

ASSETS	BY ACCOUNT	TOTALS	LIABILITIES AND EQUITY	BY ACCOUNT	TOTALS
LOANS			LIABILITIES		
LOANS TO MEMBERS	43,355,946.69		ACCOUNTS PAYABLE	2,044,801.41	
LOANS FIRST MORTGAGE	119,871,794.05		MOBILE DEPOSIT	.00	
PARTICIPATION LOANS	.00		ACCTS. PAYABLE-BONDS SOLD	.00	
TOTAL	163,227,740.74		ACCTS. PAYABLE MONEY ORDERS	.00	
ALLOWANCE FOR LOAN LOSSES	-298,416.86		ATM SUSPENSE	143,290.01	
NET LOANS		162,929,323.88	GIFT CARDS	7,892.07	
ACCOUNTS RECEIVABLE	282,667.14		DIVIDENDS PAYABLE	5,911,192.72	
CASH			BACKUP W/H TAXES PAYABLE	.00	
CASH ACCOUNT	2,536,415.18		WITHHOLDING-IRA DISTRIBUTIONS	3,886.60	
TOTAL CASH		2,819,082.32	ACCRUED SALARIES	127,000.00	
INVESTMENTS			ACCRUED BENEFITS	49,500.00	
SWEEP OVERNIGHT ACCOUNT	85,000,000.00		SCORE CARD ACCRUED EXPENSES	1,015,608.37	
ALLOYA CORPORATE F. C. U.	6,256,802.14		VISA CASHBACK ACCRUED EXPENSE	7,017.25	
ALLOYA CORP. OVERNIGHT ACCT.	2,000,000.00		FEDERAL HOME LOAN BANK LOAN	.00	
MORTGAGES AVAILABLE FOR SALE	.00		UNAPPLIED DATA PROCESSING	-11,349.99	
INVESTMENTS AVAILABLE FOR SALE	702,498,789.85		DEFERRED INCOME	209,944.89	
CERTIFICATES OF DEPOSIT	51,016,363.30		TOTAL LIABILITIES		9,508,783.33
FEDERAL HOME LOAN BANK	847,415.23		EQUITY		
FEDERAL HOME LOAN BANK STOCK	163,900.00		REGULAR SHARE ACCOUNTS	1,403,303,970.18	
BENEFITS PREFUNDING	34,490,606.92		SHARE DRAFT ACCOUNTS	113,912,439.88	
FEDERAL AGENCY SEC.	1,130,355,326.53		I.R.A. ACCOUNTS	412,686,685.48	
MEMBERS UNITED CAPITAL SHARES	882,386.00		MEMBER SHARES		1,929,903,095.54
TOTAL INVESTMENTS		2,013,511,589.97	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	18,527,304.77	
AVAIL. FOR SALE	4,014,146.74		G/L TOTAL BENEFITS PRE-FUNDING	1,170,027.67	
FEDERAL AGENCY SECURITIES	4,363,756.61		UNDIVIDED EARNINGS	158,295,244.66	
ACCRUED INTEREST MORTGAGES	.00		NET INCOME/LOSS	2,080,448.19	
CERTIFICATE OF DEPOSIT	91,625.31		TOTAL EQUITY		265,470,030.04
CU SIP	.00		TOTAL LIABILITIES AND EQUITY		2,204,881,908.91
OTHER ACCRUED INCOME	364,914.50				
TOTAL ACCRUED INCOME		8,834,443.16			
PREPAID AND DEFERRED EXPENSES					
PREPAID EXPENSES	333,507.41				
TOTAL PREPAID AND DEFERRED EXP		333,507.41			
FIXED ASSETS					
FURNITURE AND EQUIPMENT	3,363,853.84				
DEPRECIATION OF FURN./EQUIP.	-1,664,811.93				
TOTAL FIXED ASSETS		1,699,041.91			
OTHER ASSETS					
CO - OP STOCK	31,896.99				
REO - LOANS	.00				
PLASTIC CLEARING ACCOUNT	453,781.00				
NAT. SHARE INS.FUND	14,269,242.27				
RETURNED CHECKS	.00				
TOTAL OTHER ASSETS		14,754,920.26			
TOTAL ASSETS		2,204,881,908.91			

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: _____