

ASSETS	BY ACCOUNT	TOTALS	LIABILITIES AND EQUITY	BY ACCOUNT	TOTALS
LOANS			LIABILITIES		
LOANS TO MEMBERS	38,732,759.71		ACCOUNTS PAYABLE	447,868.23	
LOANS FIRST MORTGAGE	133,424,505.58		MOBILE DEPOSIT	178.76	
PARTICIPATION LOANS	.00		A/P-CREDIT CARD LOCKBOX	.00	
TOTAL	172,157,265.29		ACCTS. PAYABLE MONEY ORDERS	.00	
ALLOWANCE FOR LOAN LOSSES	-235,888.96		ATM SUSPENSE	175,827.06	
NET LOANS		171,921,376.33	GIFT CARDS	8,597.04	
ACCOUNTS RECEIVABLE	360,794.99		DIVIDENDS PAYABLE	1,915,948.72	
CASH			BACKUP W/H TAXES PAYABLE	.00	
CASH ACCOUNT	1,260,256.13		WITHHOLDING-IRA DISTRIBUTIONS	15,676.54	
TOTAL CASH		1,621,051.12	ACCRUED SALARIES	127,000.00	
INVESTMENTS			ACCRUED BENEFITS	49,500.00	
SWEEP OVERNIGHT ACCOUNT	67,000,000.00		SCORE CARD ACCRUED EXPENSES	624,578.25	
ALLOYA CORPORATE F. C. U.	6,309,552.83		VISA CASHBACK ACCRUED EXPENSE	.00	
ALLOYA CORP. OVERNIGHT ACCT.	2,000,000.00		FEDERAL HOME LOAN BANK LOAN	.01	
MORTGAGES AVAILABLE FOR SALE	.00		UNAPPLIED DATA PROCESSING	-26,653.61	
INVESTMENTS AVAILABLE FOR SALE	768,834,033.56		DEFERRED INCOME	183,022.78	
CERTIFICATES OF DEPOSIT	50,772,133.00		TOTAL LIABILITIES		3,521,543.78
FEDERAL HOME LOAN BANK	2,506,498.52		EQUITY		
FEDERAL HOME LOAN BANK STOCK	181,600.00		REGULAR SHARE ACCOUNTS	1,600,794,484.65	
BENEFITS PREFUNDING	34,543,016.83		SHARE DRAFT ACCOUNTS	121,088,900.63	
FEDERAL AGENCY SEC.	1,261,946,278.99		I.R.A. ACCOUNTS	419,759,507.17	
MEMBERS UNITED CAPITAL SHARES	882,386.00		MEMBER SHARES		2,141,642,892.45
NCUA CLF INVESTMENT	4,810,732.52		REGULAR RESERVE	15,119,400.18	
TOTAL INVESTMENTS		2,199,786,232.25	RESERVE FOR CONTINGENCY	70,277,604.57	
ACCRUED INCOME			G/L ON INV. AVAIL. FOR SALE	3,407,473.78	
ACCRD INT BEN PREFUND	324,435.67		G/L TOTAL BENEFITS PRE-FUNDING	191,163.44	
AVAIL. FOR SALE	4,532,865.47		UNDIVIDED EARNINGS	167,358,357.21	
FEDERAL AGENCY SECURITIES	4,772,789.90		NET INCOME/LOSS	757,913.39	
ACCRUED INTEREST MORTGAGES	.00		TOTAL EQUITY		257,111,912.57
CERTIFICATE OF DEPOSIT	86,466.40		TOTAL LIABILITIES AND EQUITY		2,402,276,348.80
CU SIP	.00				
OTHER ACCRUED INCOME	352,599.45				
TOTAL ACCRUED INCOME		10,069,156.89			
PREPAID AND DEFERRED EXPENSES					
PREPAID EXPENSES	250,349.67				
TOTAL PREPAID AND DEFERRED EXP		250,349.67			
FIXED ASSETS					
FURNITURE AND EQUIPMENT	3,647,380.01				
DEPRECIATION OF FURN./EQUIP.	-1,874,649.23				
TOTAL FIXED ASSETS		1,772,730.78			
OTHER ASSETS					
CO - OP STOCK	31,896.99				
REO - LOANS	.00				
PLASTIC CLEARING ACCOUNT	611,211.00				
NAT. SHARE INS.FUND	16,212,303.77				
RETURNED CHECKS	.00				
TOTAL OTHER ASSETS		16,855,411.76			
TOTAL ASSETS		2,402,276,308.80			

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: _____