

Figures are in Whole Dollars

Month Ended Oct 2009

	History Oct 09 Month End	Var \$	History Sep 09 Month End	Var \$	History Oct 08 Month End
ASSETS					
OTC Car Loans	57,887,153	-531,753	58,418,906	4,217,661	53,669,493
Indirect Car Lns	109,258,636	-1,542,058	110,800,693	18,686,794	90,571,842
Personal Loans	26,969,884	-7,976	26,977,860	714,825	26,255,059
TMG CUSO Loan	5,000,000	0	5,000,000	5,000,000	0
Credit Cards	35,488,352	211,129	35,277,223	3,115,985	32,372,367
Home Equity Lns	138,443,926	96,810	138,347,116	15,792,975	122,650,951
1st Mtg Loans	324,849,378	2,220,678	322,628,700	47,624,259	277,225,119
Total Comm Loans	93,977,755	656,942	93,320,814	8,176,084	85,801,671
Deferred Costs	1,665,667	525,685	1,139,982	129,631	1,536,036
Gross Loans	793,540,750	1,629,456	791,911,294	103,458,214	690,082,537
Allow Loan Loss	-5,941,896	89,336	-6,031,232	-2,521,476	-3,420,420
Net Loans	787,598,854	1,718,792	785,880,062	100,936,738	686,662,117
Cr Card Rec/Adj	-161,192	-75,050	-86,142	-86,451	-74,741
Cash in Bank	6,803,549	-6,072,864	12,876,413	-6,602,700	13,406,249
Vault Cash	3,750,177	-1,619,821	5,369,998	-255,330	4,005,507
Tot Cash/Equiv	10,392,534	-7,767,735	18,160,269	-6,944,481	17,337,015
FHLB Stock	12,803,900	852,900	11,951,000	8,214,509	4,589,391
ILCCCU	47,870,384	26,381,507	21,488,877	41,102,253	6,768,131
Other Cash Accts	165,713	30,760	134,953	118,259	47,454
FTN Account	107,642	-28,705	136,346	-793,716	901,358
Certs of Dep.	787,000	0	787,000	-4,213,000	5,000,000
Other Investmnts	514,261	110,596	403,665	385,948	128,313
NCUSIF Ins Dep	5,437,578	0	5,437,578	542,697	4,894,881
Allow Inv Loss	2,698	-1,227	3,925	2,907	-209
Total Investment	67,689,176	27,345,831	40,343,344	45,359,857	22,329,319
R.E. in Liquidat	7,428,012	-191,957	7,619,969	6,965,486	462,526
Prepaid Accounts	2,244,729	59,856	2,184,873	280,108	1,964,621
Accrued Interest	3,602,341	13,388	3,588,953	30,192	3,572,149
RE Lns Receiv	4,963,151	1,759,000	3,204,151	-1,972,303	6,935,454
Other Assets	18,238,233	1,640,287	16,597,946	5,303,483	12,934,750
Land	4,495,798	0	4,495,798	1,319,672	3,176,126
Buildings (Net)	5,486,944	-3,465	5,490,409	-145,257	5,632,201
Furn & Equip (N)	2,104,921	28,940	2,075,981	95,481	2,009,440
Net Fixed Assets	12,087,663	25,475	12,062,188	1,269,896	10,817,767
TOTALASSETS	896,006,460	22,962,651	873,043,809	145,925,493	750,080,967

Line of Credit Available \$252,263,368

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Month Ended Oct 2009

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LIABILITIES					
AP & Acc'd Exp's	7,713,997	2,694,848	5,019,149	1,754,868	5,959,129
FHLB 15 Yr Adv	0	0	0	-684,173	684,173
FHLB 7/1 ARM Adv	6,000,000	0	6,000,000	0	6,000,000
FHLB Cons Ln Adv	78,000,000	0	78,000,000	38,000,000	40,000,000
FHLB 10 Year Adv	850,000	-200,000	1,050,000	-450,000	1,300,000
FHLB 10/1	35,000,000	0	35,000,000	0	35,000,000
Tot FHLB Advance	119,850,000	-200,000	120,050,000	36,865,827	82,984,173
Member Savings	51,273,078	9,198	51,263,880	6,702,700	44,570,377
Member MMAs	77,466,099	-2,487,163	79,953,262	18,942,116	58,523,983
Member Checking	188,032,624	20,853,777	167,178,847	53,983,791	134,048,833
Business Savings	1,017,220	-20,328	1,037,548	65,936	951,283
Business MMAs	7,889,993	-913,976	8,803,970	3,133,113	4,756,881
U of I Accts	174,198	-371,851	546,049	-593,048	767,245
Business Ckg	5,405,025	-49,230	5,454,256	-316,242	5,721,267
Tot S-T Savings	331,258,237	17,020,425	314,237,812	81,918,367	249,339,870
1-6 Month CD	6,365,021	-951,500	7,316,521	-6,047,007	12,412,029
7-12 Month CD	45,402,421	-2,961,658	48,364,078	-51,762,089	97,164,510
13-24 Month CD	182,115,285	1,843,114	180,272,171	34,368,096	147,747,189
25-36 Month CD	43,459,488	3,768,686	39,690,803	31,257,609	12,201,879
37-48 Month CD	19,593,825	94,001	19,499,823	6,179,606	13,414,218
49-60 Month CD	17,531,447	-111,257	17,642,705	6,194,560	11,336,888
Non-Mem Deposits	10,930,348	-250,853	11,181,202	-12,484,475	23,414,824
Total IRAs	38,534,735	-28,966	38,563,701	5,960,997	32,573,738
Total CDs & IRAs	363,932,570	1,401,567	362,531,004	13,667,296	350,265,275
Total Deposits	695,190,807	18,421,992	676,768,816	95,585,663	599,605,145
Total Liabilitie	822,754,804	20,916,840	801,837,965	134,206,358	688,548,447
Members Equity					
YTD Income	8,370,383	1,864,792	6,505,591	6,573,580	1,796,803
Undivid Earning	38,404,973	0	38,404,973	3,035,826	35,369,147
Unreal Inv G/L	2,698	-1,227	3,925	2,907	-209
Undiv Earning	46,778,054	1,863,565	44,914,489	9,612,313	37,165,741
Legal Reserve	26,453,602	182,247	26,271,355	2,106,823	24,346,779
Insurance Reser	20,000	0	20,000	0	20,000
Other Reserve	26,473,602	182,247	26,291,355	2,106,823	24,366,779
Total Equity	73,251,656	2,045,812	71,205,844	11,719,136	61,532,520
TOT LIAB & EQUIT	896,006,460	22,962,652	873,043,809	145,925,494	750,080,967