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STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 1999

Credit Union Name: _____ **Federal Charter/Certificate Number:** _____

This page must be completed by all credit unions.

ASSETS	Amount	Acct. Code
1. Cash and Cash Equivalents		730

INVESTMENTS: If any investments listed below have a remaining maturity or repricing interval of more than 1 year (exclusive of items 6 and 7), or if your credit union reports amounts for items 2, 3, 4, or 9, complete **Schedule C - Investments** on page 8. If your credit union has investments in, or loans to Credit Union Service Organizations, complete **Schedule D - CUSO Information** on page 9.

2. Trading Securities		965
3. Available for Sale Securities		797E
4. Held-to-Maturity Securities		796E
5. Deposits in Commercial Banks, S&Ls, Savings Banks		744C
6. Membership Capital at Corporate Credit Unions		769A
7. Paid-In Capital at Corporate Credit Unions		769B
8. All Other Investments in Corporate Credit Unions		652C
9. All Other Investments		767
10. TOTAL INVESTMENTS (Sum of items 2-9)		799

LOANS & LEASES: If your credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period, complete **Schedule A - Real Estate Loans** on page 6. If your credit union has any member business loans outstanding or has originated any member business loans during the reporting period, complete **Schedule B - Member Business Loans** on page 7.

	Interest Rate	Acct. Code	Number of Loans	Acct. Code	Amount	Acct. Code
11. Unsecured Credit Card Loans/Lines of Credit		521		993		396
12. All Other Unsecured Loans/Lines of Credit		522		994		397
13. New Vehicle Loans		523		958		385
14. Used Vehicle Loans		524		968		370
15. Total 1st Mortgage Real Estate Loans/Lines of Credit		563		959		703
16. Total Other Real Estate Loans/Lines of Credit		562		960		386
17. Leases Receivable		565		954		002
18. Total All Other Loans/Lines of Credit to Members ...		595		963		698
19. All Other Loans (Purchased or to non-members) ...		596		964		001
20. TOTAL LOANS & LEASES (Sum of items 11-19)				025A		025B
21. Less: Allowance for Loan & Lease Losses					()	719

OTHER ASSETS:	Amount	Acct. Code
22. Other Real Estate Owned		798
23. Land and Building		007
24. Other Fixed Assets		008
25. NCUA Share Insurance Capitalization Deposit		794
26. Other Assets		009
27. TOTAL ASSETS (Sum of items 1, 10, 20, 21, and 22-26) (Must equal line 41 on page 2)		010

LIABILITIES, SHARES AND EQUITY

Credit Union Name: _____ Federal Charter/Certificate Number: _____

This page must be completed by all credit unions.

LIABILITIES:	Amount	Acct. Code
28. Total Borrowings (Complete <i>Schedule E - Borrowings</i> , page 10)		860C
29. Accrued Dividends & Interest Payable on Shares & Deposits		820A
30. Accounts Payable and Other Liabilities.		825

SHARES/DEPOSITS: If the credit union offers shares or deposits other than Regular Shares and Share Drafts, complete ***Schedule F - Savings***, page 11.

	Dividend Rate	Acct. Code	Number of Accounts	Acct. Code	Amount	Acct. Code
31. Share Drafts		553		452		902
32. Regular Shares		552		454		657
33. All Other Shares and Deposits				465		919
34. TOTAL SHARES AND DEPOSITS (Sum of items 31 - 33).				460		018

EQUITY:	Amount	Acct. Code
35. Regular Reserves.		931
36. Appropriation for Non-Conforming Investments (SCU ONLY)		668
37. Accumulated Unrealized Gains (Losses) on <i>Available for Sale</i> Securities and Other Comprehensive Income		945
38. Other Reserves.		658
39. Undivided Earnings.		940
40. Net Income (unless this amount is already included in item 39).		602
41. TOTAL LIABILITIES, SHARES AND EQUITY (Sum items 28-30 and 34-40) (Must equal line 27)		014

If the credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, complete *Schedule G - Off-Balance Sheet Commitments and Contingent Assets and Liabilities* on Page 12.

NCUA INSURED SAVINGS COMPUTATION

Share and deposit amounts up to \$100,000 per account are insurable, if they are authorized by state law, and issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or public units. Do not include notes payable or other forms of borrowings.

	AMOUNT	Acct. Code
A. Uninsured Member Shares and Deposits over \$100,000 in any Member's Account.		065
B. Uninsured Nonmember Shares and Deposits over \$100,000 in any Nonmember Account.		067
C. TOTAL UNINSURED SHARES AND DEPOSITS (A+B).		068
D. TOTAL INSURED SHARES AND DEPOSITS (item 34 less item C).		069

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INCOME AND EXPENSE
Credit Union Name: _____ **Federal Charter/Certificate Number:** _____

This page must be completed by all credit unions.

INTEREST INCOME: JANUARY 1, 1999 TO DECEMBER 31, 1999	Amount	Acct. Code
1. Interest on Loans (Gross-before interest refunds)		110
2. (Less) Interest Refunded		119
3. Income from Investments (Including Interest, Dividends and CUSO Income)		120
4. Trading Profits and Losses (Realized and Unrealized Gains/Losses).		124
5. TOTAL INTEREST INCOME (Sum of items 1 - 4).		115

INTEREST EXPENSE: JANUARY 1, 1999 TO DECEMBER 31, 1999		
6. Dividends on Shares (Includes dividends earned during current period)		380
7. Interest on Deposits (Total interest expense for deposit accounts) (SCU ONLY)		381
8. Interest on Borrowed Money		340
9. TOTAL INTEREST EXPENSE (Sum of items 6 -8).		350
10. Provision for Loan & Lease Losses		300
11. NET INTEREST INCOME AFTER PROVISION FOR LOAN & LEASE LOSSES (Item 5 less item 9 less item 10)		116

NON-INTEREST INCOME: JANUARY 1, 1999 TO DECEMBER 31, 1999		
12. Fee Income		131
13. Other Operating Income		659
14. Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities)		420
15. Gain (Loss) on Disposition of Fixed Assets		430
16. Other Non-Operating Income (Expense)		440
17. TOTAL NON-INTEREST INCOME (Sum of items 12-16)		117

NON-INTEREST EXPENSE: JANUARY 1, 1999 TO DECEMBER 31, 1999		
18. Employee Compensation and Benefits		210
19. Travel and Conference Expense.		230
20. Office Occupancy Expense		250
21. Office Operations Expense		260
22. Educational and Promotional Expense		270
23. Loan Servicing Expense		280
24. Professional and Outside Services		290
25. Member Insurance		310
26. Operating Fees (Examination and /or supervision fees)		320
27. Miscellaneous Operating Expenses		360
28. TOTAL NON-INTEREST EXPENSE (Sum of items 18-27)		671
29. NET INCOME (LOSS) (line 11 plus line 17 less line 28)		661A

RESERVE TRANSFERS: JANUARY 1, 1999 TO DECEMBER 31, 1999		
30. Required Transfer to Regular Reserves (Gross)		393
31. Additional (Voluntary) Transfers to the Regular Reserves		391

RETURN THIS COPY**LOAN INFORMATION**

Credit Union Name: _____ **Federal Charter/Certificate Number:** _____

This page must be completed by all credit unions.

ALL DELINQUENT LOANS (INCLUDING CREDIT CARDS) AND LEASES AS OF DECEMBER 31, 1999

	Number	Acct. Code	Amount	Acct. Code
1. 2 to less than 6 months delinquent		021A		021B
2. 6 to less than 12 months delinquent		022A		022B
3. 12 months and over delinquent		023A		023B
4. TOTAL DELINQUENT LOANS & LEASES.		041A		041B

DELINQUENT CREDIT CARD LOANS AS OF DECEMBER 31, 1999

	Number	Acct. Code	Amount	Acct. Code
5. 2 to less than 6 months delinquent		026A		026B
6. 6 to less than 12 months delinquent		027A		027B
7. 12 months and over delinquent		028A		028B
8. TOTAL DELINQUENT CREDIT CARD LOANS . . .		045A		045B

MISCELLANEOUS LOAN INFORMATION

	Number	Acct. Code	Amount	Acct. Code
9. Loans Purchased from Other Financial Institutions		614		615
10. Loans Outstanding to Credit Union Officials		995		956
11. Loans Granted Year-to-Date		031A		031B
12. Total Amount of All Loans Charged Off Year-to-Date				550
13. Total Amount of All Recoveries on Charged-Off Loans Year-to-Date				551
14. Total Amount of Credit Card Loans Charged Off Year-to-Date				680
15. Total Amount of Recoveries on Credit Card Loans Charged Off Year-to-Date				681
16. Total Amount of All Loans Charged Off due to Bankruptcy, Year-to-Date (Include both Chapter 7 and Chapter 13 Bankruptcy Loan Charge-offs)				682
17. Number of members with loans in your credit union who have filed for:				
a. Chapter 7 Bankruptcy Year-to-Date				081
b. Chapter 13 Bankruptcy Year-to-Date				082
18. Total of outstanding loan balances subject to bankruptcies identified in item 17a. and 17b. (Do not include loans charged off or reaffirmed.)				971

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MISCELLANEOUS INFORMATION
This page must be completed by all credit unions.

1. Indicate in the box at the right the number of the description below that best characterizes the last audit performed of your credit union's records

1=Supervisory Committee
 4=League Audit

2=CPA Audit without Opinion
 5=Outside Accountant (Other than
 CPA or League)

3=CPA Opinion Audit

Acct. Code
062

Effective date of last audit

						063
--	--	--	--	--	--	-----

Month Year

2. Effective date of the most recent Supervisory Committee verification of Members' accounts

						603
--	--	--	--	--	--	-----

Month Year

3. Indicate in the box at the right the number of the statement below which best describes the system the credit union uses to maintain its share and loan records.

1=Manual System (No Automation)
 4=CU Developed In-House System

2=Vendor Supplied In-House System
 5=Other

3=Vendor On-Line Service Bureau

076

4. Indicate in the box below the name of your primary share and loan information processing vendor.

--

5. Does your credit union maintain share/deposit insurance coverage in addition to the NCUSIF?

(Do not include Life Saving and Borrowers' Protection Insurance or Surety Bond Coverage.) YES

--

NO

--

875

If so, indicate the name of the insurance company

	876
--	-----

Dollar amount of shares and/or deposits insured by the company named above.

	877
--	-----

6. If your credit union has an Internet e-mail address, please provide it in the box to the right.

	890
--	-----

7. If your credit union has a world wide website address, please provide it in the box to the right.

	891
--	-----

8. If your credit union has a World Wide Website, is the website interactive? (See instructions.) YES

--

NO

--

892

9. If your credit union has a World Wide Website, please provide the name of the vendor used to maintain the website.

	893
--	-----

10. If your credit union has a World Wide Website, please provide the name of the vendor used to host the website.

	894
--	-----

11. Number of current members (not number of accounts)

	083
--	-----

12. Number of potential members

	084
--	-----

13. Number of credit union employees who are:

a. Full-Time (26 hours or more)

	564A
--	------

b. Part-Time (25 hours or less per week)

	564B
--	------

Credit Union Name: _____ Federal Charter/Certificate Number: _____

Telephone No.: _____ Fax No.: _____ Office Hours: _____

PREPARED BY (signature): _____ Date: _____

CERTIFIED CORRECT BY (signature): _____ Date: _____

Please print: _____

Manager/CEO (The person responsible for the day to day operations of your credit union)

Please print: _____

President of the Board (Chairperson)

RETURN THIS COPY**SCHEDULE A - REAL ESTATE LOANS/LINES OF CREDIT (OUTSTANDING BALANCES)****Credit Union Name:****Federal Charter/Certificate Number:**

Complete this schedule if your credit union has any real estate loans outstanding or has originated any real estate loans during the reporting period. If there is an amount reported on page 1, lines 15 or 16, this schedule must be completed.

REAL ESTATE LOANS AND LINES OF CREDIT	Number of Loans Outstanding	Acct. Code	Amount of Loans Outstanding	Acct. Code	Number of Loans Granted Year-to-Date	Acct. Code	Amount of Loans Granted Year-to-Date	Acct. Code
1. First Mortgage								
A. Fixed Rate		972		704		982		720
B. Adjustable Rate		973		705		983		721
2. Other Real Estate								
A. Closed End Fixed Rate		974		706		984		722
B. Closed-End Adjustable Rate		975		707		985		723
C. Open-End Adjustable Rate/Home Equity		976		708		986		724
D. Other		977		709		987		725
3. TOTALS (each column) .		978		710		988		726

DELINQUENT REAL ESTATE LOANS AND LINES OF CREDIT AS OF DEC. 31, 1999	Amount Fixed Rate	Acct. Code	Amount Adjustable Rate	Acct. Code
4. Amount of First Mortgage Loans/LOC				
A. 1 to less than 2 months delinquent		751		771
B. 2 to less than 6 months delinquent		752		772
C. 6 to less than 12 months delinquent		753		773
D. 12 months or more delinquent		754		774
E. TOTAL (Sum of item 4, A+B+C+D)		713		714
5. Amount of Other Real Estate Loans/LOC				
A. 1 to less than 2 months delinquent		755		775
B. 2 to less than 6 months delinquent		756		776
C. 6 to less than 12 months delinquent		757		777
D. 12 months or more delinquent		758		778
E. TOTAL (Sum of item 5, A+B+C+D)		715		716

REAL ESTATE LOANS/LINES OF CREDIT CHARGE-OFFS AND RECOVERIES	Charged Off Year-to-Date	Acct. Code	Recovered Year-to-Date	Acct. Code
6. Amount of First Mortgage Loans/LOC.		548		607
7. Amount of Other Real Estate Loans/LOC.		549		608

MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION	Amount	Acct. Code
8. Allowance for Losses on All Real Estate Loans		731
9. Amount of Real Estate Loans included in item 3 above that is collateral for a loan that meets the definition of a Member Business Loan		718
10. Total Amount of All First Mortgage Loans which have been sold in the secondary market year-to-date		736
11. Total Amount of All Real Estate Loans Outstanding that will contractually refinance, reprice or mature within 3 years		712

SCHEDULE B - MEMBER BUSINESS LOANS

Credit Union Name: Federal Charter/Certificate Number:

Complete this schedule if your credit union has any member business loans outstanding or has originated any member business loans during the reporting period.

Date: 1999

MEMBER BUSINESS LOANS (MBLs)	Number of Loans Outstanding	Acct. Code	Amount of Loans Outstanding	Acct. Code	Number of Loans Granted Year-to-Date	Acct. Code	Amount of Loans Granted Year-to-Date	Acct. Code
1.Agricultural Related Loans		961		042		099		463
2. All Other MBLs		962		387		399		389
3. TOTALS (each column) .		900		400		090		475

DELINQUENT MEMBER BUSINESS LOANS

4. Agricultural Related Loans
- A. 1 to less than 2 months delinquent
- B. 2 to less than 6 months delinquent
- C. 6 to less than 12 months delinquent
- D. 12 months or more delinquent
- E. TOTAL (Sum of item 4, A+B+C+D)
5. All Other Member Business Loans
- A. 1 to less than 2 months delinquent
- B. 2 to less than 6 months delinquent
- C. 6 to less than 12 months delinquent
- D. 12 months or more delinquent
- E. TOTAL (Sum of item 5, A+B+C+D)

Amount	Acct. Code
	125A
	125B
	125C
	125D
	125E
	126A
	126B
	126C
	126D
	126E

MEMBER BUSINESS LOAN
CHARGE-OFFS AND RECOVERIES

6. Amount of Member Business Agricultural Loans.
7. Amount of All Other Member Business Loans

Amount Charged Off Year-to-Date	Acct. Code	Amount Recovered Year-to-Date	Acct. Code
	132		134
	133		135

MISCELLANEOUS MEMBER BUSINESS LOAN INFORMATION

8. Allowance for Losses on Member Business Loans.
9. Aggregate of All Concentrations of Credit for Member Business Loans.
10. Construction or Development Member Business Loans.

Amount	Acct. Code
	140
	142
	143

SCHEDULE C - INVESTMENTS

Credit Union Name: _____ Federal Charter/Certificate Number: _____

Complete this schedule if any investments have a remaining maturity or repricing interval of more than 1 year (exclusive of Membership Capital and Paid-In Capital at Corporate Credit Unions) or if amounts are reported on page 1, lines 2, 3, 4, or 9.

TYPES OF INVESTMENTS

	Amount	Acct. Code
1.Sum of items 5, 6, 7, and 8 from page 1		768
2.U.S. Government Obligations		741C
3.Federal Agency Securities		742C
4.Mutual Funds & Common Trust Investments		743C
5.Credit Unions - Deposits in and Loans to		672C
6.Other Investments		655C
7.TOTAL INVESTMENTS (Must equal amount reported on page 1, item 10.)		799

CLASSIFICATION OF INVESTMENTS

	A. < 1 Year	B. 1 - 3 Years	C. 3-10 Years	D. > 10 Years	E. Total Amount	Acct. Code
8.Investments Not Subject to SFAS 115						745
SFAS 115 Investments:						
9.Held to Maturity						796
10.Available for Sale . . .						797
11.Trading						965
12.TOTALS						799

MORTGAGE-BACKED SECURITIES

Items 13 and 14 should also be included on the appropriate lines within the sections for Types of Investments and Classification of Investments, items 1-7 and 8-12 above.

	Amount	Acct. Code
13.Mortgage Pass-Through Securities		732
14.Collateralized Mortgage Obligations/Real Estate Mortgage Investment Conduits (CMOs/REMICs)		733

MISCELLANEOUS INVESTMENT INFORMATION

	Amount	Acct. Code
15. Fair Value of Held to Maturity Investments (reported in item 9 above)		801
16. Repurchase Agreements		780
17. Reverse Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage		781
18. Non-Mortgage-Backed Derivatives of U.S. Govt. Obligations/Federal Agency Securities.		783
19. Investments Not Authorized by the FCU Act or NCUA Rules and Regulations (FCU ONLY)		784
20. Total of Deposits and Shares Meeting the Requirements of Section 703.70(a) (FCU ONLY)		785
21. Total of Securities Meeting the Requirements of Section 703.90(b) (FCU ONLY)		786
22. Market Value Devaluation of Portfolio at a 300 Basis Point Shock (FCU ONLY)		787

SCHEDULE D - CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION

Credit Union Name: _____ **Federal Charter/Certificate Number:** _____

DON'T MAKE ENTRIES ON THIS FORM UNLESS YOUR CREDIT UNION HAS A LOAN TO OR INVESTMENT IN A CUSO

Complete a separate line for each CUSO your credit union has a loan to or an investment in.

A Credit Union Service Organization is a corporation or limited partnership that provides services primarily to credit unions or members of affiliated credit unions. Answer the following questions for each CUSO that your credit union has an investment in or a loan to. If your credit union has investments in or loans to more than one CUSO, complete a separate line of information for each CUSO.

NOTE: If your credit union wholly owns the CUSO or owns the majority of the CUSO (controlling interest), the CUSO's books and records should be combined with your credit union's for reporting on pages 1, 2, 3, and 4 of the call report. Complete this form for each CUSO, regardless of whether your credit union wholly owns the CUSO or owns the majority of the CUSO.

	Name of CUSO (Acct. 830)	Amount Invested in CUSO (Acct. 831)	Amount loaned to CUSO (Acct.832)	**	***	Net Income (loss) from CUSO which is included in amounts reported on page 4, line 3 (Acct. 835)
A.						
B.						
C.						
D.						
E.						
F.						
G.						
H.						
I.						
J.						

Note:

** Is the CUSO wholly owned by the credit union? Blank = No; 1 = Yes (Acct. Code 833A-J)

*** Indicate in the box the number which describes the predominant service provided by the CUSO: (Acct. Code 834A-J)

1 = Mortgage Processing	4 = Insurance Services	7 = Credit Cards	10 = Tax Preparation
2 = EDP Processing	5 = Investment Services	8 = Trust Services	11 = Travel
3 = Shared Branching	6 = Auto Buying, Leasing, Indirect Lending	9 = Item Processing	12 = Other

SCHEDULE E - BORROWINGS

Credit Union Name: _____ Federal Charter/Certificate Number: _____

Complete questions 1 through 6 if there is an amount reported on page 2, line 28 (Total Borrowings).
All credit unions must answer questions 7 through 11.

The amount reported below on item 5C must equal the amount reported on page 2, line 28.

DISTRIBUTION OF BORROWINGS	A. Amount Less than 1 Year	B1. Amount 1 to 3 Years	B2. Amount More than 3 Years	C. Total Amount	Acct. Code
1. Other Notes, Promissory Notes and Interest Payable					011C
2. Reverse Repurchase Agreements					058C
3. Subordinated CDCU Debt					867C
4. Uninsured Secondary Capital					925
5. TOTALS (each column)					860C

MISCELLANEOUS BORROWINGS INFORMATION

	Amount	Acct. Code
6. Amount of Promissory Notes Outstanding to Non-Members		865

CREDIT AND BORROWING ARRANGEMENTS

				Acct. Code
7. Is your credit union a member of a corporate credit union?	YES		NO	895
8. Is your credit union a member of a Federal Home Loan Bank?	YES		NO	896
9. Has your credit union filed an application to borrow from the Federal Reserve Bank Discount Window?	YES		NO	897
10. Has your credit union pre-pledged collateral with the Federal Reserve Bank Discount Window?	YES		NO	898
11. Has your credit union purchased a committed line of credit with a corporate credit union, other credit union, or other financial institution?	YES		NO	899

SCHEDULE F - SAVINGS

Credit Union Name: Federal Charter/Certificate Number:

Complete this schedule if your credit union offers any type of share or deposit accounts other than Regular Shares and Share Drafts. Report by the remaining maturity. If there is an amount reported on page 2, line 33, this schedule must be completed.

DISTRIBUTION OF SAVINGS	A. Amount Less than 1 Year	B1. Amount 1 to 3 Years	B2. Amount More than 3 Years	C.Total Amount	Acct. Code	Total Number of Accounts	Acct. Code
1. Sum of items 31 and 32 from page 2					918		466
2. Money Market Shares					911		458
3. Share Certificates					908C		451
4. IRA/KEOGH Accounts					906C		453
5. All Other Shares					630		455
6. TOTAL SHARES					013		966
7. Non-Member Deposits					880		457
8. TOTAL SHARES AND DEPOSITS					018		460

DIVIDEND/INTEREST RATES

9. Money Market Shares with Minimum Balance Requirement, Withdrawal Limitations, and no Fixed Maturity
10. Share Certificates with 1 Year Maturity
11. IRA/KEOGH and Retirement Accounts
12. Non-Member Deposits
13. All Other Shares

Rate	Acct. Code
	532
	547
	554
	599
	585

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SCHEDULE G - OFF-BALANCE SHEET COMMITMENTS AND CONTINGENT ASSETS AND LIABILITIES

Credit Union Name: _____ **Federal Charter/Certificate Number:** _____

If your credit union has any unused commitments, loans sold or swapped with recourse, or pending bond claims, this schedule must be completed.

	Amount	Acct. Code
1. Unused Commitments		
A. Revolving Open-End Lines Secured by 1-4 Family Residential Properties		811
B. Credit Card Lines		812
C. Outstanding Letters of Credit		813
D. Commercial Real Estate, Construction and Land Development		814
E. Unsecured Share Draft Lines of Credit		815
F. Other Unused Commitments		816
2. Loans Sold or Swapped with Recourse		
A. Total Dollar Amount of Loans Sold or Swapped with Recourse Year-to-Date .		817
B. Total Principal Balance Outstanding of Loans Sold or Swapped with Recourse		819
3. Pending Bond Claims.		818