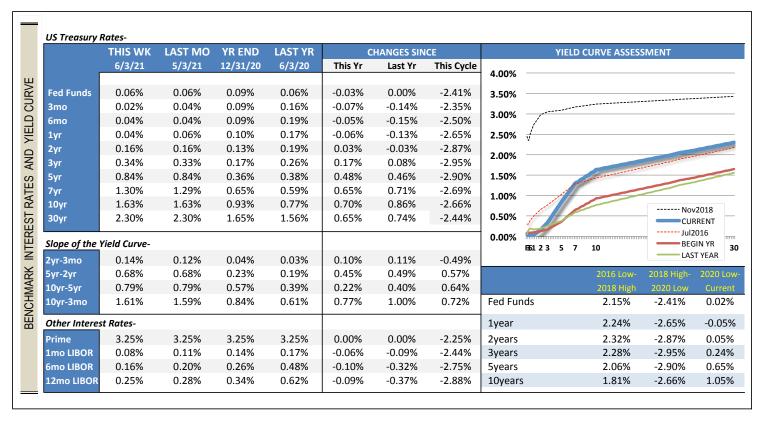
04 June 2021



ECONOMY ADDS 559k JOBS IN MAY; JOBLESS RATE FALLS TO 5.8%

U.S. employers added 559,000 jobs last month, the Labor Department reported Friday, up from a revised 278,000 jobs in April. The unemployment rate fell to 5.8% in May from 6.1% the prior month.

Job gains in May were led by leisure and hospitality, which added 292,000 jobs. Those increases came as state and local governments further eased pandemic-related restrictions on business activity and Covid-19 infections declined as more people received vaccinations. Payrolls also rose in education and healthcare, the Labor Department said.

Manufacturing employment rose, driven mostly by job gains in the autos sector, a sign that ongoing supply chain disruptions in the industry somewhat eased last month.

ECONOMIC UPDATE

The Fed is closely monitoring the pace of hiring as an indicator of strength in the overall economy as it begins to assess when to review policies put in place to support the economy during the pandemic. Policy makers, meanwhile, are debating whether existing pandemic-related programs are keeping workers on the sidelines and looking at new programs to draw people back to work.

Key Economic Indicator	s for Banks, T	hrifts & Crea	lit 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	Apr	4.2%	2.6%
Core Inflation	YoY	Apr	3.0%	1.6%
Consumer Credit	Annual	Mar	7.4%	7.5%
Retail Sales	YoY	Apr	22.2%	13.7%
Vehicle Sales	Annl (Mil)	Apr	19.0	18.4
Home Sales	Annl (Mil)	Apr	6.862	6.785
Home Prices	YoY	Mar	13.2%	12.0%

	THIS WK	YR END	PCT CI	IANGES
	6/3/21	12/31/20	YTD	12Mos
DJIA	34,577	30,606	13.0%	27.9%
S&P 500	4,192	3,756	11.6%	32.0%
NASDAQ	13,614	12,888	5.6%	40.2%
Crude Oil	68.81	48.52	41.8%	43.2%
Avg Gasoline	3.03	2.24	35.0%	46.9%
Gold	1,873	1,895	-1.2%	10.0%



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AVERAGE CREDIT UNION RATES AND RATE SENSITIVITY

	THIS WK	YTD C	hange	Chg in Curr	ent Cycle*	Rate S	ensitivity
	6/3/21	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	2.77%	-0.21%	0.03%	-0.89%	-2.82%	-700%	32%
60mo Veh	2.87%	-0.21%	0.17%	-0.90%	-2.71%	-124%	33%
72mo Veh	3.20%	-0.21%	0.33%	-0.92%	-2.48%	-65%	37%
HE LOC	3.94%	0.11%	0.00%	-1.62%	-2.25%	0%	72%
10yr HE	4.73%	0.35%	0.48%	-0.79%	-2.50%	73%	32%
15yr FRM	2.75%	-0.09%	0.59%	-1.83%	-1.97%	-15%	93%
30yr FRM	3.23%	0.05%	0.70%	-1.83%	-1.61%	7%	114%
Sh Drafts	0.09%	0.00%	-0.03%	-0.05%	-2.39%	0%	2%
Reg Svgs	0.18%	0.04%	-0.03%	-0.01%	-2.39%	-133%	0%
MMkt-10k	0.16%	-0.03%	-0.03%	-0.32%	-2.39%	100%	13%
MMkt-50k	0.23%	-0.04%	-0.03%	-0.42%	-2.39%	133%	18%
6mo CD	0.26%	-0.04%	-0.05%	-0.77%	-2.48%	80%	31%
1yr CD	0.37%	-0.07%	-0.06%	-1.14%	-2.70%	117%	42%
2yr CD	0.48%	-0.09%	0.03%	-1.37%	-2.82%	-300%	49%
3yr CD	0.58%	-0.09%	0.17%	-1.48%	-2.71%	-53%	55%

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

The overall faster pace of hiring in May came as several factors are propelling a burst of economic activity. More Americans have become vaccinated against the coronavirus, and state and local governments have eased restrictions on businesses as Covid-19 cases have declined and as the federal government has relaxed its pandemic guidance. Those factors, along with federal pandemic aid, have prompted a pickup in spending, particularly at services businesses, which in turn is stoking labor demand.

Still, about 9.3 million people were unemployed and potentially available to work in May, while employment was still down by about 7.6 million jobs compared with pre-pandemic levels. At the pace of last month's job gains, it would take more than a year for U.S. employment to return February 2020 levels.

The share of adults working or looking for work, edged slightly lower in May to 61.6%, down from 63.3% in February 2020.

The trend in the labor-force participation rate indicates that there is still a lot of slack in the labor. It's just going to take time for supply and demand to meet in the middle, but there is demand for labor.

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

ECONOMIC RELEASES

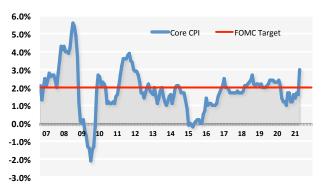
RELEASES THIS WEEK:	Current	Projected	Previous
Unemployment (May)	5.8%	6.0%	6.1%
US Beige Book	Stronger	growth, risk	of inflation

RELEASES FOR UPCOMING WEEK:	Projected	Previous
Consumer Credit (Apr, Monthly Change)	\$23.0B	\$25.8B
Consumer Inflation (YoY, May)	3.2%	3.0%



CORE CONSUMER INFLATION

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



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^{*}Since Nov 2018





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ECONOMIC CALENDAR

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
June 3 Construction Spdg 0.2% Vehicle Sales 18.5M	4	5	Jobless Claims 498k Cont'd Claims 3.69M	7 Unemployment 6.1% Nonfarm Payrolls 262k Private Payrolls 218k	8
10	11	12 Consumer Inflation 4.2%	Jobless Claims 473k Cont'd Claims 3.65M Whls Inflation 6.2%	14 Retail Sales 22.2% Industrial Prod 16.5%	15
17	18	19 FOMC Minutes	Jobless Claims 444k Cont'd Claims 3.75M Leading Inficators 1.6%	21 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%	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	8	9	Jobless Claims Cont'd Claims Consumer Inflation	11	12
14	Retail Sales Wholesale Inflation Industrial Production	16 FOMC Announcement	Jobless Claims Cont'd Claims	18	19
21	Existing Home Sales	New Home Sales	Jobless Claims Cont'd Claims GDP (Q1-Final)	25 Personal Income Personal Spending	26
28	Home Prices Consumer Confidence	30	July 1 Jobless Claims Cont'd Claims Construction Spending	2 Unemployment Nonfarm Payrolls Private Payrolls	3





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ECONOMIC FORECAST

		2020			202	1			20	22	
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
CONOMIC OUTLOOK											
Economic Growth-	24.44	22.42/		6.40/	0.40/	- 00/	. ===/	0 =0/	2 = 2/	2 22/	4 ===
GDP - (QoQ) GDP - (YTD)	-31.4% -18.2%	33.1% -1.1%	4.1% 0.2%	6.4% 6.4%	8.4% 7.4%	7.3% 7.4%	4.7% 6.7%	3.7% 3.7%	2.5% 3.1%	2.3% 2.8%	1.7% 2.6%
` ,											
Consumer Spending - (QoQ)	-33.2%	40.7%	2.3%	9.2%	6.7%	5.9%	5.8%	4.0%	3.2%	2.4%	2.0%
Consumer Spending - (YTD)	-20.1%	0.2%	0.8%	9.2%	8.0%	7.3%	6.9%	4.0%	3.6%	3.2%	2.9%
Goverment Spending - (QoQ)	2.5%	-4.9%	-1.2%	8.5%	7.7%	0.0%	-0.6%	0.7%	-2.2%	-0.1%	-0.6%
Government Spending - (YTD)	1.9%	-0.4%	-0.6%	8.5%	8.1%	5.4%	3.9%	0.7%	-0.8%	-0.5%	-0.6%
Consumer Wealth-											
Unemployment Rate	13.0%	8.8%	6.7%	6.1%	5.5%	4.8%	4.5%	4.4%	4.3%	4.3%	4.2%
Consumer Inflation	0.4%	1.2%	1.4%	1.9%	3.2%	2.5%	2.2%	2.0%	2.2%	2.2%	2.3%
Home Prices	4.4%	5.9%	9.7%	10.8%	12.0%	12.3%	12.5%	11.8%	11.5%	11.5%	11.49
Consumer Demand-											
Consumer Demand-											
Total Home Sales (Mil)	5.016	7.100	7.650	7.247	7.238	7.283	7.356	7.379	7.434	7.480	
Total Home Sales (Mil) Existing Home (Mil)	4.313	6.127	6.777	6.353	6.326	6.341	6.390	6.393	6.424	6.456	6.492
											6.492
Total Home Sales (Mil) Existing Home (Mil)	4.313	6.127	6.777	6.353	6.326	6.341	6.390	6.393	6.424	6.456	6.492 1.032
Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil)	4.313 0.703	6.127 0.973	6.777 0.873	6.353 0.894	6.326 0.912	6.341 0.942	6.390 0.966	6.393 0.986	6.424 1.010	6.456 1.024	1.03 1.53
Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils)	4.313 0.703 3.052	6.127 0.973 3.497	6.777 0.873 3.578	6.353 0.894 3.231	6.326 0.912 2.902	6.341 0.942 1.871	6.390 0.966 1.634	6.393 0.986 1.422	6.424 1.010 1.698	6.456 1.024 1.638	1.032 1.530 1.183
Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils)	4.313 0.703 3.052 1.203	6.127 0.973 3.497 1.427	6.777 0.873 3.578 1.350	6.353 0.894 3.231 1.000	6.326 0.912 2.902 1.465	6.341 0.942 1.871 1.331	6.390 0.966 1.634 1.248	6.393 0.986 1.422 1.029	6.424 1.010 1.698 1.329	6.456 1.024 1.638 1.277	1.530 1.18 0.343
Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils) Refinancing Apps (Mils)	4.313 0.703 3.052 1.203 1.849	6.127 0.973 3.497 1.427 2.070	6.777 0.873 3.578 1.350 2.235	6.353 0.894 3.231 1.000 2.230	6.326 0.912 2.902 1.465 1.437	6.341 0.942 1.871 1.331 0.540	6.390 0.966 1.634 1.248 0.385	6.393 0.986 1.422 1.029 0.393	6.424 1.010 1.698 1.329 0.368	6.456 1.024 1.638 1.277 0.361	7.523 6.492 1.033 1.530 1.187 0.343 22%
Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils) Refinancing Apps (Mils) Refi Apps Share	4.313 0.703 3.052 1.203 1.849 61%	6.127 0.973 3.497 1.427 2.070 59%	6.777 0.873 3.578 1.350 2.235 62%	6.353 0.894 3.231 1.000 2.230 69%	6.326 0.912 2.902 1.465 1.437 50%	6.341 0.942 1.871 1.331 0.540 29%	6.390 0.966 1.634 1.248 0.385 24%	6.393 0.986 1.422 1.029 0.393 28%	6.424 1.010 1.698 1.329 0.368 22%	6.456 1.024 1.638 1.277 0.361 22%	1.530 1.183 0.343 22%
Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils) Refinancing Apps (Mils) Refi Apps Share	4.313 0.703 3.052 1.203 1.849 61%	6.127 0.973 3.497 1.427 2.070 59%	6.777 0.873 3.578 1.350 2.235 62%	6.353 0.894 3.231 1.000 2.230 69%	6.326 0.912 2.902 1.465 1.437 50%	6.341 0.942 1.871 1.331 0.540 29%	6.390 0.966 1.634 1.248 0.385 24%	6.393 0.986 1.422 1.029 0.393 28%	6.424 1.010 1.698 1.329 0.368 22%	6.456 1.024 1.638 1.277 0.361 22%	1.530 1.183 0.343 22%
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-	4.313 0.703 3.052 1.203 1.849 61% 11.6	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	6.353 0.894 3.231 1.000 2.230 69% 16.7	6.326 0.912 2.902 1.465 1.437 50% 18.2	6.341 0.942 1.871 1.331 0.540 29% 18.5	6.390 0.966 1.634 1.248 0.385 24% 17.9	6.393 0.986 1.422 1.029 0.393 28% 16.8	6.424 1.010 1.698 1.329 0.368 22% 17.0	6.456 1.024 1.638 1.277 0.361 22% 17.3	6.49 1.03 1.53 1.18 0.34 22% 17.8
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	4.313 0.703 3.052 1.203 1.849 61% 11.6	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	6.353 0.894 3.231 1.000 2.230 69% 16.7	6.326 0.912 2.902 1.465 1.437 50% 18.2	6.341 0.942 1.871 1.331 0.540 29% 18.5	6.390 0.966 1.634 1.248 0.385 24% 17.9	6.393 0.986 1.422 1.029 0.393 28% 16.8	6.424 1.010 1.698 1.329 0.368 22% 17.0	6.456 1.024 1.638 1.277 0.361 22% 17.3	6.49 1.03: 1.530 1.18 0.34: 22% 17.8
Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils) Refinancing Apps (Mils) Refinancing Apps (Mils) Refi Apps Share Vehicle Sales (Mil) MARKET RATE OUTLOOK Benchmark Rates- Prime Fed Funds	4.313 0.703 3.052 1.203 1.849 61% 11.6	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	6.353 0.894 3.231 1.000 2.230 69% 16.7	6.326 0.912 2.902 1.465 1.437 50% 18.2	6.341 0.942 1.871 1.331 0.540 29% 18.5	6.390 0.966 1.634 1.248 0.385 24% 17.9	6.393 0.986 1.422 1.029 0.393 28% 16.8	6.424 1.010 1.698 1.329 0.368 22% 17.0	6.456 1.024 1.638 1.277 0.361 22% 17.3	6.49 1.03: 1.530 1.18 0.34: 22% 17.8
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 Byr UST	4.313 0.703 3.052 1.203 1.849 61% 11.6	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	6.353 0.894 3.231 1.000 2.230 69% 16.7	6.326 0.912 2.902 1.465 1.437 50% 18.2 3.3% 0.1% 0.3%	6.341 0.942 1.871 1.331 0.540 29% 18.5	6.390 0.966 1.634 1.248 0.385 24% 17.9	6.393 0.986 1.422 1.029 0.393 28% 16.8	6.424 1.010 1.698 1.329 0.368 22% 17.0	6.456 1.024 1.638 1.277 0.361 22% 17.3	6.499 1.03: 1.530 1.18: 0.34; 22% 17.8 3.3% 0.1% 0.5%
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)	4.313 0.703 3.052 1.203 1.849 61% 11.6	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	6.353 0.894 3.231 1.000 2.230 69% 16.7	6.326 0.912 2.902 1.465 1.437 50% 18.2	6.341 0.942 1.871 1.331 0.540 29% 18.5	6.390 0.966 1.634 1.248 0.385 24% 17.9	6.393 0.986 1.422 1.029 0.393 28% 16.8	6.424 1.010 1.698 1.329 0.368 22% 17.0	6.456 1.024 1.638 1.277 0.361 22% 17.3	1.530 1.530 1.188 0.343 22% 17.88
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 Byr UST	4.313 0.703 3.052 1.203 1.849 61% 11.6	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	6.353 0.894 3.231 1.000 2.230 69% 16.7	6.326 0.912 2.902 1.465 1.437 50% 18.2 3.3% 0.1% 0.3%	6.341 0.942 1.871 1.331 0.540 29% 18.5	6.390 0.966 1.634 1.248 0.385 24% 17.9	6.393 0.986 1.422 1.029 0.393 28% 16.8	6.424 1.010 1.698 1.329 0.368 22% 17.0	6.456 1.024 1.638 1.277 0.361 22% 17.3	1.530 1.530 1.188 0.343 22% 17.88
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 Byr UST 10yr UST Market Rates- Eyr Vehicle Loan Rate	4.313 0.703 3.052 1.203 1.849 61% 11.6	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	6.353 0.894 3.231 1.000 2.230 69% 16.7	6.326 0.912 2.902 1.465 1.437 50% 18.2 3.3% 0.1% 0.3%	6.341 0.942 1.871 1.331 0.540 29% 18.5	6.390 0.966 1.634 1.248 0.385 24% 17.9	6.393 0.986 1.422 1.029 0.393 28% 16.8	6.424 1.010 1.698 1.329 0.368 22% 17.0	6.456 1.024 1.638 1.277 0.361 22% 17.3	1.530 1.18° 0.34° 22% 17.8 3.3% 0.1% 0.5% 2.6%
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 Byr UST	4.313 0.703 3.052 1.203 1.849 61% 11.6	6.127 0.973 3.497 1.427 2.070 59% 15.7 3.3% 0.1% 0.2% 0.6%	6.777 0.873 3.578 1.350 2.235 62% 15.8 3.3% 0.1% 0.2% 0.9%	6.353 0.894 3.231 1.000 2.230 69% 16.7 3.3% 0.1% 0.3% 1.3%	6.326 0.912 2.902 1.465 1.437 50% 18.2 3.3% 0.1% 0.3% 1.8%	6.341 0.942 1.871 1.331 0.540 29% 18.5	6.390 0.966 1.634 1.248 0.385 24% 17.9	6.393 0.986 1.422 1.029 0.393 28% 16.8	6.424 1.010 1.698 1.329 0.368 22% 17.0 3.3% 0.1% 0.5% 2.3%	6.456 1.024 1.638 1.277 0.361 22% 17.3 3.3% 0.1% 0.5% 2.5%	6.492 1.033 1.530 1.187 0.343 22%





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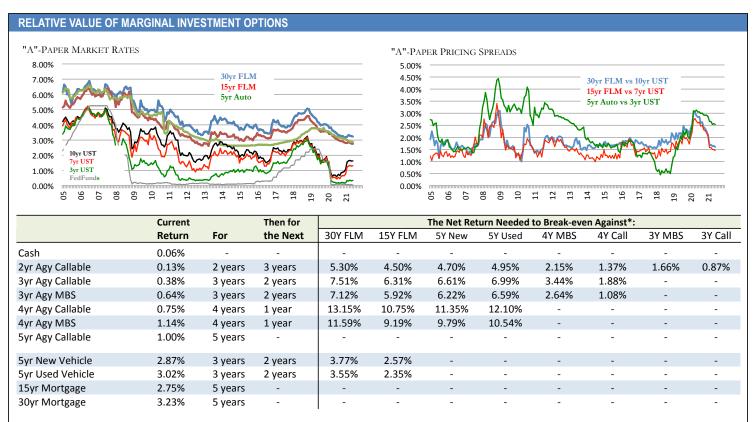
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STRATEGIC ASSESSMENT OF RELATIVE VALUE INVESTMENT AND FUNDING OPTIONS



^{*} 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%	0.77%	0.87%	0.63%
Regular Savings	0.18%	1 year	2 years	0.78%	0.72%	0.78%	0.54%
Money Market	0.16%	1 year	2 years	0.79%	0.73%	0.80%	0.56%
FHLB Overnight	0.25%	1 year	2 years	0.75%	0.69%	0.71%	0.47%
Catalyst Settlement	1.25%	1 year	2 years	0.25%	0.19%	-0.15%	-0.53%
6mo Term CD	0.26%	6 mos	2.5 yrs	0.64%	0.60%	0.55%	0.39%
6mo FHLB Term	0.25%	6 mos	2.5 yrs	0.65%	0.60%	0.56%	0.40%
6mo Catalyst Term	0.23%	6 mos	2.5 yrs	0.65%	0.60%	0.56%	0.40%
1yr Term CD	0.37%	1 year	2 years	0.69%	0.63%	0.59%	0.35%
1yr FHLB Term	0.27%	1 year	2 years	0.74%	0.68%	0.69%	0.45%
2yr Term CD	0.48%	2 years	1 year	0.78%	0.66%	-	-
2yr FHLB Term	0.36%	2 years	1 year	1.02%	0.90%	-	-
3yr Term CD	0.58%	3 years	-	-	-	-	-
3yr FHLB Term	0.54%	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% -18.2% -2.5% -12.3% -12.1% -12.1% -12.1% -12.1% -12.1%	\$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.3	7% .7% .6% .2% .2% .8% .1% .60% .1% .00% .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 31 RE Loan Delinquency 31 Indirect Loans 31 Loss Allow as % of Loans 32 Current Loss Exposure 32 EARNINGS 32 Gross Asset Yield 32 Gross Interest Margin 32 Provision Expense 32	.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 Gross Interest Margin Provision Expense O.5	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 Crovision 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 O.2 Provision Expense O.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 O.2 Gross Interest Margin 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 249 49 49 49 49 49 49 49 49 4	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 3.0 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-		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	\$105,86
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
	-\$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>	<u> </u>	\$11,030	\$16,558	\$19,739	\$39,163	\$33,727	-\$1,035	\$8,563	\$12,445	\$17,51
Revenue/Operating Expense	<u> </u>	<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									
Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio	\$47,513	\$80,746	\$161,353	\$178,451	\$192,638	\$289,193	\$262,499	\$77,076	\$144,118	\$160,788	\$182,91
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-	\$47,513	\$80,746	\$161,353	\$178,451	\$192,638	\$289,193	\$262,499	\$77,076	\$144,118	\$160,788	\$182,9: 4.41% \$69,17
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 - 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%	\$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% 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 78,82: 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	\$182,92 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	\$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%	\$182,92 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	\$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% \$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 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%	\$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%	\$182,93 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	\$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 Partio - Pct of Total Ops Expense - Membership Outreach Membership Outreach Members-to-Potential Mbers	\$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 - Pct of Total Ops 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%
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 Avg 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% 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%	\$182,91 4.41% \$69,17 1.67% 50% 0.32 78,823 10% \$35,27 0.85% 26% \$32,78 0.79% 24%