

Account	Description	Debits	Credits	Total Debits	Total Credits
Assets					
70100	NEW AUTO LOANS	2,006,596.23			
70200	USED AUTO LOANS	4,449,602.79			
70300	SHARE SECURED LOANS	26,119.81			
70301	CD SECURED LOANS	34,432.15			
70400	BOAT LOANS	30,269.01			
70402	MOTORCYCLE LOANS	5,211.41			
70403	USED MOTORCYCLES	19,985.25			
70500	UNSECURED LOANS	705,609.67			
70600	LAWN/GARDEN EQUIPMENT	104,494.54			
70700	CAMPERS AND MOTOR HOME LOANS	396,039.67			
70708	VISA LOANS	506,765.35			
71900	ALLOWANCE FOR CREDIT LOSSES (ACL)		26,128.27		
72200	PREPAID EXPENSE	26,358.14			
73100	CORPORATE ONE SETTLEMENT ACCOUNT	287,873.43			
73121	VISA CARD DAILY SETTLEMENT		2,600.22		
73123	DEBIT CARD DAILY SETTLEMENT		24,837.67		
73125	OUTSTANDING CORPORATE ONE CHECKS		32,110.93		
73900	VAULT CASH	5,764.00			
73912	ATM CASH/PLANT ATM	14,020.00			
74200	BANKS/S&L/CDS	4,690,000.00			
74504	CORPORATE ONE FED FUNDS PLUS ACCT	530,842.13			
74505	MONEY MARKET ACCOUNT - RICHWOOD BANK	47,416.10			
74533	ACH WAREHOUSE		263,439.94		
74800	NCUSIF CAPITALIZATION	118,601.16			
74900	PERPETUAL CONTRIBUTED CAPITAL ACCOUNT	239,718.32			
75100	ACCRUED INTEREST ON LOANS	16,401.68			
75101	ACCRUED INTEREST ON VISA	1,371.28			
75200	ACCRUED INCOME ON INVESTMENTS	7,504.06			
76700	SUPERVISORY FEE AMORTIZATION	1,694.17			
76902	VISA ADVANCED CLEARING FUNDS	7,864.90			
77501	ATM MACHINES	3,953.65			
77502	ATM MACHINE DEPRECIATION		3,953.65		
77503	OFFICE EQUIPMENT	41,674.61			
77504	OFFICE EQUIPMENT DEPRECIATION		33,573.92		
77506	LEASEHOLD IMPROVEMENTS	4,845.00			
77507	LEASEHOLD IMPROVEMENTS DEPRECIATION		4,845.00		
Total	Assets			13,939,538.91	
Liabilities					
80000	ACCOUNTS PAYABLE		408.33		
80101	GAP INSURANCE		975.00		
80102	CREDIT INSURANCE (PREPAID)		729.63		
80111	DEBIT CARD CHARGEBACK/ADJUSTMENT IN PROCESS	216.14			
82000	ACCRUED DIVIDENDS PAYABLE		479.38		
83100	ANNUAL MEETING ACCRUAL		3,281.90		
83102	INDEPENDENT AUDIT ACCRUAL		1,983.10		
83103	COLLECTIONS ACCRUAL		1,772.50		
84704	OVERNITE (FED EXP) MAIL FEES		19.99		
86000	EMPLOYEE BENEFITS ACCRUAL		728.57		
86004	EMPLOYEE BENEFITS (SEP) ACCRUAL		683.04		
90100	SHARES		5,492,388.09		
90200	MEMBER SHARE DRAFT ACCOUNTS		1,502,126.45		
90300	MISC SHARES		250,897.78		
90400	CHRISTMAS CLUB ACCOUNTS		31,146.06		

Account	Description	Debits	Credits	Total Debits	Total Credits
90500	VACATION SHARE ACCOUNTS		352,249.82		
90600	MEMBER IRA ACCOUNTS		117,928.27		
90611	IRA CERTIFICATES OF DEPOSIT		567,069.37		
90700	CERTIFICATES OF DEPOSIT		3,982,154.15		
93100	STATUTORY RESERVES		348,782.06		
94000	UNDIVIDED EARNINGS		1,281,716.32		
	NET INCOME		2,235.24		
Total	Liabilities				13,939,538.91
GRAND	TOTALS	14,331,244.65	14,331,244.65		

Account	Description	MTD Debits	MTD Credits	QTD Debits	QTD Credits	YTD Debits	YTD Credits
Income							
11100	INTEREST ON LOANS		38,293.79		38,293.79		38,293.79
11104	FIXED HOME EQUITY INT		536.07		536.07		536.07
11110	VISA-PLATINUM -INTEREST EARNED		3,403.58		3,403.58		3,403.58
12100	INVESTMENT INCOME		10,883.40		10,883.40		10,883.40
13100	FEES & CHARGES		285.00		285.00		285.00
13103	BILL PAYMENT FEE INCOME		35.00		35.00		35.00
13104	LOAN LATE FEES		590.00		590.00		590.00
13105	VISA FEE INCOME		23.55		23.55		23.55
13106	SKIP-A-PAYMENT FEE		270.00		270.00		270.00
13107	COURTESY PAY FEE		2,800.00		2,800.00		2,800.00
13108	DRAFT ACCT PAPER STATEMENT FEE		30.00		30.00		30.00
13113	EARLY WITHDRAW FEE		16.58		16.58		16.58
13120	VISA LATE FEES		40.00		40.00		40.00
13121	VISA CARD INCOME		1,211.38		1,211.38		1,211.38
13123	ATM INCOME		20.00		20.00		20.00
13124	DEBIT CARD INCOME		4,900.73		4,900.73		4,900.73
15100	MISCELLANEOUS INCOME		1.00		1.00		1.00
15101	GAP INSURANCE INCOME		366.00		366.00		366.00
15102	LOAN PROTECTION INSURANCE INCOME		74.73		74.73		74.73
Total	Income	0.00	63,780.81	0.00	63,780.81	0.00	63,780.81
Expense							
21100	SALARIES	18,303.12		18,303.12		18,303.12	
22000	EMPLOYEE BENEFITS	728.57		728.57		728.57	
22001	EMPLOYEE DISABILITY / LIFE INSURANCE	336.12		336.12		336.12	
22002	EMPLOYEE HEALTH INSURANCE	1,776.08		1,776.08		1,776.08	
22003	EMPLOYEE BENEFITS (SEP)	683.04		683.04		683.04	
22007	OHIO UNEMPLOYMENT TAX	146.45		146.45		146.45	
22008	WORKER'S COMPENSATION	24.23		24.23		24.23	
22009	FEDERAL UNEMPLOYMENT TAX	109.80		109.80		109.80	
22200	SOCIAL SECURITY / MEDICARE TAXES	1,400.19		1,400.19		1,400.19	
24000	ASSOCIATION DUES OCUL	418.51		418.51		418.51	
26000	OFFICE OPERATIONS EXPENSE	359.60		359.60		359.60	
26001	IDENTITY THEFT EXPENSE	2.14		2.14		2.14	
26003	SUBSCRIPTIONS / LICENSING FEES	392.39		392.39		392.39	
26004	OFFICE SUPPLY EXPENSE	66.22		66.22		66.22	
26008	DATA PROCESSING EXPENSE	3,400.17		3,400.17		3,400.17	
26010	HOME CU SET UP EXPENSE	58.34		58.34		58.34	
26011	HOME BANKING SERVICE FEE	1,048.50		1,048.50		1,048.50	
26012	BILL PAYMENT SERVICES EXPENSE	241.62		241.62		241.62	
26401	OFFICE EQUIPMENT EXPENSE	497.87		497.87		497.87	
27000	EDUCATIONAL EXPENSE	31.25		31.25		31.25	
27101	PROMOTIONAL/MARKETING EXPENSE	125.00		125.00		125.00	
28000	LOAN SERVICING EXPENSE	261.68		261.68		261.68	
28001	COLLECTION EXPENSE	800.00		800.00		800.00	
28303	CREDIT REPORTS	854.41		854.41		854.41	
28600	VISA EXPENSE	3,083.85		3,083.85		3,083.85	
28601	VISA PROCESSING EXPENSE	262.48		262.48		262.48	
29001	INDEPENDENT AUDIT	1,263.98		1,263.98		1,263.98	
29002	BANKING EXPENSES	262.85		262.85		262.85	
29003	SHARE DRAFT EXPENSES	44.20		44.20		44.20	
29004	ATM EXPENSES	26.86		26.86		26.86	
29007	DEBIT CARD EXPENSES	4,642.59		4,642.59		4,642.59	
29008	FRAUD LOSSES	62.02		62.02		62.02	

Account	Description	MTD Debits	MTD Credits	QTD Debits	QTD Credits	YTD Debits	YTD Credits
31400	SURETY BOND	928.66		928.66		928.66	
32100	SUPERVISORY EXPENSE	338.83		338.83		338.83	
35000	ANNUAL MEETING EXPENSE	250.00		250.00		250.00	
36000	IRA EXPENSES		0.06		0.06		0.06
37000	MISCELLANEOUS EXPENSES	19.86		19.86		19.86	
37001	BOARD MEETING EXPENSE	283.33		283.33		283.33	
38000	IRA/CD DIVIDENDS	17,482.08		17,482.08		17,482.08	
38100	SHARES/SUB-SHARES DIVIDENDS	528.74		528.74		528.74	
Total	Expense	61,545.63	0.06	61,545.63	0.06	61,545.63	0.06
Income							
Total	Income	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME				2,235.24		2,235.24	2,235.24