American 1 Credit Union

Statement of Financial Condition as of 3-31-2020

ACCT.		ASSETS		END OF THIS PERIOD
	Loans:			
701		Loans		\$212,293,600.95
		Line of Credit		599,883.43
		VISA		76,791,945.13
712		Loans purchased from lig. credit	unions (Net)	0.00
		Home Equity & Mortgage		5,822,976.22
		Tiome Equity a mor igage	Total:	\$295,508,405.73
719		Less: Allowance for loan losses	TOTAL:	-5,728,382.28
719		Less. Allowance for loan losses		
			Net:	\$289,780,023.45
729	Account	s Receivable:		
		Accounts Receivable		\$170,127.84
730	Cash:			
731		Cash in bank		106,396,502.78
		Cash on hand		16,416,152.34
	Investme	ents:		
		US Government obligations		0.00
		Federal Agencies		0.00
		Trust		0.00
		Trust-Daily CLF		0.00
				836,317.66
		Certificates of Deposit		0.00
		Federal Home Loan Bank		200,059.73
		NCUSIF		3,013,265.45
		Other		117,862.63
		Interest Receivable		0.00
		Student Loans & Allowance		0.00
752				
760	Prepaid	and Deferred Expenses:		
		Insurance & Dues		81,127.42
		Prepaid Lease Expense		0.00
		Other Prepaid Expenses		5,059,387.85
		Other Trepara Expenses		3,033,307.03
770	Fixed Ac	sets: (Net)		
770	FIXEU AS	Land & Land Improvements		2,543,722.84
774		Building & Building Improvements		8,420,685.89
774		Furniture & Equipment		1,422,752.26
= 00				
780	Accruea	Income:		
		Loan Interest		1,533,920.43
		Investment Interest		0.00
		Insurance Reimbursement		180,000.00
790	Other As	sets:		
		CSCU/FIS		718,934.00
		CUSO		231,619.79
		Other		2,600,710.05
		TO:	TAL ASSETS:	\$439,723,172.41
		10	THE ACCE TO.	V 1337 1 237 1 1 2 6 41

We certify, to the best of our knowledge and belief, this statement and the related statements are true and correct and present fairly the financial position and the operations for the period covered

ACCT.		END OF
NO.	LIABILITIES AND EQUITY	THIS PERIOD
800	Accounts Payable:	TIMOT ZIMOD
801	Accounts Payable	\$420,736.08
	Undistributed Payroll	195,016.45
	Unpresented Corporate Drafts	276,514.56
	Corporate Checks & Money Orders	1,283,084.73
	HUD Loan & Accrued Interest	7,875.00
820	Dividende Bevehler	
820	Dividends Payable:	400 044 70
	Dividends Payable	193,266.50
840	Taxes Payable:	
	Fed Withholding & State, City	0.00
	FICA, FUTA, SUTA, Backup Withholding	4,274.49
860	Other Liabilities:	
	Accrued Employee Benefits	1,880,879.20
	Accrued Conferences	25,292.33
	Accrued Marketing & Business Development	202,102.16
	Accrued Property Tax	17,324.85
	Accrued Audit Fee	-10,710.63
	Accrued Annual Meeting	750.00
	Accrued ATM & Data Processing	0.00
	Other Accruals	41,193.80
	Clearing Accounts	1,548,236.25
	Clearing Accounts	1,540,250.25
880	Deferred Income:	
	Sale of Branches	0.00
	TOTAL LIABILITIES:	\$6,085,835.77
900	Shares:	
901	Shares & Drafts	\$246,400,344.45
	Certificates	114,842,331.22
931	Regular Reserves:	
933	Regular Reserves	4,707,209.45
940	Undivided Earnings:	
710	Undivided Earnings	66,482,734.05
	Ondivided Carnings	00,402,734.03
960	Net Income (Loss):	1 004 515 45
	Net Income (Loss)	1,204,717.47
	TOTAL EQUITY:	\$433,637,336.64
	TOTAL LIABILITIES AND FOLLITY	6430 733 173 41
	TOTAL LIABILITIES AND EQUITY	\$459,/25,172.41

Treasurer:		
Officer:		

American 1 Credit Union

Statement of Financial Condition as of

3-31-2020 After Close

Line of Credit 7599,883.4 715A 76,791,945 76,791,945 76,791,945 76,791,945 76,791,945 76,791,945 76,791,945 76,791,945 76,791,945 76,791,945 76,822,976 76,822,976 76,822,976 76,822,976 76,823,822 76,728,382 76,728,382 76,289,780,023 729 Accounts Receivable:			
Total		1100=10	
Line of Credit 599,883.4 VISA 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3 76,791,945.3		Loans:	
VISA Loans purchased from liq. credit unions (Net) Home Equity & Mortgage 5,822,976. Total: \$295,508,405.* -5,728,382 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,023.4 \$289,780,780,023.4 \$289,780,780,023.4	701	Loans	\$212,293,600.95
Total:		Line of Credit	599,883.43
Total:		VISA	76,791,945.13
Home Equity & Mortgage	712	Loans purchased from lia, credit unions (Net)	0.00
Total: \$295,508,405.7-5,728,382.2		· · · · · · · · · · · · · · · · · · ·	
T19		, , , , ,	
Net: \$289,780,023.4	710		
739	719	2000	
Accounts Receivable \$170,127.8		Net:	\$289,780,023.45
Accounts Receivable \$170,127.8	50 0	Assessments Basestockles	
731	729		4150 105 04
731 Cash in bank 106,396,502.7 Cash on hand 16,416,152.3 Investments: 16,416,152.3 US Government obligations 0.0 Federal Agencies 0.0 Trust 0.0 CET 836,317.6 Certificates of Deposit 0.0 Federal Home Loan Bank 200,059.7 NCUSIF 3,013,265.4 Other 117,862.6 Interest Receivable 3,013,265.4 Student Loans & Allowance 0.0 752 760 Prepaid and Deferred Expenses: Insurance & Dues 81,127.4 Prepaid Lease Expense 0.0 Other Prepaid Expenses 5,059,387.8 770 Fixed Assets: (Net) 2,543,722.8 Building & Building Improvements 8,420,685.8 774 Furniture & Equipment 1,533,920.4 780 Accrued Income: 1,533,920.4 Insurance Reimbursement 180,000.0 790 Other Assets: 3,01,619.7 Other 2,600,710.0 </td <th></th> <td>Accounts receivable</td> <td>\$170,127.84</td>		Accounts receivable	\$170,127.84
731 Cash in bank 106,396,502.7 Cash on hand 16,416,152.3 Investments: 16,416,152.3 US Government obligations 0.0 Federal Agencies 0.0 Trust 0.0 CET 836,317.6 Certificates of Deposit 0.0 Federal Home Loan Bank 200,059.7 NCUSIF 3,013,265.4 Other 117,862.6 Interest Receivable 3,013,265.4 Student Loans & Allowance 0.0 752 760 Prepaid and Deferred Expenses: Insurance & Dues 81,127.4 Prepaid Lease Expense 0.0 Other Prepaid Expenses 5,059,387.8 770 Fixed Assets: (Net) 2,543,722.8 Building & Building Improvements 8,420,685.8 774 Furniture & Equipment 1,533,920.4 780 Accrued Income: 1,533,920.4 Insurance Reimbursement 180,000.0 790 Other Assets: 3,01,619.7 Other 2,600,710.0 </td <th>720</th> <td>Coch</td> <td></td>	720	Coch	
Cash on hand 16,416,152.3 Investments:		1	106 306 502 70
Investments:	731		
US Government obligations			16,416,152.34
Federal Agencies			
Trust			0.00
Trust-Daily CLF Certificates of Deposit Federal Home Loan Bank 200,059.* NCUSIF Other Interest Receivable Student Loans & Allowance 752 760 Prepaid and Deferred Expenses: Insurance & Dues Prepaid Lease Expense Other Prepaid Expenses 770 Fixed Assets: (Net) Land & Land Improvements Building & Building Improvements 774 Furniture & Equipment 780 Accrued Income: Member Loan Interest Insurance Reimbursement 1,533,920.4 Insurance Reimbursement 180,000.6 790 Other Assets: Jackson Country Club CSCU/FIS CUSO Other Other 2,600,710.6		Federal Agencies	0.00
CLF Certificates of Deposit 0.0		Trust	0.00
Certificates of Deposit		Trust-Daily	0.00
Federal Home Loan Bank 200,059.5 NCUSIF 3,013,265.4 Other 117,862.6 Interest Receivable 0.0 Student Loans & Allowance 0.0 Other Prepaid and Deferred Expenses: Insurance & Dues 81,127.4 Prepaid Lease Expense 0.0 Other Prepaid Expenses 5,059,387.8 Other Prepaid Expenses 0.0 Other Prepaid Expense		CLF	836,317.66
NCUSIF		Certificates of Deposit	0.00
NCUSIF		Federal Home Loan Bank	200,059.73
Other		NCUSTE	
Interest Receivable			
Student Loans & Allowance 0.00		2	
752 760			0.00
Trepaid and Deferred Expenses: Insurance & Dues	752	Student Eduns & Antowaries	0.00
Insurance & Dues		Prenaid and Deferred Expenses:	
Prepaid Lease Expense	700	The state of the s	01 107 40
770 Fixed Assets: (Net) Land & Land Improvements 2,543,722.8 Building & Building Improvements 8,420,685.8 774 Furniture & Equipment 1,422,752.2 780 Accrued Income: 1,533,920.4 Investment Interest 0.0 Insurance Reimbursement 180,000.0 790 Other Assets: Jackson Country Club 0.0 CSCU/FIS 718,934.0 CUSO 231,619.7 Other 2,600,710.0			
770			
Land & Land Improvements 2,543,722.8 Building & Building Improvements 8,420,685.8 Furniture & Equipment 1,422,752.2 780 Accrued Income: 1,533,920.4 Member Loan Interest 1,533,920.4 Investment Interest 0.0 Insurance Reimbursement 180,000.0 790 Other Assets: Jackson Country Club 0.0 CSCU/FIS 718,934.0 CUSO 231,619.7 Other Assets: 2,600,710.0 Control of the country Club 0.0 CSCU/FIS 718,934.0 CUSO 231,619.7 CUSO 2,600,710.0 Control of the country Club 0.0 CSCU/FIS 718,934.0 CUSO 231,619.7 CUSO 2,600,710.0 Control of the country Club 0.0 CSCU/FIS 718,934.0 CUSO 231,619.7 CUSO 2,600,710.0		Other Prepaid Expenses	5,059,387.85
Land & Land Improvements 2,543,722.8 Building & Building Improvements 8,420,685.8 Furniture & Equipment 1,422,752.2 780 Accrued Income: 1,533,920.4 Member Loan Interest 1,533,920.4 Investment Interest 0.0 Insurance Reimbursement 180,000.0 790 Other Assets: Jackson Country Club 0.0 CSCU/FIS 718,934.0 CUSO 231,619.7 Other Assets: 2,600,710.0 Control of the country Club 0.0 CSCU/FIS 718,934.0 CUSO 231,619.7 CUSO 2,600,710.0 Control of the country Club 0.0 CSCU/FIS 718,934.0 CUSO 231,619.7 CUSO 2,600,710.0 Control of the country Club 0.0 CSCU/FIS 718,934.0 CUSO 231,619.7 CUSO 2,600,710.0	770	Fixed Accets: (Not)	
Building & Building Improvements 8,420,685.8	770		2 542 722 84
774 Furniture & Equipment 1,422,752.2 780 Accrued Income: Member Loan Interest 1,533,920.4 Investment Interest 180,000.0 790 Other Assets: Jackson Country Club 0.0 CSCU/FIS 718,934.0 CUSO 231,619.7 Other 2,600,710.0		•	
780	774		
Member Loan Interest 1,533,920.4 Investment Interest 0.0 Insurance Reimbursement 180,000.0 790 Other Assets: Jackson Country Club 0.0 CSCU/FIS 718,934.0 CUSO 231,619.5 Other 2,600,710.0	//4	rurniture a Equipment	1,422,752.26
Member Loan Interest 1,533,920.4 Investment Interest 0.0 Insurance Reimbursement 180,000.0 790 Other Assets: Jackson Country Club 0.0 CSCU/FIS 718,934.0 CUSO 231,619.5 Other 2,600,710.0	790	Accrued Income:	
Investment Interest	700		
Insurance Reimbursement			
790 Other Assets: Jackson Country Club CSCU/FIS CUSO Other Other 2,600,710.0			
Jackson Country Club CSCU/FIS CUSO Other 718,934.0 231,619.7 2,600,710.0		Insurance Reimbursement	180,000.00
Jackson Country Club CSCU/FIS CUSO Other 718,934.0 231,619.7 2,600,710.0	790	Other Assets	
CSCU/FIS 718,934.0 CUSO 231,619.7 Other 2,600,710.0	7.70	1-200	0.00
CUSO 231,619.7 Other 2,600,710.0			
Other 2,600,710.0		1	· ·
			·
TOTAL ASSETS: \$439,723,172.4		Other.	2,600,710.05
IUIAL ASSEIS: \$439,723,172.4		TOTAL ACCETO	4420 802 182 15
		IUTAL ASSETS:	\$439,723,172.41

ACCT.	LIABILITIES AND EQUITY	END OF THIS PERIOD
800	Accounts Payable:	I IIIS PERIOD
801	Accounts Payable	\$420,736.08
001	Undistributed Payroll	195,016.45
	Unpresented Corporate Drafts	276,514.56
	Corporate Checks & Money Orders	1,283,084.73
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820	Dividende Bevelle	
820	Dividends Payable:	
	Dividends Payable	193,266.50
840	Taxes Payable:	
	Fed Withholding & State, City	0.00
	FICA, FUTA, SUTA, Backup Withholding	4,274.49
860	Other Liabilities:	
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	Accrued Conferences	25,292.33
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	Accrued Audit Fee	-10,710.63
	Accrued Annual Meeting	750.00
	Accrued ATM & Data Processing	0.00
	Other Accruals	41,193.80
	Clearing Accounts	1,548,236.25
880	Deferred Income:	
000		
	Sale of Branches	0.00
	TOTAL LIABILITIES:	\$6,085,835.77
900	Shares:	
901	Shares & Drafts	\$246,400,344.45
	Certificates	114,842,331.22
931	Popular Poporuse:	
931	Regular Reserves: Regular Reserves	4,707,209.45
755	Regular Reserves	1,707,203.13
940	Undivided Earnings:	
	Undivided Earnings	67,687,451.52
060	Al-Almania (I anali	
960	Net Income (Loss): Net Income (Loss)	0.00
	THE ELECTION (COURT)	0.00
	TOTAL EQUITY:	\$433,637,336.64
	TOTAL LIABILITIES AND EQUITY:	\$439,723,172.41

We certify, to the best of our knowledge and belief, this statement and the related statements are true and correct and present fairly the financial position and the operations for the period covered

Treasurer:	
Officer:	

AMERICAN 1 CREDIT UNION

Statement of Financial Condition as of 3-31-2020

		This Period From Year		Year
		Current	1/1/2020	To
		Month	To Date	Date
100	OPERATING INCOME:			
111	Interest on loans	\$1,831,229.98	\$5,397,163.48	\$5,397,163.48
113	Income of Loans of Lig. Credit Union	0.00	0.00	0.00
	Total	1,831,229.98	5,397,163.48	5,397,163.48
119	Less Interest Refund	0.00	0.00	0.00
	Net	1,831,229.98	5,397,163.48	5,397,163.48
121	Income from Investments	69,351.48	344,515.26	344,515.26
131	Fees and Charges	389,050.20	1,313,445.29	1,313,445.29
151	Misc. Operating Income	671,876.68	2,054,631.42	2,054,631.42
	Total Operating Income	\$2,961,508.34	\$9,109,755.45	\$9,109,755.45
200	OPERATING EXPENSES:			
210	Compensation	\$814,653.48	\$2,501,672.14	\$2,501,672.14
220	Employee Benefits	305,970.99	990,629.74	990,629.74
230	Travel & Conference Expenses	30,416.64	96,380.69	96,380.69
	Association Dues	3,470.74	8,921.16	8,921.16
250	Office Occupancy Expenses	100,930.31	291,277.41	291,277.41
260	Office Operations Expenses	420,794.93	1,227,232.58	1,227,232.58
270	Educational and Promotional Expenses	185,018.07	482,157.04	482,157.04
280	Loan Servicing Expenses	19,542.75	74,508.37	74,508.37
290	Professional and Outside Services	20,833.34	62,500.02	62,500.02
300 310	Provision for Loan Losses Member's Insurance	319,461.18 0.00	1,275,763.86	1,275,763.86
320	Federal Supervision and Examination Expenses			0.00
330	Cash Over and Short	6,500.00 3,033.68	19,500.00	19,500.00
340	Interest on Borrowed Money	0.00	0.00	1,013.33
350	Annual Meeting Expense	250.00	750.00	750.00
360	Miscellaneous Operating Expenses	21,552.85	82,102.80	82,102.80
	missianicae operating Expenses	==,00=100	02,202100	02,202000
	Total Operating Expenses	\$2,252,428.96	\$7,114,409.14	\$7,114,409.14
	INCOME (LOSS) FROM OPERATIONS:	\$709,079.38	\$1,995,346.31	\$1,995,346.31
	% of Expense before Dividends	65.27%	64.09%	64.09%
400	NON-OPERATING GAINS (LOSSES):	\$0.00	\$0.00	\$0.00
420	Gain (Loss) in Investments	0.00	0.00	0.00
430	Gain (Loss) on Disposition of Assets	9,873.00	13,873.00	13,873.00
	, , ,			
	Total Non-Operating Gains (Losses)	\$9,873.00	\$13,873.00	\$13,873.00
		-0.33%	-0.15%	-0.15%
	INCOME (LOSS) BEFORE DIVIDENDS:	\$718,952.38	\$2,009,219.31	\$2,009,219.31
3800	Dividends	\$251,269.16	\$804,501.84	\$804,501.84
3000	% of Dividend Expense	8.48%	8.83%	8.83%
	% of Expense After Dividends	73.42%	72.77%	72.77%
	. ,			
	NET INCOME (LOSS):	\$467,683.22	\$1,204,717.47	\$1,204,717.47
	% of Net Profit	26.58%	27.23%	27.23%
				0

AMERICAN 1 CREDIT UNION Statement of Financial Condition as of 3-31-2020

100	OPERATING INCOME:	Current Month	Year To Date
444			
111 113	Interest on loans	\$1,831,229.98	\$5,397,163.48
121	Income of Loans of Liq. Credit Union Income from Investments	0.00	0.00
131	Fees and Charges	69,351.48 389,050.20	344,515.26 1,313,445.29
151	Misc. Operating Income	671,876.68	2,054,631.42
	miss. openaring income	0.12,0.000	
	Total Operating Income	\$2,961,508.34	\$9,109,755.45
200	OPERATING EXPENSES:		
211	Salaries	\$814,653.48	\$2,501,672.14
221	Pension Plan Cost	46,485.84	168,514.51
222	FICA (Employer's Share)	71,519.85	198,156.92
223	Unemployment Taxes	10,168.11	60,862.85
224	Hospitalization & Dental	177,797.19	563,095.46
231	Employees Travel & Conference	18,749.97	61,380.68
232	Directors & Committee Expense	11,666.67	35,000.01
240	Association Dues	3,470.74	8,921.16
252 253	Maintenance of Building & Rent Utilities	35,483.81	105,166.39
254		15,224.19	45,470.56
256	Depreciation of Building & Leasehold Improv. Property Taxes	32,897.46 17,324.85	93,311.57 47,328.89
261	Communications	27,140.25	78,439.42
263	Maintenance of FF & E	8,001.49	27,768.25
264	Stationery and Supplies	3,865.90	8,605.88
264	Printed Forms & Brochures	713.83	2,806.99
264	Office Supplies & Subscriptions	3,650.22	13,480.43
264	Microfilm & Statements & Photocopying	21,790.81	72,659.56
264	Data Processing Supplies	2,065.05	17,639.48
264	Data Processing Fees & Service Center	109,352.80	299,987.37
264	Misc. Expense	10,082.58	36,135.36
265	Insurance	9,920.31	29,761.13
266	Dep. on FF & E	37,147.23	104,017.84
267	CU ID Cards ATM & VISA Expense	166,783.90	492,861.52
269	Bank Services Charges & Armored Car & Alarms	21,581.22	46,971.33
271	Adv. and Promotions	185,018.07	482,157.04
282	Collection Expense	19,542.75	74,508.37
291	Legal Fees	20,833.34	62,500.02
301	Provision for Loan Losses	319,461.18	1,275,763.86
3110	Federal Share Insurance	0.00	0.00
321	Supervision Fees	6,500.00	19,500.00
333	Cash Over & Short	3,033.68	1,013.33
340	Interest on Borrowed Money	0.00	0.00
	Annual Meeting Expense Charge-Off	250.00	750.00
379	Misc. Student Loan Exp	20,252.19	78,200.82
	Total Operating Expense	\$2,252,428.96	\$7,114,409.14
	Income (Loss) from Operations	\$709,079.38	\$1,995,346.31
	Non-Operating Gains (Losses)	0.00	0.00
	Gain (Loss) Disposition of Assets	9,873.00	13,873.00
	Total Non-Operation Gain (Loss)	9,873.00	13,873.00
	Income (Loss) before Dividends	\$718,952.38	\$2,009,219.31
	Dividends	251,269.16	804,501.84
	Net Income (Loss)	\$467,683.22	\$1,204,717.47