

Cycle Date: September-2014  
 Run Date: 12/12/2014  
 Interval: Annual

Page	Click on links below to jump to FPR contents	
1	<a href="#">Summary Financial Information</a>	
2	<a href="#">Ratio Analysis</a>	
3	<a href="#">Supplemental Ratios</a>	
4	<a href="#">Assets</a>	
5	<a href="#">Liabilities, Shares &amp; Equity</a>	
6	<a href="#">Income Statement</a>	
7	<a href="#">Delinquent Loan Information 1</a>	
8	<a href="#">Delinquent Loan Information 2</a>	
9	<a href="#">Loan Losses, Bankruptcy Information, &amp; TDRs</a>	
10	<a href="#">Indirect &amp; Participation Lending</a>	
11	<a href="#">Real Estate Loan Information 1</a>	
12	<a href="#">Real Estate Loan Information 2</a>	
13	<a href="#">Member Business Loan Information</a>	
14	<a href="#">Investments, Cash, &amp; Cash Equivalents</a>	
15	<a href="#">Other Investment Information</a>	
16	<a href="#">Supplemental Share Information, Off Balance Sheet, &amp; Borrowings</a>	
17	<a href="#">Miscellaneous Information, Programs, &amp; Services</a>	
18	<a href="#">Information Systems &amp; Technology</a>	
19	<a href="#">Graphs 1</a>	(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
20	<a href="#">Graphs 2</a>	(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)
	Parameters:	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 118  
 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.

Summary Financial Information										
Return to cover	For Charter : N/A									
12/12/2014	Count of CU : 118									
CU Name: N/A	Asset Range : N/A									
Peer Group: N/A	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
Count of CU in Peer Group : N/A										
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg	
ASSETS:	Amount	Amount		Amount		Amount		Amount		
Cash & Equivalents	696,453,942	759,720,918	9.1	912,083,387	20.1	763,807,095	-16.3	742,991,898	-2.7	
<b>TOTAL INVESTMENTS</b>	2,579,439,079	2,953,609,538	14.5	3,035,406,833	2.8	2,946,742,615	-2.9	2,917,093,412	-1.0	
Loans Held for Sale	17,111,730	15,903,467	-7.1	120,604,377	658.4	55,482,481	-54.0	43,323,356	-21.9	
Real Estate Loans	2,889,151,822	2,873,794,373	-0.5	2,850,112,854	-0.8	3,022,167,615	6.0	3,135,476,304	3.7	
Unsecured Loans	579,186,014	617,977,964	6.7	651,200,953	5.4	699,302,630	7.4	717,714,002	2.6	
Other Loans	2,575,615,405	2,640,814,336	2.5	2,807,810,391	6.3	3,062,443,362	9.1	3,335,195,433	8.9	
<b>TOTAL LOANS</b>	6,043,953,241	6,132,586,673	1.5	6,309,124,198	2.9	6,783,913,607	7.5	7,188,385,739	6.0	
(Allowance for Loan & Lease Losses)	(69,931,387)	(67,528,089)	-3.4	(79,014,669)	17.0	(69,186,374)	-12.4	(69,745,554)	0.8	
Land And Building	228,541,194	235,364,603	3.0	245,172,923	4.2	260,366,803	6.2	272,406,406	4.6	
Other Fixed Assets	35,261,445	34,690,855	-1.6	34,587,634	-0.3	39,450,872	14.1	41,736,227	5.8	
NCUSIF Deposit	79,704,815	83,314,341	4.5	89,334,962	7.2	93,392,057	4.5	92,713,941	-0.7	
All Other Assets	146,676,104	169,039,177	15.2	206,409,127	22.1	239,317,253	15.9	244,832,687	2.3	
<b>TOTAL ASSETS</b>	9,757,210,163	10,316,701,483	5.7	10,873,708,772	5.4	11,113,286,409	2.2	11,473,738,112	3.2	
<b>LIABILITIES &amp; CAPITAL:</b>										
Dividends Payable	12,392,255	10,214,386	-17.6	13,833,311	35.4	12,406,580	-10.3	10,402,715	-16.2	
Notes & Interest Payable	301,012,245	307,428,402	2.1	249,528,237	-18.8	186,153,182	-25.4	203,648,243	9.4	
Accounts Payable & Other Liabilities	78,654,425	112,575,480	43.1	140,558,669	24.9	124,905,641	-11.1	149,147,429	19.4	
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth <sup>3</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A	
<b>TOTAL LIABILITIES</b>	392,058,925	430,218,268	9.7	403,920,217	-6.1	323,465,403	-19.9	363,198,387	12.3	
Share Drafts	1,226,435,529	1,370,189,155	11.7	1,470,819,402	7.3	1,549,631,235	5.4	1,625,271,646	4.9	
Regular shares	2,171,932,429	2,395,286,330	10.3	2,664,584,488	11.2	2,899,157,457	8.8	3,132,284,550	8.0	
All Other Shares & Deposits	4,972,649,959	5,061,635,574	1.8	5,220,689,075	3.1	5,206,157,630	-0.3	5,160,445,774	-0.9	
<b>TOTAL SHARES &amp; DEPOSITS</b>	8,371,017,917	8,827,111,059	5.4	9,356,092,965	6.0	9,654,946,322	3.2	9,918,001,970	2.7	
Regular Reserve	244,488,168	228,081,021	-6.7	210,138,422	-7.9	213,462,339	1.6	213,668,987	0.1	
Other Reserves	274,433,427	206,927,452	-24.6	220,530,951	6.6	192,921,656	-12.5	211,628,289	9.7	
Undivided Earnings	475,211,726	624,363,683	31.4	683,026,217	9.4	728,490,689	6.7	767,240,479	5.3	
<b>TOTAL EQUITY</b>	994,133,321	1,059,372,156	6.6	1,113,695,590	5.1	1,134,874,684	1.9	1,192,537,755	5.1	
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	9,757,210,163	10,316,701,483	5.7	10,873,708,772	5.4	11,113,286,409	2.2	11,473,738,112	3.2	
<b>INCOME &amp; EXPENSE</b>										
Loan Income*	376,309,592	355,820,443	-5.4	343,864,952	-3.4	333,498,884	-3.0	250,740,550	0.2	
Investment Income*	58,229,825	54,773,244	-5.9	49,187,521	-10.2	44,803,870	-8.9	34,917,011	3.9	
Other Income*	182,756,981	194,857,197	6.6	232,644,068	19.4	233,939,996	0.6	173,361,887	-1.2	
Total Employee Compensation & Benefits* Temporary Corporate CU Stabilization Expense & NCUSIF Premiums <sup>1/2</sup>	177,899,669	186,474,156	4.8	206,369,608	10.7	215,409,303	4.4	167,772,640	3.8	
Total Other Operating Expenses*	20,830,835	20,730,768	-0.5	8,526,463	-58.9	7,341,380	-13.9	353,458	-93.6	
Non-operating Income & (Expense)*	185,636,132	191,416,352	3.1	210,718,700	10.1	225,652,896	7.1	170,026,042	0.5	
NCUSIF Stabilization Income*	-1,993,406	-905,398	54.6	541,601	159.8	4,118,170	660.4	-346,209	-111.2	
Provision for Loan/Lease Losses*	0	0	N/A	0	N/A	0	N/A	0	N/A	
Cost of Funds*	65,614,915	50,696,965	-22.7	58,538,753	15.5	47,404,679	-19.0	30,223,217	-15.0	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM <sup>1/1</sup>	124,496,922	99,014,369	-20.5	82,571,161	-16.6	66,068,895	-20.0	45,351,905	-8.5	
<b>Net Income (Loss)*</b>	61,655,354	76,943,644	24.8	68,039,920	-11.6	61,825,147	-9.1	45,299,435	-2.3	
<b>TOTAL CU's</b>	40,824,519	56,212,876	37.7	59,513,457	5.9	54,483,767	-8.5	44,945,977	10.0	
	126	124	-1.6	118	-4.8	118	0.0	118	0.0	
* Income/Expense items are year-to-date while the related %change ratios are annualized.										
# Means the number is too large to display in the cell										
<sup>1</sup> Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.										
<sup>2</sup> Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.										
<sup>3</sup> December 2011 and forward includes "Subordinated Debt Included in Net Worth."										

Ratio Analysis										
<a href="#">Return to cover</a>	For Charter :	N/A								
12/12/2014	Count of CU :	118								
CU Name: N/A	Asset Range :	N/A								
Peer Group: N/A	Criteria :	Region: Nation *	Peer Group: All *	State = 'MO' *	Type Included: Federally Insured	State Credit				
	Count of CU in Peer Group :	N/A								
					Dec-2013				Sep-2014	
		Dec-2010	Dec-2011	Dec-2012	Dec-2013	PEER Avg	Percentile**	Sep-2014	PEER Avg	Percentile**
<b>CAPITAL ADEQUACY</b>										
Net Worth/Total Assets		10.23	10.23	10.21	10.48	N/A	N/A	10.55	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)		10.25	10.24	10.22	10.49	N/A	N/A	10.55	N/A	N/A
Total Delinquent Loans / Net Worth <sup>3</sup>		7.95	7.35	6.48	6.10	N/A	N/A	6.01	N/A	N/A
Solvency Evaluation (Estimated)		111.88	112.00	111.90	111.75	N/A	N/A	112.02	N/A	N/A
Classified Assets (Estimated) / Net Worth		7.00	6.40	7.11	5.94	N/A	N/A	5.76	N/A	N/A
<b>ASSET QUALITY</b>										
Delinquent Loans / Total Loans <sup>3</sup>		1.31	1.27	1.14	1.05	N/A	N/A	1.01	N/A	N/A
* Net Charge-Offs / Average Loans		1.04	0.89	0.78	0.90	N/A	N/A	0.56	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.		101.35	101.29	100.89	100.78	N/A	N/A	101.91	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS		0.38	1.26	1.31	-0.94	N/A	N/A	-0.33	N/A	N/A
Delinquent Loans / Assets <sup>3</sup>		0.81	0.75	0.66	0.64	N/A	N/A	0.63	N/A	N/A
<b>EARNINGS</b>										
* Return On Average Assets		0.42	0.56	0.56	0.50	N/A	N/A	0.53	N/A	N/A
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium <sup>2</sup>		0.64	0.77	0.64	0.56	N/A	N/A	0.53	N/A	N/A
* Gross Income/Average Assets		6.41	6.03	5.91	5.57	N/A	N/A	5.42	N/A	N/A
* Yield on Average Loans		6.21	5.84	5.53	5.09	N/A	N/A	4.79	N/A	N/A
* Yield on Average Investments		1.91	1.61	1.32	1.21	N/A	N/A	1.30	N/A	N/A
* Fee & Other Op.Income / Avg. Assets		1.90	1.94	2.20	2.13	N/A	N/A	2.05	N/A	N/A
* Cost of Funds / Avg. Assets		1.29	0.99	0.78	0.60	N/A	N/A	0.54	N/A	N/A
* Net Margin / Avg. Assets		5.11	5.05	5.13	4.97	N/A	N/A	4.88	N/A	N/A
* Operating Exp./ Avg. Assets		3.99	3.97	4.02	4.08	N/A	N/A	3.99	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets		0.68	0.51	0.55	0.43	N/A	N/A	0.36	N/A	N/A
* Net Interest Margin/Avg. Assets		3.22	3.10	2.93	2.84	N/A	N/A	2.84	N/A	N/A
Operating Exp./Gross Income		62.27	65.84	68.02	73.24	N/A	N/A	73.67	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets <sup>1</sup>		3.11	3.04	2.91	3.13	N/A	N/A	3.08	N/A	N/A
* Net Operating Exp. /Avg. Assets		2.86	2.85	2.88	3.05	N/A	N/A	3.01	N/A	N/A
<b>ASSET / LIABILITY MANAGEMENT</b>										
Net Long-Term Assets / Total Assets		31.94	31.80	30.20	34.56	N/A	N/A	32.68	N/A	N/A
Reg. Shares / Total Shares & Borrowings		25.05	26.22	27.74	29.46	N/A	N/A	30.98	N/A	N/A
Total Loans / Total Shares		72.20	69.47	67.43	70.26	N/A	N/A	72.48	N/A	N/A
Total Loans / Total Assets		61.94	59.44	58.02	61.04	N/A	N/A	62.65	N/A	N/A
Cash + Short-Term Investments / Assets		14.19	14.14	15.37	12.05	N/A	N/A	10.39	N/A	N/A
Total Shares, Dep. & Borr. / Earning Assets		94.02	93.77	94.68	94.86	N/A	N/A	94.30	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borr.		39.19	41.22	43.05	45.21	N/A	N/A	47.05	N/A	N/A
Borrowings / Total Shares & Net Worth		3.21	3.11	2.38	1.72	N/A	N/A	1.74	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth		222.11	213.04	207.04	219.96	N/A	N/A	210.85	N/A	N/A
<b>PRODUCTIVITY</b>										
Members / Potential Members		4.44	4.39	4.48	4.28	N/A	N/A	3.93	N/A	N/A
Borrowers / Members		46.16	46.57	45.76	46.88	N/A	N/A	47.21	N/A	N/A
Members / Full-Time Employees		374.98	373.65	368.20	368.31	N/A	N/A	367.89	N/A	N/A
Avg. Shares Per Member		\$6,802	\$7,058	\$7,263	\$7,313	N/A	N/A	\$7,351	N/A	N/A
Avg. Loan Balance		\$10,640	\$10,530	\$10,702	\$10,962	N/A	N/A	\$11,285	N/A	N/A
* Salary And Benefits / Full-Time Empl.		\$54,205	\$55,714	\$58,988	\$60,095	N/A	N/A	\$60,994	N/A	N/A
<b>OTHER RATIOS</b>										
* Net Worth Growth		4.14	5.74	5.19	4.90	N/A	N/A	5.20	N/A	N/A
* Market (Share) Growth		5.38	5.45	5.99	3.19	N/A	N/A	3.63	N/A	N/A
* Loan Growth		-0.55	1.47	2.88	7.53	N/A	N/A	7.95	N/A	N/A
* Asset Growth		2.58	5.73	5.40	2.20	N/A	N/A	4.32	N/A	N/A
* Investment Growth		9.24	13.51	6.30	-6.41	N/A	N/A	-2.06	N/A	N/A
* Membership Growth		-0.33	1.62	3.00	2.49	N/A	N/A	2.93	N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.										
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.										
<sup>1</sup> For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.										
<sup>2</sup> Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.										
<sup>3</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										

Supplemental Ratio Analysis					
<a href="#">Return to cover</a>	For Charter : N/A				
12/12/2014	Count of CU : 118				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State				
	Count of CU in Peer Group : N/A				
	Dec-2010	Dec-2011	Dec-2012	Dec-2013	Sep-2014
<b>OTHER DELINQUENCY RATIOS <sup>1</sup></b>					
Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.53	1.19	0.94	0.98	0.86
STS Loans DQ >= 60 Days / Total STS Loans	0.00	0.00	0.00	0.00	0.00
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	N/A	6.75	4.21	5.58	4.63
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	N/A	N/A	0.73	0.85
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A	N/A	N/A	0.85	0.83
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	N/A	N/A	N/A	0.81	0.83
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
All Other Loans >= 60 Days / Total All Other Loans	N/A	N/A	N/A	1.68	2.01
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	N/A	N/A	6.92	7.89	11.92
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.24	1.13	1.43	1.31	1.22
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.48	1.49	0.84	1.52	3.43
Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm	3.30	5.01	6.23	5.05	4.90
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm	2.18	3.84	3.60	2.51	3.86
TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not Secured by RE	N/A	N/A	35.53	29.51	12.75
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	N/A	N/A	N/A	0.00	0.25
Allowance for Loan & Lease Losses to Delinquent Loans	88.09	87.00	109.86	97.38	95.84
<b>REAL ESTATE LOAN DELINQUENCY <sup>1</sup></b>					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	1.87	1.87	1.14	1.33	1.04
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	1.28	0.89	0.93	0.90	1.45
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.36	1.53	0.99	1.89	0.79
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable	0.59	0.54	0.50	0.34	0.34
Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans	3.74	3.67	0.93	0.15	0.00
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	N/A	N/A	8.03	18.78	11.56
TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans	N/A	N/A	56.65	8.20	0.00
Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	3.22	3.19	2.51	2.90	1.72
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.44	1.36	0.96	1.10	0.97
<b>MISCELLANEOUS LOAN LOSS RATIOS</b>					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	25.55	27.82	24.24	15.63	20.15
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.23	3.15	2.41	2.25	2.20
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed	N/A	N/A	6.06	3.57	0.02
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	N/A	N/A	N/A	0.62	0.58
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.41	0.46	0.41	0.62	0.21
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.22	0.27	0.28	0.67	0.18
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.80	0.89	0.70	0.50	0.30
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans	0.24	1.24	0.47	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.24	1.16	0.92	1.02	0.99
* Net Charge Offs - Participation Loans / Avg Participation Loans	1.15	0.97	1.13	1.10	0.14
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	1.20	0.65	0.83	5.18	0.17
<b>SPECIALIZED LENDING RATIOS</b>					
Indirect Loans Outstanding / Total Loans	17.22	17.04	17.03	18.13	18.93
Participation Loans Outstanding / Total Loans	2.44	2.86	2.74	2.62	2.71
Participation Loans Purchased YTD / Total Loans Granted YTD	2.54	3.13	1.65	2.22	2.48
* Participation Loans Sold YTD / Total Assets	0.10	0.08	0.05	0.14	0.27
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	2.55	2.84	2.88	2.77	2.77
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	0.96	0.01	0.02	0.07	0.07
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans	N/A	N/A	N/A	41.86	47.53
<b>REAL ESTATE LENDING RATIOS</b>					
Total Fixed Rate Real Estate / Total Assets	17.50	16.32	15.62	16.43	16.42
Total Fixed Rate Real Estate / Total Loans	28.26	27.45	26.93	26.92	26.20
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	38.67	32.78	43.69	33.15	22.87
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	65.26	64.68	71.99	68.93	61.60
Interest Only & Payment Option First & Other RE / Total Assets	0.46	0.35	0.26	0.29	0.29
Interest Only & Payment Option First & Other RE / Net Worth	4.47	3.45	2.57	2.78	2.74
<b>MISCELLANEOUS RATIOS</b>					
Mortgage Servicing Rights / Net Worth	0.93	1.15	1.72	2.16	2.18
Unused Commitments / Cash & ST Investments	114.70	111.43	100.18	128.85	158.14
Complex Assets / Total Assets	19.24	21.43	20.39	19.99	20.79
Short Term Liabilities / Total Shares and Deposits plus Borrowings	46.30	43.80	42.73	41.13	39.83
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.					

	Assets									
<a href="#">Return to cover</a>										
12/12/2014										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group: N/A									
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg	
<b>ASSETS</b>										
<b>CASH:</b>										
Cash On Hand	96,373,059	104,400,753	8.3	111,162,421	6.5	120,169,411	8.1	115,251,159	-4.1	
Cash On Deposit	551,918,870	618,754,495	12.1	756,137,036	22.2	619,155,408	-18.1	599,960,033	-3.1	
Cash Equivalents	48,162,013	36,565,670	-24.1	44,783,930	22.5	24,482,276	-45.3	27,780,706	13.5	
<b>TOTAL CASH &amp; EQUIVALENTS</b>	<b>696,453,942</b>	<b>759,720,918</b>	<b>9.1</b>	<b>912,083,387</b>	<b>20.1</b>	<b>763,807,095</b>	<b>-16.3</b>	<b>742,991,898</b>	<b>-2.7</b>	
<b>INVESTMENTS:</b>										
Trading Securities	17,273,001	17,480,229	1.2	18,636,459	6.6	20,675,914	10.9	22,087,581	6.8	
Available for Sale Securities	1,511,528,636	1,867,174,678	23.5	1,877,993,381	0.6	1,859,597,079	-1.0	1,865,854,107	0.3	
Held-to-Maturity Securities	133,816,095	168,291,391	25.8	172,777,962	2.7	165,574,640	-4.2	149,785,601	-9.5	
Deposits in Commercial Banks, S&Ls, Savings Banks	661,894,492	718,309,349	8.5	817,001,177	13.7	762,069,813	-6.7	734,573,058	-3.6	
Loans to, Deposits in, and Investments in Natural Person Credit Unions <sup>2</sup>	30,681,890	33,527,887	9.3	31,823,384	-5.1	33,984,488	6.8	39,351,561	15.8	
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	23,478,330	25,595,048	9.0	23,142,532	-9.6	22,396,603	-3.2	18,116,923	-19.1	
All Other Investments in Corporate Cus	134,436,302	49,427,789	-63.2	18,016,872	-63.5	2,309,738	-87.2	2,155,842	-6.7	
All Other Investments <sup>2</sup>	66,330,333	73,803,167	11.3	76,015,066	3.0	80,134,340	5.4	85,168,739	6.3	
<b>TOTAL INVESTMENTS</b>	<b>2,579,439,079</b>	<b>2,953,609,538</b>	<b>14.5</b>	<b>3,035,406,833</b>	<b>2.8</b>	<b>2,946,742,615</b>	<b>-2.9</b>	<b>2,917,093,412</b>	<b>-1.0</b>	
<b>LOANS HELD FOR SALE</b>	<b>17,111,730</b>	<b>15,903,467</b>	<b>-7.1</b>	<b>120,604,377</b>	<b>658.4</b>	<b>55,482,481</b>	<b>-54.0</b>	<b>43,323,356</b>	<b>-21.9</b>	
<b>LOANS AND LEASES:</b>										
Unsecured Credit Card Loans	366,985,704	375,431,086	2.3	387,295,751	3.2	409,049,194	5.6	408,881,815	0.0	
All Other Unsecured Loans/Lines of Credit	212,200,310	217,112,524	2.3	235,560,893	8.5	256,002,490	8.7	270,316,714	5.6	
Short-Term, Small Amount Loans (STS) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Federally Guaranteed Student Loans	N/A	25,434,354		28,344,309	11.4	34,250,946	20.8	38,515,473	12.5	
New Vehicle Loans	694,090,066	668,988,011	-3.6	680,001,291	1.6	819,241,668	20.5	896,262,077	9.4	
Used Vehicle Loans	1,576,356,812	1,672,252,513	6.1	1,808,416,888	8.1	1,929,017,721	6.7	2,103,118,333	9.0	
1st Mortgage Real Estate Loans/Lines of Credit	2,006,985,629	2,020,710,803	0.7	2,031,781,590	0.5	2,189,264,182	7.8	2,265,325,133	3.5	
Other Real Estate Loans/Lines of Credit	882,166,193	853,083,570	-3.3	818,331,264	-4.1	832,903,433	1.8	870,151,171	4.5	
Leases Receivable	106,485	0	-100.0	0	N/A	0	N/A	0	N/A	
Total All Other Loans/Lines of Credit	305,062,042	299,573,812	-1.8	319,392,212	6.6	314,183,973	-1.6	335,815,023	6.9	
<b>TOTAL LOANS</b>	<b>6,043,953,241</b>	<b>6,132,586,673</b>	<b>1.5</b>	<b>6,309,124,198</b>	<b>2.9</b>	<b>6,783,913,607</b>	<b>7.5</b>	<b>7,188,385,739</b>	<b>6.0</b>	
<b>(ALLOWANCE FOR LOAN &amp; LEASE LOSSES)</b>	<b>(69,931,387)</b>	<b>(67,528,089)</b>	<b>-3.4</b>	<b>(79,014,669)</b>	<b>17.0</b>	<b>(69,186,374)</b>	<b>-12.4</b>	<b>(69,745,554)</b>	<b>0.8</b>	
Foreclosed Real Estate	13,846,722	18,969,726	37.0	15,722,451	-17.1	18,903,926	20.2	13,056,887	-30.9	
Reposessed Autos	2,592,196	2,174,558	-16.1	1,506,567	-30.7	1,018,530	-32.4	1,404,979	37.9	
Foreclosed and Repossessed Other Assets	344,559	225,344	-34.6	83,105	-63.1	1,598,801	1,823.8	1,217,065	-23.9	
<b>TOTAL FORECLOSED and REPOSSESSED ASSETS <sup>1</sup></b>	<b>16,783,477</b>	<b>21,369,628</b>	<b>27.3</b>	<b>17,312,123</b>	<b>-19.0</b>	<b>21,521,257</b>	<b>24.3</b>	<b>15,678,931</b>	<b>-27.1</b>	
Land and Building	228,541,194	235,364,603	3.0	245,172,923	4.2	260,366,803	6.2	272,406,406	4.6	
Other Fixed Assets	35,261,445	34,690,855	-1.6	34,587,634	-0.3	39,450,872	14.1	41,736,227	5.8	
NCUA Share Insurance Capitalization Deposit	79,704,815	83,314,341	4.5	89,334,962	7.2	93,392,057	4.5	92,713,941	-0.7	
Identifiable Intangible Assets	221,683	34,515	-84.4	280,667	713.2	402,114	43.3	0	-100.0	
Goodwill	1,739,458	1,739,458	0.0	1,582,360	-9.0	1,582,360	0.0	1,582,360	0.0	
<b>TOTAL INTANGIBLE ASSETS</b>	<b>1,961,141</b>	<b>1,773,973</b>	<b>-9.5</b>	<b>1,863,027</b>	<b>5.0</b>	<b>1,984,474</b>	<b>6.5</b>	<b>1,582,360</b>	<b>-20.3</b>	
Accrued Interest on Loans	21,874,499	21,233,562	-2.9	21,642,496	1.9	21,221,842	-1.9	20,471,433	-3.5	
Accrued Interest on Investments	8,595,805	9,303,411	8.2	8,759,364	-5.8	6,972,274	-20.4	6,710,386	-3.8	
Non-Trading Derivative Assets, net	N/A	N/A		N/A		N/A		470		
All Other Assets	97,461,182	115,358,603	18.4	156,832,117	36.0	187,617,406	19.6	200,389,107	6.8	
<b>TOTAL OTHER ASSETS</b>	<b>127,931,486</b>	<b>145,895,576</b>	<b>14.0</b>	<b>187,233,977</b>	<b>28.3</b>	<b>215,811,522</b>	<b>15.3</b>	<b>227,571,396</b>	<b>5.4</b>	
<b>TOTAL ASSETS</b>	<b>9,757,210,163</b>	<b>10,316,701,483</b>	<b>5.7</b>	<b>10,873,708,772</b>	<b>5.4</b>	<b>11,113,286,409</b>	<b>2.2</b>	<b>11,473,738,112</b>	<b>3.2</b>	
<b>TOTAL CU's</b>	<b>126</b>	<b>124</b>	<b>-1.6</b>	<b>118</b>	<b>-4.8</b>	<b>118</b>	<b>0.0</b>	<b>118</b>	<b>0.0</b>	

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<sup>1</sup> OTHER RE OWNED PRIOR TO 2004

<sup>2</sup> LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS

		Liabilities, Shares & Equity								
<a href="#">Return to cover</a>		For Charter : N/A								
12/12/2014		Count of CU : 118								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg
<b>LIABILITIES, SHARES AND EQUITY</b>										
<b>LIABILITIES:</b>										
Other Borrowings		N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit		301,012,245	307,428,402	2.1	249,528,237	-18.8	186,153,182	-25.4	193,548,243	4.0
Borrowing Repurchase Transactions		0	0	N/A	0	N/A	0	N/A	10,100,000	N/A
Subordinated Debt		0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and Subordinated Debt Included in Net Worth <sup>3</sup>		0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Trading Derivative Liabilities, net		N/A	N/A		N/A		N/A		0	
Accrued Dividends and Interest Payable		12,392,255	10,214,386	-17.6	13,833,311	35.4	12,406,580	-10.3	10,402,715	-16.2
Accounts Payable & Other Liabilities		78,654,425	112,575,480	43.1	140,558,669	24.9	124,905,641	-11.1	149,147,429	19.4
<b>TOTAL LIABILITIES</b>		<b>392,058,925</b>	<b>430,218,268</b>	<b>9.7</b>	<b>403,920,217</b>	<b>-6.1</b>	<b>323,465,403</b>	<b>-19.9</b>	<b>363,198,387</b>	<b>12.3</b>
<b>SHARES AND DEPOSITS</b>										
Share Drafts		1,226,435,529	1,370,189,155	11.7	1,470,819,402	7.3	1,549,631,235	5.4	1,625,271,646	4.9
Regular Shares		2,171,932,429	2,395,286,330	10.3	2,664,584,488	11.2	2,899,157,457	8.8	3,132,284,550	8.0
Money Market Shares		1,869,137,975	2,037,552,033	9.0	2,255,027,127	10.7	2,366,918,208	5.0	2,411,276,199	1.9
Share Certificates		2,105,289,792	2,003,106,060	-4.9	1,922,359,031	-4.0	1,811,083,707	-5.8	1,728,034,854	-4.6
IRA/KEOGH Accounts		978,897,117	1,001,584,272	2.3	1,016,082,056	1.4	993,465,335	-2.2	967,569,977	-2.6
All Other Shares <sup>1</sup>		17,738,892	17,469,446	-1.5	24,180,561	38.4	27,591,787	14.1	37,365,869	35.4
Non-Member Deposits		1,586,183	1,923,763	21.3	3,040,300	58.0	7,098,593	133.5	16,198,875	128.2
<b>TOTAL SHARES AND DEPOSITS</b>		<b>8,371,017,917</b>	<b>8,827,111,059</b>	<b>5.4</b>	<b>9,356,092,965</b>	<b>6.0</b>	<b>9,654,946,322</b>	<b>3.2</b>	<b>9,918,001,970</b>	<b>2.7</b>
<b>EQUITY:</b>										
Undivided Earnings		475,211,726	624,363,683	31.4	683,026,217	9.4	728,490,689	6.7	759,022,921	4.2
Regular Reserves		244,488,168	228,081,021	-6.7	210,138,422	-7.9	213,462,339	1.6	213,668,987	0.1
Appropriation For Non-Conforming Investments (SCU Only)		0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves		276,196,788	200,741,875	-27.3	217,309,394	8.3	222,857,943	2.6	228,848,992	2.7
Equity Acquired in Merger		129,385	129,385	0.0	240,651	86.0	315,438	31.1	839,126	166.0
Miscellaneous Equity		1,188,480	1,188,480	0.0	1,188,480	0.0	1,188,480	0.0	1,188,480	0.0
Accumulated Unrealized G/L on AFS Securities		5,689,836	23,188,786	307.5	24,249,421	4.6	-17,714,259	-173.1	-6,137,788	65.4
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities		0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges		0	0	N/A	0	N/A	12,239	N/A	0	-100.0
Other Comprehensive Income		-8,771,062	-18,321,074	-108.9	-22,456,995	-22.6	-13,738,185	38.8	-13,110,521	4.6
Net Income		0	0	N/A	0	N/A	0	N/A	8,217,558	N/A
<b>EQUITY TOTAL</b>		<b>994,133,321</b>	<b>1,059,372,156</b>	<b>6.6</b>	<b>1,113,695,590</b>	<b>5.1</b>	<b>1,134,874,684</b>	<b>1.9</b>	<b>1,192,537,755</b>	<b>5.1</b>
<b>TOTAL SHARES &amp; EQUITY</b>		<b>9,365,151,238</b>	<b>9,886,483,215</b>	<b>5.6</b>	<b>10,469,788,555</b>	<b>5.9</b>	<b>10,789,821,006</b>	<b>3.1</b>	<b>11,110,539,725</b>	<b>3.0</b>
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>		<b>9,757,210,163</b>	<b>10,316,701,483</b>	<b>5.7</b>	<b>10,873,708,772</b>	<b>5.4</b>	<b>11,113,286,409</b>	<b>2.2</b>	<b>11,473,738,112</b>	<b>3.2</b>
<b>NCUA INSURED SAVINGS <sup>2</sup></b>										
Uninsured Shares		293,733,304	310,903,537	5.8	360,205,121	15.9	404,845,427	12.4	413,167,102	2.1
Uninsured Non-Member Deposits		441,682	1,256,808	184.6	1,001,168	-20.3	1,413,951	41.2	4,820,827	240.9
Total Uninsured Shares & Deposits		294,174,986	312,160,345	6.1	361,206,289	15.7	406,259,378	12.5	417,987,929	2.9
Insured Shares & Deposits		8,076,842,931	8,514,950,714	5.4	8,994,886,676	5.6	9,248,686,944	2.8	9,500,014,041	2.7
<b>TOTAL NET WORTH</b>		<b>998,638,615</b>	<b>1,055,928,512</b>	<b>5.7</b>	<b>1,110,714,684</b>	<b>5.2</b>	<b>1,165,116,409</b>	<b>4.9</b>	<b>1,210,597,584</b>	<b>3.9</b>
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<sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS										
<sup>2</sup> 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										
<sup>3</sup> December 2011 and forward includes "Subordinated Debt Included in Net Worth."										

		Income Statement							
<a href="#">Return to cover</a>		For Charter : N/A							
12/12/2014		Count of CU : 118							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group : N/A							
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg
<b>* INCOME AND EXPENSE</b>									
<b>INTEREST INCOME:</b>									
Interest on Loans	377,141,426	356,407,867	-5.5	344,322,452	-3.4	334,029,324	-3.0	250,988,240	0.2
Less Interest Refund	(831,834)	(587,424)	-29.4	(457,500)	-22.1	(530,440)	15.9	(247,690)	-37.7
Income from Investments	56,654,908	54,366,380	-4.0	48,109,492	-11.5	42,868,497	-10.9	33,555,924	4.4
Income from Trading	1,574,917	406,864	-74.2	1,078,029	165.0	1,935,373	79.5	1,361,087	-6.2
TOTAL INTEREST INCOME	434,539,417	410,593,687	-5.5	393,052,473	-4.3	378,302,754	-3.8	285,657,561	0.7
<b>INTEREST EXPENSE:</b>									
Dividends	83,343,628	63,420,650	-23.9	53,151,094	-16.2	46,740,525	-12.1	33,087,703	-5.6
Interest on Deposits	28,271,406	23,874,506	-15.6	19,514,463	-18.3	13,982,965	-28.3	8,810,347	-16.0
Interest on Borrowed Money	12,881,888	11,719,213	-9.0	9,905,604	-15.5	5,345,405	-46.0	3,453,855	-13.8
TOTAL INTEREST EXPENSE	124,496,922	99,014,369	-20.5	82,571,161	-16.6	66,068,895	-20.0	45,351,905	-8.5
PROVISION FOR LOAN & LEASE LOSSES	65,614,915	50,696,965	-22.7	58,538,753	15.5	47,404,679	-19.0	30,223,217	-15.0
NET INTEREST INCOME AFTER PLL	244,427,580	260,882,353	6.7	251,942,559	-3.4	264,829,180	5.1	210,082,439	5.8
<b>NON-INTEREST INCOME:</b>									
Fee Income	108,767,095	112,712,712	3.6	120,021,428	6.5	113,442,236	-5.5	83,239,914	-2.2
Other Operating Income	73,989,886	82,144,485	11.0	112,622,640	37.1	120,497,760	7.0	90,121,973	-0.3
Gain (Loss) on Investments	-445,745	916,613	305.6	2,403,868	162.3	3,310,110	37.7	737,193	-70.3
Gain (Loss) on Non-Trading Derivatives	0	0	N/A	0	N/A	0	N/A	-218,081	N/A
Gain (Loss) on Disposition of Assets	-2,985,902	-3,180,927	-6.5	-1,834,344	42.3	-1,382,846	24.6	-1,471,452	-41.9
Gain from Bargain Purchase (Merger)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Non-Oper Income/(Expense)	1,438,241	1,358,916	-5.5	-27,923	-102.1	2,190,906	7,946.2	606,131	-63.1
NCUSIF Stabilization Income	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL NON-INTEREST INCOME	180,763,575	193,951,799	7.3	233,185,669	20.2	238,058,166	2.1	173,015,678	-3.1
<b>NON-INTEREST EXPENSE</b>									
Total Employee Compensation & Benefits	177,899,669	186,474,156	4.8	206,369,608	10.7	215,409,303	4.4	167,772,640	3.8
Travel, Conference Expense	2,830,792	3,317,233	17.2	3,702,074	11.6	3,954,311	6.8	3,280,019	10.6
Office Occupancy	27,631,675	28,589,598	3.5	29,025,588	1.5	30,031,267	3.5	24,347,031	8.1
Office Operation Expense	72,855,586	73,949,700	1.5	78,148,686	5.7	85,519,668	9.4	66,912,142	4.3
Educational and Promotion	15,552,850	16,003,092	2.9	16,175,334	1.1	15,602,280	-3.5	11,445,600	-2.2
Loan Servicing Expense	24,870,721	27,103,828	9.0	32,086,214	18.4	33,906,011	5.7	23,905,529	-6.0
Professional, Outside Service	23,119,771	25,158,548	8.8	28,000,571	11.3	29,715,191	6.1	24,347,651	9.2
Member Insurance <sup>1</sup>	N/A	N/A		N/A		N/A		N/A	
Member Insurance - NCUSIF Premium <sup>2</sup>	11,314,693	4,481,783	-60.4	1,706,737	-61.9	1,229,642	-28.0	147,542	-84.0
Member Insurance - Temporary Corporate CU Stabilization Fund <sup>3</sup>	9,516,142	16,248,985	70.8	6,819,726	-58.0	6,111,738	-10.4	205,916	-95.5
Member Insurance - Other	1,264,699	941,509	-25.6	788,597	-16.2	640,903	-18.7	317,406	-34.0
Operating Fees	1,447,502	1,543,232	6.6	1,695,840	9.9	1,555,852	-8.3	1,203,934	3.2
Misc Operating Expense	16,062,536	14,809,612	-7.8	21,095,796	42.4	24,727,413	17.2	14,266,730	-23.1
TOTAL NON-INTEREST EXPENSE	384,366,636	398,621,276	3.7	425,614,771	6.8	448,403,579	5.4	338,152,140	0.5
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS <sup>4</sup>	61,655,354	76,943,644	24.8	68,039,920	-11.6	61,825,147	-9.1	45,299,435	-2.3
<b>NET INCOME (LOSS)</b>	<b>40,824,519</b>	<b>56,212,876</b>	<b>37.7</b>	<b>59,513,457</b>	<b>5.9</b>	<b>54,483,767</b>	<b>-8.5</b>	<b>44,945,977</b>	<b>10.0</b>
<b>RESERVE TRANSFERS:</b>									
Transfer to Regular Reserve	35,818,822	17,103,569	-52.2	484,718	-97.2	215,936	-55.5	6,688,578	4,030.0
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.									
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<sup>1</sup> From September 2009 to December 2010, this account includes NCUSIF Premium Expense.									
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premium Expense.									
<sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2).									
<sup>4</sup> Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.									



Delinquent Loan Information 1									
Return to cover	For Charter : N/A								
12/12/2014	Count of CU : 118								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State								
Count of CU in Peer Group : N/A									
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg
<b>DELINQUENCY SUMMARY - ALL LOAN TYPES <sup>1</sup></b>									
30 to 59 Days Delinquent	121,888,564	120,531,295	-1.1	124,375,265	3.2	139,333,570	12.0	100,662,351	-27.8
60 to 179 Days Delinquent	59,948,270	57,947,476	-3.3	53,407,034	-7.8	51,537,899	-3.5	57,800,418	12.2
180 to 359 Days Delinquent	14,503,400	14,698,935	1.3	12,061,357	-17.9	13,760,689	14.1	10,136,251	-26.3
> = 360 Days Delinquent	4,932,305	4,971,307	0.8	6,455,698	29.9	5,750,945	-10.9	4,838,523	-15.9
Total Del Loans - All Types (> = 60 Days)	79,383,975	77,617,718	-2.2	71,924,089	-7.3	71,049,533	-1.2	72,775,192	2.4
% Delinquent Loans / Total Loans	1.31	1.27	-3.6	1.14	-9.9	1.05	-8.1	1.01	-3.3
<b>DELINQUENT LOANS BY CATEGORY:</b>									
<b>Unsecured Credit Card Loans</b>									
30 to 59 Days Delinquent	6,291,415	5,260,800	-16.4	5,283,771	0.4	6,162,828	16.6	5,951,679	-3.4
60 to 179 Days Delinquent	4,899,755	4,216,711	-13.9	3,426,390	-18.7	3,778,494	10.3	3,339,581	-11.6
180 to 359 Days Delinquent	665,101	229,878	-65.4	215,119	-6.4	203,859	-5.2	169,200	-17.0
> = 360 Days Delinquent	46,197	19,036	-58.8	8,753	-54.0	8,209	-6.2	10,638	29.6
Total Del Credit Card Lns (> = 60 Days)	5,611,053	4,465,625	-20.4	3,650,262	-18.3	3,990,562	9.3	3,519,419	-11.8
%Credit Cards DQ >= 60 Days / Total Credit Card Loans	1.53	1.19	-22.2	0.94	-20.8	0.98	3.5	0.86	-11.8
<b>Short-Term, Small Amount Loans (STS) FCU Only</b>									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del STS Lns (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
%STS Loans DQ >= 60 Days / Total STS Loans	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
<b>Non-Federally Guaranteed Student Loans</b>									
30 to 59 Days Delinquent	N/A	223,698		344,262	53.9	561,062	63.0	570,870	1.7
60 to 179 Days Delinquent	N/A	1,700,570		1,171,021	-31.1	1,872,586	59.9	1,702,728	-9.1
180 to 359 Days Delinquent	N/A	11,704		4,349	-62.8	15,737	261.9	35,288	124.2
> = 360 Days Delinquent	N/A	3,897		16,572	325.3	23,796	43.6	46,196	94.1
Total Del Non-Federally Guaranteed Student Loans (> = 60 Days)	N/A	1,716,171		1,191,942	-30.5	1,912,119	60.4	1,784,212	-6.7
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	N/A	6.75		4.21	-37.7	5.58	32.8	4.63	-17.0
<b>New Vehicle Loans</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		21,486,891		19,305,406	-10.2
60 to 179 Days Delinquent	N/A	N/A		N/A		4,700,328		6,265,039	33.3
180 to 359 Days Delinquent	N/A	N/A		N/A		912,459		1,010,115	10.7
> = 360 Days Delinquent	N/A	N/A		N/A		330,717		306,199	-7.4
Total Del New Vehicle Lns (> = 60 Days)	N/A	N/A		N/A		5,943,504		7,581,353	27.6
%New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	N/A		N/A		0.73		0.85	16.6
<b>Used Vehicle Loans</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		47,081,634		42,338,057	-10.1
60 to 179 Days Delinquent	N/A	N/A		N/A		13,382,177		14,643,300	9.4
180 to 359 Days Delinquent	N/A	N/A		N/A		2,381,568		2,148,104	-9.8
> = 360 Days Delinquent	N/A	N/A		N/A		655,022		608,540	-7.1
Total Del Used Vehicle Lns (> = 60 Days)	N/A	N/A		N/A		16,418,767		17,399,944	6.0
%Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A	N/A		N/A		0.85		0.83	-2.8
<b>% Total New &amp; Used Vehicle Loans &gt; = 60 Days/ Total New &amp; Used Vehicle Loans</b>									
	N/A	N/A		N/A		0.81		0.83	2.4
<b>Leases Receivable</b>									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 179 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
<b>All Other Loans <sup>2</sup></b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		9,662,725		9,004,184	-6.8
60 to 179 Days Delinquent	N/A	N/A		N/A		7,353,491		9,995,775	35.9
180 to 359 Days Delinquent	N/A	N/A		N/A		1,201,658		1,239,773	3.2
> = 360 Days Delinquent	N/A	N/A		N/A		1,025,809		925,876	-9.7
Total Del All Other Loans (> = 60 Days)	N/A	N/A		N/A		9,580,958		12,161,424	26.9
%All Other Loans >= 60 Days / Total All Other Loans	N/A	N/A		N/A		1.68		2.01	19.4
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<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									
<sup>2</sup> As of June 2013, added delinquency for New & Used Vehicle Loans in June 2013. Delinquent New/Used Auto Loans are no longer included in "All Other Loans" delinquency.									



Delinquent Loan Information 2									
Return to cover	For Charter : N/A								
12/12/2014	Count of CU : 118								
CU Name : N/A	Asset Range : N/A								
Peer Group : N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg
<b>DELINQUENT LOANS BY CATEGORY <sup>1</sup></b>									
<b>ALL REAL ESTATE LOANS</b>									
30 to 59 Days Delinquent	51,520,114	52,620,191	2.1	44,061,565	-16.3	54,378,430	23.4	23,492,155	-56.8
60 to 179 Days Delinquent	30,168,943	27,324,425	-9.4	18,233,107	-33.3	20,450,823	12.2	21,853,995	6.9
180 to 359 Days Delinquent	7,820,603	9,148,735	17.0	5,556,691	-39.3	9,045,408	62.8	5,533,771	-38.8
> = 360 Days Delinquent	3,635,781	2,714,914	-25.3	3,605,367	32.8	3,707,392	2.8	2,941,074	-20.7
Total Del Real Estate Loans (> = 60 Days)	41,625,327	39,188,074	-5.9	27,395,165	-30.1	33,203,623	21.2	30,328,840	-8.7
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	3.22	3.19	-0.9	2.51	-21.5	2.90	15.6	1.72	-40.8
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.44	1.36	-5.4	0.96	-29.5	1.10	14.3	0.97	-12.0
<b>1st Mortgage Fixed Rate and Hybrid/Balloon &gt; 5 years</b>									
30 to 59 Days Delinquent	34,014,175	34,926,505	2.7	26,433,680	-24.3	32,804,304	24.1	13,267,390	-59.6
60 to 179 Days Delinquent	19,522,857	17,515,638	-10.3	9,739,538	-44.4	13,385,500	37.4	11,298,477	-15.6
180 to 359 Days Delinquent	4,004,209	6,389,885	59.6	3,916,309	-38.7	4,321,401	10.3	3,303,907	-23.5
> = 360 Days Delinquent	2,192,305	1,838,956	-16.1	2,704,605	47.1	3,071,624	13.6	2,302,239	-25.0
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)	25,719,371	25,744,479	0.1	16,360,452	-36.5	20,778,525	27.0	16,904,623	-18.6
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	1.87	1.87	-0.1	1.14	-38.9	1.33	15.8	1.04	-21.5
<b>1st Mortgage Adjustable Rate Loans and Hybrid/Balloons &lt; 5 years</b>									
30 to 59 Days Delinquent	8,605,605	8,127,677	-5.6	8,202,741	0.9	13,188,432	60.8	4,393,481	-66.7
60 to 179 Days Delinquent	5,301,356	4,774,196	-9.9	4,914,759	2.9	3,520,418	-28.4	7,149,258	103.1
180 to 359 Days Delinquent	2,141,972	524,645	-75.5	590,830	12.6	1,902,863	222.1	1,721,367	-9.5
> = 360 Days Delinquent	691,112	462,114	-33.1	123,654	-73.2	179,871	45.5	392,432	118.2
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	8,134,440	5,760,955	-29.2	5,629,243	-2.3	5,603,152	-0.5	9,263,057	65.3
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs	1.28	0.89	-30.4	0.93	4.8	0.90	-3.6	1.45	60.3
<b>Other Real Estate Fixed Rate/Hybrid/Balloon</b>									
30 to 59 Days Delinquent	5,256,849	5,189,873	-1.3	4,771,142	-8.1	4,219,801	-11.6	2,800,711	-33.6
60 to 179 Days Delinquent	2,986,926	2,590,088	-13.3	1,426,156	-44.9	2,012,259	41.1	1,686,997	-16.2
180 to 359 Days Delinquent	1,030,115	1,904,361	84.9	607,459	-68.1	2,551,611	320.0	323,826	-87.3
> = 360 Days Delinquent	536,868	223,640	-58.3	637,225	184.9	321,420	-49.6	43,263	-86.5
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	4,553,909	4,718,089	3.6	2,670,840	-43.4	4,885,290	82.9	2,054,186	-58.0
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	1.36	1.53	12.6	0.99	-35.1	1.89	90.5	0.79	-58.0
<b>Other Real Estate Adjustable Rate</b>									
30 to 59 Days Delinquent	3,643,485	4,376,136	20.1	4,654,002	6.3	4,165,893	-10.5	3,030,573	-27.3
60 to 179 Days Delinquent	2,357,804	2,444,503	3.7	2,152,654	-11.9	1,532,646	-28.8	1,719,263	12.2
180 to 359 Days Delinquent	644,307	329,844	-48.8	442,093	34.0	269,533	-39.0	184,571	-31.5
> = 360 Days Delinquent	215,496	190,204	-11.7	139,883	-26.5	134,477	-3.9	203,140	51.1
Total Del Other RE Adj Rate Lns (> = 60 Days)	3,217,607	2,964,551	-7.9	2,734,630	-7.8	1,936,656	-29.2	2,106,974	8.8
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE Adjustable Rate Loans	0.59	0.54	-7.5	0.50	-8.5	0.34	-32.3	0.34	2.3
<b>BUSINESS LOAN DELINQUENCY - RE &amp; NON-RE SECURED</b>									
<b>Member Business Loans Secured By RE</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		7,144,564		2,446,737	-65.8
60 to 179 Days Delinquent	N/A	N/A		N/A		2,313,659		9,052,924	291.3
180 to 359 Days Delinquent	N/A	N/A		N/A		2,246,651		1,472,821	-34.4
> = 360 Days Delinquent	N/A	N/A		N/A		994,526		0	-100.0
Total Del Member Business Loans Secured by RE (> = 60 Days)	N/A	N/A		N/A		5,554,836		10,525,745	89.5
%Member Business Loans Secured by RE Delinquent >= 60 Days / Total Member Business Loans Secured by RE	N/A	N/A		N/A		2.21		3.93	77.4
<b>Member Business Loans NOT Secured By RE</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		650,620		713,164	9.6
60 to 179 Days Delinquent	N/A	N/A		N/A		974,742		164,940	-83.1
180 to 359 Days Delinquent	N/A	N/A		N/A		600,639		69,692	-88.4
> = 360 Days Delinquent	N/A	N/A		N/A		604,280		554,627	-8.2
Total Del Member Business Loans NOT Secured By RE (> = 60 Days)	N/A	N/A		N/A		2,179,661		789,259	-63.8
%Member Business Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Business Loans NOT Secured By RE	N/A	N/A		N/A		9.70		3.74	-61.5
<b>NonMember Business Loans Secured By RE</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		0		137,364	N/A
60 to 179 Days Delinquent	N/A	N/A		N/A		0		437,160	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		0		446,195	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	N/A	N/A		N/A		0		883,355	N/A
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	N/A	N/A		N/A		0.00		5.09	N/A
<b>NonMember Business Loans NOT Secured By RE</b>									
30 to 59 Days Delinquent	N/A	N/A		N/A		0		0	N/A
60 to 179 Days Delinquent	N/A	N/A		N/A		0		63,444	N/A
180 to 359 Days Delinquent	N/A	N/A		N/A		0		0	N/A
> = 360 Days Delinquent	N/A	N/A		N/A		0		0	N/A
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	N/A	N/A		N/A		0		63,444	N/A
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans	N/A	N/A		N/A		0.00		0.58	N/A
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<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

Loan Losses, Bankruptcy Information, and Troubled Debt Restructured Loans									
Return to cover									
12/12/2014			For Charter :	N/A					
CU Name: N/A			Count of CU :	118					
Peer Group: N/A			Asset Range :	N/A					
			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit					
			Count of CU in Peer Group :	N/A					
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg
<b>LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)</b>									
* Total Loans Charged Off	71,738,785	63,758,388	-11.1	59,436,491	-6.8	70,716,736	19.0	38,874,902	-26.7
* Total Loans Recovered	8,581,655	9,301,447	8.4	10,849,485	16.6	11,627,773	7.2	9,612,129	10.2
* NET CHARGE OFFS (\$\$)	63,157,130	54,456,941	-13.8	48,587,006	-10.8	59,088,963	21.6	29,262,773	-34.0
***Net Charge-Offs / Average Loans	1.04	0.89	-14.2	0.78	-12.7	0.90	15.6	0.56	-38.1
Total Del Loans & *Net Charge-Offs <sup>1</sup>	142,541,105	132,074,659	-7.3	120,511,095	-8.8	130,138,496	8.0	102,037,965	-21.6
Combined Delinquency and Net Charge Off Ratio <sup>1</sup>	2.36	2.16	-8.3	1.92	-11.1	1.95	1.5	1.57	-19.4
<b>LOAN LOSS SUMMARY BY LOAN TYPE</b>									
* Unsecured Credit Card Lns Charged Off	17,011,137	13,399,024	-21.2	11,196,740	-16.4	10,960,184	-2.1	8,440,600	2.7
* Unsecured Credit Card Lns Recovered	1,465,624	1,697,072	15.8	2,003,830	18.1	2,018,847	0.7	1,685,917	11.3
* NET UNSECURED CREDIT CARD C/Os	15,545,513	11,701,952	-24.7	9,192,910	-21.4	8,941,337	-2.7	6,754,683	0.7
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	4.23	3.15	-25.5	2.41	-23.5	2.25	-6.8	2.20	-1.9
* Non-Federally Guaranteed Student Loans Charged Off	N/A	1,346,774		1,640,910	21.8	1,131,064	-31.1	7,541	-99.1
* Non-Federally Guaranteed Student Loans Recovered	N/A	13,577		10,478	-22.8	13,158	25.6	1,705	-82.7
* Net Non-Federally Guaranteed Student Loans C/Os	N/A	1,333,197		1,630,432	22.3	1,117,906	-31.4	5,836	-99.3
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed Student Loans	N/A	N/A		6.06		3.57	-41.1	0.02	-99.4
* Total 1st Mortgage RE Loan/LOCs Charged Off	4,396,725	5,796,881	31.8	6,429,868	10.9	15,274,802	137.6	3,492,363	-69.5
* Total 1st Mortgage RE Loans/LOCs Recovered	59,676	407,442	582.8	667,922	63.9	1,130,376	69.2	478,403	-43.6
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	4,337,049	5,389,439	24.3	5,761,946	6.9	14,144,426	145.5	3,013,960	-71.6
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.22	0.27	19.9	0.28	6.3	0.67	135.7	0.18	-73.1
* Total Other RE Loans/LOCs Charged Off	7,712,075	8,140,692	5.6	6,547,761	-19.6	4,843,848	-26.0	2,381,324	-34.5
* Total Other RE Loans/LOCs Recovered	427,267	397,418	-7.0	661,532	66.5	677,853	2.5	448,860	-11.7
* NET OTHER RE LOANS/LOCs C/Os	7,284,808	7,743,274	6.3	5,886,229	-24.0	4,165,995	-29.2	1,932,464	-38.2
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.80	0.89	11.1	0.70	-21.1	0.50	-28.4	0.30	-40.0
* Total Real Estate Loans Charged Off	12,108,800	13,937,573	15.1	12,977,629	-6.9	20,118,650	55.0	5,873,687	-61.1
* Total Real Estate Lns Recovered	486,943	804,860	65.3	1,329,454	65.2	1,808,229	36.0	927,263	-31.6
* NET Total Real Estate Loan C/Os	11,621,857	13,132,713	13.0	11,648,175	-11.3	18,310,421	57.2	4,946,424	-64.0
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.41	0.46	11.7	0.41	-10.7	0.62	53.2	0.21	-65.7
* Total TDR 1st & Other Real Estate Lns Charged Off	N/A	N/A		2,124,035		1,510,248	-28.9	412,695	-63.6
* Total TDR 1st & Other Real Estate Lns Recovered	N/A	N/A		1,122		523,894	#####	79,557	-79.8
* NET TDR Real Estate C/Os	N/A	N/A		2,122,913		986,354	-53.5	333,138	-55.0
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	N/A	N/A		N/A		1.76		0.85	-51.5
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	0	N/A
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	0	N/A
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	0	N/A
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
<b>BANKRUPTCY SUMMARY</b>									
Number of Members Who Filed Chapter 7 YTD	4,110	3,372	-18.0	2,996	-11.2	2,802	-6.5	1,854	-33.8
Number of Members Who Filed Chapter 13 YTD	2,502	2,128	-14.9	1,968	-7.5	1,923	-2.3	1,206	-37.3
Number of Members Who Filed Chapter 11 or Chapter 12 YTD	3	2	-33.3	1	-50.0	1	0.0	67	6,600.0
Total Number of Members Who Filed Bankruptcy YTD	6,615	5,502	-16.8	4,965	-9.8	4,726	-4.8	3,127	-33.8
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	71,493,701	56,731,663	-20.6	49,902,180	-12.0	44,578,978	-10.7	32,560,231	-27.0
* All Loans Charged Off due to Bankruptcy YTD	18,329,342	17,740,498	-3.2	14,408,030	-18.8	11,053,975	-23.3	7,832,492	-5.5
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	25.55	27.82	8.9	24.24	-12.9	15.63	-35.5	20.15	28.9
<b>REAL ESTATE FORECLOSURE SUMMARY</b>									
Real Estate Loans Foreclosed YTD	N/A	25,459,686		15,466,605	-39.3	24,640,243	59.3	10,297,577	-58.2
Number of Real Estate Loans Foreclosed YTD	N/A	169		130	-23.1	184	41.5	79	-57.1
<b>TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING</b>									
TDR First Mortgage RE Loans	N/A	N/A		51,906,295		48,954,390	-5.7	47,769,965	-2.4
TDR Other RE Loans	N/A	N/A		7,705,228		3,820,262	-50.4	3,802,635	-0.5
Total TDR First and Other RE Loans	N/A	N/A		59,611,523		52,774,652	-11.5	51,572,600	-2.3
TDR RE Loans Also Reported as Business Loans	N/A	N/A		2,267,891		3,714,439	63.8	4,402,870	18.5
TDR Consumer Loans (Not Secured by RE)	N/A	N/A		17,035,970		8,423,498	-50.6	8,728,211	3.6
TDR Business Loans (Not Secured by RE)	N/A	N/A		3,914,169		4,923,810	25.8	4,345,313	-11.7
Total TDR First RE, Other RE, Consumer, and Business Loans	N/A	N/A		80,561,662		66,121,960	-17.9	64,646,124	-2.2
Total TDR Loans to Total Loans	N/A	N/A		1.28		0.97	-23.7	0.90	-7.7
Total TDR Loans to Net Worth	N/A	N/A		7.25		5.68	-21.8	5.34	-5.9
TDR portion of Allowance for Loan and Lease Losses	N/A	N/A		9,564,832		5,361,270	-43.9	5,436,671	1.4
# Means the number is too large to display in the cell									
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

	Indirect and Participation Lending									
<a href="#">Return to cover</a>	For Charter : N/A									
12/12/2014	Count of CU : 118									
CU Name: N/A	Asset Range : N/A									
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group : N/A									
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg	
<b>INDIRECT LOANS OUTSTANDING</b>										
Indirect Loans - Point of Sale Arrangement	550,583,452	599,896,615	9.0	667,872,757	11.3	761,018,899	13.9	828,744,136	8.9	
Indirect Loans - Outsourced Lending Relationship	490,060,966	445,246,972	-9.1	406,566,653	-8.7	468,646,174	15.3	532,276,739	13.6	
<b>Total Outstanding Indirect Loans</b>	<b>1,040,644,418</b>	<b>1,045,143,587</b>	<b>0.4</b>	<b>1,074,439,410</b>	<b>2.8</b>	<b>1,229,665,073</b>	<b>14.4</b>	<b>1,361,020,875</b>	<b>10.7</b>	
%Indirect Loans Outstanding / Total Loans	17.22	17.04	-1.0	17.03	-0.1	18.13	6.4	18.93	4.5	
<b>DELINQUENCY - INDIRECT LENDING <sup>1</sup></b>										
30 to 59 Days Delinquent	33,378,562	35,221,522	5.5	43,164,225	22.6	52,593,078	21.8	46,806,013	-11.0	
60 to 179 Days Delinquent	9,925,852	10,116,610	1.9	12,919,535	27.7	13,340,277	3.3	14,129,633	5.9	
180 to 359 Days Delinquent	2,746,955	1,571,644	-42.8	2,098,038	33.5	2,257,033	7.6	2,042,324	-9.5	
> = 360 Days Delinquent	209,611	124,930	-40.4	339,108	171.4	533,369	57.3	443,272	-16.9	
Total Del Indirect Lns (>= 60 Days)	12,882,418	11,813,184	-8.3	15,356,681	30.0	16,130,679	5.0	16,615,229	3.0	
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.24	1.13	-8.7	1.43	26.5	1.31	-8.2	1.22	-6.9	
<b>LOAN LOSSES - INDIRECT LENDING</b>										
* Indirect Loans Charged Off	15,373,313	13,682,193	-11.0	11,853,426	-13.4	13,944,913	17.6	10,968,970	4.9	
* Indirect Loans Recovered	1,681,363	1,622,895	-3.5	2,075,704	27.9	2,249,627	8.4	1,318,441	-21.9	
* NET INDIRECT LOAN C/Os	13,691,950	12,059,298	-11.9	9,777,722	-18.9	11,695,286	19.6	9,650,529	10.0	
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.24	1.16	-6.5	0.92	-20.2	1.02	10.0	0.99	-2.1	
<b>PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):</b>										
Consumer	14,126,337	6,621,300	-53.1	5,560,501	-16.0	8,544,280	53.7	17,213,941	101.5	
Non-Federally Guaranteed Student Loans	N/A	15,234,252		14,616,060	-4.1	14,425,286	-1.3	14,466,406	0.3	
Real Estate	18,459,571	15,178,652	-17.8	10,365,114	-31.7	11,549,602	11.4	14,525,030	25.8	
Member Business Loans (excluding C&D)	14,569,410	10,624,395	-27.1	12,711,335	19.6	4,437,631	-65.1	21,277,712	379.5	
Non-Member Business Loans (excluding C&D)	20,762,048	34,339,440	65.4	40,624,453	18.3	34,117,317	-16.0	17,755,397	-48.0	
Commercial Construction & Development	83,412	248,059	197.4	0	-100.0	4,459,025	N/A	1,078,709	-75.8	
Loan Pools	79,767,019	93,227,119	16.9	88,826,765	-4.7	100,267,912	12.9	108,698,084	8.4	
<b>TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)</b>	<b>147,767,797</b>	<b>175,473,217</b>	<b>18.7</b>	<b>172,704,228</b>	<b>-1.6</b>	<b>177,801,053</b>	<b>3.0</b>	<b>195,015,279</b>	<b>9.7</b>	
%Participation Loans Outstanding / Total Loans	2.44	2.86	17.0	2.74	-4.3	2.62	-4.3	2.71	3.5	
* Participation Loans Purchased YTD	70,051,630	88,487,929	26.3	59,052,906	-33.3	76,397,575	29.4	60,702,349	5.9	
%Participation Loans Purchased YTD / Total Loans Granted YTD	2.54	3.13	23.3	1.65	-47.2	2.22	34.2	2.48	11.9	
<b>PARTICIPATION LOANS SOLD:</b>										
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	24,956,487	26,675,817	6.9	25,328,325	-5.1	30,295,374	19.6	44,701,502	47.6	
Participation Loan Interests - Amount Retained (Outstanding)	13,297,782	15,710,750	18.1	18,012,139	14.6	17,357,920	-3.6	21,900,900	26.2	
* Participation Loans Sold YTD	9,934,445	7,813,957	-21.3	5,446,610	-30.3	15,003,072	175.5	23,637,644	110.1	
** %Participation Loans Sold YTD / Total Assets	0.10	0.08	-25.6	0.05	-33.9	0.14	169.5	0.27	103.5	
<b>WHOLE LOANS PURCHASED AND SOLD:</b>										
*Loans Purchased in Full from Other Financial Institutions YTD	26,391,918	384,879	-98.5	710,000	84.5	1,518,790	113.9	1,794,082	57.5	
*Loans Purchased in Full from Other Sources YTD	N/A	0		0	N/A	771,600	N/A	0	-100.0	
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.96	0.01	-98.6	0.02	46.0	0.07	234.5	0.07	10.3	
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A	
<b>DELINQUENCY - PARTICIPATION LENDING <sup>1</sup></b>										
30 to 59 Days Delinquent	1,066,682	1,093,604	2.5	816,588	-25.3	822,475	0.7	1,740,810	111.7	
60 to 179 Days Delinquent	666,483	2,545,177	281.9	1,379,762	-45.8	2,555,514	85.2	5,264,670	106.0	
180 to 359 Days Delinquent	30,431	54,007	77.5	54,357	0.6	120,092	120.9	1,369,907	1,040.7	
> = 360 Days Delinquent	9,988	9,486	-5.0	16,572	74.7	35,766	115.8	61,780	72.7	
Total Del Participation Lns (>= 60 Days)	706,902	2,608,670	269.0	1,450,691	-44.4	2,711,372	86.9	6,696,357	147.0	
%Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.48	1.49	210.8	0.84	-43.5	1.52	81.5	3.43	125.2	
<b>LOAN LOSSES - PARTICIPATION LENDING</b>										
* Participation Loans Charged Off	1,790,382	1,828,255	2.1	2,136,694	16.9	2,058,890	-3.6	285,197	-81.5	
* Participation Loans Recovered	290,360	265,406	-8.6	175,823	-33.8	133,585	-24.0	92,035	-8.1	
* NET PARTICIPATION LOAN C/Os	1,500,022	1,562,849	4.2	1,960,871	25.5	1,925,305	-1.8	193,162	-86.6	
**%Net Charge Offs - Participation Loans / Avg Participation Loans	1.15	0.97	-15.8	1.13	16.5	1.10	-2.5	0.14	-87.4	
*Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
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<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										

Real Estate Loan Information 1									
Return to cover	For Charter : N/A								
12/12/2014	Count of CU : 118								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg
<b>REAL ESTATE LOANS OUTSTANDING:</b>									
<b>First Mortgages</b>									
Fixed Rate > 15 years	890,532,453	839,583,046	-5.7	723,076,281	-13.9	722,883,140	0.0	711,629,057	-1.6
Fixed Rate 15 years or less	428,073,256	471,395,037	10.1	627,597,280	33.1	733,992,572	17.0	730,265,992	-0.5
Other Fixed Rate	15,720,652	18,919,156	20.3	21,826,822	15.4	23,822,320	9.1	25,143,299	5.5
<b>Total Fixed Rate First Mortgages</b>	<b>1,334,326,361</b>	<b>1,329,897,239</b>	<b>-0.3</b>	<b>1,372,500,383</b>	<b>3.2</b>	<b>1,480,698,032</b>	<b>7.9</b>	<b>1,467,038,348</b>	<b>-0.9</b>
Balloon/Hybrid > 5 years	38,194,964	45,107,832	18.1	57,050,209	26.5	86,966,887	52.4	157,372,791	81.0
Balloon/Hybrid 5 years or less	492,494,748	499,279,384	1.4	460,961,352	-7.7	480,519,048	4.2	491,419,081	2.3
<b>Total Balloon/Hybrid First Mortgages</b>	<b>530,689,712</b>	<b>544,387,216</b>	<b>2.6</b>	<b>518,011,561</b>	<b>-4.8</b>	<b>567,485,935</b>	<b>9.6</b>	<b>648,791,872</b>	<b>14.3</b>
Adjustable Rate First Mtgs 1 year or less	60,928,246	63,234,102	3.8	56,837,001	-10.1	54,417,108	-4.3	56,641,990	4.1
Adjustable Rate First Mtgs >1 year	81,041,310	83,192,246	2.7	84,432,645	1.5	86,663,107	2.6	92,852,923	7.1
<b>Total Adjustable First Mortgages</b>	<b>141,969,556</b>	<b>146,426,348</b>	<b>3.1</b>	<b>141,269,646</b>	<b>-3.5</b>	<b>141,080,215</b>	<b>-0.1</b>	<b>149,494,913</b>	<b>6.0</b>
<b>TOTAL FIRST MORTGAGE RE LOANS OUTSTANDING</b>	<b>2,006,985,629</b>	<b>2,020,710,803</b>	<b>0.7</b>	<b>2,031,781,590</b>	<b>0.5</b>	<b>2,189,264,182</b>	<b>7.8</b>	<b>2,265,325,133</b>	<b>3.5</b>
<b>Other Real Estate Loans</b>									
Closed End Fixed Rate	306,648,425	281,093,806	-8.3	246,013,471	-12.5	239,810,129	-2.5	239,464,790	-0.1
Closed End Adjustable Rate	10,654,249	5,264,562	-50.6	4,411,421	-16.2	1,750,620	-60.3	12,328,689	604.2
Open End Adjustable Rate (HELOC)	536,202,539	539,227,917	0.6	544,563,034	1.0	572,568,702	5.1	598,734,116	4.6
Open End Fixed Rate	28,660,980	27,497,285	-4.1	23,343,338	-15.1	18,773,982	-19.6	19,623,576	4.5
<b>TOTAL OTHER REAL ESTATE OUTSTANDING</b>	<b>882,166,193</b>	<b>853,083,570</b>	<b>-3.3</b>	<b>818,331,264</b>	<b>-4.1</b>	<b>832,903,433</b>	<b>1.8</b>	<b>870,151,171</b>	<b>4.5</b>
<b>TOTAL RE (FIRST AND OTHER) OUTSTANDING</b>	<b>2,889,151,822</b>	<b>2,873,794,373</b>	<b>-0.5</b>	<b>2,850,112,854</b>	<b>-0.8</b>	<b>3,022,167,615</b>	<b>6.0</b>	<b>3,135,476,304</b>	<b>3.7</b>
<b>RE LOAN SUMMARY (FIX, ADJ):</b>									
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,372,521,325	1,375,005,071	0.2	1,429,550,592	4.0	1,567,664,919	9.7	1,624,411,139	3.6
Other RE Fixed Rate	335,309,405	308,591,091	-8.0	269,356,809	-12.7	258,584,111	-4.0	259,088,366	0.2
<b>Total Fixed Rate RE Outstanding</b>	<b>1,707,830,730</b>	<b>1,683,596,162</b>	<b>-1.4</b>	<b>1,698,907,401</b>	<b>0.9</b>	<b>1,826,249,030</b>	<b>7.5</b>	<b>1,883,499,505</b>	<b>3.1</b>
%(Total Fixed Rate RE/Total Assets)	17.50	16.32	-6.8	15.62	-4.3	16.43	5.2	16.42	-0.1
%(Total Fixed Rate RE/Total Loans)	28.26	27.45	-2.8	26.93	-1.9	26.92	0.0	26.20	-2.7
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	634,464,304	645,705,732	1.8	602,230,998	-6.7	621,599,263	3.2	640,913,994	3.1
Other RE Adj Rate	546,856,788	544,492,479	-0.4	548,974,455	0.8	574,319,322	4.6	611,062,805	6.4
<b>Total Adj Rate RE Outstanding</b>	<b>1,181,321,092</b>	<b>1,190,198,211</b>	<b>0.8</b>	<b>1,151,205,453</b>	<b>-3.3</b>	<b>1,195,918,585</b>	<b>3.9</b>	<b>1,251,976,799</b>	<b>4.7</b>
<b>MISCELLANEOUS RE INFORMATION:</b>									
Outstanding Interest Only & Payment Option First Mtg Loans	29,151,415	25,821,428	-11.4	18,351,901	-28.9	20,066,300	9.3	18,560,797	-7.5
Outstanding Interest Only & Payment Option Other RE / LOCs Loans	15,511,523	10,586,368	-31.8	10,151,614	-4.1	12,378,607	21.9	14,594,658	17.9
<b>TOTAL Outstanding Interest Only &amp; Payment Option First &amp; Other RE Loans</b>	<b>44,662,938</b>	<b>36,407,796</b>	<b>-18.5</b>	<b>28,503,515</b>	<b>-21.7</b>	<b>32,444,907</b>	<b>13.8</b>	<b>33,155,455</b>	<b>2.2</b>
%(Interest Only & Payment Option First & Other RE Loans / Total Assets)	0.46	0.35	-22.9	0.26	-25.7	0.29	11.4	0.29	-1.0
%(Interest Only & Payment Option First & Other RE Loans / Net Worth)	4.47	3.45	-22.9	2.57	-25.6	2.78	8.5	2.74	-1.6
Outstanding Residential Construction (Excluding Business Purpose Loans)	2,837,821	2,146,326	-24.4	2,206,389	2.8	2,565,243	16.3	2,111,029	-17.7
Allowance for Loan Losses on all RE Loans	14,571,509	14,965,382	2.7	14,926,112	-0.3	16,023,086	7.3	16,759,840	4.6
<b>* REAL ESTATE LOANS - AMOUNT GRANTED:</b>									
<b>* First Mortgages</b>									
* Fixed Rate > 15 years	616,301,437	489,763,711	-20.5	858,796,509	75.3	617,768,008	-28.1	278,350,716	-39.9
* Fixed Rate 15 years or less	383,503,700	373,173,853	-2.7	630,872,193	69.1	417,823,023	-33.8	149,181,812	-52.4
* Other Fixed Rate	7,059,019	5,077,459	-28.1	4,480,483	-11.8	10,227,890	128.3	2,284,877	-70.2
<b>* Total Fixed Rate First Mortgages</b>	<b>1,006,864,156</b>	<b>868,015,023</b>	<b>-13.8</b>	<b>1,494,149,185</b>	<b>72.1</b>	<b>1,045,818,921</b>	<b>-30.0</b>	<b>429,817,405</b>	<b>-45.2</b>
* Balloon/Hybrid > 5 years	6,760,724	13,079,059	93.5	16,665,906	27.4	31,966,874	91.8	77,294,865	222.4
* Balloon/Hybrid 5 years or less	89,974,088	106,444,170	18.3	96,742,278	-9.1	106,920,938	10.5	84,679,174	-5.6
<b>* Total Balloon/Hybrid First Mortgages</b>	<b>96,734,812</b>	<b>119,523,229</b>	<b>23.6</b>	<b>113,408,184</b>	<b>-5.1</b>	<b>138,887,812</b>	<b>22.5</b>	<b>161,974,039</b>	<b>55.5</b>
* Adjustable Rate First Mtgs 1 year or less	22,100,740	16,893,389	-23.6	12,538,487	-25.8	11,952,644	-4.7	15,757,974	75.8
* Adjustable Rate First Mtgs >1 year	24,216,094	9,413,850	-61.1	13,955,389	48.2	15,775,302	13.0	13,915,798	17.6
<b>* Total Adjustable First Mortgages</b>	<b>46,316,834</b>	<b>26,307,239</b>	<b>-43.2</b>	<b>26,493,876</b>	<b>0.7</b>	<b>27,727,946</b>	<b>4.7</b>	<b>29,673,772</b>	<b>42.7</b>
<b>* TOTAL FIRST MORTGAGE RE LOANS GRANTED</b>	<b>1,149,915,802</b>	<b>1,013,845,491</b>	<b>-11.8</b>	<b>1,634,051,245</b>	<b>61.2</b>	<b>1,212,434,679</b>	<b>-25.8</b>	<b>621,465,216</b>	<b>-31.7</b>
* Amounts are year-to-date while the related %change ratios are annualized.									
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Real Estate Loan Information 2									
Return to cover									
12/12/2014									
CU Name: N/A									
Peer Group: N/A									
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
Count of CU in Peer Group : N/A									
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg
<b>* OTHER REAL ESTATE (Granted)</b>									
* Closed End Fixed Rate	50,219,204	42,536,641	-15.3	48,383,491	13.7	63,132,680	30.5	51,145,738	8.0
* Closed End Adjustable Rate	1,909,946	3,333,251	74.5	1,032,272	-69.0	219,532	-78.7	3,044,713	1,749.2
* Open End Adjustable Rate (HELOC)	134,066,286	110,305,261	-17.7	130,288,936	18.1	160,502,847	23.2	134,433,938	11.7
* Open End Fixed Rate and Other	3,644,285	3,520,205	-3.4	2,522,246	-28.3	1,863,168	-26.1	1,635,205	17.0
<b>* TOTAL OTHER REAL ESTATE GRANTED</b>	<b>189,839,721</b>	<b>159,695,358</b>	<b>-15.9</b>	<b>182,226,945</b>	<b>14.1</b>	<b>225,718,227</b>	<b>23.9</b>	<b>190,259,594</b>	<b>12.4</b>
<b>* TOTAL RE (FIRST AND OTHER) GRANTED</b>	<b>1,339,755,523</b>	<b>1,173,540,849</b>	<b>-12.4</b>	<b>1,816,278,190</b>	<b>54.8</b>	<b>1,438,152,906</b>	<b>-20.8</b>	<b>811,724,810</b>	<b>-24.7</b>
% (Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	38.67	32.78	-15.2	43.69	33.3	33.15	-24.1	22.87	-31.0
<b>RE LOANS SOLD/SERVICED</b>									
* First Mortgage R.E. Loans Sold	750,482,209	655,720,994	-12.6	1,176,314,094	79.4	835,682,212	-29.0	382,840,857	-38.9
% (First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	65.26	64.68	-0.9	71.99	11.3	68.93	-4.3	61.60	-10.6
AMT of Mortgage Servicing Rights	9,335,682	12,120,737	29.8	19,118,028	57.7	25,185,309	31.7	26,439,579	5.0
Outstanding RE Loans Sold But Serviced	1,554,919,924	1,855,548,941	19.3	2,335,297,352	25.9	2,682,648,060	14.9	2,808,041,307	4.7
% (Mortgage Servicing Rights / Net Worth)	0.93	1.15	22.8	1.72	49.9	2.16	25.6	2.18	1.0
<b>MISC. RE LOAN INFORMATION</b>									
S-Term (<=5 Yrs) R.E. Loan (Exc. MBL)	1,105,721,686	1,093,481,155	-1.1	1,092,911,659	-0.1	1,146,548,933	4.9	1,206,512,417	5.2
R.E. Lns also Mem. Bus. Lns	210,265,558	254,867,503	21.2	262,214,706	2.9	272,020,828	3.7	284,623,824	4.6
<b>REVERSE MORTGAGES</b>									
Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>Total Reverse Mortgages</b>	<b>0</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>
<b>RE LOAN TDRS OUTSTANDING</b>									
TDR First Mortgage RE Loans	N/A	N/A		51,906,295		48,954,390	-5.7	47,769,965	-2.4
TDR Other RE Loans	N/A	N/A		7,705,228		3,820,262	-50.4	3,802,635	-0.5
<b>Total TDR First and Other RE Loans</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>59,611,523</b>	<b>N/A</b>	<b>52,774,652</b>	<b>-11.5</b>	<b>51,572,600</b>	<b>-2.3</b>
<b>TDR RE Loans Also Reported as Business Loans</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>2,267,891</b>	<b>N/A</b>	<b>3,714,439</b>	<b>63.8</b>	<b>4,402,870</b>	<b>18.5</b>
<b>REAL ESTATE LOAN DELINQUENCY</b>									
<b>R.E. LOANS DELINQUENT &gt; =60 Days<sup>1</sup></b>									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	25,719,371	25,744,479	0.1	16,360,452	-36.5	20,778,525	27.0	16,904,623	-18.6
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	8,134,440	5,760,955	-29.2	5,629,243	-2.3	5,603,152	-0.5	9,263,057	65.3
Other R.E. Fixed Rate	4,553,909	4,718,089	3.6	2,670,840	-43.4	4,885,290	82.9	2,054,186	-58.0
Other R.E. Adj. Rate	3,217,607	2,964,551	-7.9	2,734,630	-7.8	1,936,656	-29.2	2,106,974	8.8
TOTAL DEL R.E. DELINQUENT > = 60 Days	41,625,327	39,188,074	-5.9	27,395,165	-30.1	33,203,623	21.2	30,328,840	-8.7
<b>DELINQUENT 30 to 59 Days</b>									
First Mortgage	42,619,780	43,054,182	1.0	34,636,421	-19.6	45,992,736	32.8	17,660,871	-61.6
Other	8,900,334	9,566,009	7.5	9,425,144	-1.5	8,385,694	-11.0	5,831,284	-30.5
TOTAL DEL RE 30 to 59 Days	51,520,114	52,620,191	2.1	44,061,565	-16.3	54,378,430	23.4	23,492,155	-56.8
TOTAL DEL R.E. LOANS > = 30 Days	93,145,441	91,808,265	-1.4	71,456,730	-22.2	87,582,053	22.6	53,820,995	-38.5
<b>RE LOAN DELINQUENCY RATIOS</b>									
% R.E. LOANS DQ > = 30 Days	3.22	3.19	-0.9	2.51	-21.5	2.90	15.6	1.72	-40.8
% R.E. LOANS DQ > = 60 Days	1.44	1.36	-5.4	0.96	-29.5	1.10	14.3	0.97	-12.0
<b>TDR REAL ESTATE LOANS DELINQUENT &gt; = 60 Days</b>									
TDR First Mortgage RE Loans Delinquent > = 60 Days	N/A	N/A		4,100,664		9,258,701	125.8	5,484,265	-40.8
TDR Other RE Loans Delinquent > = 60 Days	N/A	N/A		685,667		649,866	-5.2	477,781	-26.5
<b>Total TDR First and Other RE Loans Delinquent &gt; = 60 Days</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>4,786,331</b>	<b>N/A</b>	<b>9,908,567</b>	<b>107.0</b>	<b>5,962,046</b>	<b>-39.8</b>
% Total TDR 1st and Other RE Delinquent > = 60 Days / Total TDR 1st and Other RE	N/A	N/A		8.03		18.78	133.8	11.56	-38.4
<b>TDR RE Loans Also Reported as Business Loans Delinquent &gt; = 60 Days</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>1,284,800</b>	<b>N/A</b>	<b>304,729</b>	<b>-76.3</b>	<b>0</b>	<b>-100.0</b>
% TDR RE Lns also Reported as Business Loans Delinquent > = 60 Days / Total TDR RE Lns also Reported as Business Loans	N/A	N/A		56.65		8.20	-85.5	0.00	-100.0
<b>REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:</b>									
* Total 1st Mortgage Lns Charged Off	4,396,725	5,796,881	31.8	6,429,868	10.9	15,274,802	137.6	3,492,363	-69.5
* Total 1st Mortgage Lns Recovered	59,676	407,442	582.8	667,922	63.9	1,130,376	69.2	478,403	-43.6
* NET 1st MORTGAGE LN C/Os	4,337,049	5,389,439	24.3	5,761,946	6.9	14,144,426	145.5	3,013,960	-71.6
<b>** Net Charge Offs - 1st Mortgage Loans</b>									
/ Avg 1st Mortgage Loans	0.22	0.27	19.9	0.28	6.3	0.67	135.7	0.18	-73.1
* Total Other RE Lns Charged Off	7,712,075	8,140,692	5.6	6,547,761	-19.6	4,843,848	-26.0	2,381,324	-34.5
* Total Other RE Lns Recovered	427,267	397,418	-7.0	661,532	66.5	677,853	2.5	448,860	-11.7
* NET OTHER RE LN C/Os	7,284,808	7,743,274	6.3	5,886,229	-24.0	4,165,995	-29.2	1,932,464	-32.2
<b>** %Net Charge Offs Other RE Loans / Avg Other RE Loans</b>									
	0.80	0.89	11.1	0.70	-21.1	0.50	-28.4	0.30	-40.0
* Amounts are year-to-date and the related % change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)									
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<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.									

Member Business Loan Information										
<a href="#">Return to cover</a>				For Charter : N/A						
12/12/2014				Count of CU : 118						
CU Name: N/A				Asset Range : N/A						
Peer Group: N/A				Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State						
				Count of CU in Peer Group : N/A						
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg	
<b>BUSINESS LOANS</b>										
Member Business Loans (NMBL) <sup>1</sup>	221,342,530	260,425,872	17.7	278,314,174	6.9	279,716,968	0.5	301,509,852	7.8	
Purchased Business Loans or Participations to Nonmembers (NMBL) <sup>1</sup>	37,251,220	43,193,519	16.0	42,944,367	-0.6	34,497,337	-19.7	28,555,156	-17.2	
<b>Total Business Loans (NMBL) <sup>1</sup></b>	<b>258,593,750</b>	<b>303,619,391</b>	<b>17.4</b>	<b>321,258,541</b>	<b>5.8</b>	<b>314,214,305</b>	<b>-2.2</b>	<b>330,065,008</b>	<b>5.0</b>	
Unfunded Commitments <sup>1</sup>	9,675,211	10,460,748	8.1	8,505,264	-18.7	6,677,267	-21.5	12,601,377	88.7	
TOTAL BUSINESS LOANS (NMBL) LESS UNFUNDED COMMITMENTS <sup>2</sup>	248,918,539	293,158,643	17.8	312,753,277	6.7	307,537,038	-1.7	317,463,631	3.2	
% (Total Business Loans (NMBL) Less Unfunded Commitments/ Total Assets) <sup>1</sup>	2.55	2.84	11.4	2.88	1.2	2.77	-3.8	2.77	0.0	
<b>NUMBER OF BUSINESS LOANS OUTSTANDING:</b>										
Number of Outstanding Business Loans to Members	1,406	1,658	17.9	1,667	0.5	1,742	4.5	1,793	2.9	
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	159	190	19.5	190	0.0	159	-16.3	153	-3.8	
Total Number of Business Loans Outstanding	1,565	1,848	18.1	1,857	0.5	1,901	2.4	1,946	2.4	
<b>REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>										
Construction and Development	N/A	6,376,187		4,851,618	-23.9	7,714,215	59.0	6,530,652	-15.3	
Farmland	N/A	1,556,176		1,515,323	-2.6	1,571,929	3.7	1,379,708	-12.2	
Non-Farm Residential Property	N/A	88,212,382		101,757,601	15.4	104,953,139	3.1	109,578,850	4.4	
Owner Occupied, Non-Farm, Non-Residential Property	N/A	85,314,865		83,383,184	-2.3	78,599,018	-5.7	82,600,659	5.1	
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	78,736,508		78,602,248	-0.2	84,682,429	7.7	93,013,576	9.8	
<b>Total Real Estate Secured Business Loans</b>	<b>N/A</b>	<b>260,196,118</b>		<b>270,109,974</b>	<b>3.8</b>	<b>277,520,730</b>	<b>2.7</b>	<b>293,103,445</b>	<b>5.6</b>	
<b>NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS &amp; NON-MEMBERS)</b>										
Loans to finance agricultural production and other loans to farmers	N/A	224,486		218,157	-2.8	364,627	67.1	455,867	25.0	
Commercial and Industrial Loans	N/A	40,262,239		49,386,999	22.7	34,144,104	-30.9	34,166,546	0.1	
Unsecured Business Loans	N/A	1,033,610		981,695	-5.0	848,316	-13.6	822,441	-3.1	
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	1,902,938		561,716	-70.5	1,336,528	137.9	1,516,709	13.5	
<b>Total Non-Real Estate Secured Business Loans</b>	<b>N/A</b>	<b>43,423,273</b>		<b>51,148,567</b>	<b>17.8</b>	<b>36,693,575</b>	<b>-28.3</b>	<b>36,961,563</b>	<b>0.7</b>	
<b>NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE</b>										
Number - Construction and Development	N/A	15		14	-6.7	26	85.7	21	-19.2	
Number - Farmland	N/A	5		6	20.0	8	33.3	6	-25.0	
Number - Non-Farm Residential Property	N/A	784		835	6.5	816	-2.3	876	7.4	
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	197		205	4.1	252	22.9	217	-13.9	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	235		219	-6.8	232	5.9	258	11.2	
<b>Total Number of Real Estate Secured Business Loans</b>	<b>N/A</b>	<b>1,236</b>		<b>1,279</b>	<b>3.5</b>	<b>1,334</b>	<b>4.3</b>	<b>1,378</b>	<b>3.3</b>	
Number - Loans to finance agricultural production and other loans to farmers	N/A	11		6	-45.5	16	166.7	22	37.5	
Number - Commercial and Industrial Loans	N/A	317		315	-0.6	287	-8.9	270	-5.9	
Number - Unsecured Business Loans	N/A	20		21	5.0	27	28.6	30	11.1	
Number - Unsecured Revolving Lines of Credit (Business Purpose)	N/A	264		236	-10.6	237	0.4	246	3.8	
<b>Total Number of Non-Real Estate Secured Business Loans</b>	<b>N/A</b>	<b>612</b>		<b>578</b>	<b>-5.6</b>	<b>567</b>	<b>-1.9</b>	<b>568</b>	<b>0.2</b>	
<b>AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:</b>										
* MBL (NMBL) Granted YTD <sup>1</sup>	91,953,792	80,855,259	-12.1	57,899,123	-28.4	100,901,912	74.3	55,861,319	-26.2	
* Purchased or Participation Interests to Nonmembers (NMBL) <sup>1</sup>	20,032,451	26,821,668	33.9	14,718,109	-45.1	9,931,858	-32.5	4,500,000	-39.6	
<b>DELINQUENCY - MEMBER BUSINESS LOANS <sup>2</sup></b>										
30 to 59 Days Delinquent	2,792,393	3,441,787	23.3	8,226,272	139.0	7,795,184	-5.2	3,297,265	-57.7	
60 to 179 Days Delinquent	4,737,541	5,882,452	24.2	7,909,746	34.5	3,288,401	-58.4	9,718,468	195.5	
180 to 359 Days Delinquent	528,457	4,094,976	674.9	1,516,255	-63.0	2,847,290	87.8	1,988,708	-30.2	
> = 360 Days Delinquent	148,735	1,267,257	752.0	1,846,830	45.7	1,598,806	-13.4	554,627	-65.3	
Total Del Loans - All Types (>= 60 Days)	5,414,733	11,244,685	107.7	11,272,831	0.3	7,734,497	-31.4	12,261,803	58.5	
<b>MBL DELINQUENCY RATIOS</b>										
% MBL > = 30 Days Delinquent	3.30	5.01	51.9	6.23	24.5	5.05	-19.0	4.90	-2.9	
% MBL > = 60 Days Delinquent (Reportable delinquency)	2.18	3.84	76.3	3.60	-6.0	2.51	-30.2	3.86	53.6	
<b>MBL CHARGE-OFFS AND RECOVERIES:</b>										
* Total MBL Charge Offs	2,566,581	1,768,922	-31.1	2,565,070	45.0	16,544,315	545.0	1,249,821	-89.9	
* Total MBL Recoveries	11,499	1,190	-89.7	60,061	4,947.1	463,685	672.0	844,199	142.8	
<b>AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)</b>										
% MBLs Agricultural Related > = 60 Days Delinquent (Reportable delinquency)	N/A	N/A		N/A		0		0	N/A	
<b>MISCELLANEOUS MBL INFORMATION:</b>										
Real Estate Loans also Reported as Business Loans	210,265,558	254,867,503	21.2	262,214,706	2.9	272,020,828	3.7	284,623,824	4.6	
Construction & Development Loans Meeting 723.3(a)	5,810,062	6,151,753	5.9	4631002	-24.7	7,042,165	52.1	1,470,702	-79.1	
Number of Construction & Development Loans - 723(a)	12	14	16.7	13	-7.1	23	76.9	6	-73.9	
Unsecured Business Loans Meeting 723.7(c)-(d)	758,884	1,851,480	144.0	1,099,541	-40.6	1,027,708	-6.5	1,138,248	10.8	
Number of Unsecured Business Loans - 723.7(c)-(d)	224	71	-68.3	26	-63.4	36	38.5	39	8.3	
Agricultural Related (NMBL) <sup>1</sup>	120,508	1,780,662	1,377.6	1,733,480	-2.6	1,936,556	11.7	1,835,575	-5.2	
Number of Outstanding Agricultural Related Loans	5	16	220.0	12	-25.0	24	100.0	28	16.7	
* Business Loans and Participations Sold	3,236,775	5,197,400	60.6	3,269,986	-37.1	1,449,204	-55.7	854,996	-21.3	
SBA Loans Outstanding	6,005,377	11,547,497	92.3	9,790,285	-15.2	5,521,111	-43.6	3,931,324	-28.8	
Number of SBA Loans Outstanding	41	63	53.7	53	-15.9	40	-24.5	20	-50.0	

<sup>1</sup> PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003: \* Amounts are year-to-date and the related % change ratios are annualized.

<sup>2</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.

This policy change may result in a decline in delinquent loans reported as of June 2012.



Investments, Cash, & Cash Equivalents									
Return to cover									
12/12/2014			For Charter :	N/A					
CU Name: N/A			Count of CU :	118					
Peer Group: N/A			Asset Range :	N/A					
			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit					
			Count of CU in Peer Group :	N/A					
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg
<b>INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS</b>									
<b>ACS 320 CLASS OF INVESTMENTS</b>									
Held to Maturity < 1 yr	12,599,193	11,484,519	-8.8	30,397,615	164.7	13,801,346	-54.6	19,672,883	42.5
Held to Maturity 1-3 yrs	26,348,741	68,799,741	161.1	34,259,619	-50.2	30,692,069	-10.4	34,876,533	13.6
Held to Maturity 3-5 yrs	82,030,696	68,020,619	-17.1	87,176,299	28.2	80,740,723	-7.4	65,666,425	-18.7
Held to Maturity 5-10 yrs	8,546,551	19,784,565	131.5	17,990,752	-9.1	34,119,423	89.6	25,337,553	-25.7
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	4,290,914	201,947	-95.3	2,953,677	1,362.6	6,221,079	110.6	4,232,207	-32.0
<b>TOTAL HELD TO MATURITY</b>	<b>133,816,095</b>	<b>168,291,391</b>	<b>25.8</b>	<b>172,777,962</b>	<b>2.7</b>	<b>165,574,640</b>	<b>-4.2</b>	<b>149,785,601</b>	<b>-9.5</b>
Available for Sale < 1 yr	230,699,021	296,660,707	28.6	330,214,080	11.3	235,226,369	-28.8	126,508,755	-46.2
Available for Sale 1-3 yrs	522,719,166	681,310,002	30.3	741,393,519	8.8	424,270,652	-42.8	654,059,795	54.2
Available for Sale 3-5 yrs	604,555,262	729,379,598	20.6	615,415,656	-15.6	932,571,020	51.5	897,666,839	-3.7
Available for Sale 5-10 yrs	132,948,424	125,818,715	-5.4	177,561,687	41.1	249,275,867	40.4	162,585,699	-34.8
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	20,606,763	34,005,656	65.0	13,408,439	-60.6	18,253,171	36.1	25,033,019	37.1
<b>TOTAL AVAILABLE FOR SALE</b>	<b>1,511,528,636</b>	<b>1,867,174,678</b>	<b>23.5</b>	<b>1,877,993,381</b>	<b>0.6</b>	<b>1,859,597,079</b>	<b>-1.0</b>	<b>1,865,854,107</b>	<b>0.3</b>
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	17,273,001	17,480,229	1.2	18,636,459	6.6	20,675,914	10.9	22,087,581	6.8
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>TOTAL TRADING</b>	<b>17,273,001</b>	<b>17,480,229</b>	<b>1.2</b>	<b>18,636,459</b>	<b>6.6</b>	<b>20,675,914</b>	<b>10.9</b>	<b>22,087,581</b>	<b>6.8</b>
Other Investments < 1 yr	1,045,081,832	1,046,469,486	0.1	1,199,474,817	14.6	969,795,214	-19.1	931,129,703	-4.0
Other Investments 1-3 yrs	391,244,532	395,849,573	1.2	393,865,501	-0.5	380,316,932	-3.4	397,667,979	4.6
Other Investments 3-5 yrs	53,125,329	82,101,881	54.5	136,238,229	65.9	149,424,803	9.7	130,309,150	-12.8
Other Investments 5-10 yrs	25,906,574	29,345,076	13.3	35,775,721	21.9	43,398,889	21.3	46,534,945	7.2
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	1,543,963	2,217,389	43.6	1,565,729	-29.4	1,596,828	2.0	1,465,085	-8.3
<b>TOTAL Other Investments</b>	<b>1,516,902,230</b>	<b>1,555,983,405</b>	<b>2.6</b>	<b>1,766,919,997</b>	<b>13.6</b>	<b>1,544,532,666</b>	<b>-12.6</b>	<b>1,507,106,862</b>	<b>-2.4</b>
<b>MATURITIES :</b>									
Total Investments < 1 yr	1,288,380,046	1,354,614,712	5.1	1,560,086,512	15.2	1,218,822,929	-21.9	1,077,311,341	-11.6
Total Investments 1-3 yrs	940,312,439	1,145,959,316	21.9	1,169,518,639	2.1	835,279,653	-28.6	1,086,604,307	30.1
Total Investments 3-5 yrs	739,711,287	879,502,098	18.9	838,830,184	-4.6	1,162,736,546	38.6	1,093,642,414	-5.9
Total Investments 5-10 yrs	184,674,550	192,428,585	4.2	249,964,619	29.9	347,470,093	39.0	256,545,778	-26.2
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	26,441,640	36,424,992	37.8	17,927,845	-50.8	26,071,078	45.4	30,730,311	17.9
<b>Total</b>	<b>3,179,519,962</b>	<b>3,608,929,703</b>	<b>13.5</b>	<b>3,836,327,799</b>	<b>6.3</b>	<b>3,590,380,299</b>	<b>-6.4</b>	<b>3,544,834,151</b>	<b>-1.3</b>
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	Other Investment Information									
Return to cover										
12/12/2014										
CU Name: N/A										
Peer Group: N/A										
	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group: N/A									
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg	
<b>INVESTMENT SUMMARY:</b>										
NCUA Guaranteed Notes (included in US Gov't Obligations)	12,591,274	23,753,888	88.7	35,620,703	50.0	29,312,585	-17.7	26,731,163	-8.8	
Total FDIC-Issued Guaranteed Notes	N/A	50,000		5,000	-90.0	0	-100.0	0	N/A	
All Other US Government Obligations	N/A	61,156,480		64,363,364	5.2	102,225,315	58.8	66,649,390	-34.8	
<b>TOTAL U.S. GOVERNMENT OBLIGATIONS</b>	<b>107,537,224</b>	<b>84,960,368</b>	<b>-21.0</b>	<b>99,989,067</b>	<b>17.7</b>	<b>131,537,900</b>	<b>31.6</b>	<b>93,380,553</b>	<b>-29.0</b>	
Agency/GSE Debt Instruments (not backed by mortgages)	834,823,689	929,141,922	11.3	891,482,742	-4.1	903,593,825	1.4	898,833,302	-0.5	
Agency/GSE Mortgage-Backed Securities	648,695,247	958,550,052	47.8	995,713,210	3.9	936,059,535	-6.0	974,480,740	4.1	
<b>TOTAL FEDERAL AGENCY SECURITIES</b>	<b>1,483,518,936</b>	<b>1,887,691,974</b>	<b>27.2</b>	<b>1,887,195,952</b>	<b>0.0</b>	<b>1,839,653,360</b>	<b>-2.5</b>	<b>1,873,314,042</b>	<b>1.8</b>	
<b>Securities Issued by States and Political Subdivision in the U.S.</b>	<b>N/A</b>	<b>10,926,890</b>		<b>11,720,048</b>	<b>7.3</b>	<b>12,965,820</b>	<b>10.6</b>	<b>8,597,416</b>	<b>-33.7</b>	
Privately Issued Mortgage-Related Securities	2,533,702	12,595,154	397.1	9,321,767	-26.0	0	-100.0	114	N/A	
Privately Issued Securities (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Privately Issued Mortgage-Backed Securities (FISCUs Only)	6,668,006	4,177,286	-37.4	3,659,674	-12.4	2,719,448	-25.7	1,447,795	-46.8	
<b>TOTAL OTHER MORTGAGE-BACKED SECURITIES</b>	<b>9,201,708</b>	<b>16,772,440</b>	<b>82.3</b>	<b>12,981,441</b>	<b>-22.6</b>	<b>2,719,448</b>	<b>-79.1</b>	<b>1,447,909</b>	<b>-46.8</b>	
Mutual Funds	26,811,251	26,815,130	0.0	26,862,342	0.2	29,544,874	10.0	29,329,386	-0.7	
Common Trusts	1,085,839	3,635,758	234.8	3,485,899	-4.1	3,566,097	2.3	3,514,116	-1.5	
<b>TOTAL MUTUAL FUNDS &amp; COMMON TRUST INVESTMENTS</b>	<b>27,897,090</b>	<b>30,450,888</b>	<b>9.2</b>	<b>30,348,241</b>	<b>-0.3</b>	<b>33,110,971</b>	<b>9.1</b>	<b>32,843,502</b>	<b>-0.8</b>	
<b>Bank Issued FDIC-Guaranteed Bonds</b>	<b>N/A</b>	<b>0</b>		<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>	<b>0</b>	<b>N/A</b>	
<b>MORTGAGE RELATED SECURITIES:</b>										
Collateralized Mortgage Obligations	253,181,308	455,264,248	79.8	471,919,453	3.7	350,264,470	-25.8	347,901,990	-0.7	
Commercial Mortgage Backed Securities	33,983,221	38,100,874	12.1	47,849,910	25.6	55,197,780	15.4	51,425,488	-6.8	
<b>OTHER INVESTMENT INFORMATION:</b>										
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A	
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Fair Value of Total Investments	3,181,323,843	3,611,104,483	13.5	3,837,870,621	6.3	3,591,674,369	-6.4	3,547,692,986	-1.2	
Investment Repurchase Agreements	136,621	0	-100.0	0	N/A	0	N/A	0	N/A	
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	10,059,770	N/A	
Cash on Deposit in Corporate Credit Unions	309,919,137	167,120,029	-46.1	149,005,809	-10.8	118,296,338	-20.6	100,897,025	-14.7	
Cash on Deposit in Other Financial Institutions	241,999,733	451,634,466	86.6	607,131,227	34.4	500,859,070	-17.5	499,063,008	-0.4	
<b>CUSO INFORMATION</b>										
Value of Investments in CUSO	17,452,693	18,884,212	8.2	34,999,085	85.3	40,662,601	16.2	42,579,159	4.7	
CUSO loans	6,876,501	5,604,830	-18.5	856,874	-84.7	406,243	-52.6	2,470,832	508.2	
Aggregate cash outlays in CUSO	7,735,519	7,929,881	2.5	21,749,309	174.3	22,183,418	2.0	23,708,113	6.9	
<b>WHOLLY OWNED CUSO INFORMATION</b>										
Total Assets of Wholly Owned CUSOs	14,860,564	14,741,319	-0.8	37,534,241	154.6	42,233,653	12.5	69,208,115	63.9	
Total Capital of Wholly Owned CUSOs	9,852,313	10,769,406	9.3	25,573,553	137.5	37,985,917	48.5	29,836,154	-21.5	
Net Income/Loss of Wholly Owned CUSOs	-142,798	872,361	710.9	4,618,791	429.5	3,859,511	-16.4	15,105	-99.6	
Total Loans of Wholly Owned CUSOs	N/A	303,645		352,700	16.2	388,198	10.1	2,456,509	532.8	
Total Delinquency of Wholly Owned CUSOs	0	13,969	N/A	35,299	152.7	17,033	-51.7	20,726	21.7	
Inv Not Authorized by The FCU Act or NCUA R&R (SCU ONLY) <sup>1</sup>	0	0	N/A	0	N/A	0	N/A	2,301,804	N/A	
Outstanding Balance of Brokered CDs and Share Certificates Purchased	191,218,162	200,308,811	4.8	198,441,630	-0.9	167,319,924	-15.7	172,735,151	3.2	
<b>CREDIT UNION INVESTMENT PROGRAMS</b>										
Mortgage Processing	16	16	0.0	16	0.0	18	12.5	20	11.1	
Approved Mortgage Seller	9	9	0.0	15	66.7	15	0.0	17	13.3	
Borrowing Repurchase Agreements	2	2	0.0	0	-100.0	0	N/A	1	N/A	
Brokered Deposits (all deposits acquired through 3rd party)	1	1	0.0	1	0.0	2	100.0	3	50.0	
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A	
Investments Not Authorized by FCU Act (SCU only)	0	0	N/A	0	N/A	0	N/A	1	N/A	
Deposits and Shares Meeting 703.10(a)	2	2	0.0	0	-100.0	0	N/A	0	N/A	
Brokered Certificates of Deposit (investments)	21	21	0.0	28	33.3	30	7.1	31	3.3	
Charitable Donation Accounts	N/A	N/A		N/A		N/A		0		
<b>RECORDED VALUE OF ASSETS USED TO FUND EMPLOYEE BENEFIT PLANS OR DEFERRED COMPENSATION PLANS</b>										
Securities	N/A	N/A		N/A		N/A		28,383,484		
Other Investments	N/A	N/A		N/A		N/A		4,577,453		
Other Assets	N/A	N/A		N/A		N/A		74,909,215		
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	N/A	N/A		N/A		N/A		107,870,152		
1/ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.										
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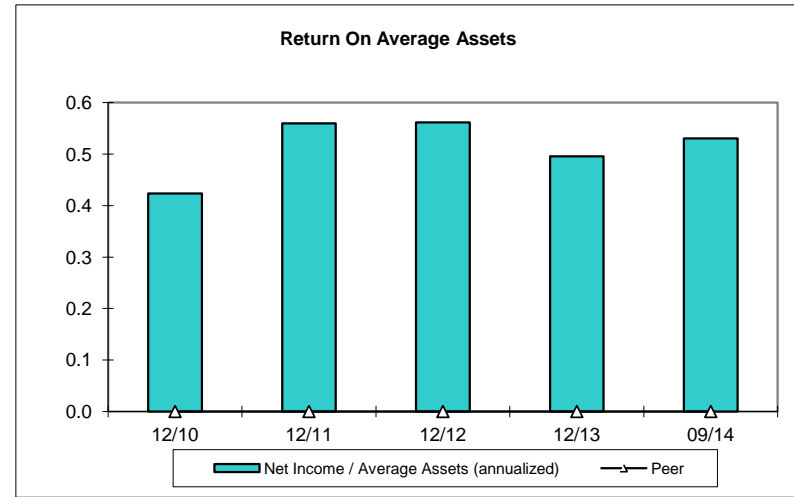
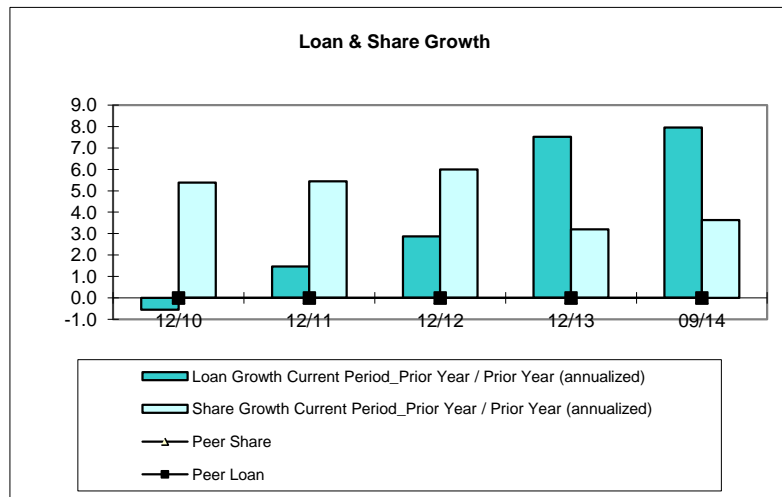
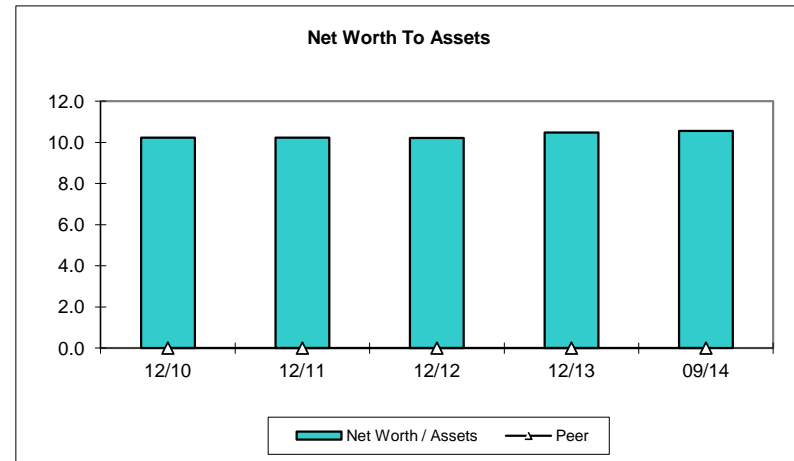
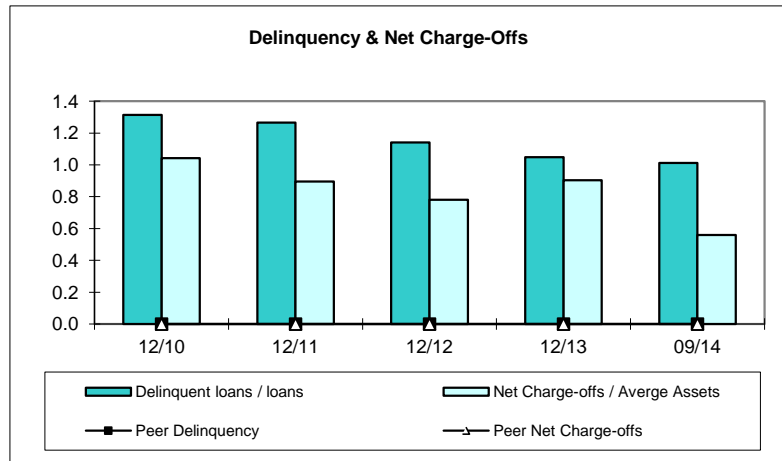
Supplemental Share Information, Off Balance Sheet, & Borrowings									
<a href="#">Return to cover</a>									
12/12/2014	For Charter : N/A								
CU Name: N/A	Count of CU : 118								
Peer Group: N/A	Asset Range : N/A								
	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg
<b>SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):</b>									
Accounts Held by Member Government Depositors	7,683,088	703,172	-90.8	723,779	2.9	753,956	4.2	792,862	5.2
Accounts Held by Nonmember Government Depositors	647,541	1,287,186	98.8	1,191,037	-7.5	1,589,289	33.4	4,823,515	203.5
Employee Benefit Member Shares	13,809,274	15,387,205	11.4	17,069,603	10.9	18,132,072	6.2	19,944,573	10.0
Employee Benefit Nonmember Shares	0	0	N/A	0	N/A	0	N/A	0	N/A
529 Plan Member Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Health Savings Accounts	5,344,456	8,281,470	55.0	10,965,154	32.4	14,903,210	35.9	19,043,509	27.8
Dollar Amount of Share Certificates >= \$100,000	441,991,144	452,990,487	2.5	449,928,330	-0.7	461,097,245	2.5	438,694,163	-4.9
Dollar Amount of IRA/Keogh >= \$100,000	303,433,295	321,154,647	5.8	328,644,933	2.3	325,083,662	-1.1	322,530,199	-0.8
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	7,266,969	N/A	3,891,828	-46.4	0	-100.0
Business Share Accounts	N/A	N/A		N/A		141,965,011		167,714,223	18.1
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit	N/A	N/A		N/A		7,582,679		7,703,438	1.6
<b>SAVING MATURITIES</b>									
< 1 year	7,368,267,585	7,706,195,423	4.6	8,158,045,777	5.9	8,463,342,565	3.7	8,728,272,780	3.1
1 to 3 years	646,794,591	697,274,110	7.8	703,575,186	0.9	722,705,655	2.7	766,144,259	6.0
> 3 years	355,955,741	423,641,526	19.0	494,472,002	16.7	468,898,102	-5.2	423,584,931	-9.7
<b>Total Shares &amp; Deposits</b>	<b>8,371,017,917</b>	<b>8,827,111,059</b>	<b>5.4</b>	<b>9,356,092,965</b>	<b>6.0</b>	<b>9,654,946,322</b>	<b>3.2</b>	<b>9,918,001,970</b>	<b>2.7</b>
<b>INSURANCE COVERAGE IN ADDITION TO NCUSIF</b>									
Share/Deposit Insurance in Addition to NCUSIF	10	9	-10.0	9	0.0	8	-11.1	8	0.0
Dollar Amount of Shares/Deposits Covered by Additional Insurance	41,739,204	114,220,446	173.7	44,136,439	-61.4	37,545,760	-14.9	38,549,123	2.7
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS</b>									
Member Business Loans Secured by Real Estate	N/A	N/A		N/A		3,808,237		7,621,488	100.1
Member Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		2,558,769		4,766,499	86.3
Nonmember Business Loans Secured by Real Estate	N/A	N/A		N/A		255,089		111,500	-56.3
Nonmember Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		55,172		101,890	84.7
<b>Total Unfunded Commitments for Business Loans</b>	<b>18,368,390</b>	<b>10,460,748</b>	<b>-43.1</b>	<b>8,505,264</b>	<b>-18.7</b>	<b>6,677,267</b>	<b>-21.5</b>	<b>12,601,377</b>	<b>88.7</b>
<b>Miscellaneous Business Loan Unfunded Commitments (Included in Categories Above)</b>									
Agricultural Related Business Loans	N/A	N/A		N/A		38,607		12,177	-68.5
Construction & Land Development	991,939	1,875,630	89.1	556,238	-70.3	366,440	-34.1	53,072	-85.5
Outstanding Letters of Credit	8,693,179	1,058,511	-87.8	80,015	-92.4	0	-100.0	56,224	N/A
<b>OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)</b>									
Revolving O/E Lines 1-4 Family	422,930,851	422,724,272	0.0	409,413,477	-3.1	402,769,345	-1.6	400,903,907	-0.5
Credit Card Line	779,667,644	800,406,629	2.7	846,690,347	5.8	910,503,391	7.5	1,047,060,780	15.0
Unsecured Share Draft Lines of Credit	130,352,437	114,585,310	-12.1	115,553,199	0.8	115,730,925	0.2	116,218,625	0.4
Overdraft Protection Programs	196,658,539	229,216,412	16.6	239,706,356	4.6	239,699,235	0.0	249,442,893	4.1
Residential Construction Loans-Excluding Business Purpose	635,443	411,574	-35.2	1,094,950	166.0	704,757	-35.6	1,934,973	174.6
Federally Insured Home Equity Conversion Mortgages (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Unused Commitments	39,737,926	47,997,334	20.8	53,300,142	11.0	49,224,648	-7.6	57,704,160	17.2
<b>Total Unfunded Commitments for Non-Business Loans</b>	<b>1,569,982,840</b>	<b>1,615,341,531</b>	<b>2.9</b>	<b>1,665,758,471</b>	<b>3.1</b>	<b>1,718,572,301</b>	<b>3.2</b>	<b>1,873,265,338</b>	<b>9.0</b>
<b>Total Unused Commitments</b>	<b>1,588,351,230</b>	<b>1,625,802,279</b>	<b>2.4</b>	<b>1,674,263,735</b>	<b>3.0</b>	<b>1,725,249,568</b>	<b>3.0</b>	<b>1,885,866,715</b>	<b>9.3</b>
%(Unused Commitments / Cash & ST Investments)	114.70	111.43	-2.9	100.18	-10.1	128.85	28.6	158.14	22.7
Unfunded Commitments Committed by Credit Union	N/A	1,623,429,708		1,673,842,282	3.1	1,724,277,461	3.0	1,885,414,086	9.3
Unfunded Commitments Through Third Party	N/A	2,372,571		421,453	-82.2	972,107	130.7	452,629	-53.4
Loans Transferred with Recourse <sup>1</sup>	115,433,908	147,841,666	28.1	155,461,938	5.2	165,207,539	6.3	215,331,260	30.3
Pending Bond Claims	170,181	271,902	59.8	247,011	-9.2	261,965	6.1	182,347	-30.4
Other Contingent Liabilities	597,917	591,717	-1.0	698,363	18.0	720,071	3.1	831,510	15.5
<b>CREDIT AND BORROWING ARRANGEMENTS:</b>									
Num FHLB Members	21	22	4.8	24	9.1	26	8.3	27	3.8
<b>LINES OF CREDIT (Borrowing)</b>									
Total Credit Lines	1,553,164,660	1,506,357,628	-3.0	1,521,281,448	1.0	1,536,947,893	1.0	1,667,446,507	8.5
Total Committed Credit Lines	18,470,000	32,157,202	74.1	28,008,001	-12.9	387,263,166	1,282.7	358,628,645	-7.4
Total Credit Lines at Corporate Credit Unions	326,500,380	232,852,502	-28.7	297,143,503	27.6	279,837,503	-5.8	278,312,289	-0.5
Draws Against Lines of Credit	19,261,035	11,439,365	-40.6	5,438,248	-52.5	3,117,651	-42.7	6,982,240	124.0
<b>BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS</b>									
Line of Credit Outstanding from Corporate Cus	3,039,178	3,409,680	12.2	438,248	-87.1	2,226,350	408.0	1,180,069	-47.0
Term Borrowings Outstanding from Corporate Cus	12,000,000	7,000,000	-41.7	5,000,000	-28.6	0	-100.0	0	N/A
<b>MISCELLANEOUS BORROWING INFORMATION:</b>									
<b>Assets Pledged to Secure Borrowings</b>	<b>623,965,585</b>	<b>649,604,988</b>	<b>4.1</b>	<b>723,556,969</b>	<b>11.4</b>	<b>909,178,493</b>	<b>25.7</b>	<b>1,200,126,982</b>	<b>32.0</b>
Amount of Borrowings Subject to Early Repayment at Lenders Option	101,157,000	86,000,000	-15.0	53,000,000	-38.4	13,000,000	-75.5	10,000,000	-23.1
Uninsured Secondary Capital <sup>2</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
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<sup>1</sup> Included MBL construction and land development prior to 03/31/09.									
<sup>2</sup> Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward									

Miscellaneous Information, Programs, Services									
Return to cover	For Charter : N/A								
12/12/2014	Count of CU : 118								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A								
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg
<b>MEMBERSHIP:</b>									
Num Current Members	1,230,680	1,250,596	1.6	1,288,149	3.0	1,320,195	2.5	1,349,244	2.2
Num Potential Members	27,702,322	28,494,753	2.9	28,777,162	1.0	30,861,655	7.2	34,316,320	11.2
% Current Members to Potential Members	4.44	4.39	-1.2	4.48	2.0	4.28	-4.4	3.93	-8.1
* % Membership Growth	-0.33	1.62	592.9	3.00	85.6	2.49	-17.2	2.93	17.9
Total Num Savings Accts	2,267,742	2,338,371	3.1	2,397,741	2.5	2,460,159	2.6	2,519,097	2.4
<b>EMPLOYEES:</b>									
Num Full-Time Employees	3,071	3,142	2.3	3,289	4.7	3,369	2.4	3,444	2.2
Num Part-Time Employees	422	410	-2.8	419	2.2	431	2.9	447	3.7
<b>BRANCHES:</b>									
Num of CU Branches	322	326	1.2	308	-5.5	316	2.6	319	0.9
Num of CUs Reporting Shared Branches	27	28	3.7	29	3.6	31	6.9	29	-6.5
Plan to add new branches or expand existing facilities	1	11	1,000.0	13	18.2	13	0.0	10	-23.1
<b>MISCELLANEOUS LOAN INFORMATION:</b>									
**Total Amount of Loans Granted YTD	2,760,548,712	2,828,157,187	2.4	3,574,516,768	26.4	3,446,856,227	-3.6	2,448,232,040	-5.3
**Total Short-Term, Small Amount (STS) Loans Granted Year to Date (FCUs Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>MEMBER SERVICE AND PRODUCT OFFERINGS</b>									
<b>(Credit Programs):</b>									
Business Loans	22	22	0.0	32	45.5	29	-9.4	33	13.8
Credit Builder	15	17	13.3	19	11.8	23	21.1	25	8.7
Debt Cancellation/Suspension	6	6	0.0	6	0.0	6	0.0	6	0.0
Direct Financing Leases	1	1	0.0	0	-100.0	0	N/A	0	N/A
Indirect Business Loans	6	7	16.7	9	28.6	9	0.0	9	0.0
Indirect Consumer Loans	31	30	-3.2	34	13.3	35	2.9	36	2.9
Indirect Mortgage Loans	9	9	0.0	10	11.1	9	-10.0	10	11.1
Interest Only or Payment Option 1st Mortgage Loans	5	5	0.0	7	40.0	11	57.1	10	-9.1
Micro Business Loans	11	10	-9.1	10	0.0	11	10.0	11	0.0
Micro Consumer Loans	11	13	18.2	13	0.0	13	0.0	14	7.7
Overdraft Lines of Credit	64	66	3.1	64	-3.0	64	0.0	64	0.0
Overdraft Protection	57	58	1.8	61	5.2	58	-4.9	58	0.0
Participation Loans	30	32	6.7	38	18.8	41	7.9	45	9.8
Pay Day Loans	12	13	8.3	15	15.4	15	0.0	15	0.0
Real Estate Loans	76	75	-1.3	84	12.0	85	1.2	84	-1.2
Refund Anticipation Loans	2	2	0.0	2	0.0	2	0.0	2	0.0
Risk Based Loans	70	73	4.3	75	2.7	81	8.0	84	3.7
Share Secured Credit Cards	24	26	8.3	27	3.8	31	14.8	32	3.2
Short-Term, Small Amount Loans (STS)	0	0	N/A	0	N/A	0	N/A	0	N/A
<b>MEMBER SERVICE AND PRODUCT OFFERINGS</b>									
<b>(Other Programs):</b>									
ATM/Debit Card Program	89	91	2.2	88	-3.3	88	0.0	87	-1.1
Business Share Accounts	38	38	0.0	41	7.9	43	4.9	45	4.7
Check Cashing	64	64	0.0	62	-3.1	62	0.0	63	1.6
First Time Homebuyer Program	9	11	22.2	12	9.1	13	8.3	12	-7.7
Health Savings Accounts	10	10	0.0	11	10.0	11	0.0	11	0.0
Individual Development Accounts	2	2	0.0	2	0.0	2	0.0	2	0.0
In-School Branches	2	2	0.0	2	0.0	1	-50.0	1	0.0
Insurance/Investment Sales	30	30	0.0	33	10.0	33	0.0	36	9.1
International Remittances	11	12	9.1	12	0.0	17	41.7	20	17.6
Low Cost Wire Transfers	70	71	1.4	83	16.9	84	1.2	84	0.0
**Number of International Remittances Originated YTD	N/A	N/A		N/A		1,975		1,217	-17.8
<b>MERGERS/ACQUISITIONS:</b>									
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)	2	2	0.0	4	100.0	4	0.0	4	0.0
<b>Adjusted Retained Earnings Obtained through Business Combinations</b>									
Fixed Assets - Capital & Operating Leases	2,741,933	2,741,933	0.0	240,651	-91.2	305,438	26.9	839,126	174.7
<b>Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)</b>									
	22,711,522	22,307,173	-1.8	19,282,776	-13.6	26,319,727	36.5	23,499,779	-10.7
* 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.									
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Information Systems & Technology									
<a href="#">Return to cover</a>	For Charter : N/A								
12/12/2014	Count of CU : 118								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally								
Count of CU in Peer Group : N/A									
	Dec-2010	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg	Sep-2014	% Chg
<b>System Used to Maintain Share/Loan Records</b>									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0
Vendor Supplied In-House System	73	68	-6.8	66	-2.9	63	-4.5	62	-1.6
Vendor On-Line Service Bureau	45	49	8.9	47	-4.1	50	6.4	50	0.0
CU Developed In-House System	1	1	0.0	0	-100.0	0	N/A	0	N/A
Other	5	4	-20.0	4	0.0	4	0.0	5	25.0
<b>Electronic Financial Services</b>									
Home Banking Via Internet Website	87	89	2.3	88	-1.1	89	1.1	90	1.1
Audio Response/Phone Based	72	72	0.0	71	-1.4	70	-1.4	68	-2.9
Automatic Teller Machine (ATM)	82	82	0.0	85	3.7	85	0.0	84	-1.2
Kiosk	6	6	0.0	6	0.0	7	16.7	7	0.0
Mobile Banking	12	16	33.3	29	81.3	38	31.0	45	18.4
Other	4	4	0.0	2	-50.0	3	50.0	2	-33.3
<b>Services Offered Electronically</b>									
Member Application	34	36	5.9	40	11.1	39	-2.5	41	5.1
New Loan	45	44	-2.2	46	4.5	48	4.3	48	0.0
Account Balance Inquiry	89	90	1.1	90	0.0	91	1.1	91	0.0
Share Draft Orders	63	63	0.0	63	0.0	65	3.2	66	1.5
New Share Account	21	21	0.0	23	9.5	24	4.3	26	8.3
Loan Payments	84	85	1.2	82	-3.5	83	1.2	83	0.0
Account Aggregation	12	12	0.0	13	8.3	15	15.4	16	6.7
Internet Access Services	23	25	8.7	26	4.0	28	7.7	28	0.0
e-Statements	73	74	1.4	77	4.1	80	3.9	80	0.0
External Account Transfers	15	18	20.0	22	22.2	26	18.2	28	7.7
View Account History	91	92	1.1	91	-1.1	91	0.0	91	0.0
Merchandise Purchase	5	5	0.0	5	0.0	5	0.0	6	20.0
Merchant Processing Services	4	5	25.0	6	20.0	6	0.0	6	0.0
Remote Deposit Capture	5	6	20.0	10	66.7	14	40.0	16	14.3
Share Account Transfers	86	89	3.5	88	-1.1	89	1.1	89	0.0
Bill Payment	64	67	4.7	68	1.5	71	4.4	72	1.4
Download Account History	76	77	1.3	75	-2.6	77	2.7	78	1.3
Electronic Cash	5	5	0.0	4	-20.0	5	25.0	5	0.0
Electronic Signature Authentication/Certification	2	3	50.0	3	0.0	6	100.0	11	83.3
Mobile Payments	N/A	N/A		N/A		7		15	114.3
<b>Type of World Wide Website Address</b>									
Informational	12	11	-8.3	11	0.0	11	0.0	11	0.0
Interactive	8	8	0.0	3	-62.5	2	-33.3	3	50.0
Transactional	80	83	3.8	86	3.6	88	2.3	87	-1.1
Number of Members That Use Transactional Website	400,852	427,547	6.7	479,889	12.2	533,875	11.2	563,842	5.6
No Website, But Planning to Add in the Future	1	0	-100.0	0	N/A	0	N/A	0	N/A
<b>Type of Website Planned for Future</b>									
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A
Transactional	1	0	-100.0	0	N/A	0	N/A	0	N/A
<b>Miscellaneous</b>									
Internet Access	119	118	-0.8	112	-5.1	114	1.8	114	0.0
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[Return to cover](#)  
 12/12/2014  
 CU Name: N/A  
 Peer Group: N/A

**Graphs 1**  
 For Charter : N/A  
 Count of CU : 118  
 Asset Range : N/A  
 Criteria : Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally  
 Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

[Return to cover](#)

12/12/2014

CU Name: N/A

Peer Group: N/A

### Graphs 2

For Charter : N/A

Count of CU : 118

Asset Range : N/A

Criteria : Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group : N/A

