

Account	Description	Debits	Credits	Total Debits	Total Credits
<b>Assets</b>					
70100	NEW AUTO LOANS	1,173,523.95			
70200	USED AUTO LOANS	2,861,757.62			
70300	SHARE SECURED LOANS	31,377.31			
70301	CD SECURED LOANS	26,504.48			
70400	BOAT LOANS	43,707.66			
70402	MOTORCYCLE LOANS	8,994.13			
70403	USED MOTORCYCLES	39,418.55			
70500	UNSECURED LOANS	609,353.01			
70600	LAWN/GARDEN EQUIPMENT	64,347.56			
70700	CAMPERS AND MOTOR HOME LOANS	176,051.84			
70704	FIXED HOME EQUITY	4,797.18			
70706	VARIABLE HOME EQUITY LOC	102,452.24			
70708	VISA LOANS	435,599.02			
71900	ALLOWANCE FOR LOAN LOSSES		47,143.57		
72200	PREPAID EXPENSE	14,228.59			
73100	CORPORATE ONE SETTLEMENT ACCOUNT	20,105.23			
73121	VISA CARD DAILY SETTLEMENT		7,095.98		
73125	OUTSTANDING CORPORATE ONE CHECKS		201,205.80		
73900	VAULT CASH	5,743.00			
73911	ATM CASH/CORP ATM	14,320.00			
73912	ATM CASH/PLANT ATM	19,760.00			
73913	ATM CASH/R&D BUILDING	13,500.00			
74200	BANKS/S&L/CDS	4,273,000.00			
74504	CORPORATE ONE FED FUNDS PLUS ACCT	449,300.43			
74505	MONEY MARKET ACCOUNT - RICHWOOD BANK	34,794.46			
74533	ACH WAREHOUSE		33,865.63		
74800	NCUSIF CAPITALIZATION	89,761.43			
74900	PERPETUAL CONTRIBUTED CAPITAL ACCOUNT	239,718.32			
75100	ACCRUED INTEREST ON LOANS	8,388.18			
75200	ACCRUED INCOME ON INVESTMENTS	6,552.47			
76614	OHIO CREDIT UNION LEAGUE DUES AMORTIZATION	496.21			
76700	SUPERVISORY FEE AMORTIZATION	370.35			
76902	VISA ADVANCED CLEARING FUNDS	6,539.90			
77501	ATM MACHINES	11,860.95			
77502	ATM MACHINE DEPRECIATION		8,499.81		
77503	OFFICE EQUIPMENT	12,378.12			
77504	OFFICE EQUIPMENT DEPRECIATION		12,378.12		
77506	LEASEHOLD IMPROVEMENTS	4,845.00			
77507	LEASEHOLD IMPROVEMENTS DEPRECIATION		4,710.30		
Total	Assets			10,488,647.98	
<b>Liabilities</b>					
80000	ACCOUNTS PAYABLE		3,590.30		
80102	CREDIT INSURANCE (PREPAID)		420.48		
82000	ACCRUED DIVIDENDS PAYABLE		1,015.10		
83100	ANNUAL MEETING ACCRUAL		4,395.46		
83102	INDEPENDENT AUDIT ACCRUAL		9,611.07		
83103	COLLECTIONS ACCRUAL		1,452.68		
84704	OVERNITE (FED EXP) MAIL FEES		34.64		
84900	IRS WITHHOLDING TAXES		2,741.35		
86000	EMPLOYEE BENEFITS ACCRUAL		4,744.63		
86004	EMPLOYEE BENEFITS (SEP) ACCRUAL		9,016.37		
86010	BILL PAYMENT SETTLEMENTS IN PROCESS		8,050.85		
90100	SHARES		5,034,883.13		

<u>Account</u>	<u>Description</u>	<u>Debits</u>	<u>Credits</u>	<u>Total Debits</u>	<u>Total Credits</u>
90200	MEMBER SHARE DRAFT ACCOUNTS		1,227,264.15		
90300	MISC SHARES		220,050.05		
90400	CHRISTMAS CLUB ACCOUNTS		27,931.68		
90500	VACATION SHARE ACCOUNTS		302,276.33		
90600	MEMBER IRA ACCOUNTS		289,273.20		
90611	IRA CERTIFICATES OF DEPOSIT		596,975.47		
90700	CERTIFICATES OF DEPOSIT		1,263,769.12		
93100	STATUTORY RESERVES		348,782.06		
94000	UNDIVIDED EARNINGS		1,099,755.67		
	NET INCOME		32,614.19		
Total	Liabilities				10,488,647.98
GRAND	TOTALS	10,803,547.19	10,803,547.19		

Account	Description	MTD Debits	MTD Credits	QTD Debits	QTD Credits	YTD Debits	YTD Credits
<b>Income</b>							
11100	INTEREST ON LOANS		23,094.63		45,971.69		233,111.82
11104	FIXED HOME EQUITY INT		24.96		45.92		295.88
11106	VARIABLE HOME EQUITY LOC		525.32		1,088.57		5,813.40
11110	VISA-PLATINUM -INTEREST EARNED		3,399.83		6,659.35		35,089.08
12100	INVESTMENT INCOME		6,576.67		13,627.49		78,879.74
13100	FEES & CHARGES		720.00		1,426.00		9,251.00
13102	SHARE DRAFT FEES		272.00		680.00		4,374.00
13103	BILL PAYMENT FEE INCOME		95.00		195.00		940.65
13104	LOAN LATE FEES		785.00		1,850.00		7,694.49
13105	VISA FEE INCOME		46.86		42.95		604.27
13106	SKIP-A-PAYMENT FEE		120.00		270.00		900.00
13107	COURTESY PAY FEE		3,136.00		7,056.00		37,715.00
13108	DRAFT ACCT PAPER STATEMENT FEE		128.00		266.00		1,610.00
13111	ADDRESSES UNKNOWN		0.00		0.00		285.48
13113	EARLY WITHDRAW FEE		0.00		0.00		190.73
13120	VISA LATE FEES		140.00		360.00		1,340.00
13121	VISA CARD INCOME		1,001.45		1,855.43		10,666.53
13123	ATM INCOME		36.26		204.92		1,681.96
13124	DEBIT CARD INCOME		5,228.78		9,374.77		48,970.28
15100	MISCELLANEOUS INCOME		32.81		58.16		242.89
15101	GAP INSURANCE INCOME		332.00		332.00		1,162.00
15102	LOAN PROTECTION INSURANCE INCOME	209.97		173.21			122.10
15105	OTHER OPERATING INCOME		0.00		0.00		8,476.99
<b>Total</b>	<b>Income</b>	<b>209.97</b>	<b>45,695.57</b>	<b>173.21</b>	<b>91,364.25</b>	<b>0.00</b>	<b>489,418.29</b>
<b>Expense</b>							
21100	SALARIES	15,419.13		30,864.50		169,411.81	
22000	EMPLOYEE BENEFITS	431.33		862.66		4,744.63	
22001	EMPLOYEE DISABILITY / LIFE INSURANCE	245.00		451.25		2,608.43	
22002	EMPLOYEE HEALTH INSURANCE	2,831.48		5,662.96		38,352.38	
22003	EMPLOYEE BENEFITS (SEP)	819.67		1,639.34		9,016.37	
22007	OHIO UNEMPLOYMENT TAX	18.23		36.06		494.44	
22008	WORKER'S COMPENSATION	0.00		35.82		221.18	
22009	FEDERAL UNEMPLOYMENT TAX	9.53			85.97	252.05	
22200	SOCIAL SECURITY / MEDICARE TAXES	1,179.57		2,361.14		12,960.01	
23000	TRAVEL & CONFERENCE EXPENSE	0.00		8.63		105.14	
24000	ASSOCIATION DUES OCUL	496.17		992.34		5,457.87	
25000	OCCUPANCY DEPRECIATION EXPENSE	134.58		269.16		1,480.38	
26000	OFFICE OPERATIONS EXPENSE	426.31		616.23		3,463.15	
26001	IDENTITY THEFT EXPENSE	11.24		24.62		153.03	
26002	POSTAGE	113.51		163.51		482.68	
26003	SUBSCRIPTIONS / LICENSING FEES	0.00		0.00		319.65	
26004	OFFICE SUPPLY EXPENSE	41.67		99.13		1,906.35	
26008	DATA PROCESSING EXPENSE	2,395.58		4,791.16		22,061.30	
26010	HOME CU SET UP EXPENSE	525.00		612.50		1,400.00	
26011	HOME BANKING SERVICE FEE	756.25		1,622.70		9,120.63	
26012	BILL PAYMENT SERVICES EXPENSE	285.59		571.18		3,141.40	
26401	OFFICE EQUIPMENT EXPENSE	0.00		0.00		1,278.61	
27000	EDUCATIONAL EXPENSE		253.50		191.50	366.87	
27101	PROMOTIONAL/MARKETING EXPENSE	53.03		211.05		2,027.01	
27102	PRINTING EXPENSE	46.02		92.04		790.74	
28000	LOAN SERVICING EXPENSE	78.53		386.06		1,026.57	
28001	COLLECTION EXPENSE	250.00		500.00		2,667.00	
28303	CREDIT REPORTS	723.10		1,113.42		4,478.83	

Account	Description	MTD Debits	MTD Credits	QTD Debits	QTD Credits	YTD Debits	YTD Credits
28304	LEGAL FEES	171.85		321.85		1,221.85	
28307	EQUIPMENT MAINTENANCE / REPAIR	61.57		123.14		677.27	
28600	VISA EXPENSE	1,233.42		2,408.41		16,246.96	
28601	VISA PROCESSING EXPENSE	228.11		507.29		2,876.80	
29001	INDEPENDENT AUDIT	862.63		1,725.26		9,488.93	
29002	BANKING EXPENSES	471.34		889.79		4,808.18	
29003	SHARE DRAFT EXPENSES	23.56		41.85		278.57	
29004	ATM EXPENSES	197.67		395.34		3,707.07	
29005	ACH EXPENSES	134.39		254.49		1,619.54	
29006	CHECK 21 EXPENSES	117.90		228.32		1,276.99	
29007	DEBIT CARD EXPENSES	3,584.71		7,959.46		41,922.56	
29008	FRAUD LOSSES	0.00		530.35		2,381.35	
30000	PROVISION FOR LOAN LOSSES	4,958.25		8,841.78		25,207.34	
31400	SURETY BOND	859.24		1,718.48		8,567.98	
32100	SUPERVISORY EXPENSE	370.33		740.66		3,987.65	
34000	INTEREST ON BORROWED MONEY	1.16		2.69		69.47	
35000	ANNUAL MEETING EXPENSE	480.00		960.00		5,220.00	
36000	IRA EXPENSES	104.60		209.20		1,234.70	
37000	MISCELLANEOUS EXPENSES	0.00		0.00		373.31	
37001	BOARD MEETING EXPENSE	100.00		200.00		1,100.00	
38000	IRA/CD DIVIDENDS	1,861.70		3,759.86		18,918.89	
38100	SHARES/SUB-SHARES DIVIDENDS	488.70		1,067.73		5,830.18	
Total	Expense	43,601.65	253.50	86,873.41	277.47	456,804.10	0.00
Income							
Total	Income	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME				2,137.45	4,595.10		32,614.19