

Cycle Date: December-2009
 Run Date: 03/02/2010
 Interval: Annual

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	Parameters:	Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *

Count of CU : 7554
 Asset Range : N/A
 Peer Group Number : N/A
 Count of CU in Peer Group : N/A

Charter-Region-SE-District:
 N/A - N/A - N/A - N/A

*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
 The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Assets								
Return to cover	For Charter : N/A								
03/02/2010	Count of CU : 7554								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group : N/A								
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	December-2009	% Chg
ASSETS									
CASH:									
Cash On Hand	6,637,896,660	6,746,092,681	1.6	6,973,451,099	3.4	7,780,389,074	11.6	7,561,822,864	-2.8
Cash On Deposit	30,860,424,537	36,504,295,274	18.3	35,281,583,835	-3.3	34,061,652,292	-3.5	53,247,209,834	56.3
Cash Equivalents	8,482,691,327	8,508,085,363	0.3	10,228,257,696	20.2	6,671,251,040	-34.8	6,896,102,105	3.4
TOTAL CASH & EQUIVALENTS	45,981,012,524	51,758,473,318	12.6	52,483,292,630	1.4	48,513,292,406	-7.6	67,705,134,803	39.6
INVESTMENTS:									
Trading Securities	273,563,386	260,708,004	-4.7	519,106,061	99.1	374,436,481	-27.9	923,852,984	146.7
Available for Sale Securities	57,587,746,185	52,665,650,785	-8.5	58,130,442,106	10.4	74,569,139,614	28.3	97,291,038,929	30.5
Held-to-Maturity Securities	34,763,427,610	28,478,316,800	-18.1	23,915,350,754	-16.0	25,580,345,330	7.0	34,837,287,854	36.2
Deposits in Commercial Banks, S&Ls, Savings Banks	20,782,582,289	15,833,043,951	-23.8	16,477,512,301	4.1	27,654,778,524	67.8	36,840,878,045	33.2
Loans to, Deposits in, and Investments in Natural Person Credit Unions \2	1,139,139,562	1,379,128,923	21.1	1,906,926,835	38.3	1,880,099,578	-1.4	1,971,918,539	4.9
Total MCSD and PIC in Corporate CUs	3,335,562,240	3,302,417,955	-1.0	3,517,686,102	6.5	2,919,374,242	-17.0	1,384,372,239	-52.6
All Other Investments in Corporate Cus	27,842,014,988	30,105,770,446	8.1	34,922,505,828	16.0	28,738,235,510	-17.7	32,067,904,687	11.6
All Other Investments \2	2,250,360,965	2,476,041,914	10.0	3,059,509,890	23.6	3,941,834,044	28.8	5,357,385,106	35.9
TOTAL INVESTMENTS	147,974,397,225	134,501,078,778	-9.1	142,449,039,877	5.9	165,658,243,323	16.3	210,674,638,383	27.2
LOANS HELD FOR SALE	1,075,792,992	969,433,842	-9.9	944,994,691	-2.5	1,057,557,989	11.9	2,336,916,616	121.0
LOANS AND LEASES:									
Unsecured Credit Card Loans	23,908,256,298	26,566,166,755	11.1	30,120,152,977	13.4	32,717,081,467	8.6	34,863,888,117	6.6
All Other Unsecured Loans/Lines of Credit	21,183,126,054	22,622,763,941	6.8	24,484,370,982	8.2	25,348,170,435	3.5	25,553,557,113	0.8
New Vehicle Loans	83,961,854,107	88,533,418,641	5.4	86,894,705,214	-1.9	81,526,347,499	-6.2	75,264,533,726	-7.7
Used Vehicle Loans	86,598,022,291	87,575,230,284	1.1	89,106,079,713	1.7	94,279,703,592	5.8	98,135,000,408	4.1
1st Mortgage Real Estate Loans/Lines of Credit	145,427,554,891	161,022,119,715	10.7	181,622,360,448	12.8	207,961,431,564	14.5	217,097,195,666	4.4
Other Real Estate Loans/Lines of Credit	73,406,869,095	84,357,994,736	14.9	91,302,401,665	8.2	96,549,129,234	5.7	92,418,580,376	-4.3
Leases Receivable	1,436,538,125	1,158,635,435	-19.3	878,079,058	-24.2	743,449,842	-15.3	603,317,263	-18.8
Total All Other Loans/Lines of Credit	22,639,109,420	23,715,664,299	4.8	24,147,043,486	1.8	26,870,160,684	11.3	28,501,001,257	6.1
TOTAL LOANS	458,561,330,281	495,551,993,806	8.1	528,555,193,543	6.7	565,995,474,317	7.1	572,437,073,926	1.1
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(3,316,335,074)	(3,329,166,070)	0.4	(3,878,600,969)	16.5	(6,236,010,776)	60.8	(8,768,808,478)	40.6
Foreclosed Real Estate	N/A	164,121,956		333,332,604	103.1	684,472,382	105.3	1,167,439,048	70.6
Repossessed Autos	N/A	220,670,084		244,796,790	10.9	311,006,681	27.0	301,214,037	-3.1
Foreclosed and Repossessed Other Assets	N/A	9,938,440		12,511,226	25.9	20,152,106	61.1	38,054,593	88.8
TOTAL FORECLOSED and REPOSSESSED ASSETS \1	284,093,420	394,730,480	38.9	590,640,620	49.6	1,015,631,169	72.0	1,506,707,678	48.4
Land and Building	11,172,807,598	12,291,266,123	10.0	13,616,180,990	10.8	15,135,075,835	11.2	16,143,546,970	6.7
Other Fixed Assets	3,070,168,733	3,353,648,634	9.2	3,675,276,713	9.6	3,811,701,195	3.7	3,557,489,046	-6.7
NCUA Share Insurance Capitalization Deposit	5,101,907,273	5,297,111,267	3.8	5,582,841,773	5.4	4,502,400,998	-19.4	7,035,990,601	56.3
Identifiable Intangible Assets	N/A	N/A		N/A		N/A		117,872,902	
Goodwill	N/A	N/A		N/A		N/A		274,977,233	
TOTAL INTANGIBLE ASSETS	N/A	N/A		N/A		N/A		392,850,135	
Accrued Interest on Loans	N/A	1,910,726,607		2,100,596,062	9.9	2,181,259,287	3.8	2,109,443,323	-3.3
Accrued Interest on Investments	N/A	1,095,640,693		1,214,165,132	10.8	1,047,710,785	-13.7	975,591,199	-6.9
All Other Assets	N/A	7,355,176,132		7,656,147,003	4.1	8,432,180,584	10.1	8,633,670,860	2.4
TOTAL OTHER ASSETS	9,074,512,994	10,361,543,432	14.2	10,970,908,197	5.9	11,661,150,656	6.3	11,718,705,382	0.5
TOTAL ASSETS	678,979,687,966	711,150,113,610	4.7	754,989,768,065	6.2	811,114,517,112	7.4	884,740,245,062	9.1
TOTAL CU's	8,695	8,362	-3.8	8,101	-3.1	7,806	-3.6	7,554	-3.2
1 / OTHER RE OWNED PRIOR TO 2004 2/ LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS									
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		Liabilities, Shares & Equity							
Return to cover		For Charter : N/A							
03/02/2010		Count of CU : 7554							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *							
		Count of CU in Peer Group : N/A							
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	December-2009	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Uninsured Secondary Capital	28,143,589	27,770,028	-1.3	31,281,151	12.6	32,432,191	3.7	79,104,318	143.9
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	17,005,988,098	18,772,972,116	10.4	27,414,811,567	46.0	36,409,313,277	32.8	36,551,706,286	0.4
Borrowing Repurchase Transactions	3,100,529,405	3,131,485,759	1.0	2,187,672,288	-30.1	750,748,749	-65.7	896,209,030	19.4
Subordinated Debt	3,125,428	3,724,802	19.2	4,650,873	24.9	3,596,972	-22.7	2,963,410	-17.6
Accrued Dividends and Interest Payable	530,738,994	722,848,600	36.2	806,079,362	11.5	670,996,055	-16.8	496,127,283	-26.1
Accounts Payable & Other Liabilities	5,444,658,913	6,057,665,398	11.3	6,449,065,956	6.5	7,405,627,939	14.8	7,293,133,316	-1.5
TOTAL LIABILITIES	26,113,184,427	28,716,466,703	10.0	36,893,561,197	28.5	45,272,715,183	22.7	45,319,243,643	0.1
SHARES AND DEPOSITS									
Share Drafts	75,410,414,276	70,298,024,887	-6.8	70,949,738,979	0.9	73,631,867,211	3.8	85,090,358,815	15.6
Regular Shares	194,247,992,953	181,123,885,142	-6.8	169,045,206,195	-6.7	178,705,433,976	5.7	199,771,932,506	11.8
Money Market Shares	99,023,046,257	100,458,882,436	1.5	111,158,760,877	10.7	128,498,041,323	15.6	158,660,558,105	23.5
Share Certificates	152,629,124,597	188,891,333,089	23.8	216,115,486,647	14.4	226,229,772,340	4.7	225,787,823,013	-0.2
IRA/KEOGH Accounts	48,278,919,214	52,036,944,546	7.8	56,911,232,948	9.4	64,683,050,250	13.7	73,388,471,772	13.5
All Other Shares /1	5,547,158,760	5,543,806,511	-0.1	5,715,669,420	3.1	6,768,327,897	18.4	7,702,848,888	13.8
Non-Member Deposits	2,486,626,656	2,836,840,197	14.1	2,494,905,209	-12.1	2,611,504,843	4.7	2,265,233,785	-13.3
TOTAL SHARES AND DEPOSITS	577,623,282,713	601,189,716,808	4.1	632,391,000,275	5.2	681,127,997,840	7.7	752,667,226,884	10.5
EQUITY:									
Undivided Earnings	50,821,853,874	55,939,776,565	10.1	59,405,515,123	6.2	58,737,210,013	-1.1	59,663,624,252	1.6
Regular Reserves	17,414,891,921	17,963,422,891	3.1	18,216,973,512	1.4	18,765,191,449	3.0	18,925,587,947	0.9
Appropriation For Non-Conforming Investments (SCU Only)	49,612,597	51,294,199	3.4	75,951,471	48.1	77,797,973	2.4	25,282,948	-67.5
Other Reserves	7,975,731,160	7,915,953,541	-0.7	8,415,370,974	6.3	8,515,598,052	1.2	8,854,619,627	4.0
Equity Acquired in Merger	N/A	N/A		N/A		N/A		161,410,678	
Miscellaneous Equity	12,475,514	23,276,115	86.6	12,778,646	-45.1	11,435,154	-10.5	14,879,010	30.1
Accumulated Unrealized G/L on AFS Securities	-1,014,301,452	-608,114,067	40.0	105,934,871	117.4	-4,470,514	-104.2	523,178,482	#####
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	N/A	N/A		N/A		N/A		-42,715,807	
Accumulated Unrealized G/L on Cash Flow Hedges	5,335,145	6,916,034	29.6	-5,103,699	-173.8	-26,899,921	-427.1	-27,375,283	-1.8
Other Comprehensive Income	-22,377,933	-48,595,179	-117.2	-522,214,305	-974.6	-1,362,058,117	-160.8	-1,344,717,319	1.3
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A
EQUITY TOTAL	75,243,220,826	81,243,930,099	8.0	85,705,206,593	5.5	84,713,804,089	-1.2	86,753,774,535	2.4
TOTAL SHARES & EQUITY	652,866,503,539	682,433,646,907	4.5	718,096,206,868	5.2	765,841,801,929	6.6	839,421,001,419	9.6
TOTAL LIABILITIES, SHARES, & EQUITY	678,979,687,966	711,150,113,610	4.7	754,989,768,065	6.2	811,114,517,112	7.4	884,740,245,062	9.1
NCUA INSURED SAVINGS /2									
Uninsured Shares	62,420,879,844	64,746,136,315	3.7	69,727,942,602	7.7	70,635,550,442	1.3	27,343,791,887	-61.3
Uninsured Non-Member Deposits	1,115,523,931	1,310,963,835	17.5	1,075,857,109	-17.9	1,056,840,870	-1.8	527,670,939	-50.1
Total Uninsured Shares & Deposits	63,536,403,775	66,057,100,150	4.0	70,803,799,711	7.2	71,692,391,312	1.3	27,871,462,826	-61.1
Insured Shares & Deposits	514,086,878,938	535,132,616,658	4.1	561,587,200,564	4.9	609,435,606,528	8.5	724,795,764,058	18.9
TOTAL NET WORTH	76,290,233,141	81,898,217,224	7.4	86,145,092,231	5.2	86,128,229,678	0.0	87,724,013,933	1.9
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1/ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
2/ PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000									
5. LiabShEquity									

		Income Statement									
Return to cover		For Charter : N/A									
03/02/2010		Count of CU : 7554									
CU Name: N/A		Asset Name : N/A									
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *									
		Count of CU in Peer Group : N/A									
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	December-2009	% Chg		
* INCOME AND EXPENSE											
INTEREST INCOME:											
Interest on Loans	26,721,897,818	30,896,105,331	15.6	34,494,081,355	11.6	36,236,946,399	5.1	35,789,328,543	-1.2		
Less Interest Refund	(37,692,161)	(54,244,279)	43.9	(61,531,223)	13.4	(49,721,035)	-19.2	(42,666,153)	-14.2		
Income from Investments	6,216,114,020	7,382,721,936	18.8	8,761,064,261	18.7	7,769,555,398	-11.3	6,259,581,228	-19.4		
Income from Trading	-884,233	2,121,150	339.9	10,857,709	411.9	-16,868,599	-255.4	14,023,113	183.1		
TOTAL INTEREST INCOME	32,899,435,444	38,226,704,138	16.2	43,204,472,102	13.0	43,939,912,163	1.7	42,020,266,731	-4.4		
INTEREST EXPENSE:											
Dividends	9,486,295,466	13,471,005,535	42.0	16,867,181,150	25.2	15,380,943,997	-8.8	11,724,804,798	-23.8		
Interest on Deposits	1,238,261,915	1,831,236,928	47.9	2,439,772,453	33.2	2,344,337,604	-3.9	1,791,096,707	-23.6		
Interest on Borrowed Money	688,295,545	1,002,846,819	45.7	1,159,765,127	15.6	1,379,013,451	18.9	1,275,106,989	-7.5		
TOTAL INTEREST EXPENSE	11,412,852,926	16,305,089,282	42.9	20,466,718,730	25.5	19,104,295,052	-6.7	14,791,008,494	-22.6		
PROVISION FOR LOAN & LEASE LOSSES	2,641,355,957	2,190,338,676	-17.1	3,191,830,007	45.7	7,029,910,963	120.2	9,430,981,543	34.2		
NET INTEREST INCOME AFTER PLL	18,845,226,561	19,731,276,180	4.7	19,545,923,365	-0.9	17,805,706,148	-8.9	17,798,276,694	0.0		
NON-INTEREST INCOME:											
Fee Income	5,463,494,835	5,903,236,967	8.0	6,379,183,763	8.1	6,809,625,128	6.7	7,035,115,852	3.3		
Other Operating Income	2,591,735,288	2,971,013,376	14.6	3,425,801,279	15.3	3,721,675,358	8.6	4,454,769,401	19.7		
Gain (Loss) on Investments	-16,121,754	-18,515,202	-14.8	-49,564,005	-167.7	-436,461,596	-780.6	-1,019,145,640	-133.5		
Gain (Loss) on Disposition of Assets	53,371,272	55,835,441	4.6	56,940,369	2.0	-18,957,152	-133.3	-58,856,298	-210.5		
Gain from Bargain Purchase (Merger)	N/A	N/A		N/A		N/A		20,254,754			
Other Non-Oper Income/(Expense)	182,693,965	110,098,925	-39.7	93,564,276	-15.0	-87,683,674	-193.7	139,901,019	259.6		
NCUSIF Stabilization Income	N/A	N/A		N/A		N/A		3,318,518,940			
TOTAL NON-INTEREST INCOME	8,275,173,606	9,021,669,507	9.0	9,905,925,682	9.8	9,988,198,064	0.8	13,890,558,028	39.1		
NON-INTEREST EXPENSE											
Total Employee Compensation & Benefits	10,742,818,047	11,549,783,238	7.5	12,444,337,011	7.7	13,280,235,695	6.7	13,658,507,595	2.8		
Travel, Conference Expense	287,885,080	311,560,582	8.2	328,812,073	5.5	329,427,086	0.2	243,996,470	-25.9		
Office Occupancy	1,467,938,159	1,629,216,736	11.0	1,794,339,351	10.1	1,982,376,863	10.5	2,076,194,656	4.7		
Office Operation Expense	4,467,746,886	4,702,108,670	5.2	4,988,542,190	6.1	5,211,015,680	4.5	5,295,114,086	1.6		
Educational and Promotion	808,213,133	906,936,607	12.2	993,384,747	9.5	1,043,485,955	5.0	910,703,961	-12.7		
Loan Servicing Expense	1,267,612,470	1,369,767,671	8.1	1,461,797,513	6.7	1,577,472,016	7.9	1,738,265,462	10.2		
Professional, Outside Service	1,611,278,982	1,730,840,057	7.4	1,858,463,427	7.4	1,992,554,427	7.2	2,053,315,360	3.0		
Member Insurance	123,245,570	111,826,839	-9.3	102,149,426	-8.7	1,484,786,052	1,353.5	108,660,869	-92.7		
Operating Fees	108,186,478	112,334,649	3.8	112,391,463	0.1	184,548,700	64.2	156,761,784	-15.1		
Misc Operating Expense	616,788,784	656,411,310	6.4	718,251,494	9.4	1,055,556,820	47.0	760,196,254	-28.0		
TOTAL NON-INTEREST EXPENSE	21,501,713,589	23,080,786,359	7.3	24,802,468,695	7.5	28,141,459,294	13.5	27,001,716,497	-4.1		
NET INCOME (LOSS) BEFORE NCUSIF STABILIZATION EXPENSE	N/A	N/A		N/A		N/A		4,687,118,225			
NCUSIF Stabilization Expense	N/A	N/A		N/A		N/A		3,020,506,887			
NET INCOME (Loss)	5,618,686,578	5,672,159,328	1.0	4,649,380,352	-18.0	-347,555,082	-107.5	1,666,611,338	579.5		
RESERVE TRANSFERS:											
Transfer to Regular Reserve	530,938,129	579,956,008	9.2	489,026,190	-15.7	580,366,363	18.7	430,417,408	-25.8		
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.											
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		Delinquent Loan Information									
Return to cover		For Charter : N/A									
03/02/2010		Count of CU : 7554									
CU Name: N/A		Asset Range : N/A									
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *									
		Count of CU in Peer Group : N/A									
		December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	December-2009	% Chg	
DELINQUENCY SUMMARY - ALL LOAN TYPES											
1 to < 2 Months Delinquent		5,883,577,065	5,676,241,957	-3.5	6,496,464,384	14.5	8,217,033,829	26.5	9,320,792,242	13.4	
2 to < 6 Months Delinquent		2,457,288,232	2,504,050,914	1.9	3,641,232,341	45.4	5,779,535,918	58.7	6,944,727,592	20.2	
6 to 12 Months Delinquent		666,075,042	620,962,919	-6.8	997,593,867	60.7	1,499,799,959	50.3	2,440,242,615	62.7	
12 Months & Over Delinquent		227,051,434	234,069,148	3.1	286,717,329	22.5	514,636,065	79.5	1,033,320,044	100.8	
Total Del Loans - All Types (2 or more Mo)		3,350,414,708	3,359,082,981	0.3	4,925,543,537	46.6	7,793,971,942	58.2	10,418,290,251	33.7	
LOAN DELINQUENCY - BY LOAN TYPE											
Unsecured Credit Card Loans											
1 to < 2 Months Delinquent		315,311,083	579,998,835	83.9	424,699,142	-26.8	549,673,105	29.4	608,459,412	10.7	
2 to < 6 Months Delinquent		224,097,986	227,298,071	1.4	335,980,841	47.8	525,341,257	56.4	603,868,175	14.9	
6 to 12 Months Delinquent		48,957,258	42,717,735	-12.7	59,720,896	39.8	82,289,995	37.8	102,894,548	25.0	
12 Months & Over Delinquent		8,258,214	6,398,564	-22.5	6,354,103	-0.7	8,195,033	29.0	11,122,730	35.7	
Total Del Credit Card Lns (2 or more Mo)		281,313,458	276,414,370	-1.7	402,055,840	45.5	615,826,285	53.2	717,885,453	16.6	
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.18	1.04	-11.6	1.33	28.3	1.88	41.0		2.06	9.4
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years											
1 to < 2 Months Delinquent		523,357,426	714,720,114	36.6	949,351,535	32.8	1,387,901,126	46.2	1,859,442,500	34.0	
2 to < 6 Months Delinquent		184,958,623	264,062,931	42.8	474,268,218	79.6	892,779,645	88.2	1,449,320,127	62.3	
6 to 12 Months Delinquent		52,622,267	75,843,085	44.1	178,883,139	135.9	290,836,555	62.6	728,680,607	150.5	
12 Months & Over Delinquent		30,916,478	35,392,140	14.5	71,131,032	101.0	140,453,187	97.5	324,663,467	131.2	
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5 yrs (2 or more Mo)		268,497,368	375,298,156	39.8	724,282,389	93.0	1,324,069,387	82.8	2,502,664,201	89.0	
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs		0.22	0.28	26.1	0.47	68.5	0.75	57.9		1.35	80.8
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years											
1 to < 2 Months Delinquent		295,017,895	387,391,524	31.3	542,465,470	40.0	999,166,540	84.2	1,255,489,674	25.7	
2 to < 6 Months Delinquent		94,297,935	142,886,869	51.5	309,885,618	116.9	824,792,833	166.2	1,073,565,942	30.2	
6 to 12 Months Delinquent		22,769,989	29,165,086	28.1	84,347,173	189.2	322,191,396	282.0	611,267,233	89.7	
12 Months & Over Delinquent		12,253,029	12,219,433	-0.3	29,772,537	143.6	146,572,302	392.3	359,343,519	145.2	
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)		129,320,953	184,271,388	42.5	424,005,328	130.1	1,293,556,531	205.1	2,044,176,694	58.0	
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs		0.26	0.33	26.2	0.70	112.0	1.92	174.7		3.04	58.3
Other Real Estate Fixed Rate/Hybrid/Balloon											
1 to < 2 Months Delinquent		162,812,604	231,391,252	42.1	335,882,459	45.2	490,761,483	46.1	576,363,017	17.4	
2 to < 6 Months Delinquent		65,138,831	84,240,157	29.3	189,673,783	125.2	415,310,085	119.0	573,526,125	38.1	
6 to 12 Months Delinquent		22,403,806	28,303,163	26.3	133,754,942	372.6	115,248,182	-13.8	213,594,686	85.3	
12 Months & Over Delinquent		13,892,074	13,268,744	-4.5	25,316,661	90.8	36,752,142	45.2	80,452,773	118.9	
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)		101,434,711	125,812,064	24.0	348,745,386	177.2	567,310,409	62.7	867,573,584	52.9	
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans		0.31	0.28	-8.9	0.67	137.3	1.06	57.2		1.84	73.8
Other Real Estate Adjustable Rate											
1 to < 2 Months Delinquent		162,821,535	251,928,203	54.7	333,958,064	32.6	372,091,282	11.4	429,810,991	15.5	
2 to < 6 Months Delinquent		61,819,913	105,716,871	71.0	240,948,574	127.9	324,556,943	34.7	387,201,587	19.3	
6 to 12 Months Delinquent		15,453,466	28,492,909	84.4	65,365,896	129.4	100,626,762	53.9	150,025,816	49.1	
12 Months & Over Delinquent		7,723,042	10,520,517	36.2	16,886,324	60.5	36,719,949	117.5	83,579,335	127.6	
Total Del Other RE Adj Rate Lns		84,996,421	144,730,297	70.3	323,200,794	123.3	461,903,654	42.9	620,806,738	34.4	
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans		0.21	0.36	73.7	0.82	126.1	1.07	31.5		1.37	27.6
Leases Receivable											
1 to < 2 Months Delinquent		N/A	19,826,954		14,146,002	-28.7	17,547,875	24.0	9,926,711	-43.4	
2 to < 6 Months Delinquent		N/A	11,156,806		7,300,147	-34.6	6,035,090	-17.3	4,939,653	-18.2	
6 to 12 Months Delinquent		N/A	1,237,216		744,373	-39.8	220,303	-70.4	253,166	14.9	
12 Months & Over Delinquent		N/A	132,487		13,982	-89.4	26,003	86.0	135	-99.5	
Total Del Leases Receivable (2 or more Mo)		N/A	12,526,309		8,058,502	-35.7	6,281,396	-22.1	5,192,954	-17.3	
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable		N/A	1.08		0.92	-15.1	0.84	-7.9		0.86	1.9
All Other Loans											
1 to < 2 Months Delinquent		N/A	3,490,985,075		3,895,961,712	11.6	4,399,892,418	12.9	4,581,313,457	4.1	
2 to < 6 Months Delinquent		N/A	1,668,689,409		2,083,175,160	24.8	2,790,720,065	34.0	2,852,321,374	2.2	
6 to 12 Months Delinquent		N/A	415,203,725		474,777,448	14.3	588,386,766	23.9	633,528,550	7.7	
12 Months & Over Delinquent		N/A	156,137,263		137,242,690	-12.1	145,917,449	6.3	174,158,085	19.4	
Total Del All Other Lns (2 or more Mo)		N/A	2,240,030,397		2,695,195,298	20.3	3,525,024,280	30.8	3,659,990,627	3.8	
%All Other Loans Delinquent > 2 Mo / Total All Other Loans		N/A	1.01		1.20	19.1	1.55	28.8		1.61	4.1
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Investments, Cash, & Cash Equivalents									
Return to cover			For Charter :	N/A					
03/02/2010			Count of CU :	7554					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *					
			Count of CU in Peer Group :	N/A					
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	December-2009	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
SFAS 115 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	11,707,930,972	11,340,847,561	-3.1	8,937,266,604	-21.2	8,297,076,804	-7.2	9,969,572,274	20.2
Held to Maturity 1-3 yrs	16,429,842,032	11,968,845,261	-27.2	8,779,460,079	-26.6	9,229,834,891	5.1	14,235,622,053	54.2
Held to Maturity 3-5 yrs	4,735,673,162	3,282,398,895	-30.7	3,926,364,977	19.6	5,431,947,764	38.3	7,178,022,040	32.1
Held to Maturity 5-10 yrs	1,350,730,299	1,322,064,539	-2.1	1,608,187,483	21.6	1,836,081,394	14.2	2,250,050,108	22.5
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	539,251,145	564,160,544	4.6	664,071,611	17.7	785,404,477	18.3	1,204,021,379	53.3
TOTAL HELD TO MATURITY	34,763,427,610	28,478,316,800	-18.1	23,915,350,754	-16.0	25,580,345,330	7.0	34,837,287,854	36.2
Available for Sale < 1 yr	18,232,279,896	18,813,052,185	3.2	21,566,861,720	14.6	24,681,307,209	14.4	23,314,060,752	-5.5
Available for Sale 1-3 yrs	26,164,355,403	20,866,429,955	-20.2	18,402,898,872	-11.8	25,461,830,219	38.4	38,244,803,645	50.2
Available for Sale 3-5 yrs	9,177,959,054	8,120,790,213	-11.5	10,867,931,710	33.8	15,067,426,327	38.6	22,284,379,693	47.9
Available for Sale 5-10 yrs	2,957,624,241	3,551,539,320	20.1	5,452,319,163	53.5	7,038,502,692	29.1	10,533,568,949	49.7
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	1,055,527,591	1,313,839,112	24.5	1,840,430,641	40.1	2,320,073,167	26.1	2,914,225,890	25.6
TOTAL AVAILABLE FOR SALE	57,587,746,185	52,665,650,785	-8.5	58,130,442,106	10.4	74,569,139,614	28.3	97,291,038,929	30.5
Trading < 1 year	159,890,844	155,100,700	-3.0	190,663,894	22.9	156,115,742	-18.1	521,449,342	234.0
Trading 1-3 years	82,328,843	65,763,625	-20.1	82,410,444	25.3	125,946,098	52.8	268,751,906	113.4
Trading 3-5 years	11,383,668	17,841,766	56.7	54,066,821	203.0	48,260,944	-10.7	73,279,754	51.8
Trading 5-10 years	6,408,810	4,710,198	-26.5	140,750,771	2,888.2	33,823,074	-76.0	55,488,752	64.1
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	13,551,221	17,291,715	27.6	51,214,131	196.2	10,290,623	-79.9	4,883,230	-52.5
TOTAL TRADING	273,563,386	260,708,004	-4.7	519,106,061	99.1	374,436,481	-27.9	923,852,984	146.7
Other Investments < 1 yr	70,712,562,237	75,526,873,294	6.8	80,925,759,769	7.1	78,048,971,630	-3.6	107,413,898,510	37.6
Other Investments 1-3 yrs	20,252,627,906	19,047,071,947	-6.0	19,698,777,838	3.4	22,716,216,765	15.3	26,633,953,231	17.2
Other Investments 3-5 yrs	3,152,016,650	3,031,144,135	-3.8	4,209,793,081	38.9	4,566,805,243	8.5	3,223,685,389	-29.4
Other Investments 5-10 yrs	326,651,101	295,859,182	-9.4	369,363,583	24.8	333,083,439	-9.8	279,221,118	-16.2
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	248,918,023	207,835,268	-16.5	190,288,216	-8.4	202,148,153	6.2	215,012,307	6.4
TOTAL Other Investments	94,692,775,917	98,108,783,826	3.6	105,393,982,487	7.4	105,867,225,230	0.4	137,765,770,555	30.1
MATURITIES :									
Total Investments < 1 yr	100,812,663,949	105,835,873,740	5.0	111,620,551,987	5.5	111,183,471,385	-0.4	141,218,980,878	27.0
Total Investments 1-3 yrs	62,929,154,184	51,948,110,788	-17.4	46,963,547,233	-9.6	57,533,827,973	22.5	79,383,130,835	38.0
Total Investments 3-5 yrs	17,077,032,534	14,452,175,009	-15.4	19,058,156,589	31.9	25,114,440,278	31.8	32,759,366,876	30.4
Total Investments 5-10 yrs	4,641,414,451	5,174,173,239	11.5	7,570,621,000	46.3	9,241,490,599	22.1	13,118,328,927	42.0
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	1,857,247,980	2,103,126,639	13.2	2,746,004,599	30.6	3,317,916,420	20.8	4,338,142,806	30.7
Total	187,317,513,073	179,513,459,415	-4.2	187,958,881,408	4.7	206,391,146,655	9.8	270,817,950,322	31.2
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	Other Investment Information								
Return to cover									
03/02/2010									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group : N/A								
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	December-2009	% Chg
INVESTMENT SUMMARY:									
U.S. GOVERNMENT OBLIGATIONS	2,339,624,832	2,021,682,881	-13.6	4,696,935,430	132.3	4,069,490,282	-13.4	7,049,453,419	73.2
Agency/GSE Debt Instruments (not backed by mortgages)	N/A	N/A		N/A		36,523,415,287		52,516,535,195	43.8
Agency/GSE Mortgage-Backed Securities	N/A	N/A		N/A		43,639,536,844		55,079,624,462	26.2
TOTAL FEDERAL AGENCY SECURITIES	81,798,668,232	67,941,877,316	-16.9	64,367,181,639	-5.3	80,162,952,131	24.5	107,596,159,657	34.2
Privately Issued Mortgage-Related Securities	N/A	N/A		N/A		3,008,998,604		3,273,587,963	8.8
Privately Issued Mortgage-Backed Securities	N/A	N/A		N/A		233,203,927		301,027,071	29.1
TOTAL OTHER MORTGAGE-BACKED SECURITIES	N/A	N/A		N/A		3,242,202,531		3,574,615,034	10.3
Mutual Funds	N/A	N/A		N/A		N/A		1,319,466,273	
Common Trusts	N/A	N/A		N/A		N/A		665,759,523	
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	1,708,840,052	1,664,780,044	-2.6	1,872,212,830	12.5	2,027,944,803	8.3	1,985,225,796	-2.1
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	10,281,984,251	10,188,076,864	-0.9	14,583,192,150	43.1	23,755,523,312	62.9	29,028,681,839	22.2
Commercial Mortgage Backed Securities	524,312,636	365,408,676	-30.3	494,898,770	35.4	767,093,279	55.0	1,276,868,059	66.5
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	16,204,943,960	13,497,910,572	-16.7	12,518,584,736	-7.3	11,184,902,579	-10.7	17,497,250,021	56.4
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	1,471,838,566	1,319,818,802	-10.3	1,455,622,505	10.3	2,768,534,459	90.2	3,397,381,911	22.7
Securities per 703.12(b)	32,969,718,169	28,922,263,248	-12.3	31,704,037,212	9.6	42,645,420,821	34.5	54,826,018,099	28.6
Deposits/Shares per 703.10(a)	4,478,384,257	3,787,654,187	-15.4	3,674,089,413	-3.0	3,846,801,343	4.7	3,061,910,595	-20.4
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	40,905,869	138,330,828	238.2	236,541,361	71.0	181,886,076	-23.1	271,690,859	49.4
Fair Value of Total Investments	186,814,640,548	179,172,122,141	-4.1	188,099,926,140	5.0	206,586,486,421	9.8	270,867,293,207	31.1
Investment Repurchase Agreements	1,001,508,602	1,000,848,320	-0.1	1,145,678,730	14.5	388,492,401	-66.1	43,605,476	-88.8
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	2,149,428,482	2,346,872,433	9.2	2,189,755,188	-6.7	522,790,398	-76.1	567,513,301	8.6
Cash on Deposit in Corporate Credit Unions	23,425,843,280	29,341,022,606	25.3	28,534,159,171	-2.7	25,310,965,058	-11.3	40,717,156,145	60.9
Cash on Deposit in Other Financial Institutions	7,434,581,257	7,163,272,668	-3.6	6,747,424,664	-5.8	8,750,687,234	29.7	12,530,053,689	43.2
CUSO INFORMATION									
Value of Investments in CUSO	731,390,383	940,074,709	28.5	1,063,046,497	13.1	1,115,739,506	5.0	1,133,848,178	1.6
CUSO loans	406,182,818	489,144,455	20.4	583,608,471	19.3	592,260,885	1.5	745,247,332	25.8
Aggregate cash outlays in CUSO	452,602,114	522,832,574	15.5	635,708,053	21.6	668,043,218	5.1	902,467,784	35.1
WHOLLY OWNED CUSO INFORMATION									
Total Assets of Wholly Owned CUSOs	N/A	N/A		N/A		N/A		2,710,210,184	
Total Capital of Wholly Owned CUSOs	N/A	N/A		N/A		N/A		1,263,515,142	
Net Income/Loss of Wholly Owned CUSOs	N/A	N/A		N/A		N/A		249,571,671	
Total Delinquency of Wholly Owned CUSOs	N/A	N/A		N/A		N/A		50,978,255	
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	1,602,943,840	1,219,076,563	-23.9	1,434,316,206	17.7	1,956,342,699	36.4	1,749,596,816	-10.6
Outstanding Balance of Brokered CDs and Share Certificates Purchased	6,252,519,703	5,611,420,490	-10.3	6,638,168,412	18.3	12,201,692,244	83.8	15,573,008,507	27.6
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	N/A	1,476		1,572	6.5	1,733	10.2	1,613	-6.9
Approved Mortgage Seller	N/A	594		672	13.1	809	20.4	850	5.1
Borrowing Repurchase Agreements	N/A	42		30	-28.6	26	-13.3	41	57.7
Brokered Deposits (all deposits acquired through 3rd party)	N/A	262		255	-2.7	251	-1.6	337	34.3
Investment Pilot Program	N/A	17		19	11.8	19	0.0	17	-10.5
Investments Not Authorized by FCU Act (SCU only)	N/A	103		132	28.2	134	1.5	124	-7.5
Deposits and Shares Meeting 703.10(a)	N/A	425		1,025	141.2	1,101	7.4	913	-17.1
Brokered Certificates of Deposit (investments)	N/A	735		1,593	116.7	2,194	37.7	1,857	-15.4
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Miscellaneous Information, Programs, Services									
Return to cover	For Charter : N/A								
03/02/2010	Count of CU : 7554								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group : N/A								
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	December-2009	% Chg
MEMBERSHIP:									
Num Current Members	84,504,256	85,744,954	1.5	86,824,354	1.3	88,587,610	2.0	89,938,468	1.5
Num Potential Members	1,005,810,335	1,102,043,530	9.6	1,187,313,207	7.7	1,302,218,659	9.7	1,366,729,929	5.0
% Current Members to Potential Members	8.40	7.78	-7.4	7.31	-6.0	6.80	-7.0	6.58	-3.3
* % Membership Growth	1.13	1.47	30.4	1.26	-14.3	2.03	61.3	1.52	-24.9
Total Num Savings Accts	149,221,927	155,303,228	4.1	157,862,897	1.6	162,813,852	3.1	166,179,121	2.1
EMPLOYEES:									
Num Full-Time Employees	200,458	207,588	3.6	215,114	3.6	220,949	2.7	219,762	-0.5
Num Part-Time Employees	32,994	33,325	1.0	33,788	1.4	33,430	-1.1	31,262	-6.5
BRANCHES:									
Num of CU Branches	19,478	19,859	2.0	20,407	2.8	21,005	2.9	20,972	-0.2
Num of CUs Reporting Shared Branches	1,223	1,339	9.5	1,476	10.2	1,537	4.1	1,169	-23.9
Plan to add new branches or expand existing facilities	N/A	N/A		N/A		854		91	-89.3
MISCELLANEOUS LOAN INFORMATION:									
**Total Amount of Loans Granted YTD	253,795,114,695	245,870,593,740	-3.1	250,480,386,962	1.9	250,567,882,544	0.0	268,319,618,281	7.1
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
Business Loans	N/A	1,516		1,871	23.4	1,954	4.4	1,722	-11.9
Credit Builder	N/A	N/A		N/A		N/A		987	
Debt Cancellation/Suspension	N/A	169		220	30.2	309	40.5	367	18.8
Direct Financing Leases	N/A	64		102	59.4	85	-16.7	54	-36.5
Indirect Business Loans	N/A	N/A		N/A		N/A		162	
Indirect Consumer Loans	N/A	1,582		1,728	9.2	1,742	0.8	1,619	-7.1
Indirect Mortgage Loans	N/A	N/A		N/A		N/A		259	
Interest Only or Payment Option 1st Mortgage Loans	N/A	381		498	30.7	580	16.5	477	-17.8
Micro Business Loans	N/A	N/A		N/A		N/A		670	
Micro Consumer Loans	N/A	N/A		N/A		N/A		954	
Overdraft Lines of Credit	N/A	2,966		3,197	7.8	3,352	4.8	3,158	-5.8
Overdraft Protection	N/A	3,228		3,598	11.5	2,800	-22.2	2,866	2.4
Participation Loans	N/A	1,070		1,305	22.0	1,405	7.7	1,296	-7.8
Pay Day Loans	N/A	N/A		N/A		N/A		498	
Real Estate Loans	N/A	4,429		5,502	24.2	5,410	-1.7	4,543	-16.0
Refund Anticipation Loans	N/A	N/A		N/A		N/A		119	
Risk Based Loans	N/A	3,535		3,917	10.8	4,041	3.2	4,031	-0.2
Share Secured Credit Cards	N/A	N/A		N/A		N/A		2,003	
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):									
ATM/Debit Card Program	N/A	4,838		5,286	9.3	5,324	0.7	5,111	-4.0
Business Share Accounts	N/A	N/A		N/A		N/A		2,407	
Check Cashing	N/A	N/A		N/A		N/A		3,644	
First Time Homebuyer Program	N/A	N/A		N/A		N/A		638	
Health Savings Accounts	N/A	N/A		N/A		N/A		691	
Individual Development Accounts	N/A	N/A		N/A		N/A		159	
In-School Branches	N/A	N/A		N/A		N/A		324	
Insurance/Investment Sales	N/A	705		794	12.6	1,135	42.9	1,782	57.0
International Remittances	N/A	N/A		N/A		N/A		640	
Low Cost Wire Transfers	N/A	N/A		N/A		N/A		3,581	
MERGERS/ACQUISITIONS:									
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	N/A	N/A		N/A		N/A		132	
Adjusted Retained Earnings Obtained through Business Combinations	N/A	N/A		N/A		N/A		175,794,841	
Fixed Assets - Capital & Operating Leases									
Aggregate of Future Capital and Operating Lease Prmts on Fixed Assets (not discounted to PV)	N/A	N/A		N/A		1,557,982,176		1,544,138,260	-0.9
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)									
** Amount is year-to-date and the related % change ratio is annualized.									
# Means the number is too large to display in the cell									

Information Systems & Technology									
Return to cover	For Charter : N/A								
03/02/2010	Count of CU : 7554								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group : N/A								
	December-2005	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	December-2009	% Chg
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	155	133	-14.2	129	-3.0	100	-22.5	70	-30.0
Vendor Supplied In-House System	6,124	5,915	-3.4	5,678	-4.0	5,400	-4.9	4,937	-8.6
Vendor On-Line Service Bureau	2,232	2,166	-3.0	2,165	0.0	2,188	1.1	2,205	0.8
CU Developed In-House System	81	67	-17.3	53	-20.9	47	-11.3	67	42.6
Other	103	81	-21.4	76	-6.2	71	-6.6	106	49.3
Electronic Financial Services									
Home Banking Via Internet Website	4,460	4,753	6.6	4,899	3.1	5,000	2.1	4,908	-1.8
Audio Response/Phone Based	4,586	4,485	-2.2	4,393	-2.1	4,309	-1.9	4,243	-1.5
Automatic Teller Machine (ATM)	4,846	4,861	0.3	4,786	-1.5	4,817	0.6	4,697	-2.5
Kiosk	304	312	2.6	332	6.4	336	1.2	348	3.6
Mobile Banking	N/A	N/A		N/A		N/A		429	
Other	253	196	-22.5	176	-10.2	199	13.1	311	56.3
Services Offered Electronically									
Member Application	2,034	2,034	0.0	1,996	-1.9	1,999	0.2	1,905	-4.7
New Loan	3,110	3,153	1.4	3,186	1.0	3,181	-0.2	2,919	-8.2
Account Balance Inquiry	5,196	5,248	1.0	5,281	0.6	5,265	-0.3	5,178	-1.7
Share Draft Orders	4,269	4,322	1.2	4,344	0.5	4,304	-0.9	4,020	-6.6
New Share Account	1,102	1,101	-0.1	1,143	3.8	1,172	2.5	1,181	0.8
Loan Payments	4,475	4,578	2.3	4,626	1.0	4,649	0.5	4,532	-2.5
Account Aggregation	415	343	-17.3	328	-4.4	425	29.6	474	11.5
Internet Access Services	931	742	-20.3	674	-9.2	791	17.4	820	3.7
e-Statements	N/A	N/A		N/A		3,211		3,479	8.3
External Account Transfers	N/A	N/A		N/A		N/A		632	
View Account History	4,669	4,807	3.0	4,950	3.0	5,038	1.8	4,989	-1.0
Merchandise Purchase	508	471	-7.3	430	-8.7	421	-2.1	374	-11.2
Merchant Processing Services	N/A	N/A		N/A		N/A		213	
Remote Deposit Capture	N/A	N/A		N/A		N/A		233	
Share Account Transfers	5,004	5,120	2.3	5,140	0.4	5,088	-1.0	4,907	-3.6
Bill Payment	2,901	3,142	8.3	3,418	8.8	3,658	7.0	3,743	2.3
Download Account History	3,804	4,014	5.5	4,147	3.3	4,184	0.9	4,248	1.5
Electronic Cash	355	304	-14.4	282	-7.2	220	-22.0	221	0.5
Electronic Signature Authentication/Certification	78	96	23.1	133	38.5	161	21.1	180	11.8
Type of World Wide Website Address									
Informational	1,011	798	-21.1	746	-6.5	661	-11.4	604	-8.6
Interactive	332	286	-13.9	281	-1.7	254	-9.6	473	86.2
Transactional	4,107	4,439	8.1	4,594	3.5	4,709	2.5	4,493	-4.6
Number of Members That Use Transactional Website	21,148,956	23,252,404	9.9	25,354,081	9.0	28,062,345	10.7	30,253,205	7.8
No Website, But Planning to Add in the Future	696	591	-15.1	467	-21.0	383	-18.0	0	-100.0
Type of World Wide Website Address Planned for Future									
Informational	516	440	-14.7	362	-17.7	299	-17.4	30	-90.0
Interactive	70	61	-12.9	36	-41.0	23	-36.1	1	-95.7
Transactional	110	90	-18.2	69	-23.3	61	-11.6	3	-95.1
Miscellaneous									
Internet Access	7,617	7,398	-2.9	7,252	-2.0	7,076	-2.4	7,079	0.0

[Return to cover](#)

03/02/2010

CU Name: N/A

Peer Group: N/A

Graphs 1

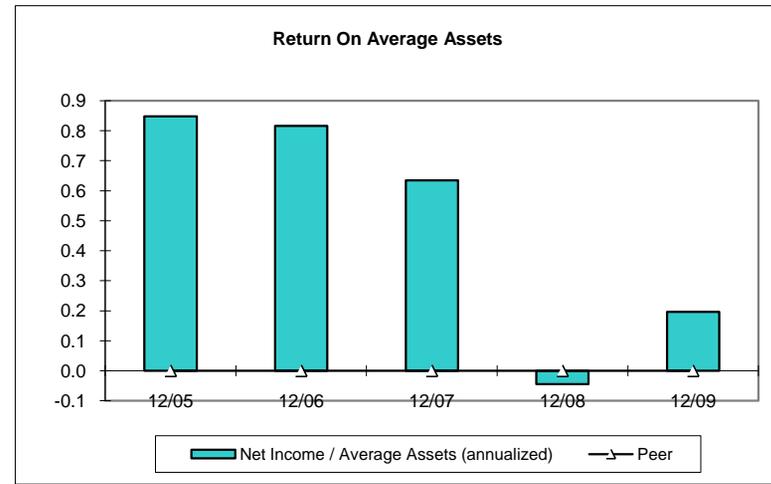
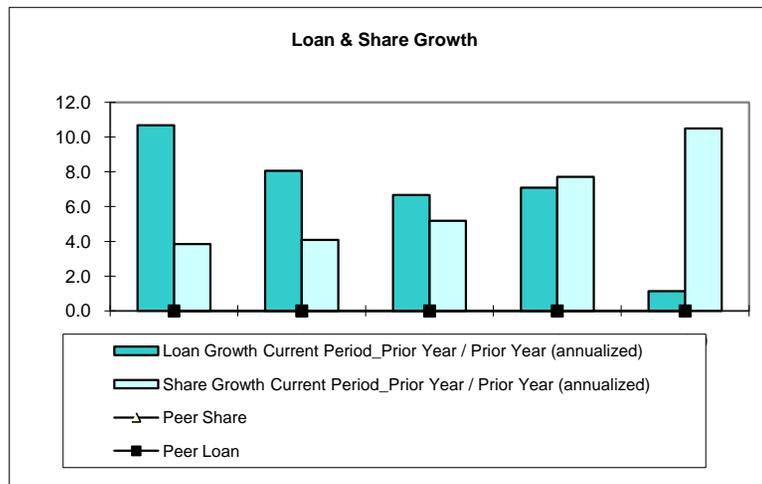
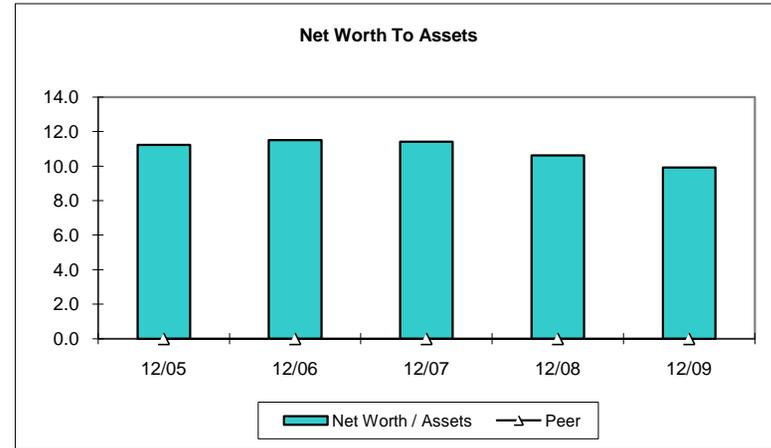
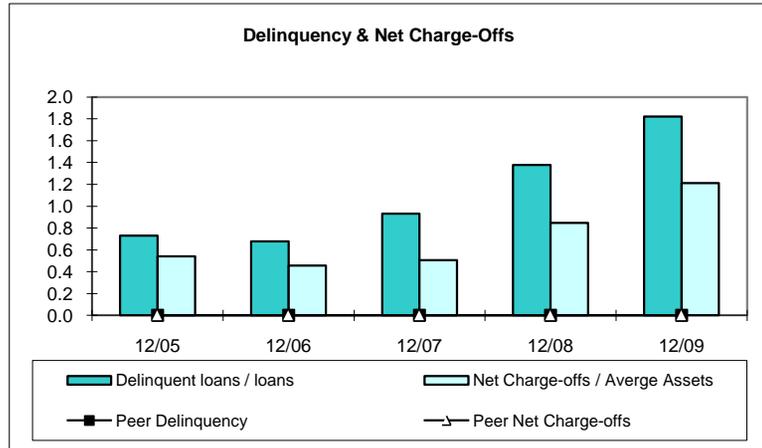
For Charter : N/A

Count of CU : 7554

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit

Count of CU in Peer Group : N/A



[Return to cover](#)

03/02/2010

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 7554

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit

Count of CU in Peer Group : N/A

