Account	Description	MTD Debits	MTD Credits	QTD Debits	QTD Credits	YTD Debits	YTD Credits
Income							
11100	INTEREST ON LOANS		37,524.64		115,795.04		340,945.43
11104	FIXED HOME EQUITY INT		536.07		1,608.23		4,288.60
11110	VISA-PLATINUM -INTEREST EARNED		3,814.72		12,058.33		35,273.47
12100	INVESTMENT INCOME		18,737.74		51,921.20		140,365.46
13100	FEES & CHARGES		493.00		1,764.00		3,647.00
13102	SHARE DRAFT FEES		99.00		274.00		645.00
13103	BILL PAYMENT FEE INCOME		45.00		130.00		310.00
13104	LOAN LATE FEES		862.46		2,640.15		6,466.67
13105	VISA FEE INCOME		1,135.75		1,393.23		1,695.11
13106	SKIP-A-PAYMENT FEE		60.00		300.00		1,020.00
13107	COURTESY PAY FEE		3,136.00		10,556.00		26,600.00
13108	DRAFT ACCT PAPER STATEMENT FEE		30.00		98.00		302.00
13111	ADDRESSES UNKNOWN		14.29		19.29		19.29
13113	EARLY WITHDRAW FEE		3,786.15		3,957.92		5,006.91
13120	VISA LATE FEES		250.40		650.40		1,250.40
13121	VISA CARD INCOME		1,155.73		3,317.10		10,436.94
13123	ATM INCOME		0.00		0.00		70.00
13124	DEBIT CARD INCOME		4,049.20		12,754.59		41,233.28
15100	MISCELLANEOUS INCOME		0.00		16.15		105.76
15101	GAP INSURANCE INCOME		732.00		1,464.00		4,758.00
15102	LOAN PROTECTION INSURANCE INCOME		66.86		198.89		611.91
Total	Income	0.00	76,529.01	0.00	220,916.52	0.00	625,051.23
Expense							
21100	SALARIES	15,843.78		53,123.56		162,965.94	
22000	EMPLOYEE BENEFITS	2,255.52		5,262.88		9,374.73	
22001	EMPLOYEE DISABILITY / LIFE INSURANCE	326.94		986.45		3,003.17	
22002	EMPLOYEE HEALTH INSURANCE	1,793.54		5,345.70		16,002.18	
22003	EMPLOYEE BENEFITS (SEP)	2,004.33		4,676.77		8,366.31	
22007	OHIO UNEMPLOYMENT TAX	0.00		0.00		531.00	
22008	WORKER'S COMPENSATION	10.33			94.53		10.97
22009	FEDERAL UNEMPLOYMENT TAX	0.00		0.00		209.97	
22200	SOCIAL SECURITY / MEDICARE TAXES	1,212.07		4,064.01		12,467.06	
24000	ASSOCIATION DUES OCUL	420.33		1,260.99		3,781.15	
25000	OCCUPANCY DEPRECIATION EXPENSE	0.00		425.00		425.00	
26000	OFFICE OPERATIONS EXPENSE	142.62		540.32		2,979.13	
26001	IDENTITY THEFT EXPENSE	16.05		26.76		87.76	
26002	POSTAGE	0.00		73.00		92.94	
26003	SUBSCRIPTIONS / LICENSING FEES	90.08		362.04		1,197.83	
26004	OFFICE SUPPLY EXPENSE	376.16		1,185.25		2,178.49	
26008	DATA PROCESSING EXPENSE	3,762.60		10,367.72		31,061.83	
26010	HOME CU SET UP EXPENSE	125.00		491.28		841.32	
26011	HOME BANKING SERVICE FEE	1,027.25		3,081.75		9,394.00	
26012	BILL PAYMENT SERVICES EXPENSE	248.69		746.07		2,224.02	
26401	OFFICE EQUIPMENT EXPENSE	623.72		1,587.90		4,436.33	
27000	EDUCATIONAL EXPENSE	31.25		93.75		312.50	
27101	PROMOTIONAL/MARKETING EXPENSE	170.83		512.49		1,481.10	
28000	LOAN SERVICING EXPENSE	265.46		1,042.13		2,600.36	
28001	COLLECTION EXPENSE	942.06		2,194.52		5,469.52	
28303	CREDIT REPORTS	446.07		1,663.16		4,849.83	
28304	LEGAL FEES	0.00		0.00		118.50	
28600	VISA EXPENSE	2,071.57		7,407.47		24,943.41	
28601	VISA PROCESSING EXPENSE	0.00		160.08		1,935.49	
29001	INDEPENDENT AUDIT	1,335.66		3,945.26		11,094.96	

Account	Description	MTD Debits	MTD Credits	QTD Debits	QTD Credits	YTD Debits	YTD Credits
29002	BANKING EXPENSES	407.36		1,036.42		3,173.65	
29003	SHARE DRAFT EXPENSES	124.70		371.16		1,052.68	
29004	ATM EXPENSES	0.00		0.00		355.72	
29005	ACH EXPENSES	160.30		489.50		1,226.23	
29006	ACE/RDC/CK21 EXPENSES	242.98		750.58		1,978.13	
29007	DEBIT CARD EXPENSES	4,109.39		14,071.82		40,884.23	
29008	FRAUD LOSSES	14.95		454.46		662.47	
30000	PROVISION FOR CREDIT LOSSES (PCL)	1,924.98		1,924.98		25,007.42	
31400	SURETY BOND	935.83		2,807.49		8,251.92	
32100	SUPERVISORY EXPENSE	344.00		1,032.02		3,065.00	
34000	INTEREST ON BORROWED MONEY	0.00		17.53		85.52	
35000	ANNUAL MEETING EXPENSE	250.00		750.00		2,583.84	
36000	IRA EXPENSES	107.10		356.82		892.26	
37000	MISCELLANEOUS EXPENSES	45.68		96.67		460.22	
37001	BOARD MEETING EXPENSE	280.00		840.00		2,523.33	
38000	IRA/CD DIVIDENDS	17,731.51		54,394.88		159,669.78	
38100	SHARES/SUB-SHARES DIVIDENDS	567.26		1,793.15		5,105.54	
Total	Expense	62,787.95	0.00	191,813.79	94.53	581,403.77	10.97
Income							
Total	Income	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME			13,741.06		29,197.26		43,658.43

Account	Description	Debits	Credits	Total Debits	Total Credits
Assets					
70100	NEW AUTO LOANS	2,061,487.82			
70200	USED AUTO LOANS	4,282,105.63			
70300	SHARE SECURED LOANS	18,429.44			
70301	CD SECURED LOANS	31,901.29			
70400	BOAT LOANS	26,451.61			
70402	MOTORCYCLE LOANS	19,716.28			
70403	USED MOTORCYCLES	11,815.04			
70500	UNSECURED LOANS	699,932.10			
70600	LAWN/GARDEN EQUIPMENT	90,547.48			
70700	CAMPERS AND MOTOR HOME LOANS	411,948.88			
70708	VISA LOANS	541,287.08			
71900	ALLOWANCE FOR CREDIT LOSSES (ACL)		48,396.72		
72200	PREPAID EXPENSE	30,020.90			
73100	CORPORATE ONE SETTLEMENT ACCOUNT	126,819.62			
73121	VISA CARD DAILY SETTLEMENT		1,166.33		
73123	DEBIT CARD DAILY SETTLEMENT		24,064.75		
73125	OUTSTANDING CORPORATE ONE CHECKS		64,476.50		
73900	VAULT CASH	7,322.00			
74200	BANKS/S&L/CDS	4,992,000.00			
74504	CORPORATE ONE FED FUNDS PLUS ACCT	369,457.04			
74505	MONEY MARKET ACCOUNT - RICHWOOD BANK	15,747.90			
74533	ACH WAREHOUSE		59,423.12		
74800	NCUSIF CAPITALIZATION	123,145.77			
74900	PERPETUAL CONTRIBUTED CAPITAL ACCOUNT	239,718.32			
75100	ACCRUED INTEREST ON LOANS	14,241.08			
75101	ACCRUED INTEREST ON VISA	1,921.35			
75200	ACCRUED INCOME ON INVESTMENTS	10,457.34			
76700	SUPERVISORY FEE AMORTIZATION	1,032.00			
76902	VISA ADVANCED CLEARING FUNDS	6,828.90			
77501	ATM MACHINES	3,953.65			
77502	ATM MACHINE DEPRECIATION		3,953.65		
77503	OFFICE EQUIPMENT	41,674.61			
77504	OFFICE EQUIPMENT DEPRECIATION		36,970.05		
77506	LEASEHOLD IMPROVEMENTS	4,845.00			
77507	LEASEHOLD IMPROVEMENTS DEPRECIATION		4,845.00		
Total	Assets			13,941,512.01	
Liabilities					
80000	ACCOUNTS PAYABLE		5,254.81		
80102	CREDIT INSURANCE (PREPAID)		668.11		
80111	DEBIT CARD CHARGEBACK/ADJUSTMENT IN PROCESS	128.84			
83100	ANNUAL MEETING ACCRUAL		1,750.00		
83102	INDEPENDENT AUDIT ACCRUAL		9,076.58		
83103	COLLECTIONS ACCRUAL		2,500.00		
84704	OVERNITE (FED EXP) MAIL FEES		91.33		
84900	IRS WITHHOLDING TAXES		104.95		
86000	EMPLOYEE BENEFITS ACCRUAL		9,374.73		
86004	EMPLOYEE BENEFITS (SEP) ACCRUAL		8,366.31		
90100	SHARES		5,325,626.21		
90200	MEMBER SHARE DRAFT ACCOUNTS		1,540,475.42		
90300	MISC SHARES		215,996.48		
90400	CHRISTMAS CLUB ACCOUNTS		114,131.41		
90500	VACATION SHARE ACCOUNTS		274,665.15		
90600	MEMBER IRA ACCOUNTS		120,498.76		

Account	Description	Debits	Credits	Total Debits	Total Credits
90611	IRA CERTIFICATES OF DEPOSIT		564,754.98		
90700	CERTIFICATES OF DEPOSIT		4,074,148.81		
93100	STATUTORY RESERVES		348,782.06		
94000	UNDIVIDED EARNINGS		1,281,716.32		
	NET INCOME		43,658.43		
Total	Liabilities				13,941,512.01
GRAND	TOTALS	14,184,936.97	14,184,936.97		