

Figures are in Whole Dollars

Month Ended May 2009

	History May 09 (YTD) Amount	Budget May 09 (YTD) Amount	Var \$	Var %
<b>INTEREST INCOME</b>				
OTC Car Loans	1,698,491	1,631,656	66,835	4.1
Indirect Car Lns	2,812,127	2,569,095	243,032	9.5
Personal Loans	1,115,380	1,125,916	-10,536	-0.9
Int TMG Loan	63,017	0	63,017	0.0
Credit Cards	1,143,750	1,153,134	-9,384	-0.8
Home Equity Lns	3,319,508	3,361,602	-42,094	-1.3
1st Mtg Loans	6,580,930	6,821,117	-240,187	-3.5
Commercial Loans	2,208,129	2,503,016	-294,887	-11.8
Deferred Costs	-43,906	16,608	-60,514	-364.4
<b>Gross Loans</b>	<b>18,897,426</b>	<b>19,182,143</b>	<b>-284,717</b>	<b>-1.5</b>
Div FHLB Stock	11,474	51,884	-40,410	-77.9
Int on ILCCCU	86,567	91,991	-5,424	-5.9
Int Other Cash	378	248	130	52.2
Int on FTN Acct	10,560	14,080	-3,520	-25.0
Int from C.D.'s	40,114	79,500	-39,386	-49.5
Other Investmnts	0	7,501	-7,501	-100.0
Int NCUSIF Dep	0	0	0	0.0
<b>Total Investment</b>	<b>149,093</b>	<b>245,204</b>	<b>-96,111</b>	<b>-39.2</b>
Int Lns Transit	208,372	42,562	165,810	389.6
<b>Other Assets</b>	<b>208,372</b>	<b>42,562</b>	<b>165,810</b>	<b>389.6</b>
<b>Gross Int Income</b>	<b>19,254,891</b>	<b>19,469,909</b>	<b>-215,018</b>	<b>-1.1</b>
<b>INTEREST EXPENSE</b>				
Int 15 Yr Adv's	3,690	12,738	9,048	71.0
Int on FHLB 7/1	148,988	146,027	-2,961	-2.0
Int on Cn Ln Adv	685,334	507,144	-178,190	-35.1
Int FHLB 10 Yr	28,367	28,204	-163	-0.6
Int FHLB 10/1	675,306	668,069	-7,237	-1.1
<b>Int on FHLB Adv</b>	<b>1,541,685</b>	<b>1,362,182</b>	<b>-179,503</b>	<b>-13.2</b>
Member Savings	70,526	93,088	22,562	24.2
Member MMAs	366,659	530,968	164,309	30.9
Member Checking	1,589,281	1,747,826	158,545	9.1
Business Savings	1,228	2,277	1,049	46.1
Div - Busi MMAs	57,768	91,947	34,179	37.2
Div - U of I Acc	304	2,264	1,960	86.6
Busi. Checking	12,811	30,911	18,100	58.6
<b>Tot Div Exp S-T</b>	<b>2,098,577</b>	<b>2,499,281</b>	<b>400,704</b>	<b>16.0</b>
Div 1-6 Month CD	138,153	161,520	23,367	14.5
Div Exp CD Spec	0	0	0	0.0
Div 7-12 Mo CD	1,244,207	1,434,634	190,427	13.3
Div 13-24 Mo CD	2,344,415	2,410,507	66,092	2.7

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Div 25-36 Mon CD	208,146	176,289	-31,857	-18.1
Div 37-48 Mo CD	317,808	290,678	-27,130	-9.3
Div 49-60 Mo CD	280,629	214,089	-66,540	-31.1
Non-Mem Deposits	301,916	312,830	10,914	3.5
Div Exp - IRA's	559,733	549,271	-10,462	-1.9
<b>Total CDs &amp; IRAs</b>	<b>5,395,007</b>	<b>5,549,818</b>	<b>154,811</b>	<b>2.8</b>
<b>Total Deposits</b>	<b>7,493,584</b>	<b>8,049,098</b>	<b>555,514</b>	<b>6.9</b>
<b>TOTINTEXP</b>	<b>9,035,269</b>	<b>9,411,281</b>	<b>376,012</b>	<b>4.0</b>
<b>NETINTINCOME</b>	<b>10,219,622</b>	<b>10,058,628</b>	<b>160,994</b>	<b>1.6</b>
<b>OTHERINCOME</b>				
Share Fee Income	3,029,220	2,787,827	241,393	8.7
Loan Fee Income	2,046,454	995,163	1,051,291	105.6
ATM Surcharges	36,916	44,221	-7,305	-16.5
Gain/Loss AFS	328	0	328	0.0
<b>TOTALOTHERINC</b>	<b>5,112,918</b>	<b>3,827,211</b>	<b>1,285,707</b>	<b>33.6</b>
<b>NONINTREST EXP</b>				
Salaries & Wage	3,755,196	3,469,502	-285,694	-8.2
Benefits & Taxe	890,155	815,332	-74,823	-9.2
<b>Employee Compen</b>	<b>4,645,351</b>	<b>4,284,834</b>	<b>-360,517</b>	<b>-8.4</b>
<b>BOD/Staff Train</b>	<b>72,130</b>	<b>96,003</b>	<b>23,873</b>	<b>24.9</b>
<b>Assoc Dues</b>	<b>26,104</b>	<b>29,219</b>	<b>3,115</b>	<b>10.7</b>
Facility Rental	55,815	59,975	4,160	6.9
Bldgs' Maint/Re	109,683	120,418	10,735	8.9
Utilities	42,563	50,250	7,687	15.3
Bldgs' Depr	112,434	134,280	21,846	16.3
City & Co Taxes	172,140	176,905	4,765	2.7
<b>Office Occupancy</b>	<b>492,635</b>	<b>541,827</b>	<b>49,192</b>	<b>9.1</b>
Telephone	40,215	44,478	4,263	9.6
Postage	159,329	157,386	-1,943	-1.2
F & E Rental/Ma	385,180	387,528	2,348	0.6
Office Supplies	128,657	152,461	23,804	15.6
Bond & Cas. Ins	41,834	55,310	13,476	24.4
F & E Depreciat	272,525	305,735	33,210	10.9
Bank Service Ch	30,174	22,790	-7,384	-32.4
<b>Office Operation</b>	<b>1,057,914</b>	<b>1,125,687</b>	<b>67,773</b>	<b>6.0</b>
<b>Total Marketing</b>	<b>437,575</b>	<b>492,700</b>	<b>55,125</b>	<b>11.2</b>
<b>UI Patronage</b>	<b>134,762</b>	<b>195,057</b>	<b>60,295</b>	<b>30.9</b>

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Month Ended May 2009

	History May 09 (YTD) Amount	Budget May 09 (YTD) Amount	Var \$	Var %
<b>Tot Ln Proc Fees</b>	<b>1,041,438</b>	<b>939,107</b>	<b>-102,331</b>	<b>-10.9</b>
Legal Fees	95,566	61,914	-33,652	-54.4
CPA Audit	26,892	24,000	-2,892	-12.1
Outside Prof Ser	192,460	176,643	-15,817	-9.0
IOWA Transfer S	-49,785	-16,516	33,269	-201.4
ATM Placement	83,158	92,279	9,121	9.9
Check Processin	20,460	23,248	2,788	12.0
Security Expens	87,824	88,288	464	0.5
<b>Prof/Outside Ser</b>	<b>456,575</b>	<b>449,855</b>	<b>-6,720</b>	<b>-1.5</b>
CU Depart Exam	45,750	45,750	0	0.0
NCUSIF Ins Prem	0	0	0	0.0
Cash Over/Short	3,912	-1,605	-5,517	343.7
Annual Meeting	13,000	15,000	2,000	13.3
Misc Expense	49,329	45,357	-3,972	-8.8
<b>Subtot Oper Fees</b>	<b>111,991</b>	<b>104,502</b>	<b>-7,489</b>	<b>-7.2</b>
<b>NONINTEREST EXP</b>	<b>8,476,475</b>	<b>8,258,792</b>	<b>-217,683</b>	<b>-2.6</b>
Prov Loan Loss	2,953,526	1,761,478	-1,192,048	-67.7
Prov. O/D Loss	70,081	209,231	139,150	66.5
<b>Total Prov Exp</b>	<b>3,023,607</b>	<b>1,970,709</b>	<b>-1,052,898</b>	<b>-53.4</b>
<b>INCOME BEFOR X/O</b>	<b>3,832,458</b>	<b>3,656,338</b>	<b>176,120</b>	<b>4.8</b>