

Figures are in Whole Dollars

Month Ended Jan 2009

	History Jan 09 Month End	Var \$	History Dec 08 Month End	Var \$	History Jan 08 Month End
ASSETS					
OTC Car Loans	55,499,684	1,539,728	53,959,956	11,811,730	43,687,955
Indirect Car Lns	92,926,032	2,136,757	90,789,274	19,231,200	73,694,832
Personal Loans	25,991,500	-381,555	26,373,055	2,038,110	23,953,389
Credit Cards	33,268,588	45,753	33,222,835	963,931	32,304,657
Home Equity Lns	123,425,316	-781,152	124,206,469	17,492,885	105,932,431
1st Mtg Loans	280,578,090	-1,942,814	282,520,904	94,531,016	186,047,074
Total Comm Loans	90,084,024	2,713,662	87,370,362	14,278,211	75,805,813
Deferred Costs	1,536,366	17,022	1,519,344	701,050	835,316
Gross Loans	703,309,600	3,347,400	699,962,200	161,048,134	542,261,466
Allow Loan Loss	-4,581,976	-116,432	-4,465,544	-1,577,307	-3,004,669
Net Loans	698,727,624	3,230,968	695,496,656	159,470,827	539,256,797
Cr Card Rec/Adj	-100,411	-26,310	-74,101	-72,992	-27,419
Cash in Bank	25,427,781	19,428,297	5,999,484	20,193,927	5,233,854
Vault Cash	4,459,490	-939,958	5,399,448	-26,081	4,485,571
TotCash/Equip	29,786,860	18,462,029	11,324,831	20,094,853	9,692,007
FHLB Stock	6,041,500	1,075,400	4,966,100	2,291,100	3,750,400
ILCCCU	26,860,730	-1,867,580	28,728,310	-7,651,840	34,512,570
Other Cash Accts	242,549	60,784	181,765	-862,514	1,105,063
FTN Account	714,792	-58,312	773,104	-8,210,195	8,924,987
Certs of Dep.	2,695,000	2,695,000	0	-4,305,000	7,000,000
Other Investmnts	447,814	306,387	141,427	227,714	220,100
NCUSIF Ins Dep	4,894,881	0	4,894,881	826,610	4,068,271
Allow Inv Loss	1,434	2,861	-1,427	-55,284	56,718
Total Investment	41,898,700	2,214,541	39,684,159	-17,739,408	59,638,108
R.E. in Liquidat	353,257	-1,372	354,629	182,054	171,203
Prepaid Accounts	2,280,182	378,730	1,901,452	546,566	1,733,616
Accrued Interest	3,637,262	-24,794	3,662,056	408,889	3,228,373
RE Lns Receiv	9,635,394	56,803	9,578,591	7,864,069	1,771,325
Other Assets	15,906,095	409,367	15,496,728	9,001,578	6,904,517
Land	3,185,919	247	3,185,672	32,621	3,153,298
Buildings (Net)	5,580,726	-17,159	5,597,885	-84,219	5,664,945
Furn & Equip (N)	2,028,356	45,505	1,982,851	31,525	1,996,831
Net Fixed Assets	10,795,001	28,594	10,766,407	-20,073	10,815,074
TOTALASSETS	797,114,280	24,345,499	772,768,781	170,807,777	626,306,503

Line of Credit Available \$196,028,092

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Month Ended Jan 2009

	History Jan 09 Month End	Var \$	History Dec 08 Month End	Var \$	History Jan 08 Month End
LIABILITIES					
AP & Acc'd Exp's	9,285,689	5,884,359	3,401,330	5,055,006	4,230,683
FHLB 15 Yr Adv	671,227	-4,332	675,559	-50,889	722,116
FHLB 7/1 ARM Adv	6,000,000	0	6,000,000	0	6,000,000
FHLB Cons Ln Adv	45,000,000	5,000,000	40,000,000	20,000,000	25,000,000
FHLB 10 Year Adv	1,300,000	0	1,300,000	-450,000	1,750,000
FHLB 10/1	35,000,000	0	35,000,000	0	35,000,000
Tot FHLB Advance	87,971,227	4,995,668	82,975,559	19,499,111	68,472,116
Member Savings	45,680,539	2,446,417	43,234,122	5,369,987	40,310,552
Member MMAs	63,283,732	1,139,263	62,144,468	14,984,594	48,299,138
Member Checking	146,531,789	7,456,486	139,075,303	79,132,295	67,399,495
Business Savings	771,176	-60,693	831,869	153,616	617,560
Business MMAs	6,907,049	-2,025,748	8,932,796	1,140,373	5,766,675
U of I Accts	768,243	236,226	532,017	-14,568,172	15,336,415
Business Ckg	6,191,761	-634,733	6,826,494	1,097,611	5,094,150
Tot S-T Savings	270,134,290	8,557,219	261,577,070	87,310,305	182,823,985
1-6 Month CD	17,121,766	-332,612	17,454,378	6,015,195	11,106,571
Fixed Rate Speci	0	0	0	-193,321,578	193,321,578
7-12 Month CD	102,419,961	1,760,525	100,659,436	82,770,614	19,649,347
13-24 Month CD	144,859,898	-438,163	145,298,061	114,106,664	30,753,234
25-36 Month CD	10,996,446	1,377,279	9,619,167	-5,996,298	16,992,744
37-48 Month CD	17,434,010	647,725	16,786,286	16,720,418	713,592
49-60 Month CD	14,943,747	561,447	14,382,300	1,230,166	13,713,581
Non-Mem Deposits	23,759,308	249,002	23,510,306	22,769,308	990,000
Total IRAs	34,788,920	497,599	34,291,322	6,399,089	28,389,831
Total CDs & IRAs	366,324,056	4,322,801	362,001,255	50,693,578	315,630,478
Total Deposits	636,458,346	12,880,021	623,578,325	138,003,883	498,454,463
Total Liability	733,715,262	23,760,048	709,955,215	162,558,000	571,157,262
Members Equity					
YTD Income	582,591	-2,453,236	3,035,827	-71,890	654,481
Undivid Earning	38,404,974	3,035,827	35,369,147	3,035,827	35,369,147
Unreal Inv G/L	1,434	2,861	-1,427	-55,284	56,718
Undiv Earning	38,988,999	585,452	38,403,547	2,908,652	36,080,347
Legal Reserve	24,390,019	0	24,390,019	5,341,125	19,048,894
Insurance Reser	20,000	0	20,000	0	20,000
Other Reserve	24,410,019	0	24,410,019	5,341,125	19,068,894
Total Equity	63,399,018	585,452	62,813,566	8,249,777	55,149,241
TOT LIAB & EQUIT	797,114,280	24,345,500	772,768,781	170,807,777	626,306,503