

Cycle Date: June-2010  
 Run Date: 09/01/2010  
 Interval: Annual

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

Count of CU : 7445  
 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.



Ratio Analysis									
<a href="#">Return to cover</a>	For Charter : N/A								
09/01/2010	Count of CU : 7445								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group : N/A				Dec-2009		Jun-2010		
	Dec-2006	Dec-2007	Dec-2008	Dec-2009	PEER Avg	Percentile**	Jun-2010	PEER Avg	Percentile**
<b>CAPITAL ADEQUACY</b>									
Net Worth/Total Assets	11.51	11.41	10.61	9.90	N/A	N/A	9.88	N/A	N/A
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	11.55	11.43	10.64	9.93	N/A	N/A	9.91	N/A	N/A
Total Delinquent Loans / Net Worth	4.10	5.72	9.05	12.00	N/A	N/A	10.95	N/A	N/A
Solvency Evaluation (Estimated)	113.51	113.55	112.42	111.52	N/A	N/A	111.52	N/A	N/A
Classified Assets (Estimated) / Net Worth	4.13	4.59	7.34	10.12	N/A	N/A	10.30	N/A	N/A
<b>ASSET QUALITY</b>									
Delinquent Loans / Total Loans	0.68	0.93	1.38	1.84	N/A	N/A	1.73	N/A	N/A
* Net Charge-Offs / Average Loans	0.45	0.51	0.85	1.21	N/A	N/A	1.16	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	98.80	100.59	100.76	100.14	N/A	N/A	101.55	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS	-1.14	0.18	-0.01	0.56	N/A	N/A	1.38	N/A	N/A
Delinquent Loans / Assets	0.47	0.65	0.96	1.19	N/A	N/A	1.08	N/A	N/A
<b>EARNINGS</b>									
* Return On Average Assets	0.82	0.63	-0.05	0.18	N/A	N/A	0.41	N/A	N/A
*Return On Average Assets Before NCUSIF Stabilization Income/Expense	N/A	N/A	N/A	0.14	N/A	N/A	0.63	N/A	N/A
* Gross Income/Average Assets	6.78	7.23	6.96	6.31	N/A	N/A	5.79	N/A	N/A
* Yield on Average Loans	6.47	6.72	6.61	6.28	N/A	N/A	6.10	N/A	N/A
* Yield on Average Investments	4.03	4.77	3.93	2.63	N/A	N/A	2.06	N/A	N/A
* Fee & Other Op.Income / Avg. Assets	1.28	1.34	1.34	1.36	N/A	N/A	1.26	N/A	N/A
* Cost of Funds / Avg. Assets	2.35	2.79	2.44	1.74	N/A	N/A	1.29	N/A	N/A
* Net Margin / Avg. Assets	4.43	4.44	4.52	4.57	N/A	N/A	4.51	N/A	N/A
* Operating Exp./ Avg. Assets	3.32	3.38	3.60	3.55	N/A	N/A	3.27	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.32	0.44	0.90	1.12	N/A	N/A	0.81	N/A	N/A
* Net Interest Margin/Avg. Assets	3.15	3.10	3.17	3.21	N/A	N/A	3.25	N/A	N/A
Operating Exp./Gross Income	49.00	46.79	51.70	56.22	N/A	N/A	56.51	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets <sup>1</sup>	2.26	2.37	2.65	2.57	N/A	N/A	2.56	N/A	N/A
* Net Operating Exp. /Avg. Assets	2.47	2.51	2.73	2.72	N/A	N/A	2.51	N/A	N/A
<b>ASSET / LIABILITY MANAGEMENT</b>									
Net Long-Term Assets / Total Assets	27.18	29.98	31.85	31.53	N/A	N/A	31.85	N/A	N/A
Reg. Shares / Total Shares & Borrowings	29.18	25.62	24.90	25.32	N/A	N/A	26.82	N/A	N/A
Total Loans / Total Shares	82.43	83.58	83.10	76.07	N/A	N/A	72.82	N/A	N/A
Total Loans / Total Assets	69.68	70.01	69.78	64.72	N/A	N/A	62.66	N/A	N/A
Cash + Short-Term Investments / Assets	15.83	15.71	14.67	16.81	N/A	N/A	16.30	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	92.28	92.37	93.00	93.70	N/A	N/A	93.53	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	40.50	36.37	35.15	36.12	N/A	N/A	37.50	N/A	N/A
Borrowings / Total Shares & Net Worth	2.87	3.82	4.78	4.40	N/A	N/A	3.13	N/A	N/A
<b>PRODUCTIVITY</b>									
Members / Potential Members	7.78	7.31	6.80	6.57	N/A	N/A	6.38	N/A	N/A
Borrowers / Members	50.35	50.78	50.81	50.97	N/A	N/A	49.89	N/A	N/A
Members / Full-Time Employees	382.36	374.23	372.75	382.83	N/A	N/A	384.36	N/A	N/A
Avg. Shares Per Member	\$7,011	\$7,284	\$7,689	\$8,369	N/A	N/A	\$8,594	N/A	N/A
Avg. Loan Balance	\$11,479	\$11,987	\$12,575	\$12,489	N/A	N/A	\$12,545	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$51,504	\$53,638	\$55,888	\$58,258	N/A	N/A	\$58,541	N/A	N/A
<b>OTHER RATIOS</b>									
* Net Worth Growth	7.35	5.19	-0.07	1.74	N/A	N/A	4.01	N/A	N/A
* Market (Share) Growth	4.08	5.19	7.71	10.50	N/A	N/A	6.68	N/A	N/A
* Loan Growth	8.07	6.66	7.08	1.15	N/A	N/A	-2.14	N/A	N/A
* Asset Growth	4.74	6.16	7.43	9.07	N/A	N/A	4.37	N/A	N/A
* Investment Growth	-4.32	4.86	10.81	31.26	N/A	N/A	17.81	N/A	N/A
* Membership Growth	1.47	1.26	2.03	1.52	N/A	N/A	1.28	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.									

	Supplemental Ratio Analysis				
<a href="#">Return to cover</a>	For Charter : N/A				
09/01/2010	Count of CU : 7445				
CU Name: N/A	Asset Range : N/A				
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All *				
	Count of CU in Peer Group : N/A				
	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Jun-2010
<b>OTHER DELINQUENCY RATIOS</b>					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.04	1.33	1.88	2.06	1.70
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.01	1.20	1.55	1.60	1.34
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	1.08	0.92	0.84	0.86	0.71
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE	N/A	N/A	N/A	N/A	12.41
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	0.97	1.16	1.56	1.47	1.11
Participation Loans Delinquent > 2 Mo / Total Participation Loans	1.10	2.46	3.02	3.49	4.14
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	1.15	2.71	3.55	5.32	5.58
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.53	1.87	2.27	3.70	4.07
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	N/A	N/A	N/A	N/A	16.43
<b>REAL ESTATE LOAN DELINQUENCY</b>					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.28	0.47	0.75	1.38	1.46
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.33	0.70	1.92	3.16	3.14
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.28	0.67	1.06	1.83	1.79
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.36	0.82	1.07	1.38	1.24
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans	N/A	1.63	3.71	6.41	7.64
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	N/A	21.79	21.85	20.52
Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	N/A	N/A	20.21	28.04	23.36
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	0.98	1.46	2.26	3.31	3.13
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.34	0.67	1.20	1.99	2.01
<b>MISCELLANEOUS LOAN LOSS RATIOS</b>					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	23.45	17.84	18.88	20.80	22.76
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.56	1.70	2.83	4.30	4.43
* Net Charge Offs - All Other Loans / Avg All Other Loans	0.77	0.84	1.28	1.64	1.39
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.03	0.08	0.29	0.55	0.62
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.02	0.03	0.12	0.27	0.34
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.06	0.20	0.64	1.19	1.29
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and Payment Option First Mortgage Loans	N/A	N/A	0.34	0.86	1.18
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	1.15	1.60	2.07	2.39	1.69
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.90	0.95	1.40	1.72	1.30
* Net Charge Offs - Participation Loans / Avg Participation Loans	0.41	0.64	0.83	1.08	1.07
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.11	0.15	0.46	0.65	0.77
<b>SPECIALIZED LENDING RATIOS</b>					
Indirect Loans Outstanding / Total Loans	14.03	13.29	13.14	13.26	13.03
Participation Loans Outstanding / Total Loans	1.70	1.84	1.96	2.17	2.19
Participation Loans Purchased YTD / Total Loans Granted YTD	1.17	1.28	1.27	0.96	0.99
* Participation Loans Sold YTD / Total Assets	0.24	0.22	0.25	0.24	0.16
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	2.93	3.25	3.72	3.78	3.83
Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	0.11	0.12	0.13	0.28	0.43
<b>REAL ESTATE LENDING RATIOS</b>					
Total Fixed Rate Real Estate / Total Assets	21.14	22.99	23.93	22.28	21.65
Total Fixed Rate Real Estate / Total Loans	30.34	32.84	34.29	34.42	34.56
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	24.25	25.68	26.72	33.82	25.73
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	29.17	26.35	27.62	53.99	48.19
Interest Only & Payment Option First Mortgages / Total Assets	N/A	0.85	0.93	0.79	0.72
Interest Only & Payment Option First Mortgages / Net Worth	N/A	7.43	8.74	8.00	7.25
<b>MISCELLANEOUS RATIOS</b>					
Mortgage Servicing Rights / Net Worth	0.56	0.53	0.51	0.78	0.78
Unused Commitments / Cash & ST Investments	115.87	115.56	119.91	94.38	95.81
* 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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					3. SuppRatios



	Liabilities, Shares & Equity								
<a href="#">Return to cover</a>									
09/01/2010									
CU Name: N/A									
Peer Group: N/A									
	Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group : N/A								
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
<b>LIABILITIES, SHARES AND EQUITY</b>									
<b>LIABILITIES:</b>									
Uninsured Secondary Capital	27,770,028	31,281,151	12.6	32,412,191	3.6	79,042,300	143.9	87,705,281	11.0
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	18,772,972,116	27,414,811,567	46.0	36,409,425,684	32.8	36,554,854,243	0.4	27,037,453,759	-26.0
Borrowing Repurchase Transactions	3,131,485,759	2,187,672,288	-30.1	750,748,749	-65.7	896,209,030	19.4	516,347,132	-42.4
Subordinated Debt	3,724,802	4,650,873	24.9	3,616,972	-22.2	3,013,910	-16.7	3,222,779	6.9
Accrued Dividends and Interest Payable	722,848,595	806,079,362	11.5	670,996,055	-16.8	495,948,400	-26.1	372,222,024	-24.9
Accounts Payable & Other Liabilities	6,057,783,461	6,449,079,803	6.5	7,406,339,310	14.8	7,262,854,645	-1.9	8,559,231,751	17.8
<b>TOTAL LIABILITIES</b>	<b>28,716,584,761</b>	<b>36,893,575,044</b>	<b>28.5</b>	<b>45,273,538,961</b>	<b>22.7</b>	<b>45,291,922,528</b>	<b>0.0</b>	<b>36,576,182,726</b>	<b>-19.2</b>
<b>SHARES AND DEPOSITS</b>									
Share Drafts	70,298,024,887	70,949,980,037	0.9	73,631,492,212	3.8	85,303,559,471	15.9	85,986,042,393	0.8
Regular Shares	181,124,054,842	169,045,320,260	-6.7	178,707,140,407	5.7	199,905,057,764	11.9	215,865,534,481	8.0
Money Market Shares	100,458,882,436	111,158,760,877	10.7	128,498,041,323	15.6	158,317,056,794	23.2	171,077,711,420	8.1
Share Certificates	188,891,333,089	216,114,088,870	14.4	226,229,177,340	4.7	225,560,078,555	-0.3	218,189,585,464	-3.3
IRA/KEOGH Accounts	52,036,960,684	56,912,630,725	9.4	64,683,022,867	13.7	73,389,675,898	13.5	75,518,591,052	2.9
All Other Shares <sup>1</sup>	5,543,682,626	5,715,555,401	3.1	6,766,265,886	18.4	7,708,639,535	13.9	8,755,874,441	13.6
Non-Member Deposits	2,836,840,197	2,494,905,209	-12.1	2,612,099,841	4.7	2,482,445,919	-5.0	2,425,611,227	-2.3
<b>TOTAL SHARES AND DEPOSITS</b>	<b>601,189,778,761</b>	<b>632,391,241,379</b>	<b>5.2</b>	<b>681,127,239,876</b>	<b>7.7</b>	<b>752,666,513,936</b>	<b>10.5</b>	<b>777,818,950,478</b>	<b>3.3</b>
<b>EQUITY:</b>									
Undivided Earnings	55,939,602,501	59,405,529,395	6.2	58,694,952,831	-1.2	59,562,259,937	1.5	60,302,610,476	1.2
Regular Reserves	17,963,422,891	18,216,973,512	1.4	18,764,742,638	3.0	18,898,433,227	0.7	19,062,193,174	0.9
Appropriation For Non-Conforming Investments (SCU Only)	51,294,199	75,927,460	48.0	77,797,973	2.5	25,282,948	-67.5	16,801,794	-33.5
Other Reserves	7,915,953,541	8,415,370,974	6.3	8,515,536,746	1.2	8,833,338,917	3.7	9,224,267,973	4.4
Equity Acquired in Merger	N/A	N/A		N/A		166,127,105		318,183,848	91.5
Miscellaneous Equity	23,276,115	12,778,646	-45.1	11,435,154	-10.5	14,643,431	28.1	20,264,218	38.4
Accumulated Unrealized G/L on AFS Securities	-608,114,067	105,934,871	117.4	-4,043,380	-103.8	538,225,572	#####	1,603,896,938	198.0
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	N/A	N/A		N/A		-43,025,372		-28,922,012	32.8
Accumulated Unrealized G/L on Cash Flow Hedges	6,916,034	-5,103,699	-173.8	-26,899,921	-427.1	-25,945,874	3.5	-33,189,309	-27.9
Other Comprehensive Income	-48,595,179	-522,214,305	-974.6	-1,359,110,605	-160.3	-1,300,365,835	4.3	-1,279,186,715	1.6
Net Income	0	0	N/A	0	N/A	0	N/A	336,918,286	N/A
<b>EQUITY TOTAL</b>	<b>81,243,756,035</b>	<b>85,705,196,854</b>	<b>5.5</b>	<b>84,674,411,436</b>	<b>-1.2</b>	<b>86,668,974,056</b>	<b>2.4</b>	<b>89,543,838,671</b>	<b>3.3</b>
<b>TOTAL SHARES &amp; EQUITY</b>	<b>682,433,534,796</b>	<b>718,096,438,233</b>	<b>5.2</b>	<b>765,801,651,312</b>	<b>6.6</b>	<b>839,335,487,992</b>	<b>9.6</b>	<b>867,362,789,149</b>	<b>3.3</b>
<b>TOTAL LIABILITIES, SHARES, &amp; EQUITY</b>	<b>711,150,119,557</b>	<b>754,990,013,277</b>	<b>6.2</b>	<b>811,075,190,273</b>	<b>7.4</b>	<b>884,627,410,520</b>	<b>9.1</b>	<b>903,938,971,875</b>	<b>2.2</b>
<b>NCUA INSURED SAVINGS<sup>2</sup></b>									
Uninsured Shares	64,746,136,315	69,727,942,602	7.7	70,636,517,177	1.3	27,190,623,123	-61.5	28,301,356,157	4.1
Uninsured Non-Member Deposits	1,310,963,835	1,075,857,109	-17.9	1,056,840,870	-1.8	527,672,383	-50.1	604,437,295	14.5
Total Uninsured Shares & Deposits	66,057,100,150	70,803,799,711	7.2	71,693,358,047	1.3	27,718,295,506	-61.3	28,905,793,452	4.3
Insured Shares & Deposits	535,132,678,611	561,587,441,668	4.9	609,433,881,829	8.5	724,948,218,430	19.0	748,913,157,026	3.3
<b>TOTAL NET WORTH</b>	<b>81,898,043,160</b>	<b>86,145,082,492</b>	<b>5.2</b>	<b>86,085,442,379</b>	<b>-0.1</b>	<b>87,585,438,188</b>	<b>1.7</b>	<b>89,342,996,607</b>	<b>2.0</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									

	Income Statement								
<a href="#">Return to cover</a>									
09/01/2010									
CU Name: N/A									
Peer Group: N/A									
	Criteria: Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
	Count of CU in Peer Group: N/A								
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
<b>* INCOME AND EXPENSE</b>									
<b>INTEREST INCOME:</b>									
Interest on Loans	30,896,105,236	34,494,079,877	11.6	36,237,154,567	5.1	35,789,319,701	-1.2	17,367,259,373	-2.9
Less Interest Refund	(54,244,279)	(61,531,223)	13.4	(49,721,035)	-19.2	(42,651,996)	-14.2	(5,119,063)	-76.0
Income from Investments	7,382,741,914	8,761,070,569	18.7	7,771,442,359	-11.3	6,250,685,713	-19.6	2,901,076,294	-7.2
Income from Trading	2,121,150	10,857,709	411.9	-16,868,599	-255.4	13,857,404	182.1	6,639,952	-4.2
TOTAL INTEREST INCOME	38,226,724,021	43,204,476,932	13.0	43,942,007,292	1.7	42,011,210,822	-4.4	20,269,856,556	-3.5
<b>INTEREST EXPENSE:</b>									
Dividends	13,471,068,950	16,867,181,150	25.2	15,378,752,874	-8.8	11,724,051,133	-23.8	4,560,412,323	-22.2
Interest on Deposits	1,831,236,928	2,439,772,453	33.2	2,344,337,604	-3.9	1,791,199,175	-23.6	660,591,546	-26.2
Interest on Borrowed Money	1,002,858,836	1,159,765,127	15.6	1,379,013,570	18.9	1,275,244,866	-7.5	526,309,107	-17.5
TOTAL INTEREST EXPENSE	16,305,164,714	20,466,718,730	25.5	19,102,104,048	-6.7	14,790,495,174	-22.6	5,747,312,976	-22.3
PROVISION FOR LOAN & LEASE LOSSES	2,190,329,802	3,191,820,954	45.7	7,037,609,715	120.5	9,538,243,321	35.5	3,620,864,170	-24.1
NET INTEREST INCOME AFTER PLL	19,731,229,505	19,545,937,248	-0.9	17,802,293,529	-8.9	17,682,472,327	-0.7	10,901,679,410	23.3
<b>NON-INTEREST INCOME:</b>									
Fee Income	5,903,236,967	6,379,183,763	8.1	6,809,649,014	6.7	7,030,749,239	3.2	3,434,270,934	-2.3
Other Operating Income	2,971,013,439	3,425,508,257	15.3	3,719,040,555	8.6	4,469,730,667	20.2	2,203,105,765	-1.4
Gain (Loss) on Investments	-18,515,202	-49,564,005	-167.7	-450,970,282	-809.9	-1,073,670,363	-138.1	-74,789,892	86.1
Gain (Loss) on Disposition of Assets	55,838,441	56,937,369	2.0	-15,867,324	-127.9	-64,318,281	-305.4	-19,637,854	38.9
Gain from Bargain Purchase (Merger)	N/A	N/A		N/A		21,430,808		15,684,809	46.4
Other Non-Oper Income/(Expense)	110,098,981	93,570,703	-15.0	-93,345,564	-199.8	127,879,436	237.0	-1,838,286	-102.9
NCUSIF Stabilization Income	N/A	N/A		N/A		3,400,699,267		1,289,449	-99.9
TOTAL NON-INTEREST INCOME	9,021,672,626	9,905,636,087	9.8	9,968,506,399	0.6	13,912,500,773	39.6	5,558,084,925	-20.1
<b>NON-INTEREST EXPENSE</b>									
Total Employee Compensation & Benefits	11,549,783,238	12,444,352,012	7.7	13,282,558,362	6.7	13,685,786,562	3.0	6,892,407,378	0.7
Travel, Conference Expense	311,560,582	328,812,073	5.5	329,414,928	0.2	244,281,185	-25.8	124,580,184	2.0
Office Occupancy	1,629,216,736	1,794,052,756	10.1	1,981,908,995	10.5	2,077,828,083	4.8	1,059,602,585	2.0
Office Operation Expense	4,702,103,770	4,988,542,205	6.1	5,215,450,958	4.5	5,298,527,627	1.6	2,642,346,557	-0.3
Educational and Promotion	906,936,607	993,384,747	9.5	1,043,449,966	5.0	910,534,354	-12.7	458,773,764	0.8
Loan Servicing Expense	1,369,767,671	1,461,796,445	6.7	1,577,467,732	7.9	1,734,920,679	10.0	874,786,262	0.8
Professional, Outside Service	1,731,079,844	1,858,441,615	7.4	1,992,514,401	7.2	2,059,956,238	3.4	1,035,608,913	0.5
Member Insurance	111,709,589	102,163,326	-8.5	1,495,392,798	1,363.7	88,363,237	-94.1	103,144,536	133.5
Operating Fees	112,334,649	112,392,611	0.1	184,438,646	64.1	153,298,255	-16.9	75,569,756	-1.4
Misc Operating Expense	656,409,160	718,280,933	9.4	1,059,490,690	47.5	752,925,382	-28.9	385,731,031	2.5
TOTAL NON-INTEREST EXPENSE	23,080,901,846	24,802,218,723	7.5	28,162,087,476	13.5	27,006,421,602	-4.1	13,652,550,966	1.1
NET INCOME (LOSS) BEFORE NCUSIF STABILIZATION EXPENSE	N/A	N/A		N/A		4,588,551,498		2,807,213,369	22.4
NCUSIF Stabilization Expense	N/A	N/A		N/A		3,077,323,665		987,199,680	-35.8
NET INCOME (Loss)	5,672,000,285	4,649,354,612	-18.0	-391,287,548	-108.4	1,511,227,833	486.2	1,820,013,689	140.9
<b>RESERVE TRANSFERS:</b>									
Transfer to Regular Reserve	579,956,008	488,831,561	-15.7	578,904,712	18.4	420,316,006	-27.4	181,817,366	-13.5
<b>* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.</b>									
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6. IncExp									

		Delinquent Loan Information								
<a href="#">Return to cover</a>		For Charter : N/A								
09/01/2010		Count of CU : 7445								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *								
		Count of CU in Peer Group : N/A								
		Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Jun-2010	% Chg
<b>DELINQUENCY SUMMARY - ALL LOAN TYPES</b>										
1 to < 2 Months Delinquent		5,676,241,957	6,496,464,384	14.5	8,215,695,634	26.5	9,262,672,842	12.7	7,520,217,926	-18.8
2 to < 6 Months Delinquent		2,504,050,914	3,641,232,341	45.4	5,779,263,571	58.7	7,024,863,270	21.6	6,086,457,091	-13.4
6 to 12 Months Delinquent		620,962,919	997,593,867	60.7	1,499,726,793	50.3	2,444,579,842	63.0	2,407,411,442	-1.5
12 Months & Over Delinquent		234,069,148	286,717,329	22.5	514,646,557	79.5	1,036,782,282	101.5	1,288,948,700	24.3
Total Del Loans - All Types (2 or more Mo)		3,359,082,981	4,925,543,537	46.6	7,793,636,921	58.2	10,506,225,394	34.8	9,782,817,233	-6.9
<b>LOAN DELINQUENCY - BY LOAN TYPE</b>										
<b>Unsecured Credit Card Loans</b>										
1 to < 2 Months Delinquent		579,998,835	424,699,142	-26.8	549,238,167	29.3	590,102,012	7.4	485,474,015	-17.7
2 to < 6 Months Delinquent		227,298,071	335,980,841	47.8	525,341,257	56.4	603,293,605	14.8	482,613,288	-20.0
6 to 12 Months Delinquent		42,717,735	59,720,896	39.8	82,289,995	37.8	102,856,955	25.0	92,472,000	-10.1
12 Months & Over Delinquent		6,398,564	6,354,103	-0.7	8,195,033	29.0	11,137,949	35.9	11,882,561	6.7
Total Del Credit Card Lns (2 or more Mo)		276,414,370	402,055,840	45.5	615,826,285	53.2	717,288,509	16.5	586,967,849	-18.2
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.04	1.33	28.3	1.88	41.0	2.06	9.3	1.70	-17.1
<b>1st Mortgage Fixed Rate and Hybrid/Balloon &gt; 5 years</b>										
1 to < 2 Months Delinquent		714,720,114	949,351,535	32.8	1,385,585,600	46.0	1,873,171,655	35.2	1,557,864,355	-16.8
2 to < 6 Months Delinquent		264,062,931	474,268,218	79.6	892,779,645	88.2	1,488,509,048	66.7	1,497,798,502	0.6
6 to 12 Months Delinquent		75,843,085	178,883,139	135.9	290,836,555	62.6	733,510,278	152.2	766,432,913	4.5
12 Months & Over Delinquent		35,392,140	71,131,032	101.0	140,453,187	97.5	328,099,983	133.6	451,629,136	37.6
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)		375,298,156	724,282,389	93.0	1,324,069,387	82.8	2,550,119,309	92.6	2,715,860,551	6.5
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs		0.28	0.47	68.5	0.75	57.9	1.38	84.1	1.46	5.6
<b>1st Mortgage Adjustable Rate Loans and Hybrid/Balloons &lt; 5 Years</b>										
1 to < 2 Months Delinquent		387,391,524	542,465,470	40.0	999,019,671	84.2	1,230,026,117	23.1	1,070,887,463	-12.9
2 to < 6 Months Delinquent		142,886,869	309,885,618	116.9	824,792,833	166.2	1,147,391,161	39.1	1,122,387,359	-2.2
6 to 12 Months Delinquent		29,165,086	84,347,173	189.2	322,191,396	282.0	614,570,458	90.7	591,941,672	-3.7
12 Months & Over Delinquent		12,219,433	29,772,537	143.6	146,572,302	392.3	360,358,700	145.9	432,035,302	19.9
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)		184,271,388	424,005,328	130.1	1,293,556,531	205.1	2,122,320,319	64.1	2,146,364,333	1.1
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs		0.33	0.70	112.0	1.92	174.6	3.16	64.6	3.14	-0.7
<b>Other Real Estate Fixed Rate/Hybrid/Balloon</b>										
1 to < 2 Months Delinquent		231,391,252	335,882,459	45.2	490,770,060	46.1	574,395,317	17.0	477,839,022	-16.8
2 to < 6 Months Delinquent		84,240,157	189,673,783	125.2	415,310,085	119.0	572,523,780	37.9	490,815,367	-14.3
6 to 12 Months Delinquent		28,303,163	133,754,942	372.6	115,248,182	-13.8	207,318,991	79.9	205,748,928	-0.8
12 Months & Over Delinquent		13,268,744	25,316,661	90.8	36,752,142	45.2	79,194,801	115.5	96,672,417	22.1
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)		125,812,064	348,745,386	177.2	567,310,409	62.7	859,037,572	51.4	793,236,712	-7.7
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans		0.28	0.67	137.3	1.06	57.2	1.83	72.3	1.79	-2.1
<b>Other Real Estate Adjustable Rate</b>										
1 to < 2 Months Delinquent		251,928,203	333,958,064	32.6	372,091,282	11.4	424,526,483	14.1	366,905,534	-13.6
2 to < 6 Months Delinquent		105,716,871	240,948,574	127.9	324,556,943	34.7	389,571,748	20.0	330,807,273	-15.1
6 to 12 Months Delinquent		28,492,909	65,365,896	129.4	100,626,762	53.9	150,197,146	49.3	144,648,298	-3.7
12 Months & Over Delinquent		10,520,517	16,886,324	60.5	36,719,949	117.5	84,059,152	128.9	92,895,294	10.5
Total Del Other RE Adj Rate Lns		144,730,297	323,200,794	123.3	461,903,654	42.9	623,828,046	35.1	568,350,865	-8.9
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans		0.36	0.82	126.1	1.07	31.5	1.38	28.1	1.24	-9.7
<b>Leases Receivable</b>										
1 to < 2 Months Delinquent		19,826,954	14,146,002	-28.7	17,547,875	24.0	9,926,711	-43.4	6,950,969	-30.0
2 to < 6 Months Delinquent		11,156,606	7,300,147	-34.6	6,035,090	-17.3	4,939,653	-18.2	2,803,759	-43.2
6 to 12 Months Delinquent		1,237,216	744,373	-39.8	220,303	-70.4	253,166	14.9	433,054	71.1
12 Months & Over Delinquent		132,487	13,982	-89.4	26,003	86.0	135	-99.5	22,295	16,414.8
Total Del Leases Receivable (2 or more Mo)		12,526,309	8,058,502	-35.7	6,281,396	-22.1	5,192,954	-17.3	3,259,108	-37.2
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable		1.08	0.92	-15.1	0.84	-7.9	0.86	2.3	0.71	-17.9
<b>All Other Loans</b>										
1 to < 2 Months Delinquent		3,490,985,075	3,895,961,712	11.6	4,401,442,979	13.0	4,560,538,067	3.6	3,554,296,568	-22.1
2 to < 6 Months Delinquent		1,668,689,409	2,083,175,160	24.8	2,790,447,718	34.0	2,818,649,666	1.0	2,159,231,543	-23.4
6 to 12 Months Delinquent		415,203,725	474,777,448	14.3	588,313,600	23.9	635,874,839	8.1	605,734,577	-4.7
12 Months & Over Delinquent		156,137,263	137,242,690	-12.1	145,927,941	6.3	173,931,562	19.2	203,811,695	17.2
Total Del All Other Lns (2 or more Mo)		2,240,030,397	2,695,195,298	20.3	3,524,689,259	30.8	3,628,438,685	2.9	2,968,777,815	-18.2
%All Other Loans Delinquent > 2 Mo / Total All Other Loans		1.01	1.20	19.1	1.55	28.8	1.60	3.2	1.34	-16.0
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	Other Investment Information								
<a href="#">Return to cover</a>									
<b>09/01/2010</b>	<b>For Charter : N/A</b>								
<b>CU Name: N/A</b>	<b>Count of CU : 7445</b>								
<b>Peer Group: N/A</b>	<b>Asset Range : N/A</b>								
	<b>Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *</b>								
	<b>Count of CU in Peer Group : N/A</b>								
	<b>Dec-2006</b>	<b>Dec-2007</b>	<b>% Chg</b>	<b>Dec-2008</b>	<b>% Chg</b>	<b>Dec-2009</b>	<b>% Chg</b>	<b>Jun-2010</b>	<b>% Chg</b>
<b>INVESTMENT SUMMARY:</b>									
<b>U.S. GOVERNMENT OBLIGATIONS</b>	2,021,682,881	4,694,140,430	132.2	4,062,383,155	-13.5	7,036,416,487	73.2	9,231,408,844	31.2
Agency/GSE Debt Instruments (not backed by mortgages)	N/A	N/A		36,525,696,477		52,530,864,871	43.8	69,680,728,334	32.6
Agency/GSE Mortgage-Backed Securities	N/A	N/A		43,644,165,250		55,109,206,208	26.3	60,653,084,965	10.1
<b>TOTAL FEDERAL AGENCY SECURITIES</b>	67,941,877,316	64,367,181,639	-5.3	80,169,861,727	24.6	107,640,071,079	34.3	130,333,813,299	21.1
Privately Issued Mortgage-Related Securities	N/A	N/A		3,008,998,604		3,315,890,804	10.2	2,204,614,457	-33.5
Privately Issued Securities (FCUs only)	N/A	N/A		N/A		N/A		740,951,859	
Privately Issued Mortgage-Backed Securities (FISCUs Only)	N/A	N/A		233,203,927		297,824,547	27.7	377,699,786	26.8
<b>TOTAL OTHER MORTGAGE-BACKED SECURITIES</b>	N/A	N/A		3,242,202,531		3,613,715,351	11.5	3,323,266,102	-8.0
Mutual Funds	N/A	N/A		N/A		1,327,770,413		1,552,579,055	16.9
Common Trusts	N/A	N/A		N/A		662,335,311		380,537,818	-42.5
<b>TOTAL MUTUAL FUNDS &amp; COMMON TRUST INVESTMENTS</b>	1,664,780,044	1,872,212,830	12.5	2,027,944,803	8.3	1,990,105,724	-1.9	1,933,116,873	-2.9
<b>MORTGAGE RELATED SECURITIES:</b>									
Collateralized Mortgage Obligations	10,188,076,864	14,583,192,150	43.1	23,756,002,469	62.9	29,103,701,046	22.5	32,337,105,772	11.1
Commercial Mortgage Backed Securities	365,408,676	494,898,770	35.4	767,093,279	55.0	1,262,754,639	64.6	1,419,183,777	12.4
<b>OTHER INVESTMENT INFORMATION:</b>									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	13,497,910,572	12,518,584,736	-7.3	11,184,677,579	-10.7	17,489,788,745	56.4	23,427,481,500	33.9
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	1,319,620,802	1,455,325,505	10.3	2,766,358,476	90.1	3,390,135,970	22.5	4,592,638,761	35.5
Securities per 703.12(b)	28,922,065,248	31,703,740,212	9.6	42,643,289,876	34.5	54,867,500,788	28.7	65,406,774,713	19.2
Deposits/Shares per 703.10(a)	3,787,753,187	3,674,287,413	-3.0	3,850,316,319	4.8	3,069,751,709	-20.3	2,963,131,220	-3.5
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	138,330,828	236,541,361	71.0	181,886,076	-23.1	271,690,859	49.4	194,022,348	-28.6
Fair Value of Total Investments	179,172,147,692	188,099,774,842	5.0	206,571,133,712	9.8	270,813,753,777	31.1	295,348,857,041	9.1
Investment Repurchase Agreements	1,000,848,320	1,145,678,730	14.5	388,492,401	-66.1	43,605,476	-88.8	141,747,981	225.1
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	2,346,872,433	2,189,755,188	-6.7	522,790,398	-76.1	567,013,301	8.5	480,615,045	-15.2
Cash on Deposit in Corporate Credit Unions	29,341,169,558	28,534,273,378	-2.8	25,311,240,842	-11.3	40,752,281,386	61.0	41,274,485,370	1.3
Cash on Deposit in Other Financial Institutions	7,163,272,729	6,747,273,180	-5.8	8,751,379,735	29.7	12,525,659,799	43.1	16,382,358,651	30.8
<b>CUSO INFORMATION</b>									
Value of Investments in CUSO	940,074,709	1,063,046,500	13.1	1,115,739,515	5.0	1,139,767,964	2.2	1,215,071,800	6.6
CUSO loans	489,144,455	583,608,471	19.3	592,260,881	1.5	746,169,306	26.0	770,261,658	3.2
Aggregate cash outlays in CUSO	522,832,574	635,708,056	21.6	668,043,220	5.1	916,713,663	37.2	963,408,733	5.1
<b>WHOLLY OWNED CUSO INFORMATION</b>									
Total Assets of Wholly Owned CUSOs	N/A	N/A		N/A		2,729,030,053		2,551,114,787	-6.5
Total Capital of Wholly Owned CUSOs	N/A	N/A		N/A		1,262,339,569		1,227,545,941	-2.8
Net Income/Loss of Wholly Owned CUSOs	N/A	N/A		N/A		250,098,317		331,697,886	32.6
Total Delinquency of Wholly Owned CUSOs	N/A	N/A		N/A		50,978,255		48,824,435	-4.2
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	1,219,076,563	1,434,316,206	17.7	1,956,342,699	36.4	1,694,637,411	-13.4	1,818,093,109	7.3
Outstanding Balance of Brokered CDs and Share Certificates Purchased	5,611,420,490	6,638,168,412	18.3	12,216,887,578	84.0	15,747,051,114	28.9	16,106,467,031	2.3
<b>CREDIT UNION INVESTMENT PROGRAMS</b>									
Mortgage Processing	1,476	1,572	6.5	1,733	10.2	1,613	-6.9	1,635	1.4
Approved Mortgage Seller	594	672	13.1	809	20.4	850	5.1	870	2.4
Borrowing Repurchase Agreements	42	30	-28.6	26	-13.3	41	57.7	41	0.0
Brokered Deposits (all deposits acquired through 3rd party)	262	255	-2.7	251	-1.6	337	34.3	326	-3.3
Investment Pilot Program	17	19	11.8	19	0.0	17	-10.5	15	-11.8
Investments Not Authorized by FCU Act (SCU only)	103	132	28.2	134	1.5	124	-7.5	123	-0.8
Deposits and Shares Meeting 703.10(a)	425	1,025	141.2	1,101	7.4	913	-17.1	945	3.5
Brokered Certificates of Deposit (investments)	735	1,593	116.7	2,194	37.7	1,858	-15.3	1,874	0.9
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	Information Systems & Technology								
<a href="#">Return to cover</a>									
<b>09/01/2010</b>									
<b>CU Name: N/A</b>									
<b>Peer Group: N/A</b>									
	<b>Criteria : Region: Nation * Peer Group: All * Types Included: All Federally Insured Credit Unions (FICUs) *</b>								
	<b>Count of CU in Peer Group : N/A</b>								
	<b>Dec-2006</b>	<b>Dec-2007</b>	<b>% Chg</b>	<b>Dec-2008</b>	<b>% Chg</b>	<b>Dec-2009</b>	<b>% Chg</b>	<b>Jun-2010</b>	<b>% Chg</b>
<b>System Used to Maintain Share/Loan Records</b>									
Manual System (No Automation)	133	129	-3.0	100	-22.5	70	-30.0	68	-2.9
Vendor Supplied In-House System	5,915	5,678	-4.0	5,400	-4.9	4,938	-8.6	4,880	-1.2
Vendor On-Line Service Bureau	2,166	2,165	0.0	2,188	1.1	2,205	0.8	2,210	0.2
CU Developed In-House System	67	53	-20.9	47	-11.3	67	42.6	67	0.0
Other	81	76	-6.2	71	-6.6	106	49.3	100	-5.7
<b>Electronic Financial Services</b>									
Home Banking Via Internet Website	4,753	4,899	3.1	5,000	2.1	4,908	-1.8	4,900	-0.2
Audio Response/Phone Based	4,485	4,393	-2.1	4,309	-1.9	4,243	-1.5	4,203	-0.9
Automatic Teller Machine (ATM)	4,861	4,786	-1.5	4,817	0.6	4,697	-2.5	4,658	-0.8
Kiosk	312	332	6.4	336	1.2	348	3.6	341	-2.0
Mobile Banking	N/A	N/A		N/A		431		556	29.0
Other	196	176	-10.2	199	13.1	311	56.3	323	3.9
<b>Services Offered Electronically</b>									
Member Application	2,034	1,996	-1.9	1,999	0.2	1,905	-4.7	1,920	0.8
New Loan	3,153	3,186	1.0	3,181	-0.2	2,919	-8.2	2,914	-0.2
Account Balance Inquiry	5,248	5,281	0.6	5,265	-0.3	5,178	-1.7	5,157	-0.4
Share Draft Orders	4,322	4,344	0.5	4,304	-0.9	4,021	-6.6	4,009	-0.3
New Share Account	1,101	1,143	3.8	1,172	2.5	1,182	0.9	1,193	0.9
Loan Payments	4,578	4,626	1.0	4,649	0.5	4,532	-2.5	4,514	-0.4
Account Aggregation	343	328	-4.4	425	29.6	474	11.5	475	0.2
Internet Access Services	742	674	-9.2	791	17.4	820	3.7	831	1.3
e-Statements	N/A	N/A		3,211		3,480	8.4	3,533	1.5
External Account Transfers	N/A	N/A		N/A		633		660	4.3
View Account History	4,807	4,950	3.0	5,038	1.8	4,989	-1.0	4,977	-0.2
Merchandise Purchase	471	430	-8.7	421	-2.1	374	-11.2	371	-0.8
Merchant Processing Services	N/A	N/A		N/A		213		220	3.3
Remote Deposit Capture	N/A	N/A		N/A		233		264	13.3
Share Account Transfers	5,120	5,140	0.4	5,088	-1.0	4,907	-3.6	4,887	-0.4
Bill Payment	3,142	3,418	8.8	3,658	7.0	3,744	2.4	3,765	0.6
Download Account History	4,014	4,147	3.3	4,184	0.9	4,248	1.5	4,238	-0.2
Electronic Cash	304	282	-7.2	220	-22.0	221	0.5	218	-1.4
Electronic Signature Authentication/Certification	96	133	38.5	161	21.1	180	11.8	183	1.7
<b>Type of World Wide Website Address</b>									
Informational	798	746	-6.5	661	-11.4	604	-8.6	598	-1.0
Interactive	286	281	-1.7	254	-9.6	473	86.2	476	0.6
Transactional	4,439	4,594	3.5	4,709	2.5	4,493	-4.6	4,480	-0.3
Number of Members That Use Transactional Website	23,252,404	25,354,081	9.0	28,062,345	10.7	30,245,564	7.8	31,790,661	5.1
No Website, But Planning to Add in the Future	591	467	-21.0	383	-18.0	0	-100.0	0	N/A
<b>Type of World Wide Website Address Planned for Future</b>									
Informational	440	362	-17.7	299	-17.4	30	-90.0	27	-10.0
Interactive	61	36	-41.0	23	-36.1	1	-95.7	1	0.0
Transactional	90	69	-23.3	61	-11.6	3	-95.1	3	0.0
<b>Miscellaneous</b>									
Internet Access	7,398	7,252	-2.0	7,076	-2.4	7,081	0.1	7,035	-0.6

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09/01/2010

CU Name: N/A

Peer Group: N/A

**Graphs 1**

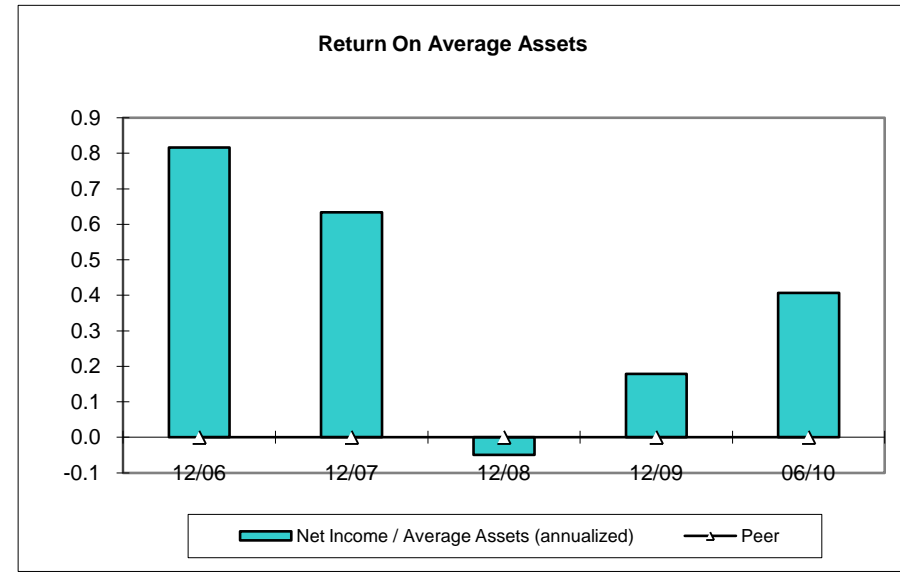
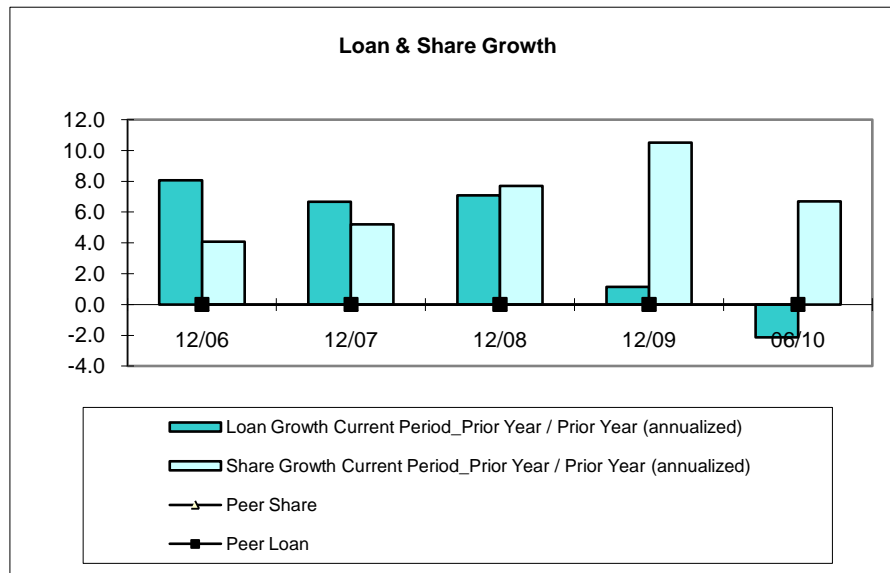
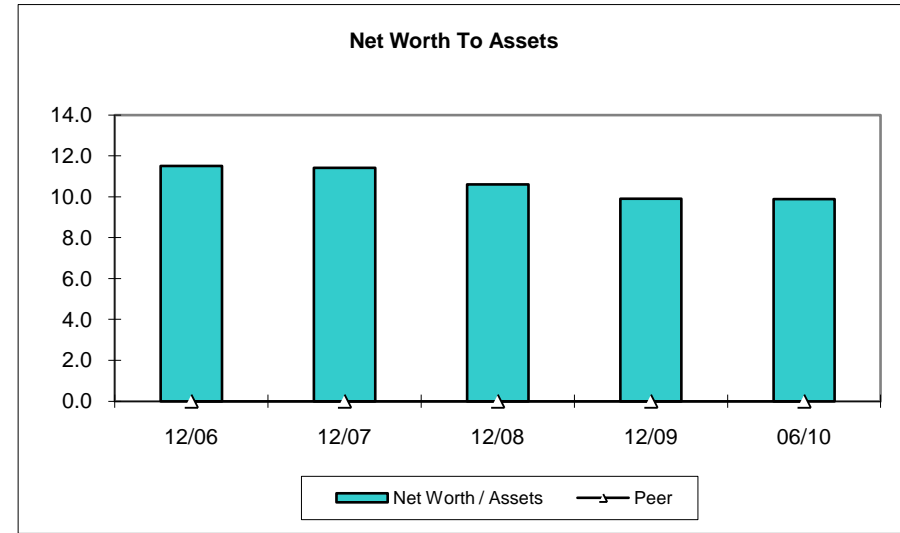
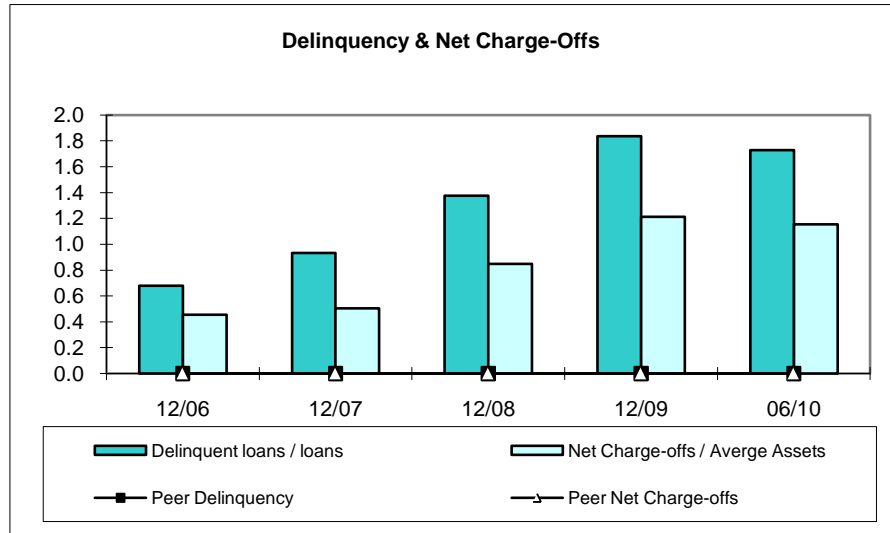
For Charter : N/A

Count of CU : 7445

Asset Range : N/A

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

Count of CU in Peer Group : N/A



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09/01/2010

CU Name: N/A

Peer Group: N/A

### Graphs 2

For Charter : N/A

Count of CU : 7445

Asset Range : N/A

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

Count of CU in Peer Group : N/A

