

# STATEMENT OF FINANCIAL CONDITION AS OF SEPTEMBER 30, 1997

**Credit Union Name:** \_\_\_\_\_ **Federal Charter/Certificate Number:** \_\_\_\_\_

**This page must be completed by all credit unions.**

## ASSETS

**LOANS & CASH:** If the 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 the 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
1. Unsecured Credit Card Loans/Lines of Credit . . . . .		521		993		396
2. All Other Unsecured Loans/Lines of Credit . . . . .		522		994		397
3. New Vehicle Loans . . . . .		523		958		385
4. Used Vehicle Loans . . . . .		524		968		370
5. Total 1st Mortgage Real Estate Loans/Lines of Credit		563		959		703
6. Total Other Real Estate Loans/Lines of Credit . . . . .		562		960		386
7. Total All Other Loans/Lines of Credit to Members . . .		595		963		698
8. All Other Loans (Purchased or to non-members) . . .		596		964		001
9. TOTAL LOANS (Sum of items 1-8) . . . . .				025A		025B
10. Less: Allowance for Loan Losses . . . . .					( )	719
11. 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 item 14), or if the credit union reports a figure for item 15, complete **Schedule C - Investments** on page 8. If the credit union has investments in, or loans to Credit Union Service Organizations, complete **Schedule D - CUSO Information** on page 9.

	Amount	Acct. Code
12. Investments in Corporate Credit Unions . . . . .		652C
13. Investments in Commercial Banks, S&Ls, Mutual Savings Banks . . . . .		744C
14. NCUA Share Insurance Capitalization Deposit . . . . .		794
15. All Other Investments (Complete <i>Schedule C - Investments</i> , page 8). . . . .		767
16. TOTAL INVESTMENTS (Sum of items 12-15). . . . .		799

### OTHER ASSETS:

	Amount	Acct. Code
17. Land and Building . . . . .		007
18. Other Fixed Assets. . . . .		008
19. Other Real Estate Owned. . . . .		798
20. Other Assets. . . . .		009

**21. TOTAL ASSETS** (Sum of items 9-11 and 16- 20) (Must equal line 36 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
22. Total Borrowings (Complete <i>Schedule E - Borrowings</i> , page 10) . . . . .		860C
23. Accrued Dividends Payable on Shares. . . . .		820
24. 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
25. Share Drafts . . . . .		553		452		902
26. Regular Shares . . . . .		552		454		657
27. All Other Shares and Deposits . . . . .				465		919
28. TOTAL SHARES AND DEPOSITS (Sum of items 25 - 27). . . . .				460		018

EQUITY:	Amount	Acct. Code
29. Regular Reserves. . . . .		931
30. Uninsured Secondary Capital ( <b><i>low-income designated credit unions only</i></b> ) . . . . .		925
31. Accumulated Unrealized Gains (Losses) on <i>Available for Sale</i> Securities. . . . .		945
32. Other Reserves. . . . .		658
33. Undivided Earnings. . . . .		940
34. Appropriation for Non-Conforming Investments (SCU Only) . . . . .		668
35. Net Income (unless this amount is already included in item 33). . . . .		602

**36. TOTAL LIABILITIES, SHARES AND EQUITY** (Sum items 22-24 and 28-35) (Must equal line 21)

	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 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 over \$100,000 in any Member's Account. . . . .		065
B. Uninsured Nonmember Shares over \$100,000 in any Nonmember Account. . . . .		067
C. TOTAL UNINSURED SHARES (A+B). . . . .		068
D. TOTAL INSURED SHARES (item 28 less item C). . . . .		069

# STATEMENT OF INCOME AND EXPENSE

Credit Union Name: \_\_\_\_\_ Federal Charter/Certificate Number: \_\_\_\_\_

*This page must be completed by all credit unions.*

INCOME (OPERATING): January 1, 1997 - September 30, 1997		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. Fee Income.....			131
6. Other Operating Income .....			659
7. Total Gross Income (Sum of items 1-6).....			100
<b>EXPENSES (OPERATING): January 1, 1997 - September 30, 1997</b>			
8. Employee Compensation and Benefits.....			210
9. Travel and Conference Expense.....			230
10. Office Occupancy Expense.....			250
11. Office Operations Expense.....			260
12. Educational and Promotional Expenses.....			270
13. Loan Servicing Expense.....			280
14. Professional and Outside Services.....			290
15. Provision for Loan Losses.....			300
16. Member Insurance.....			310
17. Operating Fees (Examination and/or supervision fees).....			320
18. Miscellaneous Operating Expenses.....			360
19. TOTAL Operating Expense (Sum of items 8-18).....			671
20. Net Income (Loss) from Operations (line 7 less item 19).....			661
<b>NON-OPERATING GAINS OR LOSSES: January 1, 1997 - September 30, 1997</b>			
21. Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities).....			420
22. Gain (Loss) on Disposition of Fixed Assets.....			430
23. Other Non-operating Income (Expense).....			440
24. Income (Loss) Before Cost of Funds (Item 20 plus or minus items 21-23).....			395
<b>COST OF FUNDS: January 1, 1997 - September 30, 1997</b>			
25. Interest on Borrowed Money.....			340
26. Dividends on Shares.....			380
27. Interest on Deposits (SCU Only).....			381
28. Net Income (Loss) After Cost of Funds (Item 24 less items 25-26).....			388
<b>RESERVE TRANSFERS YEAR-TO-DATE: January 1, 1997 - September 30, 1997</b>			
29. Required Transfer to Statutory Reserves (Gross).....			393
30. Additional Transfers to the Statutory Reserve or Other Reserve Accounts.....			391

**RETURN THIS COPY****LOAN INFORMATION**

**Credit Union Name:** \_\_\_\_\_ **Federal Charter/Certificate Number:** \_\_\_\_\_

**This page must be completed by all credit unions.**

**DELINQUENT LOANS AS OF SEPTEMBER 30, 1997**

	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 . . . . .		041A		041B

**MISCELLANEOUS LOAN INFORMATION**

	Number	Acct. Code	Amount	Acct. Code
5. Loans Purchased from Other Financial Institutions		614		615
6. Loans Outstanding to Credit Union Officials . . . . .		995		956
7. Loans Granted Year-to-Date . . . . .		031A		031B
8. Total Amount of Loans Charged Off Year-to-Date . . . . .				550
9. Total Amount of Recoveries on Charged-Off Loans Year-to-Date . . . . .				551

# RETURN THIS COPY

## MISCELLANEOUS INFORMATION

*This page must be completed by all credit unions.*

		Acct. Code
1. Indicate in the box at the right the number of the description below that best characterizes the last audit performed of the credit union's records . . . . .	062	
<div style="display: flex; justify-content: space-between;"> <div>1=Supervisory Committee 4=League Audit</div> <div>2=CPA Audit without Opinion 5=Outside Accountant (Other than CPA or League)</div> <div>3=CPA Opinion Audit</div> </div>		
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. . . . .	076	
<div style="display: flex; justify-content: space-between;"> <div>1=Manual System (No Automation) 4=CU Developed In-House System</div> <div>2=Vendor Supplied In-House System 5=Other</div> <div>3=Vendor On-Line Service Bureau</div> </div>		
4. Indicate in the box below the name of your primary share and loan information processing vendor. <div style="border: 1px solid black; height: 20px; width: 500px; margin-top: 5px;"></div>		
5. Does the 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 <input type="checkbox"/> NO <input type="checkbox"/>	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. 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
7. Total of outstanding loan balances subject to bankruptcies identified in item 6a. and 6b. (Do not include loans charged-off or reaffirmed.) . . . . .		971
8. Number of current members (not number of accounts) . . . . .		083
9. Number of potential members . . . . .		084
10. Number of occupational groups added to field of membership year-to-date through NCUA's Streamlined Expansion Procedures as set forth in Interpretive Ruling and Policy Statement 94-1. . . . .		085
11. Number of actual members added to field of membership year-to-date through NCUA's Streamlined Expansion Procedures as set forth in Interpretive Ruling and Policy Statement 94-1. . . . .		086
12. Number of potential members added to field of membership year-to-date through NCUA's Streamlined Expansion Procedures as set forth in Interpretive Ruling and Policy Statement 94-1. . . . .		087
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 the 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 the 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 5 or 6, 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 SEPT. 30, 1997**

	Fixed Rate	Acct. Code	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

**RETURN THIS COPY**

**SCHEDULE B - MEMBER BUSINESS LOANS**

**Credit Union Name:** \_\_\_\_\_ **Federal Charter/Certificate Number:** \_\_\_\_\_

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

**Date:** 1997

<b>MEMBER BUSINESS LOANS (MBLs)</b>	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**

	Amount	Acct. Code
4. Agricultural Related Loans		
A. 1 to less than 2 months delinquent . . . . .		125A
B. 2 to less than 6 months delinquent . . . . .		125B
C. 6 to less than 12 months delinquent . . . . .		125C
D. 12 months or more delinquent . . . . .		125D
E. TOTAL (Sum of item 4, A+B+C+D) . . . . .		125E
5. All Other Member Business Loans		
A. 1 to less than 2 months delinquent . . . . .		126A
B. 2 to less than 6 months delinquent . . . . .		126B
C. 6 to less than 12 months delinquent . . . . .		126C
D. 12 months or more delinquent . . . . .		126D
E. TOTAL (Sum of item 5, A+B+C+D) . . . . .		126E

**MEMBER BUSINESS LOAN CHARGE OFFS AND RECOVERIES**

	Charged-Off Year-to-Date	Acct. Code	Recovered Year-to-Date	Acct. Code
6. Amount of Member Business Agricultural Loans. . . . .		132		134
7. Amount of All Other Member Business Loans . . . . .		133		135

**MISCELLANEOUS MEMBER BUSINESS LOAN INFORMATION**

	Amount	Acct. Code
8. Allowance for Losses on Member Business Loans. . . . .		140
9. Aggregate of All Concentrations of Credit for Member Business Loans. . . . .		142
10. Construction or Development Member Business Loans. . . . .		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 the NCUA Share Insurance Capitalization Deposit) or if there is an amount reported on page 1, line 15 (All Other Investments).**

### TYPES OF INVESTMENTS

	Amount	Acct. Code
1.Sum of items 12, 13, 14 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 16.) .....		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 13-16 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
15.Stripped Mortgage-Backed Securities (SMBs) See instructions. ....		734
16.Residuals Derived from CMOs and REMICs See instructions .....		737

### MISCELLANEOUS INVESTMENT INFORMATION

	Amount	Acct. Code
17. Fair Value of Held to Maturity Investments. ....		801
18. Repurchase Agreements .....		780
19. Reverse Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage .....		781
20. Mortgage Derivative Products Failing the FFIEC High Risk Securities Test. ....		782
21. Non-Mortgage-Backed Derivatives of U.S. Govt. Obligations/Federal Agency Securities. ....		783
22. Investments Not Authorized by the FCU Act or NCUA Rules and Regulations (SCU Only).....		784



## 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

RETURN THIS COPY

SCHEDULE E - BORROWINGS

Credit Union Name: \_\_\_\_\_ Federal Charter/Certificate Number: \_\_\_\_\_

Complete this schedule if there is an amount reported on page 2, item 22 (Total Borrowings).

The amount reported below on item 5C must equal the amount reported on page 2, item 22.

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. Promissory Notes . . . . .					011C
2. Reverse Repurchase Agreements .					058C
3. Other Notes and Interest Payable . .					656C
4. Subordinated CDCU Debt . . . . .					867C
5. TOTALS (each column) . . . . .					860C

MISCELLANEOUS BORROWINGS INFORMATION

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

RETURN THIS COPY

SCHEDULE F - SAVINGS

Credit Union Name: Federal Charter/Certificate Number:

Complete this schedule if the credit union offers any type of share or deposit accounts other than Regular Shares and Share Drafts. If there is an amount reported on page 2, line 27, 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 25 and 26 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

	Rate	Acct. Code
9. Money Market Shares with Minimum Balance Requirement, Withdrawal Limitations, and no Fixed Maturity . . . . .		532
10. Share Certificates with 1 Year Maturity . . . . .		547
11. IRA/KEOGH and Retirement Accounts . . . . .		554
12. Non-Member Deposits . . . . .		599

**RETURN THIS COPY**

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

**Credit Union Name:**\_\_\_\_\_ **Federal Charter/Certificate Number:**\_\_\_\_\_

***If the 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