

ASSETS	BY ACCOUNT	TOTALS	LIABILITIES AND EQUITY	BY ACCOUNT	TOTALS
LOANS			LIABILITIES		
LOANS TO MEMBERS	43,975,504.89		ACCOUNTS PAYABLE	988,845.64	
LOANS FIRST MORTGAGE	120,168,434.11		MOBILE DEPOSIT	.00	
PARTICIPATION LOANS	.00		ACCTS. PAYABLE-BONDS SOLD	.00	
TOTAL	164,143,939.00		ACCTS. PAYABLE MONEY ORDERS	.00	
ALLOWANCE FOR LOAN LOSSES	-338,693.93		ATM SUSPENSE	140,666.84	
NET LOANS		163,805,245.07	GIFT CARDS	.00	
ACCOUNTS RECEIVABLE	17,198.06		DIVIDENDS PAYABLE	6,293,379.83	
CASH			BACKUP W/H TAXES PAYABLE	.00	
CASH ACCOUNT	2,986,612.31		WITHHOLDING-IRA DISTRIBUTIONS	8,350.00	
TOTAL CASH		3,003,810.37	ACCRUED SALARIES	.00	
INVESTMENTS			ACCRUED BENEFITS	176,500.00	
SWEEP OVERNIGHT ACCOUNT	76,000,000.00		SCORE CARD ACCRUED EXPENSES	1,250,008.49	
ALLOYA CORPORATE F. C. U.	9,128,883.87		VISA CASHBACK ACCRUED EXPENSE	19,021.00	
ALLOYA CORP. OVERNIGHT ACCT.	2,000,000.00		FEDERAL HOME LOAN BANK LOAN	.00	
MORTGAGES AVAILABLE FOR SALE	.00		UNAPPLIED DATA PROCESSING	-41,315.45	
INVESTMENTS AVAILABLE FOR SALE	643,735,633.65		DEFERRED INCOME	207,824.11	
CERTIFICATES OF DEPOSIT	52,760,632.39		TOTAL LIABILITIES		9,043,280.46
FEDERAL HOME LOAN BANK	2,748,238.60		EQUITY		
FEDERAL HOME LOAN BANK STOCK	163,900.00		REGULAR SHARE ACCOUNTS	1,347,325,077.62	
BENEFITS PREFUNDING	33,715,978.35		SHARE DRAFT ACCOUNTS	103,110,750.32	
FEDERAL AGENCY SEC.	1,121,082,686.03		I.R.A. ACCOUNTS	408,554,790.61	
MEMBERS UNITED CAPITAL SHARES	882,386.00		MEMBER SHARES		1,858,990,618.55
TOTAL INVESTMENTS		1,942,218,338.89	REGULAR RESERVE	15,119,400.18	
ACCRUED INCOME			RESERVE FOR CONTINGENCY	70,277,604.57	
ACCRD INT STUDENT LOANS	.00		G/L ON INV. AVAIL. FOR SALE	20,438,467.20	
AVAIL. FOR SALE	3,168,558.69		G/L TOTAL BENEFITS PRE-FUNDING	717,080.43	
FEDERAL AGENCY SECURITIES	4,121,611.25		UNDIVIDED EARNINGS	156,587,610.38	
ACCRUED INTEREST MORTGAGES	.00		NET INCOME/LOSS	1,707,634.28	
CERTIFICATE OF DEPOSIT	104,250.56		TOTAL EQUITY		264,847,797.04
CU SIP	.00		TOTAL LIABILITIES AND EQUITY		2,132,881,696.05
OTHER ACCRUED INCOME	371,636.06				
TOTAL ACCRUED INCOME		7,766,056.56			
PREPAID AND DEFERRED EXPENSES					
PREPAID EXPENSES	431,103.67				
TOTAL PREPAID AND DEFERRED EXP		431,103.67			
FIXED ASSETS					
FURNITURE AND EQUIPMENT	3,212,696.17				
DEPRECIATION OF FURN./EQUIP.	-1,700,468.25				
TOTAL FIXED ASSETS		1,512,227.92			
OTHER ASSETS					
CO - OP STOCK	31,896.99				
REO - LOANS	484,022.49				
PLASTIC CLEARING ACCOUNT	455,203.00				
NAT. SHARE INS.FUND	13,173,791.09				
RETURNED CHECKS	.00				
TOTAL OTHER ASSETS		14,144,913.57			
TOTAL ASSETS		2,132,881,696.05			

WE CERTIFY, TO THE BEST OF OUR KNOWLEDGE AND BELIEF, THIS STATEMENT AND THE RELATED STATEMENTS ARE TRUE AND CORRECT AND PRESENT FAIRLY THE FINANCIAL POSITION AND THE RESULTS OF OPERATIONS FOR THE PERIODS COVERED.

TREASURER: _____

OFFICER: _____

PREPARED BY: _____