

Account	Description	MTD Debits	MTD Credits	QTD Debits	QTD Credits	YTD Debits	YTD Credits
Income							
11100	INTEREST ON LOANS		37,967.59		111,580.23		111,580.23
11104	FIXED HOME EQUITY INT		536.06		1,393.78		1,393.78
11110	VISA-PLATINUM -INTEREST EARNED		4,126.73		11,104.66		11,104.66
12100	INVESTMENT INCOME		16,167.17		37,806.17		37,806.17
13100	FEES & CHARGES		155.00		554.00		554.00
13102	SHARE DRAFT FEES		5.00		5.00		5.00
13103	BILL PAYMENT FEE INCOME		30.00		95.00		95.00
13104	LOAN LATE FEES		594.24		1,774.02		1,774.02
13105	VISA FEE INCOME		25.17		79.59		79.59
13106	SKIP-A-PAYMENT FEE		30.00		330.00		330.00
13107	COURTESY PAY FEE		2,044.00		6,972.00		6,972.00
13108	DRAFT ACCT PAPER STATEMENT FEE		6.00		100.00		100.00
13113	EARLY WITHDRAW FEE		241.37		276.85		276.85
13120	VISA LATE FEES		60.00		280.00		280.00
13121	VISA CARD INCOME		897.24		3,289.99		3,289.99
13123	ATM INCOME		12.00		32.00		32.00
13124	DEBIT CARD INCOME		5,070.90		14,463.39		14,463.39
15100	MISCELLANEOUS INCOME		1.27		45.74		45.74
15101	GAP INSURANCE INCOME		0.00		1,647.00		1,647.00
15102	LOAN PROTECTION INSURANCE INCOME		71.07		218.75		218.75
Total	Income	0.00	68,040.81	0.00	192,048.17	0.00	192,048.17
Expense							
21100	SALARIES	18,503.58		55,301.56		55,301.56	
22000	EMPLOYEE BENEFITS	751.84		1,856.33		1,856.33	
22001	EMPLOYEE DISABILITY / LIFE INSURANCE	336.12		1,008.36		1,008.36	
22002	EMPLOYEE HEALTH INSURANCE	1,776.08		5,328.24		5,328.24	
22003	EMPLOYEE BENEFITS (SEP)	668.11		1,685.21		1,685.21	
22007	OHIO UNEMPLOYMENT TAX	70.02		354.93		354.93	
22008	WORKER'S COMPENSATION	12.25		48.73		48.73	
22009	FEDERAL UNEMPLOYMENT TAX	20.34		209.97		209.97	
22200	SOCIAL SECURITY / MEDICARE TAXES	1,415.54		4,230.62		4,230.62	
24000	ASSOCIATION DUES OCUL	840.66		1,259.17		1,259.17	
26000	OFFICE OPERATIONS EXPENSE	177.96		905.45		905.45	
26001	IDENTITY THEFT EXPENSE	6.96		25.69		25.69	
26003	SUBSCRIPTIONS / LICENSING FEES		360.85	511.35		511.35	
26004	OFFICE SUPPLY EXPENSE	33.95		202.02		202.02	
26008	DATA PROCESSING EXPENSE	3,435.29		10,324.74		10,324.74	
26010	HOME CU SET UP EXPENSE	58.34		175.02		175.02	
26011	HOME BANKING SERVICE FEE	1,027.25		3,145.50		3,145.50	
26012	BILL PAYMENT SERVICES EXPENSE	298.26		731.88		731.88	
26401	OFFICE EQUIPMENT EXPENSE	464.66		1,460.40		1,460.40	
27000	EDUCATIONAL EXPENSE	31.25		93.75		93.75	
27101	PROMOTIONAL/MARKETING EXPENSE	170.83		456.12		456.12	
28000	LOAN SERVICING EXPENSE	266.96		811.60		811.60	
28001	COLLECTION EXPENSE	650.00		2,150.00		2,150.00	
28303	CREDIT REPORTS	184.25		2,031.12		2,031.12	
28304	LEGAL FEES	118.50		118.50		118.50	
28600	VISA EXPENSE	3,976.04		9,651.97		9,651.97	
28601	VISA PROCESSING EXPENSE	275.57		797.03		797.03	
29001	INDEPENDENT AUDIT	1,354.80		3,791.94		3,791.94	
29002	BANKING EXPENSES	437.16		1,008.12		1,008.12	
29003	SHARE DRAFT EXPENSES	100.00		285.66		285.66	
29004	ATM EXPENSES	24.24		51.10		51.10	

Account	Description	MTD Debits	MTD Credits	QTD Debits	QTD Credits	YTD Debits	YTD Credits
29005	ACH EXPENSES	140.07		296.89		296.89	
29006	ACE/RDC/CK21 EXPENSES	242.23		479.26		479.26	
29007	DEBIT CARD EXPENSES	3,822.24		13,207.32		13,207.32	
29008	FRAUD LOSSES	0.00		208.03		208.03	
30000	PROVISION FOR CREDIT LOSSES (PCL)	4,859.80		4,859.80		4,859.80	
31400	SURETY BOND	779.58		2,636.94		2,636.94	
32100	SUPERVISORY EXPENSE	338.83		1,016.49		1,016.49	
34000	INTEREST ON BORROWED MONEY	0.00		12.07		12.07	
35000	ANNUAL MEETING EXPENSE	533.84		1,083.84		1,083.84	
36000	IRA EXPENSES	107.10		214.14		214.14	
37000	MISCELLANEOUS EXPENSES	0.00		326.82		326.82	
37001	BOARD MEETING EXPENSE	280.00		843.33		843.33	
38000	IRA/CD DIVIDENDS	17,971.25		52,043.38		52,043.38	
38100	SHARES/SUB-SHARES DIVIDENDS	554.57		1,583.48		1,583.48	
Total	Expense	67,116.32	360.85	188,823.87	0.00	188,823.87	0.00
Income							
Total	Income	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME			1,285.34		3,224.30		3,224.30

Account	Description	Debits	Credits	Total Debits	Total Credits
Assets					
70100	NEW AUTO LOANS	2,027,454.18			
70200	USED AUTO LOANS	4,435,227.96			
70300	SHARE SECURED LOANS	23,790.14			
70301	CD SECURED LOANS	35,340.03			
70400	BOAT LOANS	28,965.70			
70402	MOTORCYCLE LOANS	4,683.06			
70403	USED MOTORCYCLES	15,426.55			
70500	UNSECURED LOANS	675,838.30			
70600	LAWN/GARDEN EQUIPMENT	99,814.29			
70700	CAMPERS AND MOTOR HOME LOANS	418,877.93			
70708	VISA LOANS	480,309.99			
71900	ALLOWANCE FOR CREDIT LOSSES (ACL)		33,802.72		
72200	PREPAID EXPENSE	26,345.57			
73100	CORPORATE ONE SETTLEMENT ACCOUNT	36,502.55			
73121	VISA CARD DAILY SETTLEMENT		2,767.36		
73123	DEBIT CARD DAILY SETTLEMENT		51,251.02		
73125	OUTSTANDING CORPORATE ONE CHECKS		25,700.90		
73900	VAULT CASH	4,928.00			
73912	ATM CASH/PLANT ATM	7,580.00			
74200	BANKS/S&L/CDS	4,542,000.00			
74504	CORPORATE ONE FED FUNDS PLUS ACCT	1,099,185.36			
74505	MONEY MARKET ACCOUNT - RICHWOOD BANK	64,470.65			
74533	ACH WAREHOUSE		43,840.58		
74800	NCUSIF CAPITALIZATION	118,601.16			
74900	PERPETUAL CONTRIBUTED CAPITAL ACCOUNT	239,718.32			
75100	ACCRUED INTEREST ON LOANS	14,402.49			
75101	ACCRUED INTEREST ON VISA	1,727.97			
75200	ACCRUED INCOME ON INVESTMENTS	8,288.32			
76700	SUPERVISORY FEE AMORTIZATION	1,016.51			
76902	VISA ADVANCED CLEARING FUNDS	8,096.90			
77501	ATM MACHINES	3,953.65			
77502	ATM MACHINE DEPRECIATION		3,953.65		
77503	OFFICE EQUIPMENT	41,674.61			
77504	OFFICE EQUIPMENT DEPRECIATION		34,416.47		
77506	LEASEHOLD IMPROVEMENTS	4,845.00			
77507	LEASEHOLD IMPROVEMENTS DEPRECIATION		4,845.00		
Total	Assets			14,268,487.49	
Liabilities					
80000	ACCOUNTS PAYABLE		1,299.45		
80101	GAP INSURANCE		325.00		
80102	CREDIT INSURANCE (PREPAID)		675.85		
80111	DEBIT CARD CHARGEBACK/ADJUSTMENT IN PROCESS		6.59		
83100	ANNUAL MEETING ACCRUAL		250.00		
83102	INDEPENDENT AUDIT ACCRUAL		3,986.06		
83103	COLLECTIONS ACCRUAL		627.55		
84704	OVERNITE (FED EXP) MAIL FEES		42.71		
86000	EMPLOYEE BENEFITS ACCRUAL		1,856.33		
86004	EMPLOYEE BENEFITS (SEP) ACCRUAL		1,685.21		
90100	SHARES		5,556,569.26		
90200	MEMBER SHARE DRAFT ACCOUNTS		1,665,745.13		
90300	MISC SHARES		257,081.53		
90400	CHRISTMAS CLUB ACCOUNTS		54,684.91		
90500	VACATION SHARE ACCOUNTS		353,324.31		

<u>Account</u>	<u>Description</u>	<u>Debits</u>	<u>Credits</u>	<u>Total Debits</u>	<u>Total Credits</u>
90600	MEMBER IRA ACCOUNTS		112,488.61		
90611	IRA CERTIFICATES OF DEPOSIT		571,111.85		
90700	CERTIFICATES OF DEPOSIT		4,053,004.46		
93100	STATUTORY RESERVES		348,782.06		
94000	UNDIVIDED EARNINGS		1,281,716.32		
	NET INCOME		3,224.30		
Total	Liabilities				14,268,487.49
GRAND	TOTALS	14,469,065.19	14,469,065.19		