

**CREDIT UNION:
CHARTER:**

	Historical Data				Quarterly Projections													Future Years		
	12/31/02	12/31/03	03/31/04	06/30/04	09/30/04	12/31/04	YTD 2004	03/31/05	06/30/05	09/30/05	12/31/05	YTD 2005	03/31/06	06/30/06	09/30/06	12/31/06	YTD 2006	12/31/07	12/31/08	12/31/09
Capital Ratios																				
Net Worth Ratio	5.60%	6.87%	6.12%	4.50%	4.63%	4.62%	4.62%	4.63%	4.67%	4.77%	4.88%	4.88%	4.93%	5.00%	5.13%	5.26%	5.26%	5.98%	6.60%	7.23%
Asset Quality Ratios																				
Delinquent Loans to Loans	2.50%	7.73%	6.19%	6.17%	5.60%	5.50%	5.50%	5.05%	4.95%	4.86%	4.77%	4.77%	4.68%	4.59%	4.50%	4.42%	4.42%	4.09%	4.04%	3.74%
Charge-Offs to Loans	0.20%	0.66%	-0.04%	0.00%	0.00%	0.00%	-0.01%	0.48%	0.48%	0.47%	0.11%	0.48%	0.51%	0.50%	0.49%	0.12%	0.50%	0.55%	0.61%	0.65%
Earnings Ratios*																				
Return on Assets	2.19%	1.56%	0.53%	-6.58%	0.95%	1.01%	-0.94%	0.65%	0.70%	0.93%	0.97%	0.78%	0.77%	0.81%	1.08%	1.11%	0.90%	1.18%	1.23%	1.31%
Gross Income to Assets	12.37%	12.55%	9.76%	8.52%	8.57%	8.41%	8.36%	8.34%	8.19%	8.23%	8.10%	7.86%	8.11%	7.97%	8.07%	7.95%	8.68%	7.45%	7.00%	6.59%
Cost of Funds to Assets	1.16%	1.19%	0.92%	0.94%	0.94%	0.94%	0.89%	1.31%	1.30%	1.30%	1.30%	1.25%	1.66%	1.66%	1.66%	1.65%	1.79%	1.64%	1.62%	1.61%
Operating Expenses to Assets	8.94%	11.20%	9.39%	16.99%	8.42%	8.16%	10.16%	6.13%	5.95%	5.77%	5.60%	5.60%	5.43%	5.26%	5.11%	4.96%	5.60%	4.39%	3.88%	3.44%
PLL Expenses to Assets	0.15%	0.14%	0.47%	-1.15%	0.00%	0.00%	-0.16%	0.25%	0.24%	0.23%	0.22%	0.22%	0.25%	0.24%	0.23%	0.23%	0.26%	0.24%	0.26%	0.23%
Fixed Assets/Total Assets	1.16%	2.61%	1.80%	1.30%	0.87%	0.56%	0.56%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
Asset/Liability Management Ratios																				
Total Loans to Shares	74.35%	75.75%	63.38%	55.83%	55.29%	54.78%	54.78%	54.24%	53.74%	53.27%	52.82%	52.82%	52.31%	51.82%	51.37%	50.93%	50.93%	49.11%	47.36%	45.67%
Total Loans to Assets	68.61%	68.52%	58.53%	52.46%	51.82%	51.23%	51.23%	50.61%	50.02%	49.48%	48.96%	48.96%	48.37%	47.81%	47.29%	46.79%	46.79%	44.72%	42.74%	40.85%
Non-Member Shares to Total Shares	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Borrowing to Total Shares and Capital	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Growth Ratios*																				
Share Growth	7.19%	0.38%	68.90%	28.63%	12.00%	11.65%	33.15%	12.00%	11.65%	11.32%	11.01%	12.00%	12.00%	11.65%	11.32%	11.01%	12.00%	12.00%	12.00%	12.00%
Net Capital Growth	62.41.1%	15.93%	15.65%	-118.88%	21.57%	22.24%	-18.75%	14.06%	15.15%	19.94%	20.42%	18.55%	15.78%	16.56%	21.81%	21.92%	20.40%	24.94%	23.60%	23.03%
Loan Growth	2.09%	2.27%	-7.69%	-22.44%	8.00%	7.84%	-3.72%	8.00%	7.84%	7.69%	7.55%	8.00%	8.00%	7.84%	7.69%	7.55%	8.00%	8.00%	8.00%	8.00%
Asset Growth	10.37%	2.42%	59.28%	21.23%	13.00%	12.59%	28.77%	13.00%	12.59%	12.21%	11.85%	13.00%	13.00%	12.59%	12.21%	11.85%	13.00%	13.00%	13.00%	13.00%

* - Earning and Growth ratios are annualized