

Market Analysis

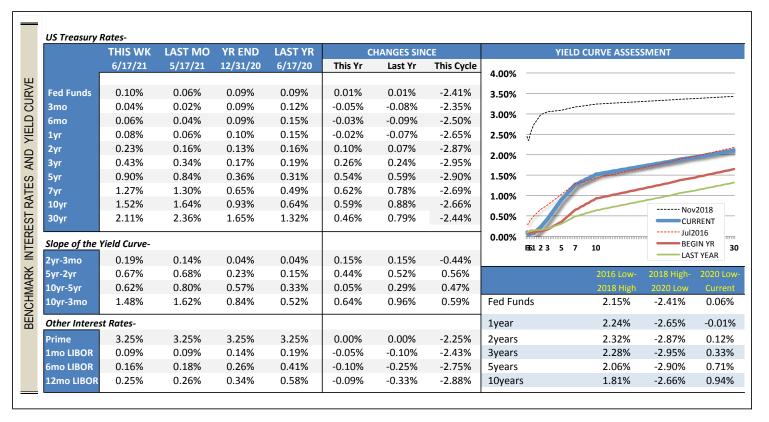
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18 June 2021



INFLATION REARS ITS UGLY HEAD AT THE CONSUMER AND PRODUCER LEVELS

The sharp increase in consumer prices this Spring may be a blip but may also be a sign that inflation is returning as a chronic problem. For those of us who can accurately recall the 1970s economy, it is a frightening prospect.

Latest report show consumer inflation advancing 5.0% in May while wholesale inflation increasing 6.6%.

As a protege of Milton Friedman, last year I recited issues related to monetary policy and expectations, noting that the US could not sustain such deficits without triggering major hikes in the cost of living. In fact, it appears that the traditional rules of public finance still hold: deficit spending financed by Federal Reserve money creation is inflationary.

Analogies between today's situation and the 1970s may not be quite on target. By the early 70s, inflation was well underway. Instead, we should be drawing lessons from the year 1965, when price inflation began to take off. Like 2021, the post-election year of 1965 saw the inauguration of an ambitious unified Democratic government.

Key Economic Indicator	s jui buliks, i	iiijis & creu	it Unions-	
		LATEST	CURRENT	PREV
GDP	QoQ	Q1-2nd	6.4%	4.3%
GDP - YTD	Annl	Q1-2nd	6.4%	0.3%
Consumer Spending	QoQ	Q1-2nd	11.3%	2.3%
Consumer Spending	Annl	Q1-2nd	11.3%	0.8%
Unemployment	Mo	May	5.8%	6.1%
Consumer Inflation	YoY	May	5.0%	4.2%
Core Inflation	YoY	May	3.8%	3.0%
Consumer Credit	Annual	Apr	5.3%	5.3%
Retail Sales	YoY	May	23.9%	22.2%
Vehicle Sales	Annl (Mil)	May	17.5	19.0
Home Sales	Annl (Mil)	Apr	6.862	6.785
Home Prices	YoY	Mar	13.2%	12.0%

Key Consumer Market	Data- THIS WK	YR END	PCT CI	HANGES
	6/17/21	12/31/20	YTD	12Mos
DJIA	33,823	30,606	10.5%	28.9%
S&P 500	4,221	3,756	12.4%	35.0%
NASDAQ	14,161	12,888	9.9%	41.6%
Crude Oil	71.04	48.52	46.4%	82.7%
Avg Gasoline	3.07	2.24	36.8%	43.3%
Gold	1,775	1,895	-6.3%	0.9%



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AVERAGE CREDIT UNION RATES AND RATE SENSITIVITY

	THIS WK	YTD C	hange	Chg in Curr	ent Cycle*	Rate S	ensitivity
	6/17/21	Rate	Benchmark	Rate	Benchmark	YTD	Cycle
Classic CC	10.84%	0.01%	0.00%	-0.85%	-2.25%	0%	38%
Platinum CC	9.11%	0.01%	0.00%	-1.16%	-2.25%	0%	52%
48mo Veh	2.75%	-0.23%	0.10%	-0.91%	-2.75%	-230%	33%
60mo Veh	2.85%	-0.23%	0.26%	-0.92%	-2.62%	-88%	35%
72mo Veh	3.17%	-0.24%	0.40%	-0.95%	-2.41%	-60%	40%
HE LOC	3.93%	0.10%	0.00%	-1.63%	-2.25%	0%	72%
10yr HE	4.70%	0.32%	0.54%	-0.82%	-2.43%	59%	34%
15yr FRM	2.73%	-0.11%	0.57%	-1.85%	-2.00%	-19%	93%
30yr FRM	3.23%	0.05%	0.59%	-1.83%	-1.72%	8%	106%
Sh Drafts	0.09%	0.00%	0.01%	-0.05%	-2.35%	0%	2%
Reg Svgs	0.18%	0.04%	0.01%	-0.01%	-2.35%	400%	0%
MMkt-10k	0.16%	-0.03%	0.01%	-0.32%	-2.35%	-300%	14%
MMkt-50k	0.23%	-0.04%	0.01%	-0.42%	-2.35%	-400%	18%
6mo CD	0.25%	-0.05%	-0.03%	-0.78%	-2.46%	167%	32%
1yr CD	0.36%	-0.08%	-0.02%	-1.15%	-2.66%	400%	43%
2yr CD	0.48%	-0.09%	0.10%	-1.37%	-2.75%	-90%	50%
3yr CD	0.58%	-0.09%	0.26%	-1.48%	-2.62%	-35%	56%

Bmk Begin	Mkt Begin	Last Top	Last Bottom
12/31/20	12/31/20	Nov-18	Jul-16
3.25%	10.83%	11.69%	11.39%
3.25%	9.10%	10.27%	9.09%
0.13%	2.98%	3.66%	2.58%
0.17%	3.08%	3.77%	2.68%
0.27%	3.41%	4.12%	3.05%
3.25%	3.83%	5.56%	4.01%
0.36%	4.38%	5.52%	4.45%
0.65%	2.84%	4.58%	3.14%
0.93%	3.18%	5.06%	3.69%
0.09%	0.09%	0.14%	0.11%
0.09%	0.14%	0.19%	0.14%
0.09%	0.19%	0.48%	0.22%
0.09%	0.27%	0.65%	0.31%
0.09%	0.30%	1.03%	0.34%
0.10%	0.44%	1.51%	0.53%
0.13%	0.57%	1.85%	0.78%
0.17%	0.67%	2.06%	1.04%

STRATEGICALLY FOR CREDIT UNIONS

Between calendar years 1965 and 1969, annual CPI growth surged from 1.6 percent to 5.5 percent, setting the stage for the Nixon administration's closure of the U.S. Treasury's gold window and imposition of wage and price controls. Inflation reached double digits in 1974 and again between 1979 and 1981.

By the early 1980s, we had ample evidence that ill-considered policies could give us a combination of high inflation and unemployment, known back then as "stagflation."

That may be one reason the Fed remains reluctant to allow interest rates to rise today. Although messaging from the latest Federal Open Market Committee meeting showed greater willingness to normalize interest rates, action is not expected until 2023. I think the FOMC will move sooner and possibly more than its historical 0.25% interim pace.

Still, rate hikes may bring other worries for the Fed in today's environment. Given the large volume of variable rate mortgages and corporate loans outstanding in the U.S. today, a rise in interest rates could push highly indebted homeowners and companies into bankruptcy, potentially triggering a recession. The federal government would have to roll over its record stock of short-term debt at higher interest rates, ballooning its interest expense and potentially crowding out more popular spending priorities.

Additional information and other market-related reports can be viewed at www.Meridian-ally.com

ECONOMIC RELEASES

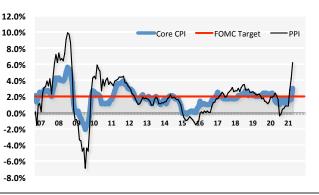
KELEASES THIS WEEK:	Current	Projected	Previous
Retail Sales (May, YoY)	28.1%	28.6%	53.4%
Leading Economic Indicators (May)	1.3%	1.4%	1.3%
Wholesale Inflation (May, YoY)	6.6%	6.2%	6.5%

RELEASES FOR UPCOMING WEEK:	Projected	Previous
Existing Home Sales (May, Mil, Annizd)	5.7M	5.85M
New Home Sales (May, Mil, AnnIzd)	0.850M	0.863M
GDP (Q1, QoQ, Final)	6.4%	4.3%



US INFLATION

CORE INFLATION versus FOMC TARGET, Monthly Year-over-Year



Brian Turner

President & Chief Economist

bturner@Meridian-ally.com

972.740.9531

www.Meridian-ally.com

^{*}Since Nov 2018





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ECONOMIC CALENDAR

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
May 17	18	19 FOMC Minutes	Jobless Claims 444k Cont'd Claims 3.75M Leading Inficators 1.6%	Exist Home Sales 5.85M	22
24	Home Prices 13.2% Cons Confidence 117 New Home Sales 1.0M	26	Jobless Claims 406k Cont'd Claims 3.64M GDP (Q1-21, 2nd) 6.4%	28 Personal Income -13.1% Personal Spending 0.5%	29
31	June 1 Const Spending +0.2% Vehicle Sales	2 FRB Beige Book	3 Jobless Claims 385k Cont'd Claims 3.77M	4 Unemployment 5.8% Nonfarm Payrolls 559k Private Payrolls 492k	5
7 Consumer Credit 28.3%	8	9	Jobless Claims 376k Cont'd Claims 3.50M Consumer Inflation 5.0%	11	12
14	15 Retail Sales 28.1% Whls Inflation 6.6% Ind Production 16.3%	16 FOMC Announcement	Jobless Claims 412k Cont'd Claims 3.52M Leading Ind 1.3%	18	19
21	22 Existing Home Sales	23 New Home Sales	Jobless Claims Cont'd Claims GDP (Q1-Final)	25 Personal Income Personal Spending	26
28	29 Home Prices Consumer Confidence	30	July 1 Jobless Claims Cont'd Claims Construction Spending	2 Unemployment Nonfarm Payrolls Private Payrolls	3
5 INDEPENDENCE DAY HOLIDAY	6	7 FOMC Minutes	Jobless Claims Cont'd Claims Consumer Credit	9	10
12	13 Consumer Inflation	14 Wholesale Inflation	Jobless Claims Cont'd Claims Industrial Production	16 Retail Sales	17





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ECONOMIC FORECAST

		2020			202					22	
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
CONOMIC OUTLOOK											
Economic Growth-											
GDP - (QoQ)	-31.4%	33.1%	4.1%	6.4%	8.8%	7.4%	5.3%	3.8%	2.4%	1.8%	2.0%
GDP - (YTD)	-18.2%	-1.1%	0.2%	6.4%	7.6%	7.5%	7.0%	3.8%	3.1%	2.7%	2.5%
Consumer Spending - (QoQ)	-33.2%	40.7%	2.3%	10.7%	9.0%	6.6%	3.2%	3.8%	2.7%	1.9%	2.0%
Consumer Spending - (YTD)	-20.1%	0.2%	0.8%	10.7%	9.9%	8.8%	7.4%	3.8%	3.3%	2.8%	2.6%
Goverment Spending - (QoQ)	2.5%	-4.9%	-1.2%	6.3%	9.8%	-0.3%	1.0%	0.0%	0.0%	-1.2%	-0.6%
Government Spending - (YTD)	1.9%	-0.4%	-0.6%	6.3%	8.1%	5.3%	4.2%	0.0%	0.0%	-0.4%	-0.5%
Consumer Wealth-											
Unemployment Rate	13.0%	8.8%	6.7%	6.2%	5.7%	5.0%	4.5%	4.5%	4.4%	4.4%	4.2%
Consumer Inflation	0.4%	1.2%	1.4%	1.9%	5.0%	4.5%	3.5%	2.5%	2.2%	2.0%	1.9%
Home Prices	4.4%	5.9%	9.7%	10.8%	13.2%	13.0%	13.0%	13.1%	12.9%	12.8%	12.59
SINGLE FAMILY HOME & VEHI	CLE LOAN N	MARKETS		I							
SINGLE FAMILY HOME & VEHI	CLE LOAN N	1ARKETS									
Consumer Demand- Total Home Sales (Mil)	CLE LOAN N 5.016	7.100	7.650	7.262	7.052	7.004	7.090	7.224	7.403	7.618	
Consumer Demand- Total Home Sales (Mil) Existing Home (Mil)	5.016 4.313	7.100 6.127	6.777	6.303	6.019	6.102	6.162	6.272	6.430	6.590	6.61
Consumer Demand- Total Home Sales (Mil) Existing Home (Mil)	5.016	7.100									6.61
Consumer Demand- Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil)	5.016 4.313	7.100 6.127	6.777	6.303	6.019	6.102	6.162	6.272	6.430	6.590	6.61 1.06
Consumer Demand-	5.016 4.313 0.703	7.100 6.127 0.973	6.777 0.873	6.303 0.959	6.019 1.033	6.102 0.902	6.162 0.928	6.272 0.952	6.430 0.973	6.590 1.028	6.618 1.068
Consumer Demand- Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils)	5.016 4.313 0.703 3.052	7.100 6.127 0.973 3.497	6.777 0.873 3.578	6.303 0.959 3.231	6.019 1.033 3.116	6.102 0.902 1.982	6.162 0.928 1.634	6.272 0.952 1.422	6.430 0.973 1.698	6.590 1.028 1.638	7.682 6.618 1.063 1.530 1.187 0.343
Consumer Demand- Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils) Refinancing Apps (Mils)	5.016 4.313 0.703 3.052 1.203	7.100 6.127 0.973 3.497 1.427	6.777 0.873 3.578 1.350	6.303 0.959 3.231 1.000	6.019 1.033 3.116 1.428	6.102 0.902 1.982 1.331	6.162 0.928 1.634 1.248	6.272 0.952 1.422 1.029	6.430 0.973 1.698 1.329	6.590 1.028 1.638 1.277	1.530 1.183 0.343
Consumer Demand- Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils) Refinancing Apps (Mils) Refi Apps Share	5.016 4.313 0.703 3.052 1.203 1.849	7.100 6.127 0.973 3.497 1.427 2.070	6.777 0.873 3.578 1.350 2.235	6.303 0.959 3.231 1.000 2.230	6.019 1.033 3.116 1.428 1.688	6.102 0.902 1.982 1.331 0.652	6.162 0.928 1.634 1.248 0.385	6.272 0.952 1.422 1.029 0.393	6.430 0.973 1.698 1.329 0.368	6.590 1.028 1.638 1.277 0.361	6.618 1.063 1.530 1.183 0.343 22%
Consumer Demand- Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils) Refinancing Apps (Mils) Refi Apps Share Vehicle Sales (Mil)	5.016 4.313 0.703 3.052 1.203 1.849 61%	7.100 6.127 0.973 3.497 1.427 2.070 59%	6.777 0.873 3.578 1.350 2.235 62%	6.303 0.959 3.231 1.000 2.230 69%	6.019 1.033 3.116 1.428 1.688 54%	6.102 0.902 1.982 1.331 0.652 33%	6.162 0.928 1.634 1.248 0.385 24%	6.272 0.952 1.422 1.029 0.393 28%	6.430 0.973 1.698 1.329 0.368 22%	6.590 1.028 1.638 1.277 0.361 22%	6.618 1.063 1.530 1.18 0.343 22%
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Consumer Demand- Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils) Refinancing Apps (Mils) Refi Apps Share Vehicle Sales (Mil) MARKET RATE OUTLOOK Benchmark Rates-	5.016 4.313 0.703 3.052 1.203 1.849 61% 11.6	7.100 6.127 0.973 3.497 1.427 2.070 59% 15.7	6.777 0.873 3.578 1.350 2.235 62% 15.8	6.303 0.959 3.231 1.000 2.230 69% 16.7	6.019 1.033 3.116 1.428 1.688 54% 17.6	6.102 0.902 1.982 1.331 0.652 33% 16.9	6.162 0.928 1.634 1.248 0.385 24% 16.5	6.272 0.952 1.422 1.029 0.393 28% 16.8	6.430 0.973 1.698 1.329 0.368 22% 17.0	6.590 1.028 1.638 1.277 0.361 22% 17.3	6.61: 1.06: 1.530 1.18: 0.34: 22% 17.8
Consumer Demand- Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils) Refinancing Apps (Mils) Refi Apps Share Vehicle Sales (Mil) MARKET RATE OUTLOOK Benchmark Rates- Prime	5.016 4.313 0.703 3.052 1.203 1.849 61% 11.6	7.100 6.127 0.973 3.497 1.427 2.070 59% 15.7	6.777 0.873 3.578 1.350 2.235 62% 15.8	6.303 0.959 3.231 1.000 2.230 69% 16.7	6.019 1.033 3.116 1.428 1.688 54% 17.6	6.102 0.902 1.982 1.331 0.652 33% 16.9	6.162 0.928 1.634 1.248 0.385 24% 16.5	6.272 0.952 1.422 1.029 0.393 28% 16.8	6.430 0.973 1.698 1.329 0.368 22% 17.0	6.590 1.028 1.638 1.277 0.361 22% 17.3	6.614 1.063 1.530 1.18 0.343 22% 17.8
Consumer Demand- Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils) Refinancing Apps (Mils) Refi Apps Share Vehicle Sales (Mil) MARKET RATE OUTLOOK Benchmark Rates- Prime Fed Funds	5.016 4.313 0.703 3.052 1.203 1.849 61% 11.6	7.100 6.127 0.973 3.497 1.427 2.070 59% 15.7	6.777 0.873 3.578 1.350 2.235 62% 15.8	6.303 0.959 3.231 1.000 2.230 69% 16.7	6.019 1.033 3.116 1.428 1.688 54% 17.6	6.102 0.902 1.982 1.331 0.652 33% 16.9	6.162 0.928 1.634 1.248 0.385 24% 16.5	6.272 0.952 1.422 1.029 0.393 28% 16.8	6.430 0.973 1.698 1.329 0.368 22% 17.0	6.590 1.028 1.638 1.277 0.361 22% 17.3	6.618 1.063 1.530 1.187 0.343 22% 17.8
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Market Analysis

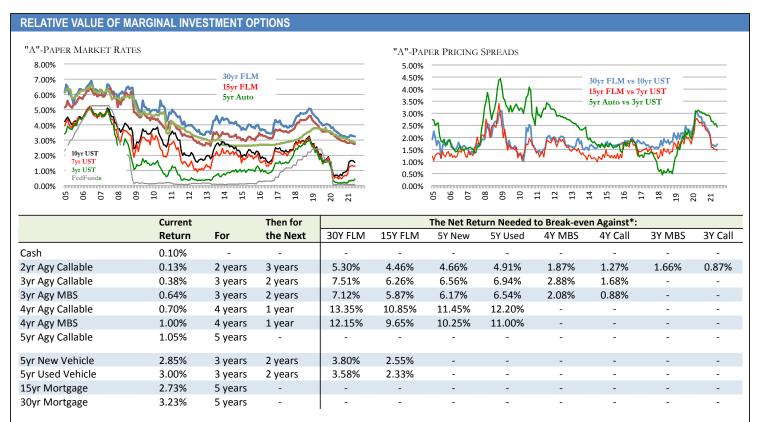
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STRATEGIC ASSESSMENT OF RELATIVE VALUE INVESTMENT AND FUNDING OPTIONS



^{*} Best relative value noted by probabilites of achieving "break-even" returns

RELATIVE VALUE OF MARGINAL FUNDING OPTIONS

	Current		Then for	The Net Co	st Needed to	Break-even	Against*:
	Cost	For	the Next	3Y CD	3Y FHLB	2Y CD	2Y FHLB
Share Draft	0.09%	1 year	2 years	0.83%	0.90%	0.87%	0.75%
Regular Savings	0.18%	1 year	2 years	0.78%	0.86%	0.78%	0.66%
Money Market	0.16%	1 year	2 years	0.79%	0.87%	0.80%	0.68%
FHLB Overnight	0.27%	1 year	2 years	0.74%	0.81%	0.69%	0.57%
Catalyst Settlement	1.25%	1 year	2 years	0.25%	0.32%	-0.15%	-0.41%
6mo Term CD	0.25%	6 mos	2.5 yrs	0.65%	0.71%	0.56%	0.48%
6mo FHLB Term	0.27%	6 mos	2.5 yrs	0.64%	0.70%	0.55%	0.47%
6mo Catalyst Term	0.21%	6 mos	2.5 yrs	0.65%	0.71%	0.57%	0.49%
1yr Term CD	0.36%	1 year	2 years	0.69%	0.77%	0.60%	0.48%
1yr FHLB Term	0.30%	1 year	2 years	0.72%	0.80%	0.66%	0.54%
2yr Term CD	0.48%	2 years	1 year	0.78%	0.93%	-	-
2yr FHLB Term	0.42%	2 years	1 year	0.90%	1.05%	-	-
3yr Term CD	0.58%	3 years	-	-	-	-	-
3yr FHLB Term	0.63%	3 years	-	-	-	-	-

^{*} Highest relative value noted by highest differentials and volatility projections



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Average Assets (\$Mil) Pct of Credit Unions Pct of Industry Assets GROWTH RATES (YTD) Total Assets Total Loans Total Shares Net Worth BALANCE SHEET ALLOCATION Net Worth-to-Total Assets Cash & Inv-to-Total Assets Loans-to-Total Assets Vehicle-to-Total Loans REL-to-Total Loans REL-to-Total Loans REL-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Loss Allow as % of Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense O.2	54 1.0 7% 0% 7% 66% 22% 28 18 19 10% 11% 00%	805 \$6.4 16% 0% -13.4% -24.5% -10.4% -17.8% -15.5% 53% 46% 64% 7% 22% 0%	1,541 \$26.8 30% 2% -4.2% -18.2% -2.5% -12.3% 12.1% 46% 49% 29% 112% 4%	687 \$70.7 13% 3% 1.8% -11.1% 2.6% -6.3% 11.3% 45% 51% 43% 40%	1,063 \$214.3 21% 13% 4.3% -8.6% 5.3% -5.8%	649 \$1,916.2 13% 82% 21.7% 8.4% 20.6% 10.6%	5,099 \$307.3 100% 100% 17.7% 4.9% 17.1% 6.8%	1,159 \$4.8 23% 0% -13.1% -24.5% -10.2% -17.5%	2,700 \$17.3 53% 2% -5.2% -18.9% -3.4% -13.0%	3,387 \$28.1 66% 5% -1.7% -14.8% -0.3% -9.8%	4,450 \$72.6 87% 18% 2.5% -10.2% 3.6% -7.1%
Average Assets (\$Mil) Pct of Credit Unions Pct of Industry Assets GROWTH RATES (YTD) Total Assets Total Loans Total Shares Net Worth BALANCE SHEET ALLOCATION Net Worth-to-Total Assets Loans-to-Total Assets Vehicle-to-Total Loans REL-to-Total Loans REL-to-Total Loans REL-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense O.2	11.0 7% 00% 77% 77% 66% 22% 2888 11% 100% 11% 00%	\$6.4 16% 0% -13.4% -24.5% -10.4% -17.8% 15.5% 53% 46% 64% 7% 22% 0%	-4.2% -4.2% -18.2% -2.5% -12.3% -12.1% -46% -49% -29% -112%	\$70.7 13% 3% 1.8% -11.1% 2.6% -6.3% 11.3% 45% 51% 43%	\$214.3 21% 13% 4.3% -8.6% 5.3% -5.8%	\$1,916.2 13% 82% 21.7% 8.4% 20.6% 10.6%	\$307.3 100% 100% 17.7% 4.9% 17.1% 6.8%	\$4.8 23% 0% -13.1% -24.5% -10.2% -17.5%	\$17.3 53% 2% -5.2% -18.9% -3.4% -13.0%	\$28.1 66% 5% -1.7% -14.8% -0.3% -9.8%	\$72.6 87% 18% 2.5% -10.2% 3.6% -7.1%
Pct of Credit Unions Pct of Industry Assets GROWTH RATES (YTD) Total Assets Total Loans Total Shares Net Worth -13 BALANCE SHEET ALLOCATION Net Worth-to-Total Assets Loans-to-Total Assets Vehicle-to-Total Loans REL-to-Total Loans REL-to-Total Loans REL-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense O.2	7% 0% 7% 7% 66% 2% 2% 88% 11% 60% 11% 00%	16% 0% -13.4% -24.5% -10.4% -17.8% 15.5% 53% 46% 64% 7% 22% 0%	-4.2% -18.2% -2.5% -12.3% -12.1% 51% 46% 49% 29% 112%	13% 3% 1.8% -11.1% 2.6% -6.3% 11.3% 45% 51% 43%	21% 13% 4.3% -8.6% 5.3% -5.8% 10.4% 36%	13% 82% 21.7% 8.4% 20.6% 10.6%	100% 100% 17.7% 4.9% 17.1% 6.8%	-13.1% -24.5% -10.2% -17.5%	-5.2% -18.9% -3.4% -13.0%	-1.7% -14.8% -0.3% -9.8%	2.5% -10.2% 3.6% -7.1%
Pct of Industry Assets GROWTH RATES (YTD) Total Assets Total Loans Total Shares Net Worth BALANCE SHEET ALLOCATION Net Worth-to-Total Assets Cash & Inv-to-Total Assets Loans-to-Total Assets Vehicle-to-Total Loans REL-to-Total Loans REL-to-Total Loans REL-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Loss Allow as % of Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense O.2	0% 7% 7% 6% 2% 2% 8% 1% 60% 1% 0% 11%	15.5% 15.5% 16% 16% 17% 17% 18%	-4.2% -18.2% -2.5% -12.3% -12.1% -12.1% -12.1% -12.1% -12.1% -12.1% -12.1% -12.1% -12.1% -12.1% -12.1%	1.8% -11.1% 2.6% -6.3% 11.3% 45% 51% 43%	4.3% -8.6% 5.3% -5.8% -10.4% 36%	82% 21.7% 8.4% 20.6% 10.6%	17.7% 4.9% 17.1% 6.8%	-13.1% -24.5% -10.2% -17.5%	-5.2% -18.9% -3.4% -13.0%	-1.7% -14.8% -0.3% -9.8%	2.5% -10.2% 3.6% -7.1%
GROWTH RATES (YTD) Total Assets Total Loans Total Shares Net Worth BALANCE SHEET ALLOCATION Net Worth-to-Total Assets Cash & Inv-to-Total Assets Loans-to-Total Assets Vehicle-to-Total Loans REL-to-Total Loans REL-to-Total Loans REL-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Loss Allow as % of Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense O.2	7% .7% .6% .2% .2% .8% .1% .00% .1% .0% .1%	-13.4% -24.5% -10.4% -17.8% 15.5% 53% 46% 64% 7% 22% 0%	-4.2% -18.2% -2.5% -12.3% -12.1% -12.	1.8% -11.1% 2.6% -6.3% 11.3% 45% 51% 43%	4.3% -8.6% 5.3% -5.8% 10.4% 36%	21.7% 8.4% 20.6% 10.6%	17.7% 4.9% 17.1% 6.8%	-13.1% -24.5% -10.2% -17.5%	-5.2% -18.9% -3.4% -13.0%	-1.7% -14.8% -0.3% -9.8%	2.5% -10.2% 3.6% -7.1%
Total Assets Total Loans Total Shares Net Worth -13 BALANCE SHEET ALLOCATION Net Worth-to-Total Assets Cash & Inv-to-Total Assets Loans-to-Total Assets Vehicle-to-Total Loans REL-to-Total Loans REL-to-Total Loans REL-to-Total Loans REL-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index 3.5 RE Loan Delinquency Direct Loans Indirect Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense O.3	7% 6% 22% 2% 88% 11% 60% 11% 00%	-24.5% -10.4% -17.8% 15.5% 53% 46% 64% 7% 22% 0%	-18.2% -2.5% -12.3% -12.1% 	-11.1% 2.6% -6.3% 11.3% 45% 51% 43%	-8.6% 5.3% -5.8% 10.4% 36%	8.4% 20.6% 10.6%	4.9% 17.1% 6.8%	-24.5% -10.2% -17.5%	-18.9% -3.4% -13.0%	-14.8% -0.3% -9.8%	-10.2% 3.6% -7.1%
Total Loans Total Shares Net Worth -13 BALANCE SHEET ALLOCATION Net Worth-to-Total Assets Cash & Inv-to-Total Assets Loans-to-Total Assets Vehicle-to-Total Loans REL-to-Total Loans REL-to-Net Worth Indirect-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Loss Allow as % of Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense 1.3	7% 6% 22% 2% 88% 11% 60% 11% 00%	-24.5% -10.4% -17.8% 15.5% 53% 46% 64% 7% 22% 0%	-18.2% -2.5% -12.3% -12.1% 	-11.1% 2.6% -6.3% 11.3% 45% 51% 43%	-8.6% 5.3% -5.8% 10.4% 36%	8.4% 20.6% 10.6%	4.9% 17.1% 6.8%	-24.5% -10.2% -17.5%	-18.9% -3.4% -13.0%	-14.8% -0.3% -9.8%	-10.2% 3.6% -7.1%
Total Shares Net Worth -13 BALANCE SHEET ALLOCATION Net Worth-to-Total Assets Cash & Inv-to-Total Assets Loans-to-Total Assets Vehicle-to-Total Loans REL-to-Total Loans REL-to-Net Worth Indirect-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Loss Allow as % of Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense 1.3	2% 2% 8% 1% 00% 1% 10% 11%	-10.4% -17.8% 15.5% 53% 46% 64% 7% 22% 0%	-2.5% -12.3% 12.1% 51% 46% 49% 29% 112%	2.6% -6.3% 11.3% 45% 51% 43%	5.3% -5.8% 10.4% 36%	20.6% 10.6%	17.1% 6.8% 10.3%	-10.2% -17.5%	-3.4% -13.0%	-0.3% -9.8%	3.6% -7.1%
Net Worth -13 BALANCE SHEET ALLOCATION Net Worth-to-Total Assets 18 Cash & Inv-to-Total Assets 29 Loans-to-Total Assets 39 Vehicle-to-Total Loans 39 REL-to-Net Worth 39 Indirect-to-Total Shares 39 Cohe & Svgs-to-Total Shares 39 Cohe & Svgs-to-Total Shares 39 Nonterm-to-Total Shares 39 Short-term Funding Ratio 39 Net Long-term Asset Ratio 39 LOAN QUALITY 20 Loan Delinquency Ratio 39 Net Charge-off Ratio 39 "Misery" Index 39 RE Loan Delinquency 39 Vehicle Loan Delinquency 39 Indirect Loans 39 Loss Allow as % of Loans 39 Current Loss Exposure 10 EARNINGS 30 Gross Asset Yield 30 Gross Interest Margin 30 Provision Expense 00.3	.2% .2% .8% .1% .60% .1% .0%	-17.8% 15.5% 53% 46% 64% 7% 22% 0%	-12.3% 12.1% 51% 46% 49% 29% 112%	-6.3% 11.3% 45% 51% 43%	-5.8% 10.4% 36%	10.6%	10.3%	-17.5%	-13.0%	-9.8%	-7.1%
BALANCE SHEET ALLOCATION Net Worth-to-Total Assets Cash & Inv-to-Total Assets Loans-to-Total Assets Vehicle-to-Total Loans REL-to-Net Worth Indirect-to-Total Loans Loans-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Loss Allow as % of Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense 1.5	2% 88% 1% 60% 1% 0%	15.5% 53% 46% 64% 7% 22% 0%	12.1% 51% 46% 49% 29% 112%	11.3% 45% 51% 43%	10.4% 36%	10.2%	10.3%				
Net Worth-to-Total Assets Cash & Inv-to-Total Assets Loans-to-Total Assets Vehicle-to-Total Loans REL-to-Total Loans REL-to-Net Worth Indirect-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Loss Allow as % of Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense 1.5	1% 50% 1% 1% 0%	53% 46% 64% 7% 22% 0%	51% 46% 49% 29% 112%	45% 51% 43%	36%			15.7%	12.5%	11 9%	10.9%
Cash & Inv-to-Total Assets Loans-to-Total Assets Vehicle-to-Total Loans REL-to-Total Loans REL-to-Net Worth Indirect-to-Total Shares Chkg & Svgs-to-Total Shares Chkg & Svgs-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Loss Allow as % of Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense O SELECTION OF SERVICE SER	1% 50% 1% 1% 0%	53% 46% 64% 7% 22% 0%	51% 46% 49% 29% 112%	45% 51% 43%	36%			15.7%	12.5%	11 9%	10.9%
Loans-to-Total Assets Vehicle-to-Total Loans REL-to-Total Loans REL-to-Net Worth Indirect-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Indirect Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense Oans Oans Indirect Loans Indirect Margin Provision Expense O.5	1% 50% 1% 1% 0%	46% 64% 7% 22% 0%	46% 49% 29% 112%	51% 43%		32%	220/			11.570	_0.570
Vehicle-to-Total Loans REL-to-Total Loans REL-to-Total Loans REL-to-Net Worth Indirect-to-Total Shares Loans-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Indirect Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds O.2 Cross Interest Margin Provision Expense O.3	0% 1% 1% 0%	64% 7% 22% 0%	49% 29% 112%	43%	59%		33%	54%	51%	48%	39%
REL-to-Total Loans REL-to-Net Worth Indirect-to-Total Shares Chkg & Svgs-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Indirect Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds O.2 Corrows August Start Shares O.3 Corrows Saset Margin Provision Expense O.3	1% 1% 0%	7% 22% 0%	29% 112%			65%	63%	45%	46%	49%	56%
REL-to-Net Worth Indirect-to-Total Loans Loans-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Indirect Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Provision Expense 0.3	1% 0% 1%	22% 0%	112%	// 00/	38%	31%	33%	64%	51%	46%	40%
Indirect-to-Total Loans Loans-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Indirect Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds O.2 Provision Expense O.3	0% 1%	0%			46%	53%	52%	7%	27%	34%	43%
Loans-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Vehicle Loan Delinquency Direct Loans Indirect Loans Indirect Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds O.2 System System System Cost of Funds O.3 Provision Expense O.3	1%		4%	179%	262%	337%	315%	20%	100%	140%	224%
Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Indirect Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds O.2 Provision Expense O.3		E /10/	7/0	10%	17%	21%	20%	0%	4%	7%	15%
Nonterm-to-Total Shares Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Direct Loans Indirect Loans Indirect Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds O.2 Provision Expense O.3	20/	34/0	53%	58%	67%	75%	73%	54%	53%	56%	64%
Term CDs-to-Total Shares Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Vehicle Loan Delinquency Direct Loans Indirect Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Cross Interest Margin Provision Expense 1.39 49 49 49 49 49 49 49 49 49	3%	84%	76%	70%	63%	51%	54%	84%	77%	73%	66%
Short-term Funding Ratio Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Vehicle Loan Delinquency Direct Loans Indirect Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds O.2 Gross Interest Margin Provision Expense O.2	3%	85%	83%	81%	78%	75%	76%	86%	83%	82%	79%
Net Long-term Asset Ratio LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Vehicle Loan Delinquency Direct Loans Indirect Loans Loss Allow as % of Loans Current Loss Exposure Loss Asset Yield Cost of Funds O.3 Gross Interest Margin Provision Expense 2.5 2.6 3.6 2.7 3.7 3.7 3.7 3.8 3.9 3.9 3.9 3.9 3.9 3.9 3.9	4%	11%	11%	13%	15%	18%	17%	10%	11%	12%	14%
LOAN QUALITY Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Vehicle Loan Delinquency Direct Loans Indirect Loans Loss Allow as % of Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds O.3 Gross Interest Margin Provision Expense O.6	1%	38.9%	32.7%	27.5%	21.3%	17.2%	18.4%	33.4%	30.4%	24.0%	18.6%
Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index RE Loan Delinquency Vehicle Loan Delinquency Direct Loans Indirect Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense 0.6 2.8 3.6 2.7 3.6 3.6 3.6 3.6 3.6 3.6 3.6 3.6 3.6 3.7 3.7 3.7 3.7 3.7 3.7 3.7 3.7 3.7 3.7	.8%	7.0%	17.3%	23.9%	30.2%	36.2%	34.6%	16.2%	20.1%	27.2%	34.4%
Net Charge-off Ratio "Misery" Index RE Loan Delinquency Vehicle Loan Delinquency Direct Loans Indirect Loans Loss Allow as % of Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense 3.6 0.6 3.6 0.7 0.7 0.7 0.7 0.7 0.7 0.7 0.7 0.7 0.7											
"Misery" Index 3.5 RE Loan Delinquency 2.6 Vehicle Loan Delinquency 2.5 Direct Loans 2.5 Indirect Loans 0.6 Loss Allow as % of Loans 3.6 Current Loss Exposure 1.5 EARNINGS Gross Asset Yield 3.6 Cost of Funds 0.5 Gross Interest Margin 3.6 Provision Expense 0.5	8%	1.59%	0.95%	0.71%	0.61%	0.59%	0.60%	1.02%	0.85%	0.67%	0.61%
RE Loan Delinquency 2.0 Vehicle Loan Delinquency 2.5 Direct Loans 2.5 Indirect Loans 3.0 Loss Allow as % of Loans 3.0 Current Loss Exposure 1.5 EARNINGS Gross Asset Yield 3.6 Cost of Funds 0.5 Gross Interest Margin 3.2 Provision Expense 0.5	5%	0.49%	0.34%	0.33%	0.33%	0.47%	0.45%	0.36%	0.34%	0.33%	0.44%
Vehicle Loan Delinquency Direct Loans Indirect Loans Current Loss Exposure EARNINGS Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense 2.5 3.6 3.6 3.6 3.6 0.3	3%	2.08%	1.29%	1.04%	0.94%	1.06%	1.05%	1.38%	1.20%	1.01%	1.05%
Direct Loans 2.5 Indirect Loans 0.0 Loss Allow as % of Loans 3.0 Current Loss Exposure 1.5 EARNINGS Gross Asset Yield 3.6 Cost of Funds 0.5 Gross Interest Margin 3.2 Provision Expense 0.5	4%	2.05%	0.92%	0.59%	0.53%	0.54%	0.55%	2.05%	0.95%	0.72%	0.57%
Direct Loans 2.5 Indirect Loans 0.0 Loss Allow as % of Loans 3.0 Current Loss Exposure 1.5 EARNINGS Gross Asset Yield 3.6 Cost of Funds 0.5 Gross Interest Margin 3.2 Provision Expense 0.5	5%	1.38%	0.89%	0.67%	0.56%	0.47%	0.50%	1.45%	0.96%	0.81%	0.63%
Indirect Loans 0.0 Loss Allow as % of Loans 3.0 Current Loss Exposure 1.3 EARNINGS Gross Asset Yield 3.6 Cost of Funds 0.3 Gross Interest Margin 3.2 Provision Expense 0.3	5%	1.38%	0.86%	0.62%	0.47%	0.33%	0.42%	1.45%	0.95%	0.80%	0.59%
Current Loss Exposure 1.3 EARNINGS Gross Asset Yield 3.6 Cost of Funds 0.3 Gross Interest Margin 3.2 Provision Expense 0.3	0%	0.55%	1.20%	0.81%	0.67%	0.54%	0.55%	0.55%	1.20%	0.89%	0.70%
EARNINGS Gross Asset Yield 3.6 Cost of Funds 0.3 Gross Interest Margin 3.2 Provision Expense 0.3	4%	1.47%	0.90%	0.83%	0.81%	1.17%	1.11%	1.56%	0.97%	0.89%	0.83%
Gross Asset Yield 3.6 Cost of Funds 0.3 Gross Interest Margin 3.2 Provision Expense 0.3	5%	0.80%	0.55%	0.45%	0.42%	0.40%	0.41%	0.84%	0.58%	0.51%	0.44%
Cost of Funds 0.3 Gross Interest Margin 3.2 Provision Expense 0.3											
Gross Interest Margin 3.2 Provision Expense 0.2	1%	3.25%	3.11%	3.19%	3.26%	3.60%	3.53%	3.27%	3.13%	3.16%	3.23%
Provision Expense 0.2	9%	0.37%	0.36%	0.39%	0.48%	0.77%	0.71%	0.37%	0.36%	0.38%	0.45%
· · · · · · · · · · · · · · · · · · ·	2%	2.88%	2.75%	2.80%	2.77%	2.83%	2.82%	2.90%	2.76%	2.78%	2.78%
Not Interest Margin 2 (9%	0.25%	0.16%	0.19%	0.24%	0.56%	0.50%	0.25%	0.17%	0.18%	0.23%
ivet interest ividigiti 2.5	201	2.63%	2.59%	2.61%	2.53%	2.27%	2.32%	2.65%	2.60%	2.60%	2.55%
Non-Interest Income 0.3	3%	0.51%	0.83%	1.07%	1.28%	1.33%	1.30%	0.51%	0.79%	0.93%	1.18%
Non-Interest Expense 3.5	3% 9%	3.18%	3.15%	3.29%	3.34%	2.93%	3.01%	3.20%	3.15%	3.22%	3.31%
Net Operating Expense 3.3		2.67%	2.32%	2.22%	2.06%	1.60%	1.70%	2.70%	2.36%	2.29%	2.13%
Net Operating Return -0.2	9%	-0.04%	0.27%	0.39%	0.46%	0.67%	0.62%	-0.05%	0.23%	0.32%	0.42%
Non-recurring Inc(Exp) 0.2	9% 4%	0.11%	0.05%	0.04%	0.04%	0.09%	0.08%	0.12%	0.06%	0.05%	0.04%
Net Income 0.0	9% 4% 4%	0.07%	0.32%	0.43%	0.50%	0.76%	0.70%	0.07%	0.29%	0.36%	0.46%
Return on Net Worth -1	9% 4% 4% 2%		2.1%	3.3%	4.2%	6.3%	5.7%	-0.3%	1.8%	2.6%	3.7%



RESOURCESTM

Business & Industry Consulting Market Analysis Strategic Solutions Financial Investments Risk Management Regulatory Expert

Q4-2020	<\$2 Million	\$2-10 Million	\$10-50 <million< th=""><th>\$50-100 Million</th><th>\$100-500 Million</th><th>\$500> Million</th><th>TOTAL</th><th><\$10 Million</th><th><\$50 Million</th><th><\$100 Million</th><th><\$500 Million</th></million<>	\$50-100 Million	\$100-500 Million	\$500> Million	TOTAL	<\$10 Million	<\$50 Million	<\$100 Million	<\$500 Million
OPERATING EFFICIENCIES:											
Loans & Shares-											
Avg Loan Balance	\$5,104	\$7,041	\$6,964	\$8,655	\$12,807	\$17,738	\$16,175	\$6,925	\$6,960	\$7,860	\$11,530
Avg Loan Rate	6.85%	5.47%	4.97%	4.83%	4.55%	4.76%	4.74%	5.56%	5.04%	4.93%	4.64%
Avg Loan Yield, net	6.22%	4.97%	4.66%	4.49%	4.16%	3.93%	3.99%	5.04%	4.71%	4.59%	4.27%
Avg Share Balance	\$2,512	\$5,159	\$8,383	\$8,715	\$11,092	\$13,497	\$12,769	\$4,835	\$7,786	\$8,226	\$10,13
Avg Share Rate	0.49%	0.45%	0.42%	0.45%	0.56%	0.90%	0.83%	0.45%	0.42%	0.43%	0.52%
Non-Member Deposit Ratio	1.1%	1.0%	0.7%	0.7%	0.7%	0.7%	0.7%	1.0%	0.7%	0.7%	0.7%
Net Operating Profitability-	1000/	4400/		1000/	1000/	4400/		1100/	4400/		4000/
Earning Asset/Funding Fee Inc-to-Total Revenue	123% 10%	118% 14%	111% 21%	109% 25%	108% 28%	112% 27%	111% 27%	118% 13%	112% 20%	110% 23%	109% 27%
Net Operating Return per FTE											
nterest Income per FTE	\$42,862	\$69,731	\$127,469	\$133,642	\$138,425	\$211,094	\$191,742	\$66,764	\$115,055	\$124,079	\$134,04
Avg Interest & Prov per FTE	\$8,086	\$13,324	\$21,228	\$24,143	\$31,005	\$77,895	\$65,409	\$12,746	\$19,493	\$21,751	\$28,18
Net Interest Income per FTE	\$34,776	\$56,407	\$106,241	\$109,499	\$107,421	\$133,199	\$126,333	\$54,018	\$95,562	\$102,329	\$105,8
Non-Interest Income per FTE	\$4,651	\$11,015	\$33,884	\$44,810	\$54,212	\$78,100	\$70,758	\$10,312	\$29,063	\$36,709	\$48,87
Avg Ops Expense per FTE	\$42,004	\$68,266	\$129,095	\$137,751	\$141,895	\$172,136	\$163,364	\$65,365	\$116,062		\$137,22
Net Op Expense per FTE	\$37,352	\$57,251	\$95,211	\$92,941	\$87,682	\$94,036	\$92,606	\$55,053	\$86,999	\$89,884	\$88,35
Avg Net Op Return per FTE	-\$2,576	-\$844	\$11,030	\$16,558	\$19,739	\$39,163	\$33,727	-\$1,035	\$8,563	\$12,445	\$17,51
Revenue/Operating Expense	· ·	<u> </u>	\$11,030	\$16,558	\$19,739	\$39,163	\$33,727	-\$1,035	\$8,563	\$12,445	\$17,51
Avg Net Op Return per FTE Revenue/Operating Expense Revenue- Avg Revenue per FTE	· ·	<u> </u>	\$11,030 \$161,353	\$16,558 \$178,451	\$19,739 \$192,638	\$39,163 \$289,193	\$33,727 \$262,499	\$77,076	\$ 8,563 \$144,118	\$12,445 \$160,788	
Revenue/Operating Expense	e Assessme	ent									\$182,93
Revenue/Operating Expense Revenue- Avg Revenue per FTE	\$47,513	\$80,746	\$161,353	\$178,451	\$192,638	\$289,193	\$262,499	\$77,076	\$144,118	\$160,788	\$182,93
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses-	\$47,513 4.00%	\$80,746 3.76%	\$161,353 3.93%	\$178,451 4.26%	\$192,638 4.53%	\$289,193 4.93%	\$262,499	\$77,076	\$144,118 3.92%	\$160,788 4.09%	\$182,91 4.41%
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE	\$47,513 4.00% \$19,678	\$80,746 3.76% \$36,731	\$161,353 3.93% \$62,668	\$178,451 4.26% \$66,778	\$192,638 4.53% \$72,435	\$289,193 4.93% \$90,964	\$262,499 4.83% \$85,489	\$77,076 3.78% \$34,848	\$144,118 3.92% \$56,979	\$160,788 4.09% \$61,737	\$182,9 4.41% \$69,17
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE - Comp & Benefits Ratio	\$47,513 4.00% \$19,678 1.66%	\$80,746 3.76% \$36,731 1.71%	\$161,353 3.93% \$62,668 1.53%	\$178,451 4.26% \$66,778 1.59%	\$192,638 4.53% \$72,435 1.71%	\$289,193 4.93% \$90,964 1.55%	\$262,499 4.83% \$85,489 1.57%	\$77,076 3.78% \$34,848 1.71%	\$144,118 3.92% \$56,979 1.55%	\$160,788 4.09% \$61,737 1.57%	\$182,93 4.41% \$69,17 1.67%
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE - Comp & Benefits Ratio - Pct of Total Operating Exp	\$47,513 4.00% \$19,678 1.66% 47%	\$80,746 3.76% \$36,731 1.71% 54%	\$161,353 3.93% \$62,668 1.53% 49%	\$178,451 4.26% \$66,778 1.59% 48%	\$192,638 4.53% \$72,435 1.71% 51%	\$289,193 4.93% \$90,964 1.55% 53%	\$262,499 4.83% \$85,489 1.57% 52%	\$77,076 3.78% \$34,848 1.71% 53%	\$144,118 3.92% \$56,979 1.55% 49%	\$160,788 4.09% \$61,737 1.57% 49%	\$182,9: 4.41% \$69,17 1.67% 50%
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE - Comp & Benefits Ratio - Pct of Total Operating Exp - FTE-to-Ops (Staffing)	\$47,513 4.00% \$19,678 1.66% 47% 2.10	\$80,746 3.76% \$36,731 1.71% 54% 0.98	\$161,353 3.93% \$62,668 1.53% 49% 0.41	\$178,451 4.26% \$66,778 1.59% 48% 0.35	\$192,638 4.53% \$72,435 1.71% 51% 0.30	\$289,193 4.93% \$90,964 1.55% 53% 0.19	\$262,499 4.83% \$85,489 1.57% 52% 0.22	\$77,076 3.78% \$34,848 1.71% 53% 1.05	\$144,118 3.92% \$56,979 1.55% 49% 0.47	\$160,788 4.09% \$61,737 1.57% 49% 0.40	\$182,9 4.41% \$69,17 1.67% 50% 0.32
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE - Comp & Benefits Ratio - Pct of Total Operating Exp	\$47,513 4.00% \$19,678 1.66% 47% 2.10 280	\$80,746 3.76% \$36,731 1.71% 54% 0.98 2,252	\$161,353 3.93% \$62,668 1.53% 49% 0.41 9,846	\$178,451 4.26% \$66,778 1.59% 48%	\$192,638 4.53% \$72,435 1.71% 51%	\$289,193 4.93% \$90,964 1.55% 53%	\$262,499 4.83% \$85,489 1.57% 52%	\$77,076 3.78% \$34,848 1.71% 53% 1.05 2,531	\$144,118 3.92% \$56,979 1.55% 49% 0.47 12,377	\$160,788 4.09% \$61,737 1.57% 49% 0.40 24,057	\$182,9: 4.41% \$69,17 1.67% 50% 0.32 78,823
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE - Comp & Benefits Ratio - Pct of Total Operating Exp - FTE-to-Ops (Staffing) - Full-time Equivalents - Pct Part-time Employees	\$47,513 4.00% \$19,678 1.66% 47% 2.10 280 78%	\$80,746 3.76% \$36,731 1.71% 54% 0.98 2,252 36%	\$161,353 3.93% \$62,668 1.53% 49% 0.41 9,846 16%	\$178,451 4.26% \$66,778 1.59% 48% 0.35 11,681 10%	\$192,638 4.53% \$72,435 1.71% 51% 0.30 54,766 7%	\$289,193 4.93% \$90,964 1.55% 53% 0.19 234,995 5%	\$262,499 4.83% \$85,489 1.57% 52% 0.22 313,818 6%	\$77,076 3.78% \$34,848 1.71% 53% 1.05 2,531 42%	\$144,118 3.92% \$56,979 1.55% 49% 0.47 12,377 22%	\$160,788 4.09% \$61,737 1.57% 49% 0.40 24,057 16%	\$182,9 4.41% \$69,17 1.67% 50% 0.32 78,823 10%
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE - Comp & Benefits Ratio - Pct of Total Operating Exp - FTE-to-Ops (Staffing) - Full-time Equivalents - Pct Part-time Employees Avg Occ & Ops Exp per FTE	\$47,513 4.00% \$19,678 1.66% 47% 2.10 280 78% \$13,596	\$80,746 3.76% \$36,731 1.71% 54% 0.98 2,252 36% \$18,432	\$161,353 3.93% \$62,668 1.53% 49% 0.41 9,846 16% \$34,737	\$178,451 4.26% \$66,778 1.59% 48% 0.35 11,681 10% \$35,272	\$192,638 4.53% \$72,435 1.71% 51% 0.30 54,766 7% \$36,172	\$289,193 4.93% \$90,964 1.55% 53% 0.19 234,995 5% \$42,214	\$262,499 4.83% \$85,489 1.57% 52% 0.22 313,818 6% \$40,469	\$77,076 3.78% \$34,848 1.71% 53% 1.05 2,531 42% \$17,898	\$144,118 3.92% \$56,979 1.55% 49% 0.47 12,377 22% \$31,293	\$160,788 4.09% \$61,737 1.57% 49% 0.40 24,057 16% \$33,225	\$182,9 4.41% \$69,17 1.67% 50% 0.32 78,823 10% \$35,27
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE - Comp & Benefits Ratio - Pct of Total Operating Exp - FTE-to-Ops (Staffing) - Full-time Equivalents - Pct Part-time Employees Avg Occ & Ops Exp per FTE - Occupancy & Ops Expense	\$47,513 4.00% \$19,678 1.66% 47% 2.10 280 78% \$13,596 1.14%	\$80,746 3.76% \$36,731 1.71% 54% 0.98 2,252 36% \$18,432 0.86%	\$161,353 3.93% \$62,668 1.53% 49% 0.41 9.846 16% \$34,737 0.85%	\$178,451 4.26% \$66,778 1.59% 48% 0.35 11,681 10% \$35,272 0.84%	\$192,638 4.53% \$72,435 1.71% 51% 0.30 54,766 7% \$36,172 0.85%	\$289,193 4.93% \$90,964 1.55% 53% 0.19 234,995 5% \$42,214 0.72%	\$262,499 4.83% \$85,489 1.57% 52% 0.22 313,818 6% \$40,469 0.74%	\$77,076 3.78% \$34,848 1.71% 53% 1.05 2,531 42% \$17,898 0.88%	\$144,118 3.92% \$56,979 1.55% 49% 0.47 12,377 22% \$31,293 0.85%	\$160,788 4.09% \$61,737 1.57% 49% 0.40 24,057 16% \$33,225 0.85%	\$182,9 4.41% \$69,17 1.67% 50% 0.32 78,823 10% \$35,27 0.85%
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits Per FTE - Comp & Benefits Ratio - Pct of Total Operating Exp - FTE-to-Ops (Staffing) - Full-time Equivalents - Pct Part-time Employees Avg Occ & Ops Exp Per FTE - Occupancy & Ops Expense - Pct of Total Op Expense	\$47,513 4.00% \$19,678 1.66% 47% 2.10 280 78% \$13,596 1.14% 32%	\$80,746 3.76% \$36,731 1.71% 54% 0.98 2,252 36% \$18,432 0.86% 27%	\$161,353 3.93% \$62,668 1.53% 49% 0.41 9,846 16% \$34,737 0.85% 27%	\$178,451 4.26% \$66,778 1.59% 48% 0.35 11,681 10% \$35,272 0.84% 26%	\$192,638 4.53% \$72,435 1.71% 51% 0.30 54,766 7% \$36,172 0.85% 25%	\$289,193 4.93% \$90,964 1.55% 53% 0.19 234,995 5% \$42,214 0.72% 25%	\$262,499 4.83% \$85,489 1.57% 52% 0.22 313,818 6% \$40,469 0.74% 25%	\$77,076 3.78% \$34,848 1.71% 53% 1.05 2,531 42% \$17,898 0.88% 27%	\$144,118 3.92% \$56,979 1.55% 49% 0.47 12,377 22% \$31,293 0.85% 27%	\$160,788 4.09% \$61,737 1.57% 49% 0.40 24,057 16% \$33,225 0.85% 26%	\$182,9 4.41% \$69,17 1.67% 50% 0.32 78,823 10% \$35,27 0.85% 26%
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits Per FTE - Comp & Benefits Ratio - Pct of Total Operating Exp - FTE-to-Ops (Staffing) - Full-time Equivalents - Pct Part-time Employees Avg Occ & Ops Exp per FTE - Occupancy & Ops Expense - Pct of Total Op Expense - Pct of Total Op Expense Avg All Other Expense per FTE	\$47,513 4.00% \$19,678 1.66% 47% 2.10 280 78% \$13,596 1.14% 32% \$8,730	\$80,746 3.76% \$36,731 1.71% 54% 0.98 2,252 36% \$18,432 0.86% 27% \$13,102	\$161,353 3.93% \$62,668 1.53% 49% 0.41 9,846 16% \$34,737 0.85% 27% \$31,690	\$178,451 4.26% \$66,778 1.59% 48% 0.35 11,681 10% \$35,272 0.84% 26% \$35,701	\$192,638 4.53% \$72,435 1.71% 51% 0.30 54,766 7% \$36,172 0.85% 25% \$33,287	\$289,193 4.93% \$90,964 1.55% 53% 0.19 234,995 5% \$42,214 0.72% 25% \$38,958	\$262,499 4.83% \$85,489 1.57% 52% 0.22 313,818 6% \$40,469 0.74% 25% \$37,405	\$77,076 3.78% \$34,848 1.71% 53% 1.05 2,531 42% \$17,898 0.88% 27% \$12,620	\$144,118 3.92% \$56,979 1.55% 49% 0.47 12,377 22% \$31,293 0.85% 27% \$27,790	\$160,788 4.09% \$61,737 1.57% 49% 0.40 24,057 16% \$33,225 0.85% 26% \$31,631	\$182,9 4.41% \$69,17 1.67% 50% 0.32 78,823 10% \$35,27 0.85% 26% \$32,78
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits Per FTE - Comp & Benefits Ratio - Pct of Total Operating Exp - FTE-to-Ops (Staffing) - Full-time Equivalents - Pct Part-time Employees Avg Occ & Ops Exp per FTE - Occupancy & Ops Expense - Pct of Total Op Expense - Pct of Total Op Expense - Pct of Total Op Expense - Pct All Other Expense Per FTE - All Other Expense Ratio	\$47,513 4.00% \$19,678 1.66% 47% 2.10 280 78% \$13,596 1.14% 32% \$8,730 0.73%	\$80,746 3.76% \$36,731 1.71% 54% 0.98 2,252 36% \$18,432 0.86% 27% \$13,102 0.61%	\$161,353 3.93% \$62,668 1.53% 49% 0.41 9,846 16% \$34,737 0.85% 27% \$31,690 0.77%	\$178,451 4.26% \$66,778 1.59% 48% 0.35 11,681 10% \$35,272 0.84% 26% \$35,701 0.85%	\$192,638 4.53% \$72,435 1.71% 51% 0.30 54,766 7% \$36,172 0.85% 25% \$33,287 0.78%	\$289,193 4.93% \$90,964 1.55% 53% 0.19 234,995 5% \$42,214 0.72% 25% \$38,958 0.66%	\$262,499 4.83% \$85,489 1.57% 52% 0.22 313,818 6% \$40,469 0.74% 25% \$37,405 0.69%	\$77,076 3.78% \$34,848 1.71% 53% 1.05 2,531 42% \$17,898 0.88% 27% \$12,620 0.62%	\$144,118 3.92% \$56,979 1.55% 49% 0.47 12,377 22% \$31,293 0.85% 27% \$27,790 0.75%	\$160,788 4.09% \$61,737 1.57% 49% 0.40 24,057 16% \$33,225 0.85% 26% \$31,631 0.80%	\$182,9: 4.41% \$69,17 1.67% 50% 0.32 78,82: 10% \$35,27 0.85% 26% \$32,78 0.79%
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits Per FTE - Comp & Benefits Ratio - Pct of Total Operating Exp - FTE-to-Ops (Staffing) - Full-time Equivalents - Pct Part-time Employees Avg Occ & Ops Exp per FTE - Occupancy & Ops Expense - Pct of Total Op Expense - Pct of Total Op Expense Avg All Other Expense per FTE	\$47,513 4.00% \$19,678 1.66% 47% 2.10 280 78% \$13,596 1.14% 32% \$8,730	\$80,746 3.76% \$36,731 1.71% 54% 0.98 2,252 36% \$18,432 0.86% 27% \$13,102	\$161,353 3.93% \$62,668 1.53% 49% 0.41 9,846 16% \$34,737 0.85% 27% \$31,690	\$178,451 4.26% \$66,778 1.59% 48% 0.35 11,681 10% \$35,272 0.84% 26% \$35,701	\$192,638 4.53% \$72,435 1.71% 51% 0.30 54,766 7% \$36,172 0.85% 25% \$33,287	\$289,193 4.93% \$90,964 1.55% 53% 0.19 234,995 5% \$42,214 0.72% 25% \$38,958	\$262,499 4.83% \$85,489 1.57% 52% 0.22 313,818 6% \$40,469 0.74% 25% \$37,405	\$77,076 3.78% \$34,848 1.71% 53% 1.05 2,531 42% \$17,898 0.88% 27% \$12,620	\$144,118 3.92% \$56,979 1.55% 49% 0.47 12,377 22% \$31,293 0.85% 27% \$27,790	\$160,788 4.09% \$61,737 1.57% 49% 0.40 24,057 16% \$33,225 0.85% 26% \$31,631	\$182,92 4.41% \$69,17 1.67% 50%
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE - Comp & Benefits Ratio - Pct of Total Operating Exp - FTE-to-Ops (Staffing) - Full-time Equivalents - Pct Part-time Employees Avg Occ & Ops Exp per FTE - Occupancy & Ops Expense - Pct of Total Op Expense - Pct of Total Op Expense Avg All Other Expense Per FTE - All Other Expense Ratio - Pct of Total Ops Expense	\$47,513 4.00% \$19,678 1.66% 47% 2.10 280 78% \$13,596 1.14% 32% \$8,730 0.73% 21%	\$80,746 3.76% \$36,731 1.71% 54% 0.98 2,252 36% \$18,432 0.86% 27% \$13,102 0.61% 19%	\$161,353 3.93% \$62,668 1.53% 49% 0.41 9,846 16% \$34,737 0.85% 27% \$31,690 0.77% 25%	\$178,451 4.26% \$66,778 1.59% 48% 0.35 11,681 10% \$35,272 0.84% 26% \$35,701 0.85%	\$192,638 4.53% \$72,435 1.71% 51% 0.30 54,766 7% \$36,172 0.85% 25% \$33,287 0.78% 23%	\$289,193 4.93% \$90,964 1.55% 53% 0.19 234,995 5% \$42,214 0.72% 25% \$38,958 0.66% 23%	\$262,499 4.83% \$85,489 1.57% 52% 0.22 313,818 6% \$40,469 0.74% 25% \$37,405 0.69% 23%	\$77,076 3.78% \$34,848 1.71% 53% 1.05 2,531 42% \$17,898 0.88% 27% \$12,620 0.62%	\$144,118 3.92% \$56,979 1.55% 49% 0.47 12,377 22% \$31,293 0.85% 27% \$27,790 0.75% 24%	\$160,788 4.09% \$61,737 1.57% 49% 0.40 24,057 16% \$33,225 0.85% 26% \$31,631 0.80% 25%	\$182,9 4.41% \$69,17 1.67% 50% 0.32 78,823 10% \$35,27 0.85% 26% \$32,78 0.79%
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE - Comp & Benefits Ratio - Pct of Total Operating Exp - FTE-to-Ops (Staffing) - Full-time Equivalents - Pct Part-time Employees Avg Occ & Ops Exp per FTE - Occupancy & Ops Expense - Pct of Total Op Expense - Pct of Total Op Expense - Avg All Other Expense per FTE - All Other Expense Ratio - Pct of Total Ops Expense - Pct of Total Ops Expense - Membership Outreach- Membership Outreach-	\$47,513 4.00% \$19,678 1.66% 47% 2.10 280 78% \$13,596 1.14% 32% \$8,730 0.73% 21%	\$80,746 3.76% \$36,731 1.71% 54% 0.98 2,252 36% \$18,432 0.86% 27% \$13,102 0.61% 19%	\$161,353 3.93% \$62,668 1.53% 49% 0.41 9,846 16% \$34,737 0.85% 27% \$31,690 0.77% 25%	\$178,451 4.26% \$66,778 1.59% 48% 0.35 11,681 10% \$35,272 0.84% 26% \$35,701 0.85% 26%	\$192,638 4.53% \$72,435 1.71% 51% 0.30 54,766 7% \$36,172 0.85% 25% \$33,287 0.78% 23%	\$289,193 4.93% \$90,964 1.55% 53% 0.19 234,995 5% \$42,214 0.72% 25% \$38,958 0.66% 23%	\$262,499 4.83% \$85,489 1.57% 52% 0.22 313,818 6% \$40,469 0.74% 25% \$37,405 0.69% 23%	\$77,076 3.78% \$34,848 1.71% 53% 1.05 2,531 42% \$17,898 0.88% 27% \$12,620 0.62% 19%	\$144,118 3.92% \$56,979 1.55% 49% 0.47 12,377 22% \$31,293 0.85% 27% \$27,790 0.75% 24%	\$160,788 4.09% \$61,737 1.57% 49% 0.40 24,057 16% \$33,225 0.85% 26% \$31,631 0.80% 25%	\$182,9: 4.41% \$69,17 1.67% 50% 0.32 78,823 10% \$35,27 0.85% 26% \$32,78 0.79% 24%
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE - Comp & Benefits Ratio - Pct of Total Operating Exp - FTE-to-Ops (Staffing) - Full-time Equivalents - Pct Part-time Employees Avg Occ & Ops Exp per FTE - Occupancy & Ops Expense - Pct of Total Op Expense - Pct of Total Op Expense Avg All Other Expense per FTE - All Other Expense Ratio - Pct of Total Ops Expense Membership Outreach- Members-to-Potential Mbers Members-to-FTEs	\$47,513 4.00% \$19,678 1.66% 47% 2.10 280 78% \$13,596 1.14% 32% \$8,730 0.73% 21%	\$80,746 3.76% \$36,731 1.71% 54% 0.98 2,252 36% \$18,432 0.86% 27% \$13,102 0.61% 19%	\$161,353 3.93% \$62,668 1.53% 49% 0.41 9,846 16% \$34,737 0.85% 27% \$31,690 0.77% 25%	\$178,451 4.26% \$66,778 1.59% 48% 0.35 11,681 10% \$35,272 0.84% 26% \$35,701 0.85% 26%	\$192,638 4.53% \$72,435 1.71% 51% 0.30 54,766 7% \$36,172 0.85% 25% \$33,287 0.78% 23%	\$289,193 4.93% \$90,964 1.55% 53% 0.19 234,995 5% \$42,214 0.72% 25% \$38,958 0.66% 23%	\$262,499 4.83% \$85,489 1.57% 52% 0.22 313,818 6% \$40,469 0.74% 25% \$37,405 0.69% 23%	\$77,076 3.78% \$34,848 1.71% 53% 1.05 2,531 42% \$17,898 0.88% 27% \$12,620 0.62% 19%	\$144,118 3.92% \$56,979 1.55% 49% 0.47 12,377 22% \$31,293 0.85% 27% \$27,790 0.75% 24%	\$160,788 4.09% \$61,737 1.57% 49% 0.40 24,057 16% \$33,225 0.85% 26% \$31,631 0.80% 25%	\$182,9 4.41% \$69,17 1.67% 50% 0.32 78,823 10% \$35,27 0.85% 26% \$32,78 0.79% 24%
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE - Comp & Benefits Ratio - Pct of Total Operating Exp - FTE-to-Ops (Staffing) - Full-time Equivalents - Pct Part-time Employees Avg Occ & Ops Exp per FTE - Occupancy & Ops Expense - Pct of Total Op Expense - Pct of Total Op Expense - Avg All Other Expense per FTE - All Other Expense Ratio - Pct of Total Ops Expense - Pct of Total Ops Expense - Membership Outreach- Membership Outreach-	\$47,513 4.00% \$19,678 1.66% 47% 2.10 280 78% \$13,596 1.14% 32% \$8,730 0.73% 21%	\$80,746 3.76% \$36,731 1.71% 54% 0.98 2,252 36% \$18,432 0.86% 27% \$13,102 0.61% 19%	\$161,353 3.93% \$62,668 1.53% 49% 0.41 9,846 16% \$34,737 0.85% 27% \$31,690 0.77% 25%	\$178,451 4.26% \$66,778 1.59% 48% 0.35 11,681 10% \$35,272 0.84% 26% \$35,701 0.85% 26%	\$192,638 4.53% \$72,435 1.71% 51% 0.30 54,766 7% \$36,172 0.85% 25% \$33,287 0.78% 23%	\$289,193 4.93% \$90,964 1.55% 53% 0.19 234,995 5% \$42,214 0.72% 25% \$38,958 0.66% 23%	\$262,499 4.83% \$85,489 1.57% 52% 0.22 313,818 6% \$40,469 0.74% 25% \$37,405 0.69% 23%	\$77,076 3.78% \$34,848 1.71% 53% 1.05 2,531 42% \$17,898 0.88% 27% \$12,620 0.62% 19%	\$144,118 3.92% \$56,979 1.55% 49% 0.47 12,377 22% \$31,293 0.85% 27% \$27,790 0.75% 24%	\$160,788 4.09% \$61,737 1.57% 49% 0.40 24,057 16% \$33,225 0.85% 26% \$31,631 0.80% 25%	\$182,9 4.41% \$69,17 1.67% 50% 0.32 78,823 10% \$35,27 0.85% 26% \$32,78 0.79% 24%