	-0.34%
INC- NET- YTD	NCUA	580,691	197,304	-383,387

A motion was made by LD and duly seconded by ED to approve the report as printed and presented. Vote Taken - Motion Carried.

PRESIDENT'S REPORT

CH discussed and explained all of the printed report that ultimately becomes a part of these minutes as well as the additional items enumerated below.

1. An update was given regarding NCUA assessment and how additional future hits might be handled particularly as it pertains to KCFCU and the reserve account amount.
2. A report was given on the letter received from Bramco Federal Credit Union regarding a merger. CH advised that GE had thoroughly reviewed the loan portfolio and he believes the loss will be less than their total reserves. We will have them transfer all reserves to the ALLL prior to merger.

A motion was made by SS and duly seconded by WW to approve the entire report as printed and discussed. Vote Taken – Motion Carried.

SENIOR VICE PRESIDENT'S REPORT

GE reported that we had 65 TV and 108 radio commercials on three stations. Our business development person has been working on outside marketing and is doing some on site enrollments. A motion was made by SS and duly seconded by WW to approve as printed and discussed. Vote Taken - Motion Carried.

ANNUAL MEETING COMMITTEE - No Report

EMPLOYEE GRIEVANCE COMMITTEE - No Report

EXECUTIVE COMMITTEE – No Report

FACILITIES COMMITTEE – No Report

INVESTMENT & ASSET/LIABILITY COMMITTEE - Contained in President's report.

MARKETING COMMITTEE - Contained in President's report.

NOMINATING/BYLAWS COMMITTEE – No Report

PERSONNEL & POLICY COMMITTEE – No Report

PLANNING COMMITTEE – No Report

POLICY COMMITTEE

LD reported that over the last quarter all policies had been reviewed and minor housekeeping changes were made to get them current.

RISK MANAGEMENT COMMITTEE - No Report

SUPERVISORY COMMITTEE – No Report

UNFINISHED BUSINESS - None

NEW BUSINESS

A motion was made by SS and duly seconded by MH to approve the loan officer's report. Vote Taken - Motion Carried.

A motion was made by MH and duly seconded by LD to approve the Investment & Asset Liability/Committee's report. Vote Taken - Motion Carried.

AIPL – No action taken.

A motion was made by LD and duly seconded by ED to approve the loan charge off exception of 5 loans for \$47,339.53. Vote Taken - Motion Carried.

A motion was made by LD and duly seconded by MH to approve the loan charge off of 23 loans for \$61,054.06. Vote Taken - Motion Carried.

ALLL – No action taken.

A motion was made by SS and duly seconded by LD to forego the budgeted \$125.00 transfer from December's income for allowance for loan overdraft loans and transfer \$250.00 of that account back to income. Vote Taken - Motion Carried.

A motion was made by ED and duly seconded by LD to approve the dividend rates as enumerated in the President's report for the fourth quarter 2009. Vote Taken - Motion Carried.

A motion was made by SS and duly seconded by WW to approve the final draft of the strategic plan per the attached. Vote Taken - Motion Carried.

A motion was made by LD and duly seconded by SS to approve the 2010 budget as printed, discussed and attached. Vote Taken - Motion Carried.

A motion was made by SS and duly seconded by MH to approve the merger/takeover of the Bramco Federal Credit Union. The target date for completion is 03-31-10. CH will assist them in preparing the paperwork for NCUA. Vote Taken - Motion Carried. WW abstained.

A motion was made by LD and duly seconded by SS to approve the policy updates and modifications as listed. Vote Taken - Motion Carried.

A motion was made by ED and duly seconded by SS to adjourn at 9:30 AM. Vote Taken - Motion Carried.

Chairman

Secretary

JEFFERSON COUNTY FEDERAL CREDIT UNION

MINUTES - BOARD OF DIRECTORS SPECIAL MEETING

DATE: December 18, 2009

TIME: 3:30 P.M.

LOCATION: Via Conference Call

Directors Present

William Eskridge - Chairman	(WE)
Steve Schweitzer - Vice Chairman	(SS)
Wendell Wright – Treasurer	(WW)
Ed Davis - Secretary	(ED)
Larry Dodson - Director	(LD)
Marilynn Hettich - Director	(MH)
Barbara Hays – Director	(BH)
Carl Hicks - President	(CH)

Directors Absent

None

Chairman Eskridge called the meeting to order at 3:30 P.M.

The purpose of the meeting was to discuss a loan request for Daniel and Mary Moore, account number 892130. They currently owe us for a first mortgage secured by their primary residence in the amount of \$440,000 in Sellersburg, Indiana that was approved in June. The appraisal was \$550,000. The purpose of this loan is to pay off some credit card balances they have run up helping their children. They are requesting \$30,000 on a 60 month term as a second mortgage. Universal has approved the loan. A motion was made by WW and duly seconded by ED to approve as presented and discussed. Vote Taken - Motion Carried.

A motion to adjourn at 4:00 P.M. was made by ED and duly seconded by LD. Vote Taken - Motion Carried

Chairman

Secretary

**JEFFERSON COUNTY FEDERAL CREDIT UNION
MINUTES - BOARD OF DIRECTORS SPECIAL MEETING**

DATE: January 13, 2010
TIME: 8:30 A.M.
LOCATION: Holiday Inn – Hurstbourne Lane

Roll Call

William Eskridge - Chairman	(WE)	Present
Steve Schweitzer - Vice-Chairman	(SS)	Present
Wendell Wright – Treasurer	(WW)	Excused
Ed Davis - Secretary	(ED)	Present
Larry Dodson - Director	(LD)	Present
Marilynn Hettich - Director	(MH)	Present
Barbara Hays – Director	(BH)	Excused
Carl Hicks – President and CEO	(CH)	Present

Chairman Eskridge called the meeting to order at 8:30 A. M. The following items were discussed and CH's report and the attachments becomes a part of these minutes.

1. **Financials** – Financials were discussed in depth particularly relating to the additional write off of \$145,000 of paid in capital at KCFCU that was written off in December.
2. **Deposit & Loan Rates** – Still very competitive in all areas.
3. **HV BRANCH ACTIVITY** – The year ended with an extra 8.6 daily transactions. This does not constitute an additional person part or full time.
4. **Fifth Third Problem** – Townsend – No additional word yet.
5. **457 Plan** – CH talked with Dan Balogh but it seems there's no way around the tax burden. SS will look into whether the funds will remain at CUNA or come back to the credit union in April. The equivalent earnings could be paid to CH in the form of salary over the two year period since it is taxed as salary anyway.
6. **Foreclosure** – Townsend – Defaulted on all promises.
7. **ALLL** – I found that an error was made in reporting the amount of overage as \$42,000. It was actually \$9,000 greater. The extra funding of \$4,500 put in October was erroneously subtracted from the total in lieu of adding it. As previously decided, all agreed to leave as is until March.
8. **Fee Income** – CH advised staff is looking at ways to bolster fee income due to the lack of earnings on investments in areas that legitimately deserved feeing. For example the new members at the Indiana branch do not qualify for checking accounts but continue their net pay deposit and withdraw the entire amount on pay day in one transaction. The Census Bureau allows them 15 paid minutes daily to do credit union business. A relationship type of scenario requiring a checking or loan or some productive activity will be required or a fee to process the withdrawal will be charged. The lunch money transaction at the downtown branch is another area that needs a look. The last detail analyzed there indicated that 40% of the transactions were cash withdrawals of \$10 or less. After 3 per month an excessive withdrawal fee will be charged.
9. **Bramco Merger** – An update was given on the progress. The preliminary packet should be completed and sent to NCUA today.

All the above items were discussed and reviewed by the Board. There being no further business WE declared the meeting adjourned at 9:30 A.M.

Chairman

Secretary

NCUA LETTERS TO CREDIT UNIONS

NATIONAL CREDIT UNION ADMINISTRATION 1775 DUKE STREET, ALEXANDRIA, VA 22314

DATE: January 2010
TO: All Federal Credit Unions
SUBJ: Operating Fee Schedule for FY 2010
ENCL: Operating Fee Schedule for FY 2010

LETTER NO.: 10-FCU-01

Dear Board of Directors:

In March 2010, you will receive an invoice from NCUA for your 2010 operating fee and, if required, for the amount needed to adjust your National Credit Union Share Insurance Fund (NCUSIF) capitalization deposit to one percent of insured shares. The operating fee and the capitalization deposit adjustment will be based upon the assets and the insured shares, respectively, that you report as of December 31, 2009. Your combined payment will be due no later than Thursday, April 15, 2010.

For natural person federal credit unions, there are changes with the operating fee scale. The 2010 assessment rate has decreased by 1.58 percent from the 2009 rate. This change is primarily due to the growth of credit union assets. In addition, the asset level dividing points (rate bracket categories) will be increased by 8.50 percent. These amounts are adjusted each year by the same percentage as the projected federal credit union asset growth in order to preserve the relationship of the scale to the asset base. Additionally, as approved by the Board on June 18, 2009, assets on the books of natural person federal credit unions created by investments made under the Credit Union System Investment Program and Credit Union Homeowners Affordability Relief Program are excluded from determining the assessment. If applicable, your invoice will include this adjustment.

For corporate credit unions, the same operating fee scale as the prior year will remain in effect.

The scales are printed on the back of this letter.

If you have any questions regarding this letter, please contact the Office of the Chief Financial Officer at (703) 518-6570.

OPERATING FEE SCHEDULE FOR FY 2010

Your operating fee is based upon the total assets of your credit union as of December 31, 2009. For natural person credit unions, assets on the books created by investments made under the Credit Union System Investment Program and Credit Union Homeowners Affordability Relief Program are excluded from determining the assessment.

FOR NATURAL PERSON FEDERAL CREDIT UNIONS

If total assets are less than \$750,000, the operating fee assessment is:

\$0	for assets up to	\$500,000
\$100	for assets from	\$500,001 to \$750,000

If total assets are more than \$750,000, the operating fee assessment is:

0.00023431	on the first	\$967,364,181	of assets, plus
0.00006829	on the next	\$1,959,865,298	of assets, plus (the portion between \$967,364,181 and \$2,927,229,479)
0.00002280	on assets over	\$2,927,229,479	

Examples: A credit union with \$800,000 in total assets has an operating fee of:
 $(\$800,000 \times 0.00023431) = \$187.45.$

A credit union with \$2,400,000,000 in total assets has an operating fee of:
 $(\$967,364,181 \times 0.00023431) + ((\$2,400,000,000 - \$967,364,181) \times 0.00006829)$
 $= \$324,497.80.$

A credit union with \$5,000,000,000 in total assets has an operating fee of:
 $(\$967,364,181 \times 0.00023431) + ((\$2,927,229,479 - \$967,364,181) \times 0.00006829)$
 $+ ((\$5,000,000,000 - \$2,927,229,479) \times 0.00002280) = \$407,761.47.$

FOR CORPORATE CREDIT UNIONS

If total assets are over - but not over - the operating fee assessment is:

\$0	\$5,000,000	The natural person federal credit unions scale (above)
\$5,000,000	\$20,000,000	\$2,854.89 plus 0.02234% of the total assets over \$5,000,000
\$20,000,000	\$50,000,000	\$6,110.11 plus 0.02111% of the total assets over \$20,000,000
\$50,000,000	\$100,000,000	\$12,367.25 plus 0.01987% of the total assets over \$50,000,000
\$100,000,000	no limit	\$22,362.33 plus 0.00123% of the total assets over \$100,000,000

Operating Fee Calculator at <http://www.ncua.gov/opfee>

Sincerely – Deborah Matz, Chairman

NCUA LETTERS TO CREDIT UNIONS

**NATIONAL CREDIT UNION ADMINISTRATION
1775 DUKE STREET, ALEXANDRIA, VA 22314**

DATE: January 2010 **LETTER NO.:** 10-CU-01
TO: Federally-Insured Credit Unions
SUBJ: Supervising Low Income Credit Unions and Community Development Credit Unions
ENCL: Supervisory Letter – Supervising Low Income Credit Unions and Community Development Credit Unions

Dear Board of Directors:

Enclosed is a Supervisory Letter entitled, *Supervising Low Income Credit Unions and Community Development Credit Unions*. We recently issued this guidance to all NCUA examiners. The primary focus of the guidance is to discuss the characteristics, benefits, and unique challenges of low income credit unions and community development credit unions. However, the contents of the Supervisory Letter are applicable to all credit unions in their continuing efforts to serve members of modest means.

One of the primary reasons for the creation of credit unions is to make credit available to people of modest means for productive purposes. This guidance was developed based on discussions with dedicated low income credit union management. You may find the enclosed guidance helpful as you strive to meet the needs of your membership.

Sincerely – Deborah Matz, Chairman



JEFFERSON COUNTY FEDERAL CREDIT UNION
Statement of Financial Condition -- December 2009

ASSETS		LIABILITIES	
LOANS	39,199,869.33	ACCOUNTS PAYABLE	10,973.88
ASSETS IN LIQUIDATION OF LOANS - RE	0.00	MONEY ORDERS	4,425.39
ASSETS IN LIQUIDATION OF LOANS - AU	0.00	TRAVELERS CHECKS	0.00
REAL ESTATE LOANS - TECUMSEH	63,355.70	AMUSEMENT PARK TICKETS	0.00
		KYCUPAC - FROM MEMBERS	19.00
		DEATH CLAIMS	210,664.36
TOTAL LOANS TO MEMBERS	39,263,225.03	EMPLOYEE 401(K) PLAN	0.00
ALLOW. FOR LOAN LOSSES	(258,395.24)	INSURANCE COMPANIES	8,001.58
ALLOW. FOR OVERDRAFT LOSSES	(1,548.93)	FLOOD DETERMINATION	48.00
		RECORDING FEES - CLERK	72.00
NET LOANS	39,003,280.86	ATTORNEY FEES	10,328.00
		APPRAISALS	(1,620.00)
		TOTAL ACCOUNTS PAYABLE	242,912.21
FIFTH THIRD	402,560.16	DIVIDENDS PAYABLE	6,288.92
VAULT CASH	671,240.49	CLF CU SIP NOTE PAYABLE	25,000,000.00
CHANGE FUND - ATM MACHINE	61,590.00		
PETTY CASH	50.00	FEDERAL TAXES	0.00
CASH TOTAL	1,135,440.65	KENTUCKY STATE TAXES	0.00
		FEDERAL & STATE UNEMPLOY.	0.00
KENTUCKY CORPORATE FCU	15,596,623.29	OCCUPATIONAL TAXES	0.00
FEDERAL HOME LOAN BANK OF CINCINNATI	144,522.82	TAXES HELD ON DIVIDENDS	311.61
DEPOSITS - OTHER FINANCIAL INSTITUTIONS	34,251,000.00	ACCRUED PROPERTY TAXES	0.00
SHARE ONE CUSO INVESTMENT	100,000.00	PENALTIES ON PREMATURE IRA DISTR.	0.00
LOAN TO CUCKY	0.00	TOTAL TAXES PAYABLE	311.61
CLF CU SIP INVESTMENT	25,000,000.00		
TOTAL INVESTMENTS	75,092,146.11	ACCRUED EXPENSES	512,860.01
		TOTAL ACCRUED EXPENSES	512,860.01
ACCRUED INTEREST - LOANS	176,991.74	ACCRUED NCUSIF STABILIZATION EXPENSE	0.00
OTHER ACCRUED INCOME	92,980.18	UNAPPLIED EXCEPTIONS	44,478.27
		TOTAL LIABILITIES	25,806,851.02
TOTAL ACCRUED INCOME	269,971.92	CAPITAL	
		REGULAR SHARE ACCOUNTS	17,964,635.56
PREPAID & DEFERRED EXPENSES	39,856.02	CLUB ACCOUNTS	598,371.52
TOTAL PREPAID & DEFERRED	39,856.02	SHARE DRAFT ACCOUNTS	5,197,317.00
		CASH INVESTMENT ACCOUNTS	29,428,059.68
LAND - MAIN & OUTER LOOP OFFICE	448,100.00	CORPORATE CASH INVESTMENT	1,971,535.12
BUILDING - MAIN & OUTER LOOP OFFICE	1,547,029.32	REWARDS CHECKING	2,092,073.88
IMPROVEMENTS - MAIN OFFICE	1,833.82	IRA - ACCUMULATION ACCOUNTS	1,640,400.90
IMPROVEMENTS - BRANCH 1	1,180.55		
IMPROVEMENTS - BRANCH 2	0.00	CERTIFICATES - REGULAR	18,487,598.10
IMPROVEMENTS - BRANCH 3	0.00	CERTIFICATES - IRA	3,987,278.94
IMPROVEMENTS - BRANCH 4	0.00	CERTIFICATES - TOTAL	22,474,877.04
ACCUM. DEPR. - MAIN & OUTER LOOP OFFICE	(540,205.75)	TOTAL SHARES	81,367,270.70
FURNITURE & EQUIPMENT	56,016.33	REGULAR RESERVE	1,901,148.19
COMPUTER EQUIPMENT	32,220.32	RESERVE FOR CONTING.	0.00
TOTAL FIXED ASSETS	1,546,174.59	UNDIVIDED EARNINGS	10,957,014.11
		NET INCOME	111,220.96
ACCOUNTS RECEIVABLE	0.00	TOTAL CAPITAL	94,336,653.96
DEFERRED COMPENSATION	2,194,889.32		
CAPITAL DEPOSIT - CUCKY	65,664.00	TOTAL CAPITAL & LIABILITIES	120,143,504.98
DEPOSIT - NCUSIF	796,081.51		
TOTAL OTHER ASSETS	3,056,634.83		
TOTAL ASSETS	120,143,504.98		

Jefferson County Federal Credit Union

BUDGET REVIEW

December 31, 2009

	ACTUAL CURRENT	BUDGETED CURRENT	ACTUAL Y-T-D	BUDGETED Y-T-D	DIFFERENCE Y-T-D	PERCENT TOT INCOME
I N C O M E						
INTEREST ON LOANS	239,211.25	243,198.00	2,789,863.24	2,859,144.00	(69,280.76)	-2.42%
INVESTMENTS	52,988.53	118,721.00	1,015,589.63	1,380,077.00	(364,487.37)	-26.41%
INTEREST ON CLF CU SIP	20,298.49	0.00	210,843.19	0.00	210,843.19	0.00%
INSURANCE REIMB.	11,519.08	3,950.00	70,861.32	47,100.00	23,761.32	50.45%
MO & CHK FEE	547.25	425.00	5,002.92	5,100.00	(97.08)	-1.90%
OVERDRAFT FEE	72,095.51	69,000.00	730,807.35	828,000.00	(97,192.65)	-11.74%
WIRE TRANS. & CMO	301.00	325.00	3,015.50	3,750.00	(734.50)	-19.59%
LOAN LATE FEE	5,235.85	4,400.00	59,355.12	52,800.00	6,555.12	12.42%
ATM SURCHARGE FEES	397.50	300.00	4,606.50	3,300.00	1,306.50	39.59%
SHARE DRAFT & ATM	2,087.22	2,475.00	22,767.28	29,400.00	(6,632.72)	-22.56%
MISCELLANEOUS INC.	1,715.63	1,600.00	16,375.54	19,200.00	(2,824.46)	-14.71%
LOCK BOX FEE	250.00	160.00	2,480.00	1,920.00	560.00	29.17%
ATM TRANSACTION FEE	642.00	800.00	6,881.00	9,600.00	(2,719.00)	-28.32%
LOAN APPLICATION FEE	175.00	275.00	3,000.00	3,000.00	0.00	0.00%
MEMBERSHIP FEE	455.00	450.00	5,640.00	5,400.00	240.00	4.44%
C-CARD INCOME	2,103.92	250.00	4,557.52	2,700.00	1,857.52	68.80%
D-CARD INTERCHANGE	16,425.57	14,800.00	176,119.01	176,200.00	(80.99)	-0.05%
TOTAL INCOME	426,448.80	461,129.00	5,127,765.12	5,426,691.00	(298,925.88)	-5.51%
E X P E N S E S						
SALARIES - REGULAR	94,341.51	84,747.00	1,012,919.66	1,077,078.00	(64,158.34)	-5.96%
SALARIES - OVERTIME	223.41	648.00	1,804.37	7,196.00	(5,391.63)	-74.93%
CONTRACT EMPLOY.	0.00	400.00	0.00	4,800.00	(4,800.00)	-100.00%
401K COSTS	3,907.15	3,672.00	43,967.22	46,624.00	(2,656.78)	-5.70%
SOCIAL SECURITY TAX	7,303.11	6,533.00	76,525.00	82,947.00	(6,422.00)	-7.74%
UNEMPLOYMENT TAX	2.83	475.00	5,442.99	5,700.00	(257.01)	-4.51%
STAFF INSURANCE	14,413.99	16,200.00	173,738.47	190,800.00	(17,061.53)	-8.94%
LOCAL TRAVEL	586.95	925.00	6,254.39	11,100.00	(4,845.61)	-43.65%
VEHICLE MAINTENANCE	682.16	500.00	3,515.91	6,000.00	(2,484.09)	-41.40%
OUT OF TOWN TRAVEL	61.48	900.00	4,987.46	10,800.00	(5,812.54)	-53.82%
BOARD MEETING EXP.	2,339.86	1,340.00	12,135.25	16,080.00	(3,944.75)	-24.53%
ASSOC. DUES & SUBSCR.	1,519.45	2,269.00	24,864.77	27,228.00	(2,363.23)	-8.68%
OFFICE OCCUP. EXP.	15,470.35	14,688.00	163,692.68	175,171.00	(11,478.32)	-6.55%
BLDG.-LAND IMPROV.	215.21	415.00	4,034.39	6,435.00	(2,400.61)	-37.31%
TELEPHONE EXPENSE	1,603.22	1,842.00	20,419.61	22,104.00	(1,684.39)	-7.62%
POSTAGE	4,695.37	6,000.00	57,123.76	70,200.00	(13,076.24)	-18.63%
MAINT. OF EQUIP.	1,347.67	1,182.00	15,737.65	14,184.00	1,553.65	10.95%
STATIONARY & SUPP.	1,790.35	2,400.00	20,853.86	28,800.00	(7,946.14)	-27.59%
INSURANCE	3,318.90	3,500.00	36,363.78	40,461.00	(4,097.22)	-10.13%
DEPRECIATION - FURN.	3,309.99	3,615.00	41,267.34	44,936.00	(3,668.66)	-8.16%
BANK SERVICE CHARGE	22,776.59	27,118.00	296,353.30	309,006.00	(12,652.70)	-4.09%
COMPUTER EXPENSE	16,357.36	18,103.00	193,680.57	211,463.00	(17,782.43)	-8.41%
EDUCATIONAL & PROM.	10,060.00	9,167.00	101,696.71	110,004.00	(8,307.29)	-7.55%
LOAN SERVICING EXP.	7,881.24	6,910.00	99,735.01	79,965.00	19,770.01	24.72%
PROF. & OUTSIDE EXP.	9,556.14	10,923.00	108,832.55	131,624.00	(22,791.45)	-17.32%
FEDERAL SUPERVISION	1,737.73	1,596.00	20,569.39	19,152.00	1,417.39	7.40%
NCUSIF INS. PREM.	0.00	625.00	119,412.23	7,500.00	111,912.23	1492.16%
NCUSIF STABILIZATION EXPENSE	0.00	0.00	453,004.35	0.00	453,004.35	0.00%
CASH OVER & SHORT	(785.55)	100.00	(68.48)	1,200.00	(1,268.48)	-105.71%
COST-BORROWED FUND	14,990.36	0.00	155,706.62	0.00	155,706.62	0.00%
ANNUAL MEETING EXP.	700.00	700.00	8,400.00	8,400.00	0.00	0.00%
MISCELLANEOUS EXP.	2,048.50	3,850.00	8,203.29	46,200.00	(37,996.71)	-82.24%
TOTAL OPER. EXP.	242,455.33	231,343.00	3,291,174.10	2,813,158.00	478,016.10	56.85%
ALLOWANCE - LOAN LOSS	18,500.00	18,500.00	275,211.00	222,000.00	53,211.00	4.34%
ALLOWANCE - OVERDRAFT LOSS	(250.00)	125.00	(1,068.00)	1,500.00	(2,568.00)	-0.06%
DIVIDENDS	108,609.54	150,051.00	1,501,406.68	1,744,270.00	(242,863.32)	25.47%
(GAIN)LOSS ON INVESTMENTS	0.00	0.00	(4,367.00)	0.00	(4,367.00)	0.00%
(GAIN)LOSS ON INVESTMENTS- KY CORP	143,217.78	0.00	407,191.73	0.00	407,191.73	33.58%
OTHER NON OPERATING EXPENSE (INCOME)	0.00	0.00	(453,004.35)	0.00	(453,004.35)	0.00%
TOTAL EXPENSES	512,532.65	400,019.00	5,016,544.16	4,780,928.00	235,616.16	120.19%
NET INCOME	(86,083.85)	61,110.00	111,220.96	645,763.00	(534,542.04)	-20.19%
NET INCOME - WITHOUT NCUA ASSESSMENT	57,133.93		637,824.92			

P R E S I D E N T ' S R E P O R T January 27, 2010

STATISTICAL REPORTS

Key Ratios, Operating Statistics, Delinquency, Loan Losses, Loan Officer Report, Suspicious Activity, and Long Term Assets, Monthly Comparison are attached for your review monthly. Delinquency Analysis, ALLL Analysis, and Doubtful Loans are available quarterly. GAP, Cash Flow, Rate Shocks, other ALM reports are available semi annually.

FINANCIAL SUMMARY FOR THE MONTH

The key ratios and other pertinent data for the most major areas impacted (before CUSIP & NCUA assessment and after) are compared below. Our YTD bottom line without the assessment expense is within \$8,000 of budgeted income. Our loan and share growth have surpassed our projections. There was an increase in deposits from the previous month of \$14,000 leaving an increase of \$8,264,000 year to date. Loan volume for the month showed a decrease of \$657,000 and net loans showed a decrease of \$266,000 leaving an increase of \$1,800,000 year to date. We will continue to closely monitor the competition and the overall operation for additional adjustments to dividend and income to benefit the members.

FINANCIAL DETAIL COMPARISON

Major Areas of Impact	REASON	BEFORE	AFTER	Difference
Assets	CU-SIP	95,143,505	120,143,505	25,000,000
Average Assets	CU-SIP	93,925,569	116,842,236	22,916,667
Investment Balance	CU-SIP	50,092,146	75,092,146	25,000,000
NET WORTH	CU-SIP	13.63%	10.79%	-2.84%
Long Term Assets	CU-SIP	23.23%	18.39%	-4.84%
Total Loans / Assets	CU-SIP	41.27%	32.68%	-8.59%
Fixed Assets	CU-SIP	1.63%	1.29%	-0.34%
INC- NET- YTD	NCUA	637,825	111,221	-526,604
Return on Average Assets	NCUA	0.68%	0.10%	-0.58%

LOAN LOSSES FOR YOUR REVIEW – (SEE ATTACHED REPORT FOR DETAIL)

As of 01-15-10 6 21,318.50

As of 02-15-10

As of 03-15-10

T O T A L 6 21,318.50

LENDING ACTIVITY

RE LOANS - December 2009									
DATE	NAME	ACCOUNT #	APPRAISAL	NEW MONEY	LOAN AMOUNT	EQUITY	TERM IN MONTHS	CREDIT LIMIT	APPROVED BY
12/15/09	Roth	967500	480,000	111,672	111,672	384,000	180	0	CEO
12/22/09	Mcardell	651590	100,000	80,000	80,000	80,000	180	0	CEO
12/30/09	Mattingly	600202870	185,000	25,519	25,519	0	146	0	CEO
TOTAL/AVG	3	765,000	217,191	217,191	464,000	169	0		

A '0' in the equity column indicates > 80% LTV

COMMENTS: McCardell We loaned this guy \$800,000 in late 2007 for RE trans. He owes us \$346,000 now on primary residence.
The loan approved above is for \$80,000 on rental property we have used before.

President - Page 1 of 5

TOTAL	YTD	7,780,500	3,802,558	4,972,695	6,110,300	173	222,700
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INVESTMENT ACTIVITY**CD Purchases - December 2009**

DATE	AMOUNT	TERM	RATE	INSTITUTION	CITY	ST	CODE
12/01/09	99,000	12	1.75%	BANK MERIDIAN	COLUMBIA	SC	2
	99,000	12	1.75%	BANK MERIDIAN	COLUMBIA	SC	2
	248,000	12	0.55%	METROPOLITAN BANK	NEW YORK	NY	2
	99,000	12	0.70%	MONTEREY COUNTY BANK	MONTEREY	CA	2
12/07/09	100,000	12	0.65%	GOLDEN CIRCLE CREDIT UNION	MASSILON	OH	2
	149,000	18	0.80%	MONTICELLO BANKING	MONTICELLO	KY	1
12/09/09	248,000	12	0.50%	STEARNS BANK ASSOCIATION	UPSALA	MN	2
12/11/09	99,000	10	1.50%	IBERIABANK	LAFAYETTE	LA	1
12/16/09	248,000	12	0.55%	FIRST CMRL BANK OF HUNTSVILLE	HUNTSVILLE	AL	2
	149,000	12	0.50%	SUMMIT STATE BANK	SANTA ROSA	CA	2
12/17/09	248,000	12	0.50%	STEARNS BANK OF HOLDINGFORD	HOLDINGFORD	MN	2
12/18/09	148,000	12	0.55%	VISION ONE CREDIT UNION	SACRAMENTO	CA	2
	148,000	12	0.50%	EDGAR COUNTY BANK & TRUST	PARIS	IL	2
	224,000	12	0.64%	BANK OF MARION	MARION	IL	1
12/24/09	99,000	12	0.75%	MVB BANK	FAIRMONT	VG	2
12/29/09	248,000	12	0.50%	LUANA SAVINGS BANK	LUANA	IA	2
12/30/09	149,000	12	0.75%	AFFILIATED BANK	BEDFORD	TX	2
12/31/10	100,000	12	0.90%	FARMERS & MERCHANT BANK	TIMBERVILLE	VA	2
	248,000	12	0.55%	CITIZENS STATE BANK	MARYSVILLE	KS	2
	99,000	15	1.30%	TENNESSEE COMMERCIAL BANK	FRANKLIN	TN	3
TOTAL	3,249,000	12	0.81%	20			

YTD	41,314,000	AVG	1.18%	349
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INVESTMENT ACTIVITY – FAILED BANKS

	AMOUNT	BANK	DATE	DISPOSITION
1.	99,000	Rockbridge Commercial Bank	12-18-09	To Be Paid by FDIC
2.	99,000	Independent Bankers-Springfield, IL	12-18-09	To Be Paid by FDIC

REAL ESTATE PROBLEM LOANS

Acct. #	Name	Address	Zip	Balance	Appraisal	Year	Pamt.	Due
1. 852730	Townsend, K.	1218 W. Woodlawn.	40215	\$24,142	\$84,500	05-06	\$244	\$2,754
1.	<p>01-14-09 Member was laid off from a 3+ year job and had satisfactory credit when the loan was made. She is drawing unemployment. The insurance is still in force but taxes are delinquent in the amount of \$1,098 for 2008. There are no other mortgages that we are aware of. There are other taxes showing up – totaling \$5,300 that we cut checks for as loan proceeds but she converted. We have asked 5/3 to reimburse us for their errors. That will reduce our exposure to some degree and they can pursue her criminally in lieu of us having to do it. The initial foreclosure letter was authorized on 01-16-09. The PVA assessment is \$84,360. 02-23-09. 05-28-09 - The motion for judgment was filed on May 21, 2009. Pursuant to local court rules, the motion is automatically referred to the Master Commissioner for recommendation as to whether the judgment should be entered. That process can take up to 30 days. If the Master Commissioner recommends that the judge sign the order, it can take several weeks for us to receive the signed judgment, depending on the judge's docket at the time. The sale date is 10-13-09. Our attorneys received a Chapter XIII bankruptcy notice at 09:16 AM the morning of the 12th. We will now have to go through the bankruptcy system and then go through the sale system again. 12-02-09 we received a call from member saying she went to 341 meeting & spoke to trustee & our attorney. She will pay us direct (Out Side Of Plan) 1 full payment of \$244.05 on 12-15-09, again 12-29-09, and the January payment sometime in January from her unemployment. Our arrearage is to be paid in the plan which we do not have the details on yet. I am not holding my breath. She defaulted and we have moved for a new hearing to lift the stay that comes up 01-28-10.</p>							

CHECK REGISTER & ACH DEDUCTIONS

Attached for your review.

COMMENT CARDS

None

RECONCILIATIONS

All accounts are current and correct.

SAFE LANDING AND OVERDRAFT LOAN CHARGE OFF FOR – December 2009

NONE

SUSPICIOUS ACTIVITY REPORTS (SARS) – December 2009

2 for \$15,498.00

POTENTIAL MERGER CANDIDATE

Paper work is in process with NCUA.

FOR YOUR INFORMATION

- ✓ **U.S. consumer delinquencies on first mortgages, home equity lines of credit and credit cards rose again in November** from October, according to Equifax Inc. In November, credit card delinquencies increased to 4.62% from 3.76% a year earlier, but remain below May's peak of 4.79%, Equifax said. Delinquencies on home equity lines of credit jumped to 3.43% from 3.39% in October and 2.95% from a year earlier. However, Equifax said that consumers have reduced their debt by more than 5% from a year earlier--with first-mortgage debt decreasing 5.4%, credit card debt down 7.3%, and auto loans falling 9.5%. Overall consumer debt is about \$11 trillion--which is at the September 2007 level, Equifax said (*Dow Jones Newswires via American Banker* Dec. 23).
- ✓ **Low consumer demand: CU lending in '09 slowest in the post-WWII era** - MADISON, Wis. (1/5/10)--Credit union lending activity in 2009 will be the slowest in the post-World War II era, according to a Credit Union National Association (CUNA) economist's analysis of CUNA's monthly sample of credit unions. Credit union loans outstanding decreased 0.1% during November, but rose 1.8% during the first 11 months of 2009. That's down from a 6.8% increase during the same period of 2008. During November, adjustable-rate mortgages led loan growth, increasing 3.6%, followed by credit card loans (1%) and unsecured personal loans (0.4%). Other loans and home equity loans each increased 0.2%. Used-auto loans decreased 0.5% followed by fixed-rate mortgages, which declined 0.6%. New-auto loans and other mortgages also dropped--1.3% and 2.5%, respectively. "For the first 11 months of this year credit union loan balances rose only 1.5%, below the previous nadir of 2% set in 1982," Steve Rick, CUNA senior economist told *News Now*. "Loan balances actually fell 0.11% in November as compared to a 0.22% rise in November 2008. The November loan seasonal factor of -0.22% historically weighs on overall actual growth. "So the difference between the actual growth rate and seasonal growth rate determines the underlying trend loan growth rate of 0.11%, which is a 1.3% annual rate," he continued. Falling auto loan and fixed-rate first mortgage balances pulled the overall growth number into negative territory, Rick added. Auto-loan balances fell as loan amortization exceeded originations. Fixed-rate first mortgage balances declined due to a large amount of refinance activity and sales of low-rate fixed-rate first-mortgage loans into the secondary market, he explained. "It takes two to tango and it takes two parties to originate a loan," Rick said. "The demand for consumer loans remains weak because households are still worried about jobs, home prices and future taxes. The supply of credit union loans remains ample due to the large influx of savings funds over the past 11 months." Credit union savings balances decreased 0.2% in November and 10.4% during the first 11 months of 2009. During November, money market accounts increased 1.1%, followed by individual retirement accounts, which increased 0.7%. Regular shares decreased 0.3%, followed by one-year certificates (0.7%) and share drafts (1.2%). "So far this year savings balances are up 9.8%, the fastest pace since 2002," Rick said. Concerning asset quality, credit union 60-plus-day delinquencies remained at 1.8% in November. The loan-to-savings ratio remained constant at 76.9% for the month. The liquidity ratio--the ratio of surplus funds maturing in less than one year to borrowings plus other liabilities--decreased to 19%. "This combination of rapid savings growth and slow loan growth pushed down the credit union

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loan-to-savings ratio to 76.9% in November, down from 83.3% in November 2008," Rick said. The movement's overall capital-to-asset ratio remained at 10% in November. The total dollar amount of capital is \$90 billion.

✓ **Ten events that changed CUs in the past decade** - MADISON, Wis., and WASHINGTON (1/5/10)--A decade has ended and in the tradition of newshounds everywhere, the Credit Union National Association's *News Now* staff took time out to mull the impact the first decade of the 21st century presented credit unions. Staff sniffed out 10 events of the decade that changed the way credit unions operated and their strategies. The list, not ranked according to importance, includes:

1. Y2K. The year 2000 was supposed to bring computer glitches that would bring computers to their knees. 1999 had credit unions scrambling with data processing service providers to shore up and protect their computer systems when the data hit. What turned out to be a nonevent--perhaps due to good preparation--also served notice to credit unions that their strategies should include *preventive* measures to ensure business continuity and safekeeping of the sensitive records they keep. Y2K helped usher in a new computer era with more sophisticated data processing.
2. Sept. 11, 2001. The attacks on the World Trade Center proved that the nation's financial system could survive when institutions take measures to back up their data and processes. Credit unions directly involved in the tragedies met members' needs because they had business continuity plans in place. 911 turned the Web and cell phones into significant instantaneous channels of communication that changed the way credit unions get their news and communicate with each other. And, years after the attacks, credit unions still are dealing with the new, more demanding regulations. In 2009, the Bank Secrecy Act's anti money laundering and other provisions remained the single most challenging compliance issue.
3. Bankers' attacks. Bankers stepped up their rhetoric against credit unions in state after state, in the courts, state legislatures, and Congress. They also took the battle public, often attacking credit unions' tax exemption in the media. These resulted in credit unions taking aggressive steps to educate the public and lawmakers about the credit union difference. The attacks changed the way credit unions promote their issues and brought forth a decade of advocacy that, combined with other issues, has significantly increased the visibility of credit unions in the media and in Congress. As a result, CUNA's and the leagues have become one of the most respected lobbying groups in the U.S.
4. Hurricane Katrina. A series of hurricanes in 2005 brought business continuity challenges of nightmare proportions to credit unions along the Gulf Coast, testing their very existence. But credit unions shone in their service. Hurricane Katrina especially gave a huge boost to the unique credit union cooperative concept of shared branching, which enabled credit unions to step in and serve others' members in trouble. Katrina directly affected more than 600 credit unions and millions of members. The disaster changed the way credit unions and their members gave to charity and helped each other, via online resources. And the Web showed what it could do as a communications medium in keeping members informed. And credit unions saw new, improved backup systems such as mobile units dispatched to help keep branches' business open.
5. The Web, the Internet, and online banking. These were just gathering speed when the decade began but look at them now. They have changed the way credit unions communicate with each other and their members. They have changed how transactions are made and how products and services are delivered. Today members can get a loan application approved online. Today most credit unions have integrated these into their strategic plans as well as their communications and marketing plans.
6. Data breaches. In the past 10 years, hackers and cybercriminals have become a fact of life. A series of sophisticated breaches in 2007, 2008 and early 2009 compromised thousands of members' credit and debit cards and hit home the message that one's system is only as good as its weakest link--which could be a merchant's computer or a third-party providers' processes. Through no fault of their own, credit unions have had to spend time and expense reissuing cards and beefing up security of their networks, dealing with fraudulent transactions and assisting upset members. Many credit unions have turned these into educational opportunities to provide education to members about protecting their data.
7. Electronic funds transfers (EFT). EFT has come a long way, so much so that paper checks are dwindling in favor of debit cards. EFT has changed the way basic financial services are delivered and how they are paid for. With these have brought an array of compliance rules, disclosure proposals and more regulatory burden for credit unions.

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8. Younger members. Generation X and Y's infatuation with their iPods and cell phones and blackberries has prompted credit unions to consider innovative marketing strategies via social networking. Credit unions are tweeting on Twitter, blogging, and making friends via LinkedIn and FaceBook. Right now, many credit unions and leagues are trying to figure how best to use the new devices.
9. Changes in credit union leadership. Credit unions have been warned that Baby Boomer CEOs will be leaving about a third of credit unions as they reach retirement age, and it's already happening. A new wave of younger successors are taking their place and are testing the traditions taken for granted by most credit unions.
10. The global economic crisis. Last, but not least, the crisis triggered by banks in 2008 and the ensuing recession have tested the very nature of the credit union system with regulatory reform and corporate stabilization making significant changes that will alter the business. The impact on credit unions has been severe. Some will take years to earn back the funds they lost in shoring up the corporates and their insurance fund or through member delinquencies. But the backlash against huge banks instrumental in bringing on the credit crisis also has provided credit unions a huge opportunity to strut their stuff. Credit unions are being heralded throughout the nation for their conservative lending, and their willingness to take on more loans. As a result, they've seen strides in membership that can position them well for the next 10 years.

✓ **Bankruptcies up, CUs in 'maintenance phase': CUNA - MADISON, Wis. (1/6/10)--**Personal bankruptcy filings hit **1.41 million last year--an increase of 32% over 2008**. And credit unions can expect more chargeoffs during the post-recession, say Credit Union National Association (CUNA) economists. CUNA economist Steve Rick pointed out that the numbers will continue to go up because bankruptcies and chargeoffs lag behind a recession. "During a recession, people are existing for a while on their savings, and when that's used up they begin charging more, getting into debt." They make it through most of the recession. Then, it catches up and chargeoffs occur, he noted. According to the National Bankruptcy Research Center, which compiles and analyzes bankruptcy data, 2009's bankruptcy filings are at their highest level since 2005 (*The Wall Street Journal* Jan. 5). More people filed for Chapter 7 bankruptcy, which liquidates assets to pay off some debts and absolves the filers of other debts. **Chapter 7 filings were up more than 42% as of November 2009**, compared with November 2008. **Chapter 13 filings increased by 12%** and accounted for less than one-third of the 2009 filings as of November, the latest month statistics were available. "You could see the increase coming with the last quarter's data," Mike Schenk, CUNA senior economist and vice president of economics and statistics, told *News Now*. "There naturally would be more bankruptcies after the recession than before." He noted that consumers rushed to file bankruptcies in 2005 before new bankruptcy laws took effect that October. The laws make it more difficult to file for a Chapter 7 bankruptcy. Filers are required to undergo a means test to determine if the filer can pay back at least a portion of the debt after it is restructured. Rick agreed that credit unions could anticipate the losses and be prepared for them. "Credit unions for years have been in the building phase, building their allowances for loan losses (ALL) provisions in anticipation for an increase in chargeoffs. Now they're in the maintenance phase, where they will see a drop in provisions for ALL." For credit unions, chargeoffs are still a small number, said Schenk. Both delinquencies and net chargeoffs remain substantially lower than bank norms, according to the U.S. Credit Union Profile's Third Quarter 2009 results. In 2005, before the new law, credit unions experienced four bankruptcies per 1,000 members. That number tapered off to 1.4 bankruptcies per 1,000 members in 2006, followed by 1.8 in 2007, then 2.6 in 2008 and 3.7 as of September 2009. The average number of bankruptcies per credit union has increased slightly from 39.3 in 2005 to 43 as of in September 2009, according to the profile report. Half of credit unions' chargeoffs are due to bankruptcies.

BUSINESS DEVELOPMENT & MARKETING

GE will report.

Respectfully Submitted,



Carl F. Hicks
President and CEO

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CATEGORY	Year End 2008	Prior Month	Current Month	Difference	Year-To-Date
Deposits	73,102,429	81,352,351	81,367,271	14,920	8,264,842
Regular CDs	20,987,276	18,418,468	18,487,598	69,130	(2,499,678)
IRA Cds	3,667,761	3,938,503	3,987,279	48,776	319,518
Total CDs	24,655,037	22,356,971	22,474,877	117,906	(2,180,160)
Loan Balance	37,420,917	39,529,846	39,263,225	-266,621	1,842,308
Loans Made	15,292,094	1,375,982	719,299	-656,683	16,371,386
Members	13,505	13,526	13,487	-39	(18)
Accounts	22,685	22,593	22,515	-78	(170)
Delinquent Percent	0.53%	0.24%	0.17%	-0.07%	-0.36%
E-Statements	1,184	1,554	1,598	44	414
Bill Payer	1,067	1,248	1,263	15	196
Info-Teller Inquiries	187,027	14,199	15,387	1,188	171,642
Website Inquiries	418,620	31,784	31,492	-292	430,156
HB -Members Used	2,539	2,599	2,623	24	84
Overdrawn Accounts	41,820	24,907	24,699	-208	(17,121)
CIA - #	879	874	874	0	(5)
CIA - \$	22,552,171	29,354,072	29,428,060	73,988	6,875,889
CCIA - #	41	40	39	-1	(2)
CCIA - \$	1,965,519	2,502,788	1,971,535	-531,253	6,016
Rewards - #	174	173	170	-3	(4)
Rewards - \$	1,183,310	2,092,330	2,092,074	-256	908,764
Rewards - Surcharge Ref.	854	179	205	26	1,921
Rewards - Cost	24,626	5,143	5,788	645	55,681
Regular Checking - #	4,629	4,580	4,536	-44	(93)
Regular Checking - \$	4,442,852	5,079,408	5,197,317	117,909	754,465
TOTAL CHECKING - #	5,723	5,667	5,619	-48	(104)
TOTAL CHECKING - \$	30,143,852	39,028,598	38,688,986	-339,612	8,545,134
Trans - MO	56,671	5,613	5,825	212	55,723
Trans - HV	37,557	3,297	3,562	265	39,596
Trans - DT	31,735	2,303	2,514	211	28,954
Trans - UR	29,684	2,038	2,228	190	26,447
Trans - IN	41,619	3,815	3,766	-49	40,434
Trans - INFO	12,843	983	952	-31	11,939
Trans - HB	87,003	6,951	7,459	508	86,002
Trans - SB	50,510	3,779	3,929	150	46,958
Trans - Total YTD	347,622	28,779	30,235	1,456	336,053
DELINQUENCY	Number	Balance			
2 - 5 Months	7	20,251			
6 -11 Months	3	22,927			
12 Months & Over	2	24,413			
Total	12	67,591			

Monthly Statistics - Year To Date Statistics - Key Ratios - 2009

Category	%	Y/E 2008	JAN	FEB	MAR	APR	MAY	JUNE	JUL	AUG	SEP	OCT	NOV	DEC	YTD
Assets		86,366,726	87,757,046	115,291,732	115,952,351	118,445,061	120,161,319	121,279,807	121,031,227	121,224,368	119,968,543	120,120,905	120,730,969	120,143,505	33,776,779
Deposits		73,102,429	74,221,189	76,665,091	77,897,382	79,968,639	81,429,411	82,233,520	81,814,646	81,957,277	81,107,318	81,140,189	81,352,351	81,367,271	8,264,842
Investment Balance		43,185,859	44,911,138	79,593,710	74,406,580	76,110,844	77,513,598	77,925,466	76,822,238	76,865,321	75,123,091	75,697,143	76,131,473	75,092,146	31,908,287
Cash Balance		1,272,429	844,738	463,448	414,159	543,487	414,191	757,540	723,186	344,449	775,324	634,645	613,610	1,135,441	(136,988)
Loan Balance		37,420,917	37,527,807	36,810,817	37,093,747	37,746,402	38,162,336	38,042,024	38,926,382	39,571,203	39,588,809	39,311,550	39,529,846	39,263,225	1,842,308
Loans Made		1,209,689	942,195	1,167,548	1,278,928	1,684,003	1,739,015	1,438,494	2,023,241	1,640,356	1,315,528	1,046,796	1,375,982	719,299	16,371,385
Members		13,505	13,485	13,489	13,499	13,509	13,503	13,508	13,500	13,506	13,590	13,564	13,526	13,487	(18)
Accounts		22,685	22,657	22,662	22,686	22,700	22,673	22,679	22,674	22,679	22,750	22,717	22,593	22,515	(170)
DEL - 2-5 Months		187,983	206,403	198,613	84,134	85,713	57,379	47,514	55,324	95,257	55,839	71,083	39,994	20,251	(167,732)
DEL - 6-11 Months		3,866	12,249	37,000	20,065	26,770	50,359	33,977	41,868	31,967	31,865	31,805	25,178	22,927	19,061
DEL - 12 Months & >		8,033	8,033	7,618	7,307	7,187	7,003	6,883	5,743	15,482	10,395	10,395	28,811	24,413	16,380
Delinquent Amount		199,882	226,685	243,231	111,506	119,670	114,741	88,374	102,935	142,706	98,099	113,283	93,983	67,591	(132,291)
Delinquent Percent	< 1.30%	0.53%	0.60%	0.66%	0.30%	0.32%	0.30%	0.23%	0.26%	0.36%	0.25%	0.29%	0.24%	0.17%	-0.36%
Info-Teller		15,573	14,471	14,026	14,203	14,022	14,102	14,025	14,271	14,106	13,805	15,025	14,199	15,387	171,642
Website Inquiries		39,072	36,609	38,039	40,863	39,223	38,299	34,150	33,304	34,964	35,045	36,384	31,784	31,492	430,156
Bill Payer		1,067	1,088	1,106	1,124	1,144	1,158	1,171	1,190	1,202	1,222	1,235	1,248	1,263	196
E-Statements		1,184	1,217	1,242	1,260	1,306	1,326	1,357	1,396	1,423	1,445	1,517	1,554	1,598	414
Home Branch Access		2,539	2,543	2,584	2,596	2,615	2,615	2,570	2,596	2,610	2,958	2,620	2,599	2,623	2,623
Overdrawn Accounts		41,820	21,551	12,723	26,923	34,167	26,835	34,632	28,764	27,830	36,520	24,181	24,907	24,699	24,699
Share Bal. \$,5000 & <		8,909,888	9,548,838	10,195,480	9,577,336	9,438,864	9,759,495	9,312,113	9,604,156	9,395,745	9,015,545	9,360,000	9,184,125	9,165,807	9,165,807
INC - Loans YTD		2,695,524	234,871	444,153	674,907	899,289	1,134,956	1,362,513	1,602,076	1,840,948	2,074,273	2,315,117	2,550,652	2,789,863	
INC - Investments YTD		1,524,870	110,862	226,397	311,135	413,883	502,311	588,222	667,880	747,459	826,541	897,144	962,601	1,015,590	
INC - Other YTD		1,121,675	82,079	146,008	253,573	360,070	471,828	588,767	714,845	826,717	946,824	1,077,106	1,188,063	1,322,312	
INC - Total YTD		5,342,069	427,812	816,558	1,239,615	1,673,242	2,109,095	2,539,502	2,984,801	3,415,124	3,847,638	4,289,367	4,701,316	5,127,765	
EXP - ALLL YTD		244,000	22,111	40,611	64,661	92,411	92,411	126,911	145,411	163,911	213,661	223,661	256,711	275,211	
EXP - ALLL - OD YTD		978	125	250	(1,068)	(943)	(818)	(1,068)	(943)	(818)	(1,068)	(943)	(818)	(1,068)	
EXP - Dividend YTD		2,043,551	140,439	264,076	403,499	534,086	670,250	800,594	925,560	1,048,806	1,160,954	1,279,127	1,392,797	1,501,407	
EXP - Operating YTD		2,500,742	205,842	425,323	1,111,678	1,344,317	1,618,494	1,440,870	2,113,551	2,335,348	2,555,352	2,824,782	3,048,719	3,291,174	
EXP -(G)/L on Invest. YTD		(2,538)	0	0	0	(4,367)	(4,367)	(4,367)	(4,367)	(4,367)	(4,367)	(4,367)	(4,367)	(4,367)	
Other Non Operating (Inc)		0	0	0	0	0	0	0	(453,004)	(453,004)	(189,030)	(189,030)	(189,030)	(45,813)	-
EXP - Total YTD - \$		4,786,733	368,517	730,260	1,578,770	1,965,504	2,375,970	2,362,940	2,726,208	3,089,876	3,735,502	4,133,230	4,504,012	5,016,544	
INC- NET- YTD		555,336	59,295	86,298	(339,155)	(292,262)	(266,875)	176,562	258,593	325,248	112,136	156,137	197,304	111,221	
Operating Exp. YTD - %	< 5.00%	2.91%	2.84%	2.51%	4.18%	3.69%	3.48%	2.55%	3.17%	3.04%	2.95%	2.92%	2.85%	2.82%	
Net Interest Margin / AA	> 3.00%	2.53%	2.83%	2.40%	2.19%	2.14%	2.08%	2.03%	2.02%	2.01%	2.01%	2.00%	1.98%	1.97%	
Return on Average Assets	0.70%	0.65%	0.82%	0.51%	-1.28%	-0.80%	-0.57%	0.31%	0.39%	0.42%	0.13%	0.16%	0.18%	0.10%	
Net Worth - \$		12,883,162	12,914,457	12,944,460	12,511,091	12,565,901	12,591,287	13,034,724	13,116,755	13,183,410	12,970,299	13,029,299	12,822,659	12,969,383	
Total Resv. / Curr. Assets	> 9.00%	14.92%	14.72%	11.23%	10.79%	10.61%	10.48%	10.75%	10.84%	10.88%	10.81%	10.85%	10.62%	10.79%	
Average Assets - \$		85,989,400	87,061,886	101,524,389	106,333,710	109,361,548	111,521,502	113,147,886	114,274,078	115,142,864	115,679,050	116,123,236	116,542,121	116,842,236	
Net Charge Off - \$		220,359	0	0	52,684	0	0	63,792	0	0	57,449	0	0	52,337	226,262
Net Charge Off / AA - %	< .45%	0.26%	0.00%	0.00%	0.05%	0.00%	0.00%	0.06%	0.00%	0.00%	0.05%	0.00%	0.00%	0.04%	0.20%
Long Term Assets - \$		21,264,716	20,603,600	19,922,004	19,821,392	20,320,411	20,698,440	21,282,060	21,684,847	22,042,663	22,069,746	21,883,458	22,012,682	22,097,505	
Net Long Term Asset / A - %	< 35.00%	24.62%	23.48%	17.28%	17.09%	17.16%	17.23%	17.55%	17.92%	18.18%	18.40%	18.22%	18.23%	18.39%	
Total Loans / Assets - %	< 90.00%	43.33%	42.76%	31.93%	31.99%	31.87%	31.76%	31.37%	32.16%	32.64%	33.00%	32.73%	32.74%	32.68%	
Share Growth - %	7.00%	13.28%	1.53%	4.87%	6.56%	9.39%	11.39%	12.49%	11.92%	12.11%	10.95%	11.00%	11.29%	11.31%	
Loan Growth - %	4.00%	8.14%	0.29%	-1.63%	-0.87%	0.87%	1.98%	1.66%	4.02%	5.75%	5.79%	5.05%	5.64%	4.92%	
CD Deposits - \$		24,655,037	24,179,789	23,693,423	23,810,493	23,681,190	23,244,206	23,323,931	23,239,953	23,410,580	22,821,997	22,570,525	22,356,971	22,474,877	
Share Deposits - \$		48,447,392	50,041,400	52,971,668	54,086,889	56,287,449	58,185,205	58,909,589	58,574,693	58,546,697	58,285,321	58,569,664	58,995,380	58,892,394	
Loan To Total Share - %		77.24%	74.99%	69.49%	68.58%	67.06%	65.59%	64.58%	66.46%	67.59%	67.92%	67.12%	67.00%	66.67%	
Loan To Total Deposit - %		51.19%	50.56%	48.02%	47.62%	47.20%	46.87%	46.26%	47.58%	48.28%	48.81%	48.45%	48.59%	48.25%	
Fixed Assets - \$		1,641,838	1,635,009	1,625,166	1,615,323	1,607,550	1,597,931	1,588,312	1,578,693	1,571,450	1,591,957	1,553,329	1,547,174	1,546,175	
Fixed Assets - %	< 5.00%	1.90%	1.86%	1.41%	1.39%	1.36%	1.33%	1.31%	1.30%	1.30%	1.33%	1.29%	1.28%	1.29%	

	Year	Count	Balance	Monthly Installments	Amount to Reprice In 3 Years
CU Channels		2	63,355.70		63,355.70
Variable Rate		20	461,355.64		461,355.64
Maturities of 3 Years & Less	2009-2012	26	215,224.77		215,224.77
Maturities of 4 Years	2013	20	383,917.14		383,917.14
Maturities of 5 Years	2014	30	706,052.34		706,052.34
Maturities of 6 Years	2015	20	561,121.64		561,121.64
Maturities of 7 Years	2016	22	959,381.16		959,381.16
Maturities of 8 Years	2017	21	697,222.70	10,013.25	180,238.50
Maturities of 9 Years	2018	45	2,047,139.22	26,792.27	482,260.86
Maturities of 10 Years	2019	27	1,111,876.90	13,309.80	239,576.40
Maturities of 11Years	2020	25	1,442,455.68	16,484.00	296,712.00
Maturities of 12Years	2021	43	1,946,711.87	20,204.55	363,681.90
Maturities of 13Years	2022	51	3,381,199.44	32,803.36	590,460.48
Maturities of 14Years	2023	65	5,174,199.36	46,984.15	845,714.70
Maturities of 15Years	2024	73	5,599,113.23	48,127.43	866,293.74
Maturities of 16-19 Years	2025	4	299,334.34	2,512.73	45,229.14
Maturities of > Than 20 Years					0.00
		494	25,049,661.13		7,260,576.11
Net Long Term Loans			17,789,085.02		
Fixed Assets			1,546,174.59		
NCUSIF Deposit			796,081.51		
LLC			500.00		
Deferred Compensation			1,800,000.00		
CUSO Investments			165,664.00		
Total Long Term Assets			22,097,505.12		

LOAN OFFICERS REPORT 2009
JEFFERSON COUNTY FEDERAL CREDIT UNION

December , 2009

Loans Approved	239	\$701,552.36
Credit Limits Approved * includes updates & increases	6	\$19,500.00
Loans Disbursed	242	\$712,057.60
Indirect Lending	9	\$99,761.79
Equity Checks	7	\$18,370.00
Tecumseh Mortgages	0	\$0.00
Universal Approved Loans (100% Real Estate Loans)	0	\$0.00
Requests Denied	46	\$347,484.87

J. Kevin Lush
Preparer

January 6, 2010
Date

RECOMMENDED LOAN CHARGE OFF FIRST QUARTER 2010

ACCOUNT NUMBER	MEMBER NAME	CURRENT BALANCE	LOAN SUFFIX	LOAN TYPE	MDR	AUDR	DATE PAID	DATE DUE	MEMBER GROUP	LOAN OFFICER	Comments	REASON
743050	Ronnie Cherry	\$95.56	3	Auto	29%	31%	12/08/08	08/05/08	Kelly Technical Co	GSE	Def Balance	CH-13 Bankruptcy
747180	Damon Buckner	\$4,925.34	5	Open End	21%	26%	12/03/09	11/05/09	Payne Electric	GSE	Sending to ABL	Unemployed - UnableTo Pay
797180	Misty Buckner	\$4,821.84	5	Open End	40%	46%	11/20/09	11/05/09	Place Or Residence	GSE	Sending to ABL	Employed - Refuse To Pay
856720	Tammy Hatfield	\$4,974.51	5	Open End	21%	31%	09/04/09	10/05/09	Mercer Transportation	TW	Unsecured - Not Reaf - ABL	Filing CH-7 Bankruptcy
861230	Joy Hartung	\$3,079.38	3	Note	41%	41%	08/11/09	09/05/09	Outsource Manage	TW	Sending to ABL	Employed - Refuse To Pay
883660	Erdenetsetseg Thaxton	\$3,421.87	3	Note	N/A	N/A	09/02/09	10/05/09	Place Or Residence	GSE	Unsecured - Not Reaf - ABL	CH-7 Bankruptcy

TOTALS	For January	\$21,318.50	6									
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TOTAL	For February	\$0.00	0									
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TOTAL	For March	\$0.00	0									
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TOTAL	ACCOUNTS	6										
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TOTAL	FOR QUARTER	\$21,318.50										
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December
2009

Suspicious Activity Report

DATE FILED	DATE(S) OF ACTIVITY	REASON FILED	DOLLAR AMOUNT
12/10/09	08/06/09 THRU 12/02/09	Check Fraud	\$ 5,214.00
12/18/09	09/23/09 THRU 12/16/09	Loan Fraud	\$ 10,284.00

Total Activities =	2
Total Dollar Amount =	\$ 15,498.00

By:
Date:

DECEMBER 2009

Check #	Amount	Date	Payable To:	Reason
9407	866.28	12/1/2009	TRANSAMERICA LIFE INSURANCE	INSURANCE
9408	3,462.09	12/1/2009	CHAD PERRY	DECEASED ACCOUNT
9409	82.00	12/2/2009	OXMOOR TOYOTA	LOAN SERVICING
9410	4.40	12/2/2009	JAYNE EBERSOLE	TRAVEL LOCAL
9411	22.70	12/2/2009	GARY S EDELEN	TRAVEL LOCAL
9412	852.60	12/2/2009	ALLIED SOLUTIONS	GAP INSURANCE
9413	2,007.37	12/2/2009	PHOENIX UNDERWRITING	INSURANCE
9414	5,767.86	12/2/2009	MINNESOTA MUTUAL	100% RE LOANS
9415	3.00	12/3/2009	JEFFERSON CO SHERIFF'S OFFIC	
9416	70.22	12/3/2009	FIRST SERVICE GROUP	INSURANCE
9417	1,002.30	12/3/2009	THE ESTATE OF MARTHA GREENI	DECEASED ACCOUNT
9418	40.00	12/4/2009	BUREAU OF MOTOR VEHICLES	REPO EXPENSE
9419	675.25	12/4/2009	DIRECT RESPONSE	INSURANCE
9420	681.81	12/4/2009	C C H	UNAPPLIED DRAFTS ATM/ACH
9421	350.85	12/4/2009	C C H	UNAPPLIED DRAFTS ATM/ACH
9422	495.42	12/7/2009	JEFFERSON CO CLERK	CAR TAXES
9423	24.00	12/7/2009	WASHINGTON CO RECORDER	MORTGAGE RECORDING
9424	73.50	12/8/2009	WASHINGTON NATIONAL LIFE INS	LIFE INSURANCE
9425	2,897.39	12/8/2009	THE ESTATE OF LINDA L CLAYTON	DECEASED ACCOUNT
9426	137.00	12/9/2009	CROSS MOTORS	LOAN SERVICING
9427	90.00	12/9/2009	TODD ISENBERG	LOAN SERVICING
9428	528.00	12/10/2009	ENTERTAINMENT PUBLICATIONS,	ENTERTAINMENT BOOKS
9429	250.00	12/10/2009	CLAPP VOLKSWAGON OLDS	LOAN SERVICING
9430	115.00	12/10/2009	JAMIE WILCOXSON	LOAN SERVICING
9431	206.00	12/10/2009	US DEPT OF THE TREASURY	DEATH CLAIMS
9432	224,701.26	12/11/2009	THE ESTATE OF ALBERT MEURER	DECEASED ACCOUNT
9433	2,712.11	12/11/2009	THE ESTATE OF RICHARD G ERNST	DECEASED ACCOUNT
9434	40.00	12/14/2009	COOK & REEVES CARS INC	LOAN SERVICING
9435	1,703.92	12/14/2009	THE ESTATE OF MARGARET HEYN	DECEASED ACCOUNT
9436	495.00	12/15/2009	KENMARK FINANCIAL SERVICES, INC	INSURANCE
9437	13,417.06	12/15/2009	FORTRESS NETWORK SECURITY	COMPUTER MAINTENANCE
9438	52.82	12/15/2009	LOUISVILLE/JEFFERSON CO METRO GOVT	TELEPHONE
9439	541.66	12/15/2009	CNBS LLC	PROFESSIONAL/OUTSIDE
9440	646.05	12/15/2009	CHEXSYSTEMS, INC	PROFESSIONAL/OUTSIDE
9441	50.00	12/15/2009	SHRED-IT	PROFESSIONAL/OUTSIDE
9442	877.26	12/15/2009	CHEM-DRY OF LOUISVILLE	BLDG/LAND MAINTENANCE
9443	349.31	12/15/2009	ARROW ELECTRIC CO	BLDG/LAND MAINTENANCE
9444	48.49	12/15/2009	DUPLICATOR SALES & SERVICE	MAINTENANCE - FURN/EQUIP
9445	9,910.00	12/15/2009	ADMAN MARKETING	ADVERTISING
9446	150.00	12/15/2009	HABITAT FOR HUMANITY	DONATIONS
9447	1,074.09	12/15/2009	TRANS UNION LLC	PROFESSIONAL/OUTSIDE
9448	145.00	12/15/2009	CREDIT UNION CONNECTIONS LLC	LOAN SERVICING
9449	63.00	12/15/2009	ROUTE ONE	LOAN SERVICING
9450	551.90	12/15/2009	TELEDATA COMMUNICATIONS INC	LOAN SERVICING
9451	15.00	12/15/2009	OPC	BLDG/LAND MAINTENANCE
9452	477.44	12/15/2009	DIGITAL MAILER INC	OTHER PROFESSIONAL
9453	935.30	12/15/2009	GARDA CL CENTRAL INC	PROFESSIONAL/OUTSIDE
9454	785.38	12/15/2009	ZIP EXPRESS COURIER	PROFESSIONAL/OUTSIDE
9455	1,122.28	12/15/2009	PRINTING SERVICES II	STATIONARY & SUPPLIES
9456	875.00	12/15/2009	WEBER & ROSE	APPRAISALS
9457	300.00	12/15/2009	J. SCOTT WISE & CO	APPRAISALS
9458	575.00	12/15/2009	MARVIN SCHMIDT	APPRAISALS
9459	325.00	12/15/2009	DAVID WATERMAN LLC	APPRAISALS
9460	144.00	12/15/2009	PCI SERVICES INC	LOAN SERVICING
9461	160.85	12/15/2009	KROGER CATERING SERVICES	BOARD MEETING EXPENSE
9462	194.42	12/15/2009	ADT SECURITY SERVICES	PROFESSIONAL/OUTSIDE
9463	8,840.86	12/15/2009	SHARE ONE INC	COMPUTER MAINTENANCE
9464	3,196.56	12/16/2009	NXG STRATEGIES, LLC	ID SAFECHOICE
9465	40.00	12/16/2009	COOK & REEVES CARS INC	LOAN SERVICING
9466	5,000.00	12/16/2009	ISC KENTUCKY	COMPUTER MAINTENANCE
9467	450.25	12/17/2009	DIRECT RESPONSE	INSURANCE
9468	22.00	12/17/2009	FAYETTE COUNTY CLERK	LIEN RECORDING
9469	22.00	12/17/2009	SPENCER COUNTY CLERK	LIEN RECORDING
9470	135.00	12/17/2009	GRACE TITLE GROUP	PROFESSIONAL/OUTSIDE
9471	219.50	12/17/2009	GRACE TITLE GROUP	PROFESSIONAL/OUTSIDE
9472	135.00	12/17/2009	GRACE TITLE GROUP	PROFESSIONAL/OUTSIDE
9473	32.00	12/17/2009	JEFFERSON COUNTY CLERK	MORTGAGE RECORDING
9474	32.00	12/17/2009	JEFFERSON COUNTY CLERK	MORTGAGE RECORDING
9475	32.00	12/17/2009	CLARK COUNTY RECORDER	MORTGAGE RECORDING
9476	65.00	12/18/2009	CLAPP VOLKSWAGON OLDS	LOAN SERVICING

Check #		Date	Payable To:	Reason
9477	135.00	12/21/2009	GRACE TITLE GROUP	PROFESSIONAL/OUTSIDE
9478	32.00	12/21/2009	JEFFERSON COUNTY CLERK	MORTGAGE RECORDING
9479	1,183.72	12/21/2009	AMERICAN HERITAGE	INSURANCE
9480	3,975.84	12/21/2009	WARREN EVANS	DECEASED ACCOUNT
9481	430.21	12/22/2009	GENERAL SERVICES ADMIN	INDIANA RENT
9482	14,887.39	12/22/2009	LOUISVILLE METRO HR	EMPLOYEE INSURANCE
9483	31,399.79	12/22/2009	THE ESTATE OF WILLIAM T COX	DECEASED ACCOUNT
9484	91.00	12/23/2009	JEFFERSON CO CLERK	MORTGAGE RELEASE
9485	221.00	12/23/2009	GRACE TITLE GROUP	PROFESSIONAL/OUTSIDE
9486	160.00	12/23/2009	GRACE TITLE GROUP	PROFESSIONAL/OUTSIDE
9487	32.00	12/23/2009	GRAYSON CO CLERK	TITLE EXAM
9488	127.00	12/23/2009	BYERELY FORD NISSAN, INC	LOAN SERVICING
9489	483.80	12/23/2009	CARL HICKS	MISC
9490	143.96	12/29/2009	PROFESSIONAL INSURANCE CO	INSURANCE
9491	143.96	12/29/2009	PROFESSIONAL INSURANCE CO	INSURANCE
9492	146.00	12/29/2009	OXMOOR TOYOTA	LOAN SERVICING
9493	86.00	12/30/2009	KENTUCKY CREDIT UNION LEAGE	NADA
9494	272.88	12/30/2009	STAPLES CREDIT PLAN	STATIONARY & SUPPLIES
9495	1,866.00	12/30/2009	COURTESY CLEANING SERV INC	MAINTENANCE BLDG/LAND
9496	691.90	12/30/2009	BLUEGRASSNET	COMPUTER
9497	170.00	12/30/2009	ISC KENTUCKY	COMPUTER
9498	2,357.88	12/30/2009	FIRSERV	PROFESSIONAL/OUTSIDE
9499	925.00	12/30/2009	WEBER & ROSE	PROFESSIONAL/OUTSIDE
9500	547.14	12/30/2009	LINCOLN NAT'L LIFE INSURANCE	INSURANCE
9501	190.00	12/30/2009	PARC	PARKING FOR DT EMPLOYEES
9502	60.00	12/30/2009	CUNA & AFFILIATES	BANK SERVICE CHARGE
9503	312.00	12/30/2009	CUMMINS-ALLISON CORP	EQUIPMENT MAINTENANCE
9504	750.00	12/30/2009	DAVID WATERMAN LLC	APPRAISALS
9505	250.00	12/30/2009	MARVIN SCHMIDT	APPRAISALS
9506	270.00	12/30/2009	J. SCOTT WISE & CO	APPRAISALS
9507	164.00	12/30/2009	CROSS MOTORS	LOAN SERVICING
9508	115.00	12/30/2009	TODD ISENBERG	LOAN SERVICING
9509	135.00	12/30/2009	GRACE TITLE GROUP	PROFESSIONAL/OUTSIDE
9510	32.00	12/30/2009	JEFFERSON CO CLERK	MORTGAGE RECORDING
9511	38.00	12/30/2009	JEFFERSON CO CLERK	MORTGAGE RECORDING
9512	135.00	12/30/2009	GRACE TITLE GROUP	PROFESSIONAL/OUTSIDE
9513	894.94	12/30/2009	PUBLISHERS PRESS	PROFESSIONAL/OUTSIDE
9514	1,015.00	12/30/2009	GENERAL SERCIES CO, INC	MAINTENANCE BLDG/LAND
9515	40.00	12/30/2009	RIVER CITY GLASS & MIRROR	MAINTENANCE BLDG/LAND
9516	95.44	12/31/2009	INDUSTRIAL DISPOSAL	MAINTENANCE BLDG/LAND
9517	0.88	12/31/2009	LINDSAY STINSON	PETTY CASH
9518	219.24	12/31/2009	ALLIED SOLUTIONS, LLC/AUTO CPI	INSURANCE
9519	29.65	12/31/2009	JAYNE EBERSOLE	LOCAL TRAVEL EMPLOYEES
9520	11.00	12/31/2009	SANDRA MYJAK	LOCAL TRAVEL EMPLOYEES
9521	31.10	12/31/2009	LYNDSAY STINSON	LOCAL TRAVEL EMPLOYEES
9522	8.25	12/31/2009	CATHY PENNEL	LOCAL TRAVEL EMPLOYEES
9523	216.15	12/31/2009	RACHAEL LEE	LOCAL TRAVEL EMPLOYEES
9524	73.70	12/31/2009	DON FRITTS	LOCAL TRAVEL EMPLOYEES
9525	200.00	12/31/2009	CREDIT UNION CONNECTION LLC	LOAN SERVICING
9526	96.99	12/31/2009	INDUSTRIAL DISPOSAL	MAINTENANCE BLDG/LAND
9527	250.00	12/31/2009	MARVIN SCHMIDT	APPRAISALS
9528	200.00	12/31/2009	DAVID WATERMAN LLC	APPRAISALS
9529	75.00	11/30/2009	AUTO-BACK RECOVERY	REPO EXPENSE
Total	368,783.62		123	

ACH OPERATING ACCOUNT PAYOUTS		Debited By:	Reason
	1,183.99	AT&T	Phones - MO & HV
	2,853.82	Credit Card	MasterCard
	850.83	Louisville Water Company - MO	Office Occupancy
	3,000.00	Postage	Postage
	139.65	AT&T	Internet - Indiana
	1,813.75	LG&E	Gas & Electric
Total	9,842.04		

ACCOUNT STATISTICS - 2009

DATE	REGULAR		OTHER		CHRISTMAS		I R A		Rewards	CIA	DRAFT		CD'S		TOTAL ALL		NET	YTD
	New	Closed	New	Closed	New	Closed	New	Closed	Net	Net	New	Closed	New	Clo	New	Clo	Net	
2008	1003	1264	39	35	55	102	27	35	174	920	515	580	542	459	2181	2475	-294	-304
2009																		
JAN	76	98	3	1	12	5	5	2	179	925	34	38	43	56	173	200	-27	-28
FEB	88	84	2	2	3	4	2	5	184	906	42	35	43	44	180	174	6	-23
MAR	83	75	7	0	3	4	4	1	195	913	42	50	47	36	186	166	20	1
APR	88	79	3	1	2	9	7	2	205	913	39	29	39	44	178	164	14	15
MAY	64	70	4	0	5	9	0	1	211	915	38	40	26	39	137	159	-22	-12
JUN	84	80	4	1	2	10	2	2	157	929	43	30	17	22	152	145	7	-6
JUL	84	90	5	2	3	5	0	0	163	917	42	45	30	21	164	163	1	-11
AUG	96	90	7	4	3	4	0	1	161	914	52	44	29	29	187	172	15	-6
SEP	160	73	3	1	1	6	0	1	175	913	49	41	18	32	231	154	77	65
OCT	84	107	2	7	5	8	2	0	169	926	49	43	16	22	158	187	-29	32
NOV	67	104	2	6	8	10	1	2	173	914	39	96	16	34	133	252	-119	-92
DEC	73	115	4	0	6	10	3	2	170	913	33	76	31	23	150	226	-76	-170
TOT.	1047	1065	46	25	53	84	26	19	170	913	502	567	355	402	2029	2162	-133	

LOAN STATISTICS - 2009

DATE	LASB	LADRFT	INS	LA-REG	TOTAL				TOTAL	CLOSED	NET	YTD	LASB	LADRFT	INS	LA-REG	TOTAL			
					ADDON	NEW	RE-T										ADDON	NEW	RE-T	TOTAL
2008	269	53	0	1,440	1,762	863	0		2,625	943	1,682	-126	93,043	118,225	83,646	966,466	1,261,380.03	14,030,713.49	0.00	15,292,093.52
2009																				
JAN	19	6	0	94	119	60	0		179	68	111	-9	6,377.00	5,855.00	6,892.25	57,431.83	76,556.08	865,639.20	0.00	942,195.28
FEB	20	2	0	93	115	79	0		194	91	103	-16	7,270.00	2,100.00	6,730.00	68,019.76	84,119.76	1,083,428.12	0.00	1,167,547.88
MAR	17	4	0	104	125	63	0		188	59	129	-33	5,035.58	7,477.00	6,784.35	68,323.48	87,620.41	1,191,307.45	0.00	1,278,927.86
APR	19	1	0	115	135	90	0		225	75	150	-14	4,512.22	497.00	7,033.13	83,110.48	95,152.83	1,588,850.29	0.00	1,684,003.12
MAY	22	8	0	111	141	85	0		226	64	162	-4	7,188.40	15,087.71	7,154.99	77,945.18	107,376.28	1,631,638.31	0.00	1,739,014.59
JUN	24	2	0	127	153	91	0		244	75	169	10	8,605.57	8,106.04	7,182.71	81,996.90	105,891.22	1,332,602.53	0.00	1,438,493.75
JUL	21	4	0	136	161	82	0		243	75	168	9	5,948.00	38,066.92	7,133.09	80,154.37	131,302.38	1,891,939.31	0.00	2,023,241.69
AUG	25	6	0	119	150	76	0		226	58	168	31	11,621.00	3,559.45	7,282.82	78,854.04	101,317.31	1,539,038.62	0.00	1,640,355.93
SEP	23	5	0	123	151	82	0		233	89	144	10	7,363.00	9,254.00	7,213.15	64,997.95	88,828.10	1,226,699.89	0.00	1,315,527.99
OCT	24	2	0	115	141	59	0		200	63	137	8	11,060.00	2,882.59	7,102.64	77,992.26	99,037.49	947,758.85	0.00	1,046,796.34
NOV	23	5	0	127	155	99	0		254	77	177	31	6,068.95	4,150.00	7,209.82	80,186.76	97,615.53	1,278,366.94	0.00	1,375,982.47
DEC	32	7	0	155	194	48	0		242	47	195	9	10,910.61	18,370.00	7,241.48	85,643.74	122,165.83	597,133.25	0.00	719,299.08
TOTAL	269	52	0	1,419	1,740	914	0		2,654	841	1,813	9	91,960.33	115,405.71	84,960.43	904,656.75	1,196,983.22	15,174,402.76	0.00	16,371,385.98

BRANCH DEPOSIT & LENDING STATISTICS - 2009

	MAIN OFFICE		HIGHVIEW-BR 1		DOWNTOWN-BR 2		URBAN-BR 3		INDIANA-BR 5		TOTAL	
Year End 2008												
Shares -All	12,088	\$32,155,339	1,903	\$4,111,663	1,562	\$2,323,021	1,454	\$1,880,510	3,896	\$7,976,859	20,903	\$48,447,392
CDs - All	1,062	16,182,151	177	3,239,248	53	676,831	93	1,348,717	397	3,208,089	1,782	24,655,036
Checking	3,227	21,411,771	560	3,122,373	455	1,473,215	417	1,016,821	1,064	3,119,672	5,723	30,143,852
Loans - All	1,878	26,118,739	263	2,591,714	244	2,096,290	192	2,127,346	433	4,421,574	3,010	37,355,663
% of Deposits & Loans	66.12%	69.92%	10.06%	6.94%	4.10%	5.61%	4.42%	5.69%	15.30%	11.84%	100.00%	100.00%
New Accounts-# & Loans \$	37	Remainder	10	\$10,500	8	\$3,000	4	\$26,500	6	\$77,300	65	\$117,300
January												
Shares -All	12,073	\$33,501,117	1,901	\$4,296,992	1,563	\$2,263,593	1,460	\$1,961,096	3,891	\$8,018,601	20,888	\$50,041,399
CDs - All	1,054	15,925,701	172	3,083,814	53	676,872	94	1,359,618	396	3,132,784	1,769	24,179,789
Checking	3,224	22,403,253	560	3,294,452	453	1,406,767	420	1,088,832	1,059	3,196,469	5,716	31,389,773
Loans - All	1,882	26,173,330	260	2,685,945	241	2,067,721	191	2,149,231	429	4,386,485	3,003	37,462,712
% of Deposits & Loans-\$	66.59%	69.87%	9.94%	7.17%	3.96%	5.52%	4.47%	5.74%	15.04%	11.70%	100.00%	100.00%
New Accounts-# & Loans \$	42	Remainder	8	\$42,000	6	\$45,400	8	\$14,100	12	\$25,500	76	\$127,000
February												
Shares -All	12,070	\$35,591,682	1,910	\$4,535,304	1,561	\$2,404,180	1,468	\$2,173,683	3,884	\$8,266,819	20,893	\$52,971,668
CDs - All	1,056	15,778,311	171	2,676,057	57	699,396	95	1,407,479	390	3,132,180	1,769	23,693,423
Checking	3,221	24,292,218	565	3,440,265	453	1,465,360	422	1,205,777	1,060	3,279,678	5,721	33,683,298
Loans - All	1,871	25,532,392	258	2,694,817	246	2,043,768	193	2,188,812	424	4,286,094	2,992	36,745,883
% of Deposits & Loans-\$	67.01%	69.48%	9.41%	7.33%	4.05%	5.56%	4.67%	5.96%	14.86%	11.67%	100.00%	100.00%
New Accounts-# & Loans \$	46	Remainder	14	\$137,400	7	\$20,200	9	\$4,000	10	\$105,900	86	\$267,500
March												
Shares -All	12,075	\$36,617,908	1,908	\$4,609,813	1,564	\$2,306,607	1,472	\$2,193,377	3,887	\$8,359,184	20,906	\$54,086,889
CDs - All	1,068	15,888,629	168	2,520,140	58	709,144	92	1,384,157	394	3,308,423	1,780	23,810,493
Checking	3,217	25,030,322	561	3,346,109	454	1,363,703	423	1,199,077	1,060	3,201,358	5,715	34,140,569
Loans - All	1,864	25,757,336	256	2,687,483	241	2,020,915	191	2,077,512	427	4,485,728	2,979	37,028,974
% of Deposits & Loans-\$	67.40%	69.56%	9.15%	7.26%	3.87%	5.46%	4.59%	5.61%	14.99%	12.11%	100.00%	100.00%
New Accounts-# & Loans \$	54	Remainder	10	\$35,300	5	\$13,000	9	\$30,000	12	\$69,100	90	\$147,400
April												
Shares -All	12,090	\$37,961,170	1,918	\$4,818,499	1,565	\$2,436,675	1,471	\$2,194,071	3,881	\$8,877,034	20,925	\$56,287,449
CDs - All	1,064	16,040,115	166	2,321,917	58	778,331	92	1,259,577	395	3,281,250	1,775	23,681,190
Checking	3,225	26,040,090	564	3,482,604	457	1,501,430	421	1,092,137	1,057	3,658,356	5,724	35,774,617
Loans - All	1,885	26,505,829	260	2,755,170	242	1,974,017	191	2,069,486	419	4,377,289	2,997	37,681,791
% of Deposits & Loans-\$	67.53%	70.34%	8.93%	7.31%	4.02%	5.24%	4.32%	5.49%	15.20%	11.83%	100.00%	100.00%
New Accounts-# & Loans \$	46	Remainder	14	\$142,300	5	\$24,100	9	\$61,000	14	\$30,500	88	\$257,900
May												
Shares -All	12,094	\$39,400,563	1,924	\$5,029,190	1,560	\$2,587,628	1,464	\$2,158,063	3,869	\$9,008,313	20,911	\$58,183,757
CDs - All	1,058	15,773,198	166	2,313,564	58	774,990	91	1,124,165	389	3,258,290	1,762	23,244,207
Checking	3,227	27,331,799	565	3,704,800	454	1,672,334	420	1,128,986	1,051	3,769,798	5,717	37,607,717
Loans - All	1,909	26,845,398	261	2,807,395	241	1,965,064	188	1,973,048	419	4,506,983	3,018	38,097,888
% of Deposits & Loans-\$	67.76%	70.46%	9.02%	7.37%	4.13%	5.16%	4.03%	5.18%	15.06%	11.83%	100.00%	100.00%
New Accounts-# & Loans \$	42	Remainder	9	\$118,800	5	\$13,200	3	\$5,000	6	\$100,900	65	\$237,900
June												
Shares -All	12,106	\$39,398,661	1,928	\$5,425,399	1,554	\$2,795,382	1,462	\$2,120,833	3,872	\$9,169,314	20,922	\$58,909,589
CDs - All	1,060	15,879,706	164	2,283,176	58	782,326	88	1,111,936	387	3,266,787	1,757	23,323,931
Checking	3,235	27,341,461	570	4,132,225	454	1,902,927	418	1,111,648	1,051	3,841,263	5,728	38,329,524
Loans - All	1,911	26,985,077	261	2,872,181	240	1,946,068	188	1,614,832	418	4,559,582	3,018	37,977,740
% of Deposits & Loans-\$	67.22%	71.05%	9.37%	7.56%	4.35%	5.12%	3.93%	4.25%	15.13%	12.02%	100.00%	100.00%
New Accounts-# & Loans \$	46	Remainder	10	\$602,700	4	\$8,900	6	\$15,500	18	\$41,500	84	\$668,600
July												
Shares -All	12,098	\$38,828,285	1,946	\$5,399,890	1,545	\$3,000,680	1,459	\$2,142,674	3,860	\$9,203,164	20,908	\$58,574,693
CDs - All	1,067	15,787,932	165	2,283,758	58	769,852	89	1,121,737	387	3,276,673	1,766	23,239,952
Checking	3,232	26,823,588	575	4,213,190	451	2,101,337	418	1,119,612	1,045	3,935,594	5,721	38,193,321
Loans - All	1,919	27,271,838	259	2,794,572	243	2,048,798	189	1,616,578	417	5,130,486	3,027	38,862,272
% of Deposits & Loans-\$	66.76%	70.18%	9.39%	7.19%	4.61%	5.27%	3.99%	4.16%	15.25%	13.20%	100.00%	100.00%
New Accounts-# & Loans \$	37	Remainder	18	\$159,400	8	\$12,500	8	\$5,000	13	\$53,100	84	\$230,000
August												
Shares -All	12,080	\$38,824,793	1,945	\$5,500,257	1,546	\$2,794,316	1,459	\$2,253,195	3,883	\$9,174,136	20,913	\$58,546,697
CDs - All	1,060	15,881,652	169	2,318,449	56	762,901	89	1,147,402	392	3,300,176	1,766	23,410,580
Checking	3,221	26,764,541	572	4,284,941	453	1,950,466	419	1,209,011	1,054	3,901,718	5,719	38,110,710
Loans - All	1,929	27,555,392	262	2,867,078	241	2,296,701	191	1,611,665	425	5,176,341	3,048	39,507,177
% of Deposits & Loans-\$	66.75%	69.75%	9.54%	7.26%	4.34%	5.81%	4.15%	4.08%	15.22%	13.10%	100.00%	100.00%
New Accounts-# & Loans \$	46	Remainder	9	\$180,100	5	\$44,700	4	\$4,800	30	\$92,900	94	\$322,500
September												
Shares -All	12,102	\$38,547,334	1,934	\$5,461,547	1,548	\$2,937,901	1,454	\$2,251,128	3,960	\$9,087,411	20,998	\$58,285,321
CDs - All	1,050	15,531,595	161	2,054,400	56	754,566	89	1,153,086	396	3,328,350	1,752	22,821,997
Checking	3,228	26,322,885	565	4,224,761	454	2,073,816	416	1,183,797	1,061	3,774,273	5,724	37,579,532
Loans - All	1,917	27,634,369	260	2,876,569	244	2,323,149	183	1,569,268	418	5,121,511	3,022	39,524,866
% of Deposits & Loans-\$	66.68%	69.92%	9.27%	7.28%	4.55%	5.88%	4.20%	3.97%	15.30%	12.95%	100.00%	100.00%
New Accounts-# & Loans \$	51	Remainder	11	\$180,800	5	\$9,500	4	\$9,600	88	\$25,300	159	\$225,200
October												
Shares -All	12,068	\$38,508,280	1,938	\$5,492,658	1,545	\$3,058,118	1,453	\$2,248,330	3,967	\$9,262,278	20,971	\$58,569,664
CDs - All	1,049	15,370,576	161	2,054,137	56	754,611	87	1,082,488	393	3,308,713	1,746	22,570,525
Checking	3,222	26,367,794	566	4,351,889	457	2,172,725	418	1,293,524	1,066	3,994,153	5,729	38,180,085
Loans - All	1,915	27,471,014	263	2,864,349	241	2,284,345	184	1,531,215	416	5,096,851	3,019	39,247,774
% of Deposits & Loans-\$	66.40%	69.99%	9.30%	7.30%	4.70%	5.82%	4.11%	3.90%	15.49%	12.99%	100.00%	100.00%
New Accounts-# & Loans \$	38	Remainder	12	\$31,000	2	\$29,700	6	\$20,000	25	\$65,000	83	\$145,700
November												
Shares -All	12,026	\$38,324,426	1,911	\$5,673,519	1,538	\$3,151,612	1,441	\$2,220,586	3,949	\$9,625,237	20,865	\$58,995,380
CDs - All	1,038	15,229,039	154	2,038,996	57	764,863	86	985,060	393	3,339,013	1,728	22,356,971
Checking	3,194	26,598,450	555	4,596,371	450	2,216,705	412	1,205,074	1,056	4,411,997	5,667	39,028,597
Loans - All	1,925	27,572,730	266	2,779,746	240	2,354,351	188	1,673,217	422	5,086,278	3,041	39,466,322
% of Deposits & Loans-\$	65.83%	69.86%	9.48%	7.04%	4.81%	5.97%	3.94%	4.24%	15.94%	12.89%	100.00%	100.00%
New Accounts-# & Loans \$	36	Remainder	5	\$59,500	7	\$26,300	2	\$118,800	16	\$35,900	66	\$240,500
December												
Shares -All	11,965	\$37,591,854	1,906	\$5,695,246	1,534	\$3,698,154	1,449	\$2,296,081	3,925	\$9,611,059	20,779	\$58,892,394
CDs - All	1,042	15,321,769	155	2,051,866	57	7,871,168	88	1,000,037	394	3,330,037	1,736	29,574,877
Checking	3,162	25,971,974	551	4,565,371	446	2,562,193	415	1,304,561	1,045	4,284,887	5,619	38,688,986
Loans - All	1,918	27,426,892	259	2,751,182	234	2,319,863	189	1,662,033	419	5,039,899	3,019	39,199,869
% of Deposits & Loans-\$	65.03%	69.97%	9.52%	7.02%	5.49%	5.92%	4.05%	4.24%	15.91%	12.85%	100.00%	100.00%
New Accounts-# & Loans \$	30	Remainder	8	\$223,100	8	\$4,500	12	\$59,000	14	\$26,		

CD BREAKDOWN - 2009

	6	12	24	36	48	60	TOTAL	
Year End 2008								
CDs - REG - #	171	789	175	53	108	114	1,410	
CDs - REG - \$	\$1,890,526	\$9,974,794	\$3,306,980	\$921,936	\$2,867,566	\$2,025,473	\$20,987,276	
CDs - IRAs - #	0	202	63	12	29	66	372	1,782
CDs - IRAs - \$	\$0	\$1,580,575	\$455,858	\$272,750	\$674,971	\$683,607	\$3,667,761	24,655,036
% of Portfolio	7.69%	46.89%	15.29%	4.59%	14.50%	11.04%	100.00%	
Weighted Rate	2.93%	3.45%	4.46%	4.89%	5.08%	4.85%	4.28%	
January - 2009								
CDs - REG - #	174	781	176	51	108	114	1,404	
CDs - REG - \$	\$1,771,027	\$9,720,122	\$3,332,096	\$891,302	\$2,876,393	\$2,033,814	\$20,624,754	
CDs - IRAs - #	0	199	61	10	29	66	365	1,769
CDs - IRAs - \$	\$0	\$1,487,085	\$425,838	\$244,003	\$674,980	\$723,129	\$3,555,035	24,179,789
% of Portfolio	7.32%	46.36%	15.55%	4.70%	14.69%	11.38%	100.00%	
Weighted Rate	2.87%	3.30%	4.39%	4.89%	5.08%	4.81%	4.22%	
February								
CDs - REG - #	171	771	180	53	111	113	1,399	
CDs - REG - \$	\$1,891,653	\$8,991,047	\$3,346,872	\$956,213	\$2,893,028	\$2,030,514	\$20,109,328	
CDs - IRAs - #	0	202	63	10	29	66	370	1,769
CDs - IRAs - \$	\$0	\$1,494,315	\$447,668	\$244,003	\$674,980	\$723,129	\$3,584,095	23,693,423
% of Portfolio	7.98%	44.25%	16.02%	5.07%	15.06%	11.62%	100.00%	
Weighted Rate	2.77%	3.23%	4.09%	4.86%	5.07%	4.81%	4.14%	
March								
CDs - REG - #	179	771	179	53	110	114	1,406	
CDs - REG - \$	\$2,014,483	\$9,030,646	\$3,236,987	\$971,526	\$2,880,676	\$2,050,647	\$20,184,965	
CDs - IRAs - #	0	203	66	10	29	66	374	1,780
CDs - IRAs - \$	\$0	\$1,500,682	\$462,856	\$246,856	\$683,299	\$731,834	\$3,625,528	23,810,492
% of Portfolio	8.46%	44.23%	15.54%	5.12%	14.97%	11.68%	100.00%	
Weighted Rate	2.59%	3.07%	3.98%	4.85%	5.08%	4.82%	4.07%	
April								
CDs - REG - #	178	755	181	53	108	118	1,393	
CDs - REG - \$	\$1,913,872	\$8,640,453	\$3,303,027	\$1,026,023	\$2,806,123	\$2,157,292	\$19,846,791	
CDs - IRAs - #	0	205	67	12	31	67	382	1,775
CDs - IRAs - \$	\$0	\$1,662,338	\$463,659	\$258,859	\$692,865	\$756,678	\$3,834,399	23,681,190
% of Portfolio	8.08%	43.51%	15.91%	5.42%	14.77%	12.31%	100.00%	
Weighted Rate	2.34%	2.64%	3.67%	4.77%	4.89%	4.72%	3.84%	
May								
CDs - REG - #	183	744	177	55	108	120	1,387	
CDs - REG - \$	\$1,882,987	\$8,345,920	\$3,285,111	\$1,029,105	\$2,806,140	\$2,069,434	\$19,418,697	
CDs - IRAs - #	0	201	64	12	31	67	375	1,762
CDs - IRAs - \$	\$0	\$1,646,491	\$444,412	\$258,859	\$692,865	\$782,883	\$3,825,509	23,244,207
% of Portfolio	8.10%	42.99%	16.05%	5.54%	15.05%	12.27%	100.00%	
Weighted Rate	2.23%	2.56%	3.48%	4.75%	4.89%	4.76%	3.78%	
June								
CDs - REG - #	184	741	175	55	107	121	1,383	
CDs - REG - \$	\$1,914,629	\$8,364,120	\$3,231,521	\$1,039,897	\$2,827,448	\$2,090,828	\$19,468,444	
CDs - IRAs - #	0	202	63	12	30	67	374	1,757
CDs - IRAs - \$	\$0	\$1,661,822	\$443,724	\$261,825	\$695,960	\$792,156	\$3,855,487	23,323,931
% of Portfolio	8.21%	42.99%	15.76%	5.58%	15.11%	12.35%	100.00%	
Weighted Rate	2.06%	2.53%	3.45%	4.76%	4.88%	4.76%	3.74%	
July								
CDs - REG - #	195	740	172	55	107	123	1,392	
CDs - REG - \$	\$1,966,726	\$8,264,537	\$3,202,879	\$1,039,897	\$2,821,930	\$2,091,828	\$19,387,798	
CDs - IRAs - #	0	202	63	12	30	67	374	1,766
CDs - IRAs - \$	\$0	\$1,658,490	\$443,724	\$261,825	\$695,960	\$792,156	\$3,852,155	23,239,952
% of Portfolio	8.46%	42.70%	15.69%	5.60%	15.14%	12.41%	100.00%	
Weighted Rate	1.79%	2.47%	3.41%	4.76%	4.88%	4.76%	3.68%	
August								
CDs - REG - #	198	742	166	54	107	124	1,391	
CDs - REG - \$	\$2,064,198	\$8,436,251	\$3,068,251	\$1,040,107	\$2,826,930	\$2,101,828	\$19,537,565	
CDs - IRAs - #	0	204	63	12	30	66	375	1,766
CDs - IRAs - \$	\$0	\$1,684,802	\$438,807	\$261,876	\$695,960	\$791,569	\$3,873,015	23,410,580
% of Portfolio	8.82%	43.24%	14.99%	5.56%	15.06%	12.36%	100.03%	
Weighted Rate	1.64%	2.36%	3.24%	4.71%	4.88%	4.75%	3.60%	
September								
CDs - REG - #	195	741	155	54	107	124	1,376	
CDs - REG - \$	\$1,894,579	\$8,329,742	\$2,662,751	\$1,050,991	\$2,850,994	\$2,123,434	\$18,912,491	
CDs - IRAs - #	0	205	63	12	30	66	376	1,752
CDs - IRAs - \$	\$0	\$1,696,634	\$442,207	\$264,856	\$704,690	\$801,118	\$3,909,505	22,821,997
% of Portfolio	8.30%	42.94%	13.61%	5.77%	15.57%	12.43%	98.62%	
Weighted Rate	1.47%	2.29%	3.18%	4.71%	4.87%	4.75%	3.55%	
October								
CDs - REG - #	194	733	155	53	107	127	1,369	
CDs - REG - \$	\$1,912,417	\$8,181,472	\$2,554,844	\$1,021,790	\$2,850,995	\$2,140,344	\$18,661,862	
CDs - IRAs - #	0	199	63	12	30	67	371	1,740
CDs - IRAs - \$	\$0	\$1,685,598	\$442,215	\$264,856	\$704,690	\$804,118	\$3,901,477	22,563,339
% of Portfolio	8.47%	43.75%	13.28%	5.70%	15.76%	13.04%	100.00%	
Weighted Rate	1.39%	2.18%	3.18%	4.70%	4.87%	4.74%	3.51%	
November								
CDs - REG - #	188	718	156	53	107	128	1,350	
CDs - REG - \$	\$1,694,858	\$8,062,569	\$2,548,747	\$1,021,955	\$2,850,995	\$2,239,344	\$18,418,468	
CDs - IRAs - #	0	204	65	12	30	67	378	1,728
CDs - IRAs - \$	\$0	\$1,683,440	\$483,205	\$264,856	\$704,690	\$802,311	\$3,938,503	22,356,971
% of Portfolio	7.58%	43.59%	13.56%	5.75%	15.90%	13.61%	99.99%	
Weighted Rate	1.36%	2.10%	3.14%	4.68%	4.87%	4.72%	3.48%	
December								
CDs - REG - #	187	714	158	53	107	131	1,350	
CDs - REG - \$	\$1,728,790	\$7,984,894	\$2,631,810	\$979,142	\$2,859,082	\$2,303,881	\$18,487,598	
CDs - IRAs - #	0	203	66	15	30	72	386	1,736
CDs - IRAs - \$	\$0	\$1,593,103	\$492,789	\$284,295	\$713,531	\$903,378	\$3,987,097	22,474,695
% of Portfolio	7.69%	42.61%	13.90%	5.62%	15.90%	14.27%	99.99%	
Weighted Rate	1.31%	2.03%	3.08%	3.67%	4.87%	4.64%	3.27%	

DEPOSIT STATISTICS - 2009

DATE	REGULAR		CLUB ACCT		REG. CHECKING		REW. CHECKING		CIA		CCIA		CERTIFICATES		I R A SHARES		I R A CDs		TOTAL DEPOSITS	
2007	13,753	14,970,277	1,452	540,638	4,866	4,475,917	28	36,653	876	20,341,540	45	2,031,580	1,358	18,036,743	273	1,218,744	338	2,879,573	22,989	64,531,666
2008	13,505	16,377,646	1,409	522,801	4,629	4,442,852	174	1,183,310	879	22,552,171	41	1,965,519	1,410	20,987,276	266	1,403,092	372	3,667,761	22,685	73,102,429
JAN 2	13,505	16,459,689	1,412	528,458	4,627	5,267,535	176	1,244,372	879	22,806,216	41	1,792,975	1,412	21,062,798	266	1,386,092	374	3,679,764	22,692	74,227,899
JAN 9	13,504	16,206,713	1,415	542,046	4,633	4,380,173	177	1,234,720	878	22,611,294	41	1,978,074	1,415	20,972,002	269	1,459,335	370	3,625,934	22,702	73,010,291
JAN 16	13,499	16,461,156	1,417	566,700	4,628	4,744,496	176	1,262,597	879	22,784,524	41	2,036,112	1,414	20,890,067	268	1,455,325	370	3,666,221	22,692	73,867,198
JAN 23	13,494	16,428,700	1,417	575,869	4,628	4,370,567	177	1,231,003	881	22,870,412	41	2,005,309	1,413	20,744,893	269	1,452,125	370	3,666,260	22,690	73,345,138
JAN 30	13,485	16,586,633	1,418	590,625	4,612	4,936,694	179	1,234,110	884	23,083,879	41	2,157,832	1,404	20,624,754	269	1,455,332	365	3,555,035	22,657	74,224,894
JAN 31	13,485	16,605,745	1,418	590,550	4,612	4,929,112	179	1,234,530	884	23,068,298	41	2,157,832	1,404	20,624,754	269	1,455,332	365	3,555,035	22,657	74,221,189
FEB 06	13,491	16,579,115	1,417	598,758	4,613	4,756,133	178	1,274,044	885	23,113,196	41	2,066,948	1,397	19,996,630	269	1,445,191	370	3,583,635	22,661	73,413,650
FEB 13	13,501	16,793,523	1,417	613,835	4,617	5,754,792	178	1,371,485	887	23,445,691	41	2,180,626	1,395	19,849,844	268	1,441,676	370	3,583,677	22,674	75,035,150
FEB 20	13,488	16,942,007	1,416	618,589	4,617	5,202,482	181	1,378,461	884	23,154,633	41	2,300,264	1,398	19,925,394	267	1,436,153	370	3,583,732	22,662	74,541,713
FEB 27	13,489	17,221,812	1,417	643,694	4,631	5,582,548	184	1,592,571	865	24,261,522	41	2,246,657	1,399	20,109,328	266	1,422,864	370	3,584,095	22,662	76,665,091
MAR 06	13,494	17,165,117	1,417	656,058	4,632	5,138,798	187	1,502,537	865	24,578,082	41	2,171,570	1,410	20,272,979	268	1,423,440	369	3,548,822	22,683	76,457,402
MAR 13	13,501	17,495,647	1,420	693,042	4,632	5,727,637	191	1,640,928	863	24,918,609	41	2,195,919	1,408	20,252,840	267	1,421,941	370	3,574,312	22,693	77,920,875
MAR 20	13,506	17,592,625	1,421	698,686	4,619	5,169,727	193	1,639,161	867	25,257,129	41	2,137,923	1,407	20,383,027	269	1,420,313	372	3,585,671	22,695	77,884,262
MAR 27	13,502	17,826,070	1,423	713,756	4,613	5,187,813	194	1,672,018	870	25,604,318	41	2,312,801	1,407	20,248,835	269	1,432,829	374	3,591,733	22,693	78,590,173
MAR 31	13,499	17,794,097	1,423	715,521	4,607	4,703,767	195	1,636,322	872	25,482,867	41	2,317,613	1,406	20,184,965	269	1,436,703	374	3,625,528	22,686	77,897,382
APR 03	13,503	17,898,578	1,423	748,575	4,609	5,221,887	196	1,721,949	872	25,660,417	41	2,406,205	1,406	20,194,719	270	1,432,678	375	3,629,596	22,695	78,914,603
APR 10	13,507	17,882,947	1,421	767,943	4,612	5,222,295	198	1,731,971	873	25,879,878	41	2,438,616	1,403	20,094,530	270	1,526,286	377	3,638,343	22,702	79,182,809
APR 17	13,509	17,918,659	1,419	770,626	4,608	5,381,133	200	1,837,761	874	26,608,652	41	2,344,309	1,409	20,249,510	273	1,526,072	381	3,703,066	22,714	80,339,788
APR 24	13,509	18,159,210	1,421	779,696	4,609	5,479,653	203	1,754,668	871	26,468,769	41	2,403,680	1,401	20,115,136	274	1,549,190	380	3,676,901	22,709	80,386,901
APR 30	13,509	18,136,188	1,418	782,515	4,606	4,745,630	205	1,690,807	872	26,949,973	41	2,388,207	1,393	19,846,791	274	1,594,130	382	3,834,399	22,700	79,968,639
MAY 01	13,510	18,262,944	1,418	788,672	4,606	5,534,335	206	1,773,949	871	27,378,589	41	2,450,111	1,396	19,847,988	274	1,609,794	382	3,860,604	22,704	81,506,987
MAY 08	13,520	18,116,098	1,420	816,383	4,609	5,265,221	207	1,742,537	875	27,717,034	41	2,417,938	1,394	19,711,880	273	1,596,355	381	3,852,329	22,720	81,235,775
MAY 15	13,521	18,150,405	1,420	828,705	4,606	5,464,505	209	1,776,492	875	27,915,373	41	2,403,033	1,392	19,568,118	273	1,594,880	377	3,836,332	22,714	81,537,842
MAY 22	13,518	18,283,199	1,421	838,767	4,603	5,257,220	210	1,759,202	875	28,354,834	41	2,499,872	1,385	19,408,748	273	1,589,749	375	3,825,454	22,701	81,817,044
MAY 29	13,503	18,157,669	1,418	837,941	4,591	5,212,108	211	1,727,337	874	28,236,977	41	2,431,295	1,387	19,418,697	273	1,580,430	375	3,825,509	22,673	81,427,964
JUN 05	13,495	18,069,965	1,418	872,310	4,592	5,312,013	208	1,885,433	876	28,534,494	41	2,434,473	1,383	19,393,074	272	1,581,900	375	3,827,497	22,660	81,911,159
JUN 12	13,503	18,244,167	1,419	882,432	4,592	5,156,773	211	1,927,646	877	28,850,448	42	2,633,687	1,383	19,432,477	273	1,578,996	375	3,827,497	22,675	82,534,121
JUN 19	13,512	18,391,050	1,418	901,301	4,598	5,125,934	206	1,966,904	880	28,798,986	42	2,609,680	1,384	19,382,029	273	1,577,796	375	3,827,686	22,688	82,381,545
JUN 26	13,514	18,147,490	1,413	885,988	4,650	4,921,795	156	1,811,584	884	28,945,586	42	2,488,163	1,385	19,390,794	273	1,566,786	374	3,821,213	22,691	81,979,398
JUN 30	13,508	18,126,398	1,413	886,482	4,642	4,766,809	157	1,784,069	886	29,105,522	43	2,673,124	1,383	19,468,444	273	1,567,185	374	3,855,487	22,679	82,233,520
JUL 03	13,509	18,066,912	1,414	900,814	4,641	5,259,146	157	1,813,258	887	29,054,828	43	2,667,710	1,382	19,464,420	273	1,567,650	374	3,855,488	22,680	82,650,225
JUL 10	13,499	17,902,124	1,413	859,448	4,634	4,671,629	159	1,799,232	890	28,443,414	43	2,697,843	1,391	19,482,317	273	1,566,230	374	3,852,920	22,676	81,275,158
JUL 17	13,501	18,047,993	1,412	886,035	4,635	5,170,522	159	1,869,516	890	28,628,550	43	2,677,596	1,394	19,478,105	273	1,510,565	374	3,852,926	22,681	82,121,807
JUL 24	13,508	18,052,656	1,412	873,267	4,631	4,644,978	160	1,804,003	890	28,620,239	43	2,647,348	1,394	19,447,812	273	1,505,550	374	3,851,954	22,685	81,447,807
JUL 31	13,500	17,990,469	1,414	885,169	4,641	5,066,176	163	1,921,570	876	28,710,246	41	2,495,328	1,392	19,387,798	273	1,505,735	374	3,852,155	22,674	81,814,646
AUG 07	13,494	17,850,993	1,413	873,471	4,638	4,691,501	165	1,928,779	874	28,715,434	40	2,311,129	1,391	19,390,780	273	1,503,126	375	3,849,423	22,663	81,114,637
AUG 14	13,489	18,061,265	1,415	905,953	4,641	5,442,371	166	1,962,708	873	28,826,903	40	2,135,497	1,394	19,438,663	273	1,501,826	375	3,847,949	22,666	82,123,133
AUG 21	13,490	17,875,098	1,416	921,128	4,654	4,943,232	158	1,811,152	871	28,597,978	40	2,431,514	1,385	19,369,726	273	1,501,771	375	3,848,336	22,662	81,299,935
AUG 28	13,502	17,828,877	1,417	941,531	4,645	5,261,375	160	1,825,029	872	28,696,861	40	2,586,150	1,392	19,428,725	272	1,502,014	375	3,877,902	22,675	82,048,462
AUG 31	13,506	17,995,135	1,416	941,838	4,644	5,112,092	161	1,805,211	874	28,613,880	40	2,579,527	1,391	19,537,565	272	1,499,014	375	3,873,015	22,679	81,957,277
SEP 04	13,527	17,783,275	1,416	948,177	4,646	5,218,867	163	1,849,248	873	28,535,614	40	2,597,079	1,391	19,429,400	272	1,496,204	375	3,872,432	22,703	81,730,298
SEP 11	13,553	18,089,250	1,414	959,996	4,644	5,253,176	168	1,950,476	871	28,487,515	40	2,532,313	1,393	19,396,544	272	1,497,134	376	3,875,436	22,731	82,041,841
SEP 18	13,574	18,132,335	1,414	957,922	4,648	5,094,837	172	1,994,255	872	28,696,746	40	2,393,055	1,389	19,355,842	272	1,496,104	376	3,875,535	22,757	81,996,631
SEP 25	13,592	18,249,261	1,413	973,407	4,649	5,150,783	174	2,015,043	873	28,304,422	40	2,528,698	1,381	19,042,181	271	1,491,320	376	3,875,732	22,769	81,630,847
SEP 30	13,590	18,245,001	1,413	972,290	4,636	4,591,362	175	1,966,778	873	28,375,939	40	2,645,454	1,376	18,912,491	271	1,488,498	376	3,909,505	22,750	81,107,318
OCT 02	13,600	18,337,512	1,412	967,609	4,640	5,187,193	165	2,011,395	879	28,606,199	40	2,745,774	1,373	18,797,052	271	1,488,543	376	3,906,486	22,756	82,047,762
OCT 09	13,604	18,102,208	1,408	966,166	4,648	5,139,836	166	1,948,109	879	28,325,148										

LOAN STATISTICS - 2009

DATE	POTENTIALS	2 - 5 Month		6 - 11 Month		12 Month +		T O T A L		% of #	% of \$	CU Channels		New Solutions		TOTAL LOANS		
2007	169	1,519,677	6	36,066	2	20,056	1	51,077	9	107,198	0.31%	0.31%	2	67,052	2,944	34,537,787	2,946	34,604,839
2008	164	1,561,950	22	187,983	1	3,866	1	8,033	24	199,882	0.85%	0.53%	2	65,254	2,818	37,355,663	2,820	37,420,917
JAN 02	145	1,457,101	54	446,564	2	12,753	1	8,033	57	467,349	2.02%	1.25%	2	65,254	2,818	37,384,086	2,820	37,449,341
JAN 06	841	8,899,284	52	439,582	2	12,753	1	8,033	55	460,368	1.96%	1.24%	2	65,254	2,804	37,169,605	2,806	37,234,859
JAN 09	572	5,675,615	48	357,285	1	8,886	1	8,033	50	374,204	1.78%	1.00%	2	65,254	2,808	37,199,901	2,810	37,265,156
JAN 16	312	2,590,320	36	295,219	2	12,249	1	8,033	39	315,501	1.38%	0.84%	2	65,254	2,815	37,407,568	2,817	37,472,823
JAN 23	221	1,960,458	32	258,013	2	12,249	1	8,033	35	278,294	1.24%	0.74%	2	65,254	2,816	37,541,287	2,818	37,606,541
JAN 30	169	1,623,849	26	206,503	2	12,249	1	8,033	29	226,785	1.03%	0.60%	2	65,254	2,809	37,459,811	2,811	37,525,065
JAN 31	166	1,608,639	26	206,503	2	12,249	1	8,033	29	226,785	1.03%	0.60%	2	65,095	2,809	37,462,712	2,811	37,527,807
FEB 06	829	8,312,571	36	338,210	6	37,000	1	7,618	43	382,828	1.53%	1.04%	2	65,095	2,802	36,625,039	2,804	36,690,134
FEB 06	709	7,174,805	34	329,688	6	37,000	1	5,248	41	371,936	1.46%	1.01%	2	65,095	2,803	36,647,414	2,805	36,712,508
FEB 13	385	3,557,488	29	292,417	6	37,000	1	7,618	36	337,035	1.28%	0.92%	2	65,095	2,801	36,761,316	2,803	36,826,411
FEB 20	232	1,985,228	28	230,069	6	37,000	1	7,618	35	274,686	1.25%	0.74%	2	65,095	2,806	36,841,173	2,808	36,906,268
FEB 27	154	1,502,734	21	198,613	6	37,000	1	7,618	28	243,230	1.00%	0.66%	2	64,934	2,802	36,745,883	2,804	36,810,817
MAR 06	857	9,003,924	35	420,257	9	61,471	1	7,307	45	489,036	1.61%	1.33%	2	64,934	2,801	36,667,047	2,803	36,731,982
MAR 06	679	7,213,643	33	356,925	9	61,471	1	7,307	43	425,704	1.53%	1.16%	2	64,934	2,802	36,646,295	2,804	36,711,230
MAR 13	313	3,553,392	26	192,517	9	45,780	1	7,307	36	245,604	1.28%	0.67%	2	64,934	2,802	36,636,346	2,804	36,701,280
MAR 20	196	1,699,801	26	194,498	9	45,780	1	7,307	36	247,585	1.28%	0.67%	2	64,934	2,802	36,714,782	2,804	36,779,716
MAR 27	148	1,342,627	12	110,905	3	20,065	1	7,307	16	138,278	0.57%	0.37%	2	64,934	2,785	36,922,610	2,787	36,987,549
MAR 31	136	1,211,728	8	84,134	3	20,065	1	7,307	12	111,507	0.43%	0.30%	2	64,773	2,785	37,028,974	2,787	37,093,747
APR 03	915	10,081,923	21	269,767	5	30,093	1	7,187	27	307,047	0.97%	0.83%	2	64,773	2,776	36,860,227	2,778	36,925,000
APR 06	876	9,172,625	21	269,767	5	30,093	1	7,187	27	307,047	0.97%	0.83%	2	64,773	2,776	36,865,692	2,778	36,930,465
APR 10	487	4,527,364	19	260,814	4	28,877	1	7,187	24	296,879	0.86%	0.80%	2	64,773	2,779	37,045,602	2,781	37,110,375
APR 17	287	2,583,011	16	126,294	4	28,874	1	7,187	21	162,356	0.75%	0.44%	2	64,773	2,785	37,132,176	2,787	37,196,949
APR 24	185	1,651,335	15	121,037	4	26,770	1	7,187	20	154,994	0.71%	0.41%	2	64,773	2,802	37,507,071	2,804	37,571,844
APR 30	164	1,500,659	9	85,713	4	26,770	1	7,187	14	119,670	0.50%	0.32%	2	64,611	2,804	37,681,791	2,806	37,746,402
MAY 01	147	1,210,431	8	80,374	4	26,770	1	7,187	13	114,332	0.46%	0.30%	2	64,611	2,808	37,990,708	2,810	38,055,319
MAY 06	816	8,316,720	22	233,409	5	50,359	1	7,003	28	290,772	1.00%	0.77%	2	64,611	2,792	37,713,134	2,794	37,777,745
MAY 08	592	5,996,923	22	226,824	5	50,359	1	7,003	28	284,187	1.00%	0.75%	2	64,611	2,793	37,744,131	2,795	37,808,742
MAY 15	334	2,706,928	20	204,433	5	50,359	1	7,003	26	261,795	0.93%	0.69%	2	64,611	2,806	37,795,267	2,808	37,859,877
MAY 22	230	1,998,214	15	73,599	5	50,359	1	7,003	21	130,962	0.75%	0.34%	2	64,611	2,813	38,050,430	2,815	38,115,040
MAY 29	164	1,288,291	13	57,379	5	50,359	1	7,003	19	114,741	0.67%	0.30%	2	64,448	2,814	38,097,888	2,816	38,162,336
JUN 05	400	3,723,246	41	307,415	7	64,913	1	7,003	49	379,331	1.74%	1.00%	2	64,448	2,810	37,988,159	2,812	38,052,606
JUN 12	439	4,153,988	35	150,051	7	64,913	1	6,883	43	221,847	1.52%	0.59%	2	64,448	2,824	37,778,196	2,826	37,842,643
JUN 19	277	2,328,678	26	109,709	7	64,913	1	6,883	34	181,506	1.20%	0.48%	2	64,448	2,826	37,815,303	2,828	37,879,751
JUN 26	207	1,554,429	22	97,783	7	54,683	1	6,883	30	159,349	1.06%	0.42%	2	64,448	2,835	38,076,150	2,837	38,140,597
JUN 30	186	1,387,773	8	47,514	4	33,977	1	6,883	13	88,374	0.46%	0.23%	2	64,284	2,828	37,977,740	2,830	38,042,024
JUL 03	151	1,152,769	40	355,167	5	41,868	1	5,743	46	402,778	1.64%	1.07%	2	64,284	2,803	37,712,817	2,805	37,777,101
JUL 06	1,000	10,285,990	40	355,167	5	41,868	1	5,743	46	402,778	1.64%	1.07%	2	64,284	2,802	37,699,990	2,804	37,764,274
JUL 10	542	5,146,682	33	306,433	5	41,868	1	5,743	39	354,043	1.39%	0.91%	2	64,284	2,811	38,629,053	2,813	38,693,337
JUL 17	308	2,519,963	20	225,886	5	41,868	1	5,743	26	273,496	0.92%	0.71%	2	64,284	2,818	38,618,153	2,820	38,682,437
JUL 24	229	1,911,882	18	213,757	5	41,868	1	5,743	24	261,367	0.85%	0.67%	2	64,284	2,828	38,862,080	2,830	38,926,363
JUL 31	170	1,382,022	11	55,324	5	41,868	1	5,743	17	102,935	0.60%	0.26%	2	64,109	2,827	38,862,273	2,829	38,926,382
AUG 06	824	8,503,877	48	259,012	2	31,967	4	15,482	54	306,461	1.91%	0.79%	2	64,109	2,819	38,642,997	2,821	38,707,105
AUG 07	702	7,039,364	41	229,572	2	31,967	4	15,482	47	277,021	1.66%	0.71%	2	64,109	2,824	38,744,358	2,826	38,808,467
AUG 14	394	3,555,635	32	171,242	2	31,967	4	15,482	38	218,690	1.34%	0.56%	2	64,109	2,835	38,690,684	2,837	38,754,792
AUG 21	193	1,782,901	26	133,996	2	31,967	4	15,482	32	181,445	1.13%	0.46%	2	64,109	2,837	39,096,458	2,839	39,160,567
AUG 28	275	2,408,050	22	96,108	2	31,967	4	15,482	28	143,557	0.98%	0.36%	2	64,109	2,850	39,513,483	2,852	39,577,592
AUG 31	176	1,632,204	21	95,257	2	31,967	4	15,482	27	142,705	0.95%	0.36%	2	64,026	2,849	39,507,177	2,851	39,571,203
SEP 06	882	9,993,354	49	299,681	2	31,967	4	15,482	55	347,129	1.94%	0.88%	2	64,026	2,832	39,397,911	2,834	39,461,937
SEP 11	511	5,542,653	43	227,294	2	31,865	4	15,482	49	274,640	1.73%	0.69%	2	64,026	2,837	39,456,995	2,839	39,521,021
SEP 18	300	3,304,172	33	126,955	2	31,865	4	15,482	39	174,301	1.37%	0.44%	2	64,026	2,844	39,625,505	2,846	39,689,531
SEP 25	215	1,962,321	15	66,462	2	31,865	3	10,395	20	108,722	0.71%	0.27%	2	64,026	2,824	39,512,649	2,826	39,576,675
SEP 30	184	1,700,206	12	55,839	2	31,865	3	10,395	17	98,098	0.60%	0.25%	2	63,943	2,828	39,524,866	2,830	39,588,809
OCT 02	147	1,470,271	38	172,859	2	31,865	3	10,395	43	215,118	1.52%	0.55%	2	63,943	2,827	39,252,970	2,829	39,316,913
OCT 06	890	275,436	35	152,773	2	31,805	3	10,395	40	194,973	1.42%	0.50%	2	63,943	2,817	39,016,125	2,819	39,080,068
OCT 09	570	6,142,775	33	144,132	2	31,805	3	10,395	38	186,331	1.35%	0.48%	2	63,943	2,820	39,043,700	2,822	39,107,643
OCT 16	354	3,435,194	29	115,438	2	31,805	3	10,395	34	157,638	1.21%	0.40%	2	63,943	2,817	39,014,619	2,819	39,078,562
OCT 24	250	2,656,264	24	86,699	2	31,805	3	10,395	29	128,899	1.02%	0.33%	2	63,943	2,831	39,190,145	2,833	39,254,088
OCT 31	164	1,595,757	20	71,093	2	31,805	3	10,395	25	113,293	0.88%	0.29%	2	63,776	2,827	39,247,774	2,829	39,311,550
NOV 06	693	8,040,400	30	108,893	4	25,178	4	34,537	38	168,608	1.35%	0.43%	2	63,776	2,820	39,090,230	2,822	39,154,006
NOV 13	411	4,027,692	23	74,899	4	25,178	4	34,537	31	134,614	1.09%	0.34%	2	63,776	2,830	39,282,082	2,832	39,345,858
NOV 20	269	2,441,846	19	56,894	4	25,178	4	34,537	27	116,609								

LENDING STATISTICS - 2009

		SCORE - A		SCORE - B		SCORE - C		SCORE - D		SCORE - E		TOTAL	
JAN	Loans - All	46	\$466,239	42	\$183,198	35	\$90,795	30	\$148,112	26	\$46,959	179	\$942,195
	% of Total Dollars		49.48%		19.44%		9.64%		15.72%		4.98%		100%
	% of Total Numbers		25.70%		23.46%		19.55%		16.76%		14.53%		100%
	Loans - RE	First	5,267	Second	23,189	HELOC	128,555	Business	104,000			27.70%	261,011
	Loans - Auto	New	117,011	Used	427,460							57.79%	544,471
	Loans - Unsecured	O/E	78,885	C/E	36,280	Collection				Insurance	6,892	12.95%	122,057
	Loans - Other	Boat	933	Secured	13,723	MC - ATV		Other				1.56%	14,656
FEB	Loans - All	57	\$630,706	45	\$149,726	28	\$156,163	29	\$93,653	35	\$130,570	194	\$1,167,548
	% of Total Dollars		54.02%		12.82%		13.38%		8.02%		11.18%		100%
	% of Total Numbers		29.38%		23.20%		14.43%		14.95%		18.04%		100%
	Loans - RE	First	285,969	Second	64,154	HELOC	7,100	Business				30.60%	357,223
	Loans - Auto	New	111,402	Used	532,921							55.19%	644,323
	Loans - Unsecured	O/E	99,856	C/E	43,513	Collection				Insurance	6,730	12.86%	150,099
	Loans - Other	Boat	15,054	Secured	850	MC - ATV		Other				1.36%	15,904
MAR	Loans - All	64	\$880,389	44	\$152,831	35	\$168,545	26	\$33,229	19	\$37,150	188	\$1,278,928
	% of Total Dollars		68.84%		11.95%		13.18%		2.60%		2.90%		100%
	% of Total Numbers		34.04%		23.40%		18.62%		13.83%		10.11%		100%
	Loans - RE	First	605,355	Second	42,069	HELOC	24,826	Business	23,200			54.38%	695,450
	Loans - Auto	New	119,066	Used	316,736							34.08%	435,802
	Loans - Unsecured	O/E	92,956	C/E	43,388	Collection	1,548			Insurance	6,784	11.31%	144,676
	Loans - Other	Boat		Secured	3,000	MC - ATV		Other				0.23%	3,000
APR	Loans - All	60	\$991,344	61	\$337,792	41	\$191,919	33	\$97,293	29	\$58,622	224	\$1,684,003
	% of Total Dollars		58.87%		20.06%		11.40%		5.78%		3.48%		100%
	% of Total Numbers		26.79%		27.23%		18.30%		14.73%		12.95%		100%
	Loans - RE	First	817,138	Second	85,830	HELOC	15,582	Business				54.55%	918,550
	Loans - Auto	New	69,248	Used	512,529							34.55%	581,777
	Loans - Unsecured	O/E	76,209	C/E	88,452	Collection	1,245			Insurance	7,033	10.27%	172,939
	Loans - Other	Boat		Secured	10,737	MC - ATV		Other				0.64%	10,737
MAY	Loans - All	72	\$901,355	57	\$479,832	39	\$212,052	34	\$97,787	24	\$40,834	226	\$1,739,015
	% of Total Dollars		51.83%		27.59%		12.19%		5.62%		2.35%		100%
	% of Total Numbers		31.86%		25.22%		17.26%		15.04%		10.62%		100%
	Loans - RE	First	639,956	Second	120,049	HELOC	43,832	Business	167,121			55.83%	970,958
	Loans - Auto	New	82,948	Used	474,205							32.04%	557,153
	Loans - Unsecured	O/E	90,904	C/E	56,582	Collection				Insurance	7,155	8.89%	154,641
	Loans - Other	Boat	5,032	Secured	51,231	MC - ATV		Other				3.24%	56,263
JUN	Loans - All	64	\$642,239	65	\$322,194	56	\$307,991	34	\$123,804	25	\$35,083	244	\$1,438,494
	% of Total Dollars		44.65%		22.40%		21.41%		8.61%		2.44%		100%
	% of Total Numbers		26.23%		26.64%		22.95%		13.93%		10.25%		100%
	Loans - RE	First	280,668	Second	75,948	HELOC	8,106	Business	251,303			42.82%	616,025
	Loans - Auto	New	176,537	Used	439,701							42.84%	616,238
	Loans - Unsecured	O/E	111,814	C/E	59,032	Collection	1,005			Insurance	7,183	12.45%	179,034
	Loans - Other	Boat		Secured	21,675	MC - ATV		Other	5,522			1.89%	27,197
JUL	Loans - All	73	\$979,252	57	\$251,711	48	\$556,875	40	\$108,182	25	\$120,089	243	\$2,023,242
	% of Total Dollars		48.40%		12.44%		27.52%		5.35%		5.94%		100%
	% of Total Numbers		30.04%		23.46%		19.75%		16.46%		10.29%		100%
	Loans - RE	First	1,207,223	Second	59,658	HELOC	48,541	Business	128,738			71.38%	1,444,160
	Loans - Auto	New	62,442	Used	306,811							18.25%	369,253
	Loans - Unsecured	O/E	100,962	C/E	69,481	Collection	699			Insurance	7,133	8.81%	178,275
	Loans - Other	Boat	19,054	Secured	12,500	MC - ATV		Other				1.56%	31,554
AUG	Loans - All	78	\$1,106,296	49	\$255,452	48	\$223,578	29	\$22,793	22	\$24,954	226	\$1,640,356
	% of Total Dollars		67.44%		15.57%		13.63%		1.39%		1.52%		100%
	% of Total Numbers		34.51%		21.68%		21.24%		12.83%		9.73%		100%
	Loans - RE	First	626,375	Second	25,340	HELOC	5,104	Business	264,000			56.14%	920,819
	Loans - Auto	New	204,716	Used	365,705							34.77%	570,421
	Loans - Unsecured	O/E	96,308	C/E	45,525	Collection				Insurance	7,283	9.09%	149,116
	Loans - Other	Boat		Secured		MC - ATV		Other				0.00%	0
SEP	Loans - All	63	\$476,208	66	\$418,727	45	\$302,475	32	\$49,151	27	\$61,754	233	\$1,315,528
	% of Total Dollars		36.20%		31.83%		22.99%		3.74%		4.69%		100%
	% of Total Numbers		27.04%		28.33%		19.31%		13.73%		11.59%		100%
	Loans - RE	First	453,900	Second	213,628	HELOC	9,254	Business				51.45%	676,782
	Loans - Auto	New	61,544	Used	390,591							34.37%	452,135
	Loans - Unsecured	O/E	78,519	C/E	85,289	Collection	380			Insurance	7,213	13.03%	171,401
	Loans - Other	Boat		Secured	9,700	MC - ATV		Other	5,510			1.16%	15,210
OCT	Loans - All	54	\$604,877	54	\$98,770	39	\$250,457	25	\$67,509	28	\$18,081	200	\$1,046,797
	% of Total Dollars		57.78%		9.44%		23.93%		6.45%		1.73%		100%
	% of Total Numbers		27.00%		27.00%		19.50%		12.50%		14.00%		100%
	Loans - RE	First	360,760	Second	98,199	HELOC	3,392	Business	118,968			55.53%	581,319
	Loans - Auto	New	91,774	Used	219,075							29.70%	310,849
	Loans - Unsecured	O/E	110,876	C/E	35,789	Collection	861			Insurance	7,103	14.77%	154,629
	Loans - Other	Boat		Secured		MC - ATV		Other				0.00%	0
NOV	Loans - All	75	\$875,593	62	\$146,386	52	\$157,148	35	\$153,596	30	\$36,049	254	\$1,375,982
	% of Total Dollars		63.63%		10.64%		11.42%		11.16%		2.62%		100%
	% of Total Numbers		29.53%		24.41%		20.47%		13.78%		11.81%		100%
	Loans - RE	First	623,527	Second	67,198	HELOC	4,150	Business				50.50%	694,875
	Loans - Auto	New	144,496	Used	320,810							33.82%	465,306
	Loans - Unsecured	O/E	93,701	C/E	110,391	Collection	299			Insurance	7,210	15.38%	211,601
	Loans - Other	Boat		Secured	4,200	MC - ATV		Other				0.31%	4,200
DEC	Loans - All	59	\$224,360	62	\$324,738	58	\$90,726	34	\$27,094	29	\$45,139	242	\$719,298
	% of Total Dollars		31.19%		45.15%		12.61%		3.77%		6.28%		100%
	% of Total Numbers		24.38%		25.62%		23.97%		14.05%		11.98%		100%
	Loans - RE	First	122,076	Second	147,368	HELOC	18,370	Business	80,000			51.14%	367,814
	Loans - Auto	New	0	Used	183,253							25.48%	183,253
	Loans - Unsecured	O/E	101,223	C/E	47,897	Collection				Insurance	7,241	21.74%	156,361
	Loans - Other	Boat		Secured	11,871	MC - ATV		Other				1.65%	11,871
YTD	Loans - All	1429	\$8,778,858	664	\$3,121,357	524	\$2,708,724	381	\$1,022,203	319	\$655,284	3,317	\$16,371,387
	% of Total Dollars		53.62%		19.07%		16.55%		6.24%		4.00%		100%
	% of Total Numbers		43.08%		20.02%		15.80%		11.49%		9.62%		100%
	Loans - RE	First	6,028,214	Second	1,022,630	HELOC	316,812	Business	1,137,330			51.95%	8,504,986
	Loans - Auto	New	1,241,184	Used	4,489,797		0		0			35.01%	5,730,981
	Loans - Unsecured	O/E	1,132,213	C/E	721,619	Collection	6,037		0	Insurance	84,960	11.88%	1,944,829
	Loans - Other	Boat	40,073	Secured	139,487	MC - ATV	0	Other	11,032			1.16%	190,592

Monthly Statistics - Year To Date Statistics - Key Ratios - 2009 - NO CU SIP & NO WRITE DOWN

Category	%	Y/E 2008	JAN	FEB	MAR	APR	MAY	JUNE	JUL	AUG	SEP	OCT	NOV	DEC	YTD
Assets		86,366,726	87,757,046	90,291,732	90,952,351	93,445,061	95,161,319	96,279,807	96,031,227	96,224,368	94,968,543	95,120,905	95,730,969	95,143,505	8,776,779
Deposits		73,102,429	74,221,189	76,665,091	77,897,382	79,968,639	81,429,411	82,233,520	81,814,646	81,957,277	81,107,318	81,140,189	81,352,351	81,367,271	8,264,842
Investment Balance		43,185,859	44,911,138	48,593,710	49,406,580	51,110,844	52,513,598	52,925,466	51,822,238	51,865,321	50,123,091	50,697,143	51,131,473	50,092,146	6,906,287
Cash Balance		1,272,429	844,738	463,448	414,159	543,487	414,191	757,540	723,186	344,449	775,324	634,645	613,606	1,135,441	(136,988)
Loan Balance		37,420,917	37,527,807	36,810,817	37,093,747	37,746,402	38,162,336	38,042,024	38,926,382	39,571,203	39,588,809	39,311,550	39,529,846	39,263,225	1,842,308
Loans Made		1,209,689	942,195	1,167,548	1,278,928	1,684,003	1,739,015	1,438,494	2,023,241	1,640,356	1,315,528	1,046,796	1,375,982	719,299	16,371,385
Members		13,505	13,485	13,489	13,499	13,509	13,503	13,508	13,500	13,506	13,590	13,564	13,526	13,487	(18)
Accounts		22,685	22,657	22,662	22,686	22,700	22,673	22,679	22,674	22,679	22,750	22,717	22,593	22,515	(170)
DEL - 2-5 Months		187,983	206,403	198,613	84,134	85,713	57,379	51,414	55,324	95,257	55,839	71,083	39,994	20,251	(167,732)
DEL - 6-11 Months		3,866	12,249	37,000	20,065	26,770	50,359	18,905	41,868	31,967	31,865	31,805	25,178	22,927	19,061
DEL - 12 Months & >		8,033	8,033	7,618	7,307	7,187	7,003	51,077	5,743	15,482	10,395	10,395	28,811	24,413	16,380
Delinquent Amount		199,882	226,685	243,231	111,506	119,670	114,741	121,396	102,935	142,706	98,099	113,283	93,983	67,591	(132,291)
Delinquent Percent	< 1.30%	0.53%	0.60%	0.66%	0.30%	0.32%	0.30%	0.32%	0.26%	0.36%	0.25%	0.29%	0.24%	0.17%	-0.36%
Info-Teller		15,573	14,471	14,026	14,203	14,022	14,102	14,025	14,271	14,106	13,805	15,025	14,199	15,387	171,642
Website Inquiries		39,072	36,609	38,039	40,863	39,223	38,299	34,150	33,304	34,964	35,045	36,384	31,784	31,492	430,156
Bill Payer		1,067	1,088	1,106	1,124	1,144	1,158	1,171	1,190	1,202	1,222	1,235	1,248	1,263	196
E-Statements		1,184	1,217	1,242	1,260	1,306	1,326	1,357	1,396	1,423	1,445	1,517	1,554	1,598	414
Home Branch Access		2,539	2,543	2,584	2,596	2,615	2,615	2,570	2,596	2,610	2,958	2,620	2,599	2,623	2,623
Overdrawn Accounts		41,820	21,551	12,723	26,923	34,167	26,835	34,632	28,764	27,830	36,520	24,181	24,907	24,699	24,699
Share Bal. \$5,000 & <		8,909,888	9,548,838	10,195,480	9,577,336	9,438,864	9,759,495	9,312,113	9,604,156	9,395,745	9,015,545	9,360,000	9,184,125	9,165,807	9,165,807
INC - Loans YTD		2,695,524	234,871	444,153	674,907	899,289	1,134,956	1,362,513	1,602,076	1,840,948	2,074,273	2,315,117	2,550,652	2,789,863	
INC - Investments YTD		1,524,870	110,862	226,397	311,135	413,883	502,311	588,222	667,880	747,459	826,541	897,144	962,601	1,015,590	
INC - Other YTD		1,121,675	82,079	146,008	253,573	360,070	471,828	588,767	714,845	826,717	946,824	1,077,106	1,188,063	1,322,312	
INC - Total YTD		5,342,069	427,812	816,558	1,239,615	1,673,242	2,109,095	2,539,502	2,984,801	3,415,124	3,847,638	4,289,367	4,701,316	5,127,765	
EXP - ALLL YTD		244,000	22,111	40,611	64,661	92,411	92,411	126,911	145,411	163,911	213,661	223,661	256,711	275,211	
EXP - ALLL - OD YTD		978	125	250	(1,068)	(943)	(818)	(1,068)	(943)	(818)	(1,068)	(943)	(818)	(1,068)	
EXP - Dividend YTD		2,043,551	140,439	264,076	403,499	534,086	670,250	800,594	925,560	1,048,806	1,160,954	1,279,127	1,392,797	1,501,407	
EXP - Operating YTD		2,500,742	205,842	425,323	638,977	851,920	1,106,402	1,321,457	1,541,135	1,762,932	1,982,935	2,252,365	2,476,302	2,718,758	
EXP -(G)/L on Invest. YTD		(2,538)	0	0	0	(4,367)	(4,367)	(4,367)	(4,367)	(4,367)	(4,367)	(4,367)	(4,367)	(4,367)	
Other Non Operating (Income)		0	0	0	0	0	0	0	0	0	0	0	0	0	-
EXP - Total YTD - \$		4,786,733	368,517	730,260	1,106,069	1,473,107	1,863,878	2,243,527	2,606,796	2,970,464	3,352,115	3,749,843	4,120,625	4,489,941	
INC- NET- YTD		555,336	59,295	86,298	133,546	200,135	245,217	295,975	378,005	444,660	495,523	539,524	580,691	637,824	No Loss
Operating Exp. YTD - %	< 5.00%	2.91%	2.84%	2.87%	2.85%	2.82%	2.90%	2.86%	2.85%	2.84%	2.83%	2.89%	2.88%	2.89%	
Net Interest Margin / AA	> 3.00%	2.53%	2.83%	2.74%	2.60%	2.58%	2.54%	2.49%	2.48%	2.48%	2.48%	2.48%	2.47%	2.45%	
Return on Average Assets	0.70%	0.65%	0.82%	0.58%	0.60%	0.66%	0.64%	0.64%	0.70%	0.72%	0.71%	0.69%	0.68%	0.68%	
Net Worth - \$		12,883,162	12,914,457	12,944,460	12,983,791	13,058,297	13,103,379	13,034,724	13,116,755	13,183,410	12,970,299	13,029,299	12,822,659	12,969,383	
Total Resv. / Curr. Assets	> 9.00%	14.92%	14.72%	14.34%	14.28%	13.97%	13.77%	13.54%	13.66%	13.70%	13.66%	13.70%	13.39%	13.63%	
Average Assets - \$		85,989,400	87,061,886	89,024,389	89,667,043	90,611,548	91,521,502	92,314,553	92,845,506	93,267,864	93,456,828	93,623,236	93,814,848	93,925,569	
Net Charge Off - \$		220,359	0	0	52,684	0	63,792	0	0	57,449	0	0	0	52,337	226,262
Net Charge Off / AA - %	< .45%	0.26%	0.00%	0.00%	0.06%	0.00%	0.00%	0.07%	0.00%	0.00%	0.06%	0.00%	0.00%	0.06%	0.25%
Long Term Assets - \$		21,264,716	20,603,600	19,922,004	19,821,392	20,320,411	20,698,440	21,282,060	21,684,847	22,042,663	22,069,746	21,883,458	22,012,682	22,097,505	
Net Long Term Asset / A - %	< 35.00%	24.62%	23.48%	22.06%	21.79%	21.75%	21.75%	22.10%	22.58%	22.91%	23.24%	23.01%	22.99%	23.23%	
Total Loans / Assets - %	< 90.00%	43.33%	42.76%	40.77%	40.78%	40.39%	40.10%	39.51%	40.54%	41.12%	41.69%	41.33%	41.29%	41.27%	
Share Growth - %	7.00%	13.28%	1.53%	4.87%	6.56%	9.39%	11.39%	12.49%	11.92%	12.11%	10.95%	11.00%	11.29%	9.63%	
Loan Growth - %	4.00%	8.14%	0.29%	-1.63%	-0.87%	0.87%	1.98%	1.66%	4.02%	5.75%	5.79%	5.05%	5.64%	4.62%	
CD Deposits - \$		24,655,037	24,179,789	23,693,423	23,810,493	23,681,190	23,244,206	23,323,931	23,239,953	23,410,580	22,821,997	22,570,525	22,356,971	22,474,877	
Share Deposits - \$		48,447,392	50,041,400	52,971,668	54,086,889	56,287,449	58,185,205	58,909,589	58,574,693	58,546,697	58,285,321	58,569,664	58,995,380	58,892,394	
Loan To Total Share - %		77.24%	74.99%	69.49%	68.58%	67.06%	65.59%	64.58%	66.46%	67.59%	67.92%	67.12%	67.00%	66.67%	
Loan To Total Deposit - %		51.19%	50.56%	48.02%	47.62%	47.20%	46.87%	46.26%	47.58%	48.28%	48.81%	48.45%	48.59%	48.25%	
Fixed Assets - \$		1,641,838	1,635,009	1,625,166	1,615,323	1,607,550	1,597,931	1,588,312	1,578,693	1,571,450	1,591,957	1,553,329	1,547,174	1,546,175	
Fixed Assets - %	< 5.00%	1.90%	1.86%	1.80%	1.78%	1.72%	1.68%	1.65%	1.64%	1.63%	1.68%	1.63%	1.62%	1.63%	

Month	December 2009																																	
Stations / Spots	WAMZ - FM (A -60)																																	
Date	29	30	Dec 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	Jan 1
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Month	December 2009																																			
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Day	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	
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