

## RETURN THIS COPY

## STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31, 1998

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 items 12 and 15), or if the credit union reports a figure for item 16, 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. Total of Membership Capital Share Deposit and Paid-In Capital of Corporate Credit Unions. . . .		769
13. All Other Investments in Corporate Credit Unions . . . . .		652C
14. Investments in Commercial Banks, S&Ls, Mutual Savings Banks . . . . .		744C
15. NCUA Share Insurance Capitalization Deposit . . . . .		794
16. All Other Investments (Complete <i>Schedule C - Investments</i> , page 8). . . . .		767
17. TOTAL INVESTMENTS (Sum of items 12-16). . . . .		799

## OTHER ASSETS:

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

22. TOTAL ASSETS (Sum of items 9-11 and 17- 21) (Must equal line 37 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
23. Total Borrowings (Complete <i>Schedule E - Borrowings</i> , page 10) . . . . .		860C
24. Accrued Dividends Payable on Shares. . . . .		820
25. 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
26. Share Drafts . . . . .		553		452		902
27. Regular Shares . . . . .		552		454		657
28. All Other Shares and Deposits . . . . .				465		919
29. TOTAL SHARES AND DEPOSITS (Sum of items 26 - 28). . . . .				460		018

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

**37. TOTAL LIABILITIES, SHARES AND EQUITY** (Sum items 23-25 and 29-36) (Must equal line 22)

	014
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***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 29 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.*

<b>INCOME (OPERATING): January 1, 1998 - December 31, 1998</b>	Amount	Acct Code
1. Interest on Loans (Gross-before interest refunds).....		<b>110</b>
2. (Less) Interest Refunded.....		<b>119</b>
3. Income from Investments (Including Interest, Dividends, and CUSO Income).....		<b>120</b>
4. Trading Profits and Losses (Realized and Unrealized Gains/Losses)		<b>124</b>
5. Fee Income.....		<b>131</b>
6. Other Operating Income .....		<b>659</b>
7. Total Gross Income (Sum of items 1-6).....		<b>100</b>
<b>EXPENSES (OPERATING): January 1, 1998 - December 31, 1998</b>		
8. Employee Compensation and Benefits.....		<b>210</b>
9. Travel and Conference Expense.....		<b>230</b>
10. Office Occupancy Expense.....		<b>250</b>
11. Office Operations Expense.....		<b>260</b>
12. Educational and Promotional Expenses.....		<b>270</b>
13. Loan Servicing Expense.....		<b>280</b>
14. Professional and Outside Services.....		<b>290</b>
15. Provision for Loan Losses.....		<b>300</b>
16. Member Insurance.....		<b>310</b>
17. Operating Fees (Examination and/or supervision fees).....		<b>320</b>
18. Miscellaneous Operating Expenses.....		<b>360</b>
19. TOTAL Operating Expense (Sum of items 8-18).....		<b>671</b>
20. <b>Net Income (Loss) from Operations (line 7 less item 19).....</b>		<b>661</b>
<b>NON-OPERATING GAINS OR LOSSES: January 1, 1998 - December 31, 1998</b>		
21. Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities).....		<b>420</b>
22. Gain (Loss) on Disposition of Fixed Assets.....		<b>430</b>
23. Other Non-operating Income (Expense).....		<b>440</b>
24. Income (Loss) Before Cost of Funds (Item 20 plus or minus items 21-23).....		<b>395</b>
<b>COST OF FUNDS: January 1, 1998 - December 31, 1998</b>		
25. Interest on Borrowed Money.....		<b>340</b>
26. Dividends on Shares.....		<b>380</b>
27. Interest on Deposits (SCU Only).....		<b>381</b>
28. Net Income (Loss) After Cost of Funds (Item 24 less items 25-26).....		<b>388</b>
<b>RESERVE TRANSFERS YEAR-TO-DATE: January 1, 1998 - December 31, 1998</b>		
29. Required Transfer to Statutory Reserves (Gross).....		<b>393</b>
30. Additional Transfers to the Statutory Reserve or Other Reserve Accounts.....		<b>391</b>

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

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

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

**ALL DELINQUENT LOANS AS OF DECEMBER 31, 1998**

	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

**DELINQUENT CREDIT CARD LOANS AS OF DECEMBER 31, 1998**

	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.*

	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.		
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	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 the credit union has an Internet E-Mail Address, please provide it in the box to the right. . . . .		890
7. If the credit union has a World Wide Website Address, please provide it in the box to the right. . . . .		891
8. If the credit union has a World Wide Website, is the Website interactive? (Does the Website allow users to download statements, transfer money, pay bills, etc.?) . . . . . YES	NO	892
9. Number of current members (not number of accounts) . . . . .		083
10. Number of potential members . . . . .		084
11. 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
12. 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
13. 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
14. 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 DEC. 31, 1998**

	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

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**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:** 1998

<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 and the Total of Membership Capital Share Deposit and Paid-In Capital of Corporate Credit Unions) or if there is an amount reported on page 1, line 16 (All Other Investments).**

### TYPES OF INVESTMENTS

	Amount	Acct. Code
1. Sum of items 12, 13, 14, 15 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
<b>7. TOTAL INVESTMENTS</b> (Must equal amount reported on page 1, item 17.) .....		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
<b>SFAS 115 Investments:</b>						
9. Held to Maturity .....						796
10. Available for Sale .....						797
11. Trading .....						965
<b>12. TOTALS</b> .....						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. ....		801
16. Repurchase Agreements .....		780
17. Reverse Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage .....		781
18. Mortgage Derivative Products Failing the FFIEC High Risk Securities Test. ....		782
19. Non-Mortgage-Backed Derivatives of U.S. Govt. Obligations/Federal Agency Securities. ....		783
20. Investments Not Authorized by the FCU Act or NUCA Rules and Regulations (SCU Only).....		784
21. Total of Deposits and Shares Meeting the Requirements of Section 703.70(a). . . (See Instructions). . .		785
22. Total of Securities Meeting the Requirements of Section 703.90(b). . . (See Instructions). . .		786
23. Market Value Devaluation of Portfolio at a 300 Basis Point Shock . . . (See Instructions). . .		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

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SCHEDULE E - BORROWINGS

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

Complete this schedule if there is an amount reported on page 2, item 23 (Total Borrowings).

The amount reported below on item 4C must equal the amount reported on page 2, item 23.

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. TOTALS (each column) . . . . .					860C

MISCELLANEOUS BORROWINGS INFORMATION

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

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 28, 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 26 and 27 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
13. All Other Shares . . . . .		585

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**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