

Figures are in Whole Dollars

Month Ended Jul 2009

| | History Jul 09 Month End | Var \$ | History Jun 09 Month End | Var \$ | History Jul 08 Month End |
|-------------------------|--------------------------------|-------------------|--------------------------------|--------------------|--------------------------------|
| ASSETS | | | | | |
| OTC Car Loans | 58,489,128 | -460,167 | 58,949,294 | 7,189,165 | 51,299,962 |
| Indirect Car Lns | 110,700,813 | 2,061,322 | 108,639,491 | 26,977,324 | 83,723,488 |
| Personal Loans | 26,074,972 | 306,654 | 25,768,317 | 1,716,906 | 24,358,066 |
| TMG CUSO Loan | 5,000,000 | 0 | 5,000,000 | 5,000,000 | 0 |
| Credit Cards | 34,495,367 | 638,909 | 33,856,458 | 2,158,631 | 32,336,736 |
| Home Equity Lns | 138,647,739 | 1,861,364 | 136,786,375 | 19,365,882 | 119,281,857 |
| 1st Mtg Loans | 310,976,078 | 13,860,086 | 297,115,992 | 48,383,352 | 262,592,726 |
| Total Comm Loans | 97,546,606 | 4,517,661 | 93,028,945 | 13,811,113 | 83,735,493 |
| Deferred Costs | 1,268,284 | -71,530 | 1,339,814 | -211,292 | 1,479,576 |
| Gross Loans | 783,198,985 | 22,714,299 | 760,484,686 | 124,391,081 | 658,807,904 |
| Allow Loan Loss | -6,679,674 | -667,146 | -6,012,528 | -3,643,513 | -3,036,161 |
| Net Loans | 776,519,311 | 22,047,153 | 754,472,158 | 120,747,568 | 655,771,743 |
| Cr Card Rec/Adj | -104,258 | 22,253 | -126,511 | -52,482 | -51,776 |
| Cash in Bank | 19,938,590 | 5,164,772 | 14,773,818 | 12,228,760 | 7,709,830 |
| Vault Cash | 3,987,189 | 491,942 | 3,495,247 | -556,702 | 4,543,891 |
| Tot Cash/Equiv | 23,821,521 | 5,678,967 | 18,142,554 | 11,619,576 | 12,201,945 |
| FHLB Stock | 11,384,500 | 1,011,000 | 10,373,500 | 6,905,000 | 4,479,500 |
| ILCCCU | 16,788,159 | 7,133,583 | 9,654,576 | 2,528,038 | 14,260,121 |
| Other Cash Accts | 70,774 | 16,298 | 54,476 | -3,889,255 | 3,960,029 |
| FTN Account | 198,780 | -15,404 | 214,184 | -9,097,315 | 9,296,094 |
| Certs of Dep. | 2,601,000 | -1,225,000 | 3,826,000 | 2,601,000 | 0 |
| Other Investmnts | 130,390 | -847,862 | 978,252 | -258,197 | 388,587 |
| NCUSIF Ins Dep | 5,437,578 | 0 | 5,437,578 | 1,125,124 | 4,312,454 |
| Allow Inv Loss | 3,700 | 2,394 | 1,306 | 23,712 | -20,012 |
| Total Investment | 36,614,881 | 6,075,009 | 30,539,872 | -61,893 | 36,676,774 |
| R.E. in Liquidat | 3,001,345 | -188,254 | 3,189,599 | 1,910,873 | 1,090,472 |
| Prepaid Accounts | 2,303,368 | 6,976 | 2,296,392 | 648,445 | 1,654,923 |
| Accrued Interest | 3,629,633 | -135,796 | 3,765,429 | 164,339 | 3,465,294 |
| RE Lns Receiv | 9,701,695 | -5,473,727 | 15,175,422 | 4,120,125 | 5,581,571 |
| Other Assets | 18,636,041 | -5,790,801 | 24,426,842 | 6,843,781 | 11,792,260 |
| Land | 3,197,136 | 0 | 3,197,136 | 34,061 | 3,163,075 |
| Buildings (Net) | 5,507,522 | -11,252 | 5,518,774 | -127,539 | 5,635,061 |
| Furn & Equip (N) | 2,081,574 | -50,118 | 2,131,692 | 45,714 | 2,035,860 |
| Net Fixed Assets | 10,786,232 | -61,370 | 10,847,602 | -47,764 | 10,833,996 |
| TOTALASSETS | 866,377,986 | 27,948,958 | 838,429,028 | 139,101,269 | 727,276,718 |

Line of Credit Available \$219,249,572

Figures are in Whole Dollars

Month Ended Jul 2009

| | History Jul 09 Month End | Var \$ | History Jun 09 Month End | Var \$ | History Jul 08 Month End |
|-----------------------------|--------------------------------|-------------------|--------------------------------|--------------------|--------------------------------|
| LIABILITIES | | | | | |
| AP & Acc'd Exp's | 10,755,269 | 4,243,365 | 6,511,904 | 4,283,522 | 6,471,747 |
| FHLB 15 Yr Adv | 0 | 0 | 0 | -696,969 | 696,969 |
| FHLB 7/1 ARM Adv | 6,000,000 | 0 | 6,000,000 | 0 | 6,000,000 |
| FHLB Cons Ln Adv | 80,000,000 | 15,000,000 | 65,000,000 | 40,000,000 | 40,000,000 |
| FHLB 10 Year Adv | 1,050,000 | 0 | 1,050,000 | -450,000 | 1,500,000 |
| FHLB 10/1 | 35,000,000 | 0 | 35,000,000 | 0 | 35,000,000 |
| Tot FHLB Advance | 122,050,000 | 15,000,000 | 107,050,000 | 38,853,031 | 83,196,969 |
| Member Savings | 51,430,462 | -516,474 | 51,946,936 | 3,137,478 | 48,292,984 |
| Member MMAs | 79,234,875 | -138,633 | 79,373,509 | 32,191,739 | 47,043,136 |
| Member Checking | 161,136,812 | 2,118,325 | 159,018,487 | 45,238,834 | 115,897,978 |
| Business Savings | 941,080 | 34,062 | 907,018 | 189,300 | 751,779 |
| Business MMAs | 6,485,046 | -1,297,898 | 7,782,944 | 2,927,017 | 3,558,028 |
| U of I Accts | 32,518 | -235,239 | 267,756 | -124,267 | 156,785 |
| Business Ckg | 6,022,543 | 23,472 | 5,999,072 | 608,949 | 5,413,595 |
| Tot S-T Savings | 305,283,336 | -12,386 | 305,295,721 | 84,169,051 | 221,114,285 |
| 1-6 Month CD | 9,787,295 | 238,126 | 9,549,169 | -15,652,733 | 25,440,028 |
| Fixed Rate Speci | 0 | 0 | 0 | 0 | 0 |
| 7-12 Month CD | 53,109,342 | -4,061,553 | 57,170,895 | -29,202,742 | 82,312,085 |
| 13-24 Month CD | 190,511,584 | 8,280,021 | 182,231,563 | 37,002,866 | 153,508,718 |
| 25-36 Month CD | 21,774,410 | 3,673,913 | 18,100,497 | 492,128 | 21,282,282 |
| 37-48 Month CD | 18,882,734 | -27,742 | 18,910,476 | 12,591,901 | 6,290,832 |
| 49-60 Month CD | 17,113,275 | 148,901 | 16,964,373 | 3,542,968 | 13,570,307 |
| Non-Mem Deposits | 11,454,755 | -686,582 | 12,141,337 | -11,982,025 | 23,436,779 |
| Total IRAs | 37,956,527 | 260,687 | 37,695,840 | 6,474,195 | 31,482,332 |
| Total CDs & IRAs | 360,589,922 | 7,825,772 | 352,764,150 | 3,266,558 | 357,323,363 |
| Total Deposits | 665,873,257 | 7,813,386 | 658,059,871 | 87,435,609 | 578,437,648 |
| Total Liabilitie | 798,678,526 | 27,056,751 | 771,621,775 | 130,572,162 | 668,106,365 |
| Members Equity | | | | | |
| YTD Income | 4,224,165 | 648,001 | 3,576,164 | 3,930,481 | 293,684 |
| Undivid Earning | 38,404,973 | 0 | 38,404,973 | 3,035,826 | 35,369,147 |
| Unreal Inv G/L | 3,700 | 2,394 | 1,306 | 23,712 | -20,012 |
| Undiv Earning | 42,632,838 | 650,395 | 41,982,443 | 6,990,018 | 35,642,820 |
| Legal Reserve | 25,046,622 | 241,812 | 24,804,810 | 1,539,088 | 23,507,534 |
| Insurance Reser | 20,000 | 0 | 20,000 | 0 | 20,000 |
| Other Reserve | 25,066,622 | 241,812 | 24,824,810 | 1,539,088 | 23,527,534 |
| Total Equity | 67,699,460 | 892,207 | 66,807,253 | 8,529,106 | 59,170,354 |
| TOT LIAB & EQUIT | 866,377,986 | 27,948,958 | 838,429,028 | 139,101,268 | 727,276,718 |