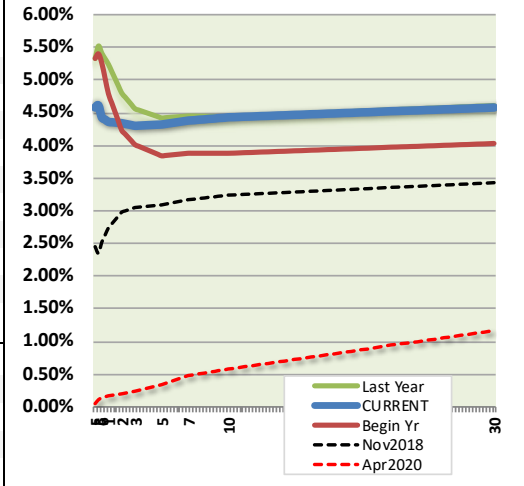


15 November 2024

BENCHMARK INTEREST RATES AND YIELD CURVE	US Treasury Rates-				CHANGES SINCE			YIELD CURVE ASSESSMENT
	THIS WK	LAST MO	YR END	LAST YR	This Yr	Last Yr	This Cycle*	
	11/14/24	10/14/24	12/31/23	11/14/23				
Prime	8.00%	8.00%	8.50%	8.50%	-0.50%	-0.50%	4.75%	
Fed Funds	4.58%	4.83%	5.33%	5.33%	-0.75%	-0.75%	4.53%	
3mo	4.61%	4.73%	5.40%	5.52%	-0.79%	-0.91%	4.50%	
6mo	4.43%	4.44%	5.26%	5.41%	-0.83%	-0.98%	4.29%	
1yr	4.36%	4.18%	4.79%	5.24%	-0.43%	-0.88%	4.19%	
2yr	4.34%	3.95%	4.23%	4.80%	0.11%	-0.46%	4.14%	
3yr	4.30%	3.85%	4.01%	4.56%	0.29%	-0.26%	4.06%	
5yr	4.32%	3.88%	3.84%	4.42%	0.48%	-0.10%	3.98%	
7yr	4.38%	3.97%	3.88%	4.45%	0.50%	-0.07%	3.90%	
10yr	4.43%	4.08%	3.88%	4.44%	0.55%	-0.01%	3.85%	
30yr	4.58%	4.39%	4.03%	4.61%	0.55%	-0.03%	3.41%	
Slope of the Yield Curve-								
2yr-3mo	-0.27%	-0.78%	-1.17%	-0.72%	0.90%	0.45%	-0.90%	
5yr-2yr	-0.02%	-0.07%	-0.39%	-0.38%	0.37%	0.36%	-0.13%	
10yr-5yr	0.11%	0.20%	0.04%	0.02%	0.07%	0.09%	-0.04%	
10yr-3mo	-0.18%	-0.65%	-1.52%	-1.08%	1.34%	0.90%	-1.07%	

*Since Mar 2020

BOTH CONSUMER AND WHOLESALE INFLATION RISE ONCE AGAIN IN OCTOBER

Inflation ticked higher in October as prices remained stubbornly high for consumers, giving Federal Reserve policymakers more data to consider ahead of their meeting next month.

The Labor Department on Wednesday said that the consumer price index (CPI) — a broad measure of how much everyday goods like gasoline, groceries and rent cost — rose 0.2% in October from the prior month and was up 2.6% from a year ago.

Core prices, which exclude commodity-driven food and energy were up 0.3% on a monthly basis in October and 3.3% from a year ago — both of which were unchanged compared with last month's readings.

The report showed signs that inflationary pressures in the U.S. economy are persisting despite progress over the past year in bringing inflation closer to the Federal Reserve's 2% target.

High inflation has created severe financial pressures for most U.S. households, which are forced to pay more for everyday necessities like food and rent. Price hikes are particularly for lower-income Americans, because they tend to spend more of their already-stretched paycheck on necessities and therefore have less flexibility to save money.

Key Economic Indicators for Banks, Thrifts & Credit Unions-

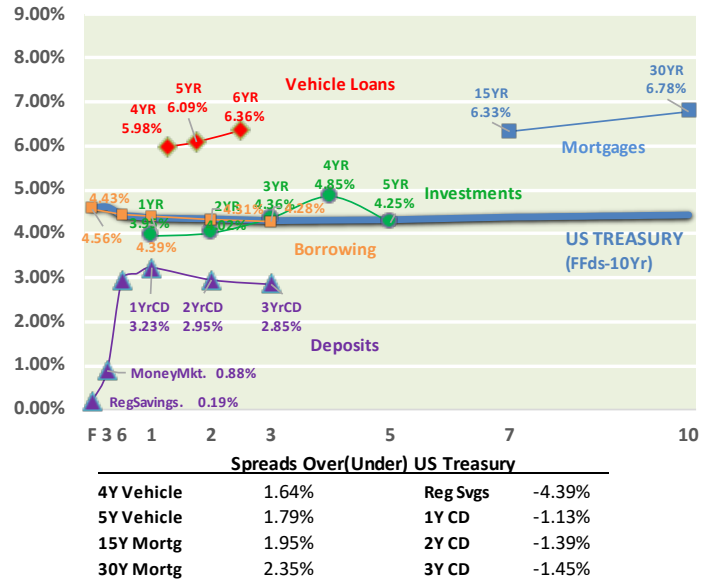
		LATEST	CURRENT	PREV
GDP	QoQ	Q3-24 First	2.8%	3.0%
GDP - YTD	Annl	Q3-24 First	2.4%	2.2%
Consumer Spending	QoQ	Q3-24 First	2.5%	2.8%
Consumer Spending YTD	Annl	Q3-24 First	2.3%	2.2%
Unemployment Rate	Mo	October	4.1%	4.1%
Underemployment Rate	Mo	October	7.7%	7.7%
Participation Rate	Mo	October	62.6%	62.7%
Wholesale Inflation	YoY	October	2.4%	1.8%
Consumer Inflation	YoY	October	2.6%	2.4%
Core Inflation	YoY	October	3.8%	3.3%
Consumer Credit	Annual	September	1.4%	1.8%
Retail Sales	YoY	October	2.8%	2.6%
Vehicle Sales	Annl (Mil)	September	16.3	15.6
Home Sales	Annl (Mil)	September	4.556	4.599
Home Prices	YoY	August	4.3%	5.0%

Key Consumer Market Data-

	THIS WK	YR END	PCT CHANGES	
	11/14/24	12/31/23	YTD	12Mos
DJIA	43,750	37,689	16.1%	24.2%
S&P 500	5,949	4,769	24.7%	30.0%
NASDAQ	19,107	15,011	27.3%	32.0%
Crude Oil	68.70	71.77	-4.3%	-11.7%
Avg Gasoline	3.05	3.12	-2.1%	-8.9%
Gold	2,572	2,072	24.1%	29.4%

AVERAGE CREDIT UNION RATES, RATE SENSITIVITIES AND RELATIVE VALUE

	THIS WK	CHANGE IN MARKET RATES SINCE			Rate Sen
	11/14/24	YTD	Nov18 High	2020 Low	2020Low
Classic CC	13.25%	0.15%	1.56%	2.21%	47%
Platinum CC	12.77%	0.12%	2.50%	3.41%	72%
48mo Veh	5.98%	-0.45%	2.32%	2.74%	66%
60mo Veh	6.09%	-0.46%	2.32%	2.74%	67%
72mo Veh	6.36%	-0.47%	2.24%	2.69%	65%
HE LOC	8.08%	-0.36%	2.52%	3.85%	81%
10yr HE	7.43%	-0.16%	1.91%	2.33%	59%
15yr FRM	6.33%	0.55%	1.75%	3.01%	77%
30yr FRM	6.78%	0.40%	1.72%	3.07%	80%
Sh Drafts	0.12%	0.03%	-0.02%	0.00%	0%
Reg Svgs	0.19%	0.00%	0.00%	0.04%	1%
MMkt-10k	0.88%	0.00%	0.40%	0.56%	12%
MMkt-50k	1.19%	0.01%	0.54%	0.74%	16%
6mo CD	2.96%	0.17%	1.93%	2.37%	55%
1yr CD	3.23%	-0.13%	1.72%	2.38%	57%
2yr CD	2.95%	-0.11%	1.10%	1.91%	46%
3yr CD	2.85%	-0.08%	0.79%	1.68%	41%


STRATEGICALLY FOR CREDIT UNIONS

Over half of the rise in CPI was caused by shelter prices, which rose 0.4% in October on a monthly basis, while food prices were up 0.2% and energy prices were unchanged. Core CPI's rise was due in part to prices for used cars and trucks rising by 2.7% compared with September.

Food prices were up 0.2% on a monthly basis and 2.1% from a year ago. Food away from home was up 3.8% annually, while food at home was up just 1.1% in comparison. The largest price increase among food items was for eggs, with prices up 30.4% on an annual basis in October even though they declined 6.5% from September.

Compared to a year ago, food prices are up 2.1 percent as grocery prices are up 1.1 percent but food eaten away (including restaurants) were up 3.8 percent. Energy prices are down 4.9%, with gasoline down 12.4%. However, electricity prices are up 4%, while utility gas service is up 4.5%.

Shelter prices are also up 4.9% from last year, while the cost of transportation services increased 8.2% and medical care services by 3.8% in that period. Each of those rose 0.4% on a monthly basis.

Markets now see an 82% probability of a 25 basis point cut in December, up from nearly 59% a day ago. Chances for a further 25 basis point cut in January ticked higher from over 17% to about 28%, while the probability of the Fed holding steady in January after a December cut of that size also rose from 53% to 60%.

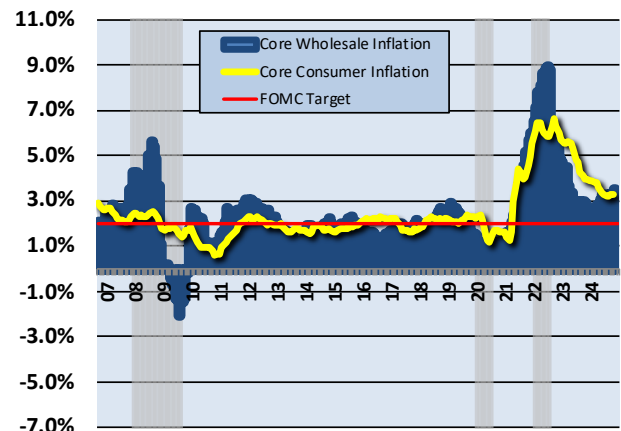
ECONOMIC RELEASES

RELEASES THIS WEEK:	Current	Projected	Previous
Consumer Inflation (October, YoY)	2.6%	2.6%	2.4%
Wholesale Inflation (October, YoY)	2.4%	2.4%	2.9%
Retail Sales (October, MoM)	0.4%	0.4%	0.3%

RELEASES FOR UPCOMING WEEK:	Projected	Previous
Existing Home Sales (October, Mil, Annlzd)	3.87M	3.84M
Leading Indicators (October, MoM)	-0.1%	-0.5%

CORE INFLATION PROFILE

EXCLUDING FOOD & ENERGY COMMODITIES, Monthly Year-over-Year





ECONOMIC CALENDAR

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
SEPTEMBER 14 COLUMBUS DAY HOLIDAY	15	16	17 Jobless Claims 241k Cont'd Claims 1.87M Retail Sales 1.7%	18	19
21	22	23 Exist Home Sales 3.84M Fed Beige Book	24 Jobless Claims 227k Cont'd Claims 1.89M	25	26
28	29 Home Prices 4.3% Consumer Confidence	30 GDP (Q3) 2.8%	31 Jobless Claims Cont'd Claims	NOVEMBER 1 Unemployment 4.1% NF Payrolls 12k Private Payrolls (28k) Participation Rate 62.6%	2
4 Vehicle Sales 16.0M	5	6	7 Jobless Claims 221k Cont'd Claims 1.89M FOMC Announcement	8	9
11 VETERANS DAY HOLIDAY	12	13 Consumer Inflation 2.6%	14 Jobless Claims 217k Cont'd Claims 1.87M Wholesale Inflation 2.4%	15 Retail Sales 0.4%	16
18	19	20	21 Jobless Claims Cont'd Claims Existing Home Sales Consumer Confidence	22	23
25	26 Home Prices Consumer Confidence	27 GDP(2nd)	28 THANKGIVING HOLIDAY	29	30
DECEMBER 2	3	4 Fed Beige Book	5 Jobless Claims Cont'd Claims	6 Unemployment Non-farm Jobs Private Payrolls Participation Rate	7
9	10	11 Consumer Inflation	12 Jobless Claims Cont'd Claims Wholesale Inflation	13	14

ECONOMIC FORECAST

October 2024
(Updated October 27, 2024)

	2024				2025				2026		
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3

ECONOMIC OUTLOOK
Economic Growth-

GDP - (QoQ)	1.6%	3.0%	2.8%	1.8%	1.2%	1.2%	1.2%	1.3%	1.4%	1.4%	1.4%
GDP - (YTD)	1.6%	2.3%	2.5%	2.3%	1.2%	1.2%	1.2%	1.2%	1.4%	1.4%	1.4%
Consumer Spdg - (QoQ)	1.9%	2.8%	3.2%	2.4%	1.4%	1.5%	1.1%	1.2%	1.2%	1.4%	1.5%
Consumer Spdg - (YTD)	1.9%	2.4%	2.6%	2.6%	1.4%	1.5%	1.3%	1.3%	1.2%	1.3%	1.4%
Government Spdg - (QoQ)	1.8%	3.1%	1.3%	1.2%	0.4%	0.3%	0.2%	0.2%	0.1%	0.1%	0.4%
Government Spdg - (YTD)	1.8%	2.5%	2.1%	1.9%	0.4%	0.4%	0.3%	0.3%	0.1%	0.1%	0.2%

Consumer Wealth-

Unemployment Rate	3.8%	4.0%	4.2%	4.2%	4.3%	4.4%	4.6%	4.7%	4.7%	4.7%	4.6%
Consumer Inflation	3.2%	3.2%	2.6%	2.3%	2.2%	2.2%	2.2%	2.0%	2.0%	2.1%	2.1%
Home Prices (YoY)	5.5%	6.3%	5.0%	4.5%	4.3%	4.0%	4.0%	4.1%	4.2%	4.2%	4.2%

SINGLE FAMILY HOME & VEHICLE LOAN MARKETS
Home Sales-

Total Home Sales (Mil)	4.857	4.703	4.733	4.834	5.007	5.243	5.295	5.370	5.243	5.295	5.370
Existing Home (Mil)	4.190	4.047	4.000	4.085	4.245	4.453	4.501	4.563	4.453	4.501	4.563
New Home Sales (Mil)	0.667	0.656	0.733	0.749	0.762	0.790	0.794	0.807	0.790	0.794	0.807

Mortgage Originations-

Single Family Homes (Mils)	0.967	1.082	1.204	1.379	1.393	1.568	1.523	1.485	1.568	1.523	1.485
Purchase Apps (Mils)	0.708	0.806	0.846	0.763	0.773	0.927	0.904	0.862	0.927	0.904	0.862
Refinancing Apps (Mils)	0.259	0.276	0.358	0.616	0.620	0.641	0.619	0.623	0.641	0.619	0.623
Refi Apps Share	27%	26%	30%	45%	45%	41%	41%	42%	41%	41%	42%

Vehicle Sales-

Vehicle Sales (Mil)	15.6	16.0	15.6	15.2	15.4	15.8	16.0	16.2	15.8	16.0	16.2
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MARKET RATE OUTLOOK
Benchmark Rates-

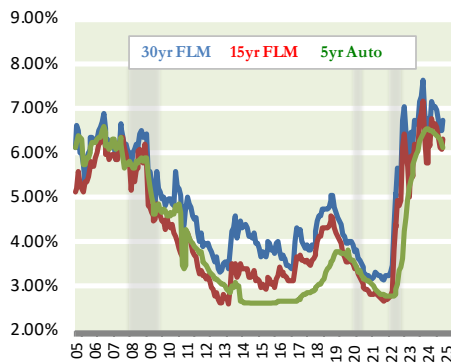
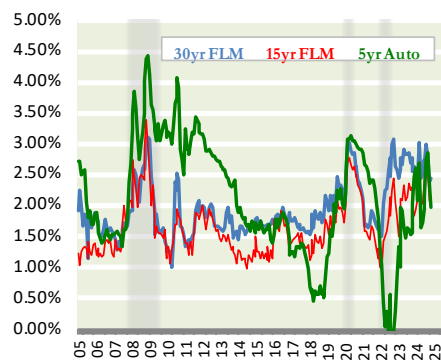
Prime	8.5%	8.5%	8.0%	7.8%	7.5%	7.3%	7.0%	7.0%	6.8%	6.8%	6.8%
Fed Funds	5.4%	5.4%	4.9%	4.6%	4.3%	4.0%	3.7%	3.7%	3.4%	3.4%	3.4%
3yr UST	4.6%	4.1%	3.6%	3.5%	3.5%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%
7yr UST	4.4%	3.8%	3.7%	3.7%	3.6%	3.7%	3.6%	3.5%	3.5%	3.5%	3.5%
10yr UST	4.2%	4.4%	4.1%	4.1%	4.1%	4.2%	4.3%	4.4%	4.4%	4.4%	4.5%

Market Rates-

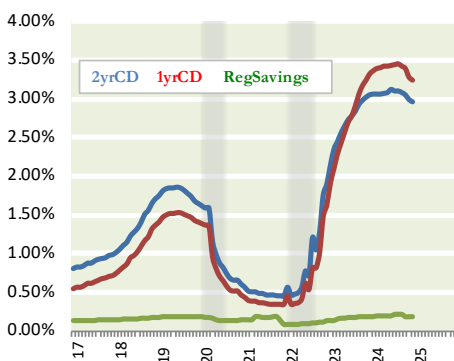
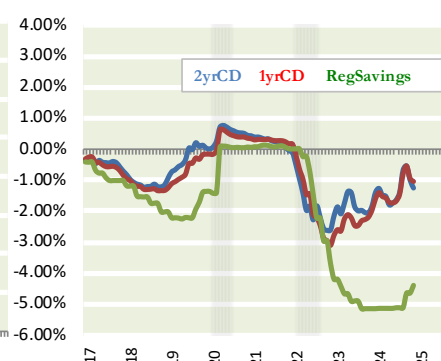
5yr Vehicle Loan Rate	6.6%	6.5%	6.3%	6.3%	6.2%	6.2%	6.1%	6.1%	6.2%	6.1%	6.1%
15yr First-lien Mortgage	6.5%	6.6%	5.8%	5.6%	5.4%	5.4%	5.3%	5.3%	5.4%	5.3%	5.3%
30yr First-lien Mortgage	6.7%	7.0%	6.6%	6.2%	6.0%	5.9%	5.9%	5.8%	5.9%	5.9%	5.8%
Regular Savings Rate	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
1yr Term Certificate	3.4%	3.4%	3.3%	3.2%	3.1%	3.1%	3.0%	3.0%	3.1%	3.0%	3.0%

INDICATIVE PRICING SPREADS AND RELATIVE VALUE OF INVESTMENT OPTIONS

	30yr Mortgage	15yr Mortgage	5yr Vehicle
Current	2.44%	2.05%	1.98%
Oct-24	2.40%	2.08%	2.34%
Sep-24	2.79%	2.54%	2.85%
Aug-24	2.99%	2.73%	2.75%
Jul-24	2.99%	2.73%	2.75%
Jun-24	2.70%	2.42%	2.15%
May-24	2.74%	2.40%	1.95%
Apr-24	2.50%	2.03%	1.72%
Mar-24	2.45%	2.05%	1.64%
Feb-24	3.03%	2.57%	2.68%
Jan-24	2.43%	2.10%	2.07%
Dec-23	2.35%	1.94%	2.60%
Nov-23	2.63%	1.84%	2.46%

"A"-PAPER MARKET RATES

"A"-PAPER PRICING SPREADS


	Reg Svgs	1yr CD	2yr CD
Current	-4.39%	-1.04%	-1.25%
Oct-24	-4.64%	-0.94%	-0.99%
Sep-24	-4.64%	-0.54%	-0.54%
Aug-24	-5.11%	-0.79%	-0.67%
Jul-24	-5.11%	-1.45%	-1.40%
Jun-24	-5.11%	-1.67%	-1.64%
May-24	-5.13%	-1.73%	-1.74%
Apr-24	-5.13%	-1.72%	-1.79%
Mar-24	-5.13%	-1.57%	-1.52%
Feb-24	-5.13%	-1.52%	-1.48%
Jan-24	-5.13%	-1.40%	-1.26%
Dec-23	-5.14%	-1.60%	-1.40%
Nov-23	-5.14%	-1.96%	-1.83%

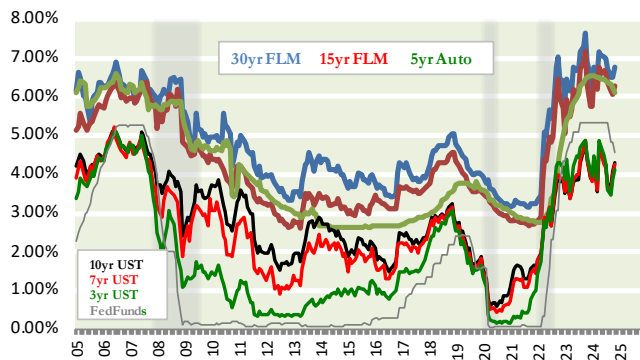
AVG DEPOSIT MARKET RATES

AVG PRICING SPREADS

INDICATIVE INTEREST SPREADS AND MATCHED FUNDING VARIABLES

		1yr					5yr				
		Cash	1yr Agy	2yr Agy	3yr Agy	4yr Agy	5yr Agy	5yr New Veh	5yr Used Veh	15yr Mortgage	30yr Mortgage
		4.58%	3.95%	4.02%	4.36%	4.85%	4.25%	6.09%	6.24%	6.33%	6.78%
Share Draft	0.12%	4.46%	3.83%	3.90%	4.24%	4.73%	4.13%	5.97%	6.12%	6.21%	6.66%
Regular Savings	0.19%	4.39%	3.76%	3.83%	4.17%	4.66%	4.06%	5.90%	6.05%	6.14%	6.59%
Money Market	0.88%	3.70%	3.07%	3.14%	3.48%	3.97%	3.37%	5.21%	5.36%	5.45%	5.90%
FHLB Overnight	4.56%	0.02%	-0.61%	-0.54%	-0.20%	0.29%	-0.31%	1.53%	1.68%	1.77%	2.22%
Catalyst Settlement	5.65%	-1.07%	-1.70%	-1.63%	-1.29%	-0.80%	-1.40%	0.44%	0.59%	0.68%	1.13%
6mo Term CD	3.04%	1.54%	0.91%	0.98%	1.32%	1.81%	1.21%	3.05%	3.20%	3.29%	3.74%
6mo FHLB Term	4.43%	0.15%	-0.48%	-0.41%	-0.07%	0.42%	-0.18%	1.66%	1.81%	1.90%	2.35%
6mo Catalyst Term	5.01%	-0.43%	-1.06%	-0.99%	-0.65%	-0.16%	-0.76%	1.08%	1.23%	1.32%	1.77%
1yr Term CD	3.42%	0.53%	1.16%	0.60%	0.94%	1.43%	0.83%	2.67%	2.82%	2.91%	3.36%
1yr FHLB Term	4.39%	-0.44%	0.19%	-0.37%	-0.03%	0.46%	-0.14%	1.70%	1.85%	1.94%	2.39%
2yr Term CD	3.08%	1.50%	0.87%	0.94%	1.28%	1.77%	1.17%	3.01%	3.16%	3.25%	3.70%
2yr FHLB Term	4.31%	0.27%	-0.36%	-0.29%	0.05%	0.54%	-0.06%	1.78%	1.93%	2.02%	2.47%
3yr Term CD	2.94%	1.64%	1.01%	1.08%	1.42%	1.91%	1.31%	3.15%	3.30%	3.39%	3.84%
3yr FHLB Term	4.28%	0.30%	-0.33%	-0.26%	0.08%	0.57%	-0.03%	1.81%	1.96%	2.05%	2.50%
7yr FHLB Term	4.49%	0.09%	-0.54%	-0.47%	-0.13%	0.36%	-0.24%	1.60%	1.75%	1.84%	2.29%
10yr FHLB Term	4.64%	-0.06%	-0.69%	-0.62%	-0.28%	0.21%	-0.39%	1.45%	1.60%	1.69%	2.14%

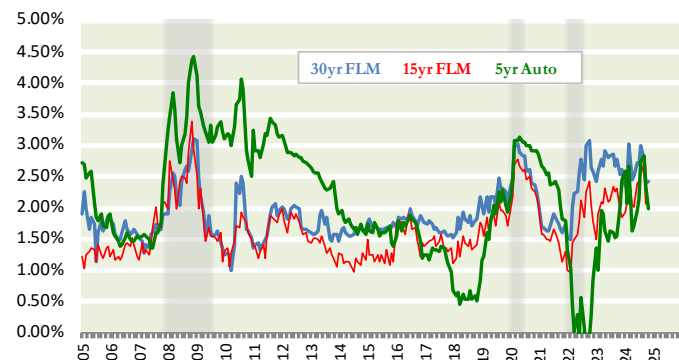
STRATEGIC ASSESSMENT OF INVESTMENT AND FUNDING OPTIONS, RELATIVE VALUE AND PRICING SPREADS

RELATIVE VALUE OF MARGINAL INVESTMENT OPTIONS

"A"-PAPER MARKET RATES



"A"-PAPER PRICING SPREADS



	Current Return	For	Then for the Next	The Net Return Needed to Break-even Against*:							
				30Y FLM	15Y FLM	5Y New	5Y Used	4Y MBS	4Y Call	3Y MBS	3Y Call
Cash	4.58%	-	-	-	-	-	-	-	-	-	-
1yr Agy	3.95%	1 year	4 years	7.49%	6.93%	6.63%	6.81%	4.86%	5.15%	4.90%	4.57%
2yr Agy Callable	4.02%	2 years	3 years	8.62%	7.87%	7.47%	7.72%	5.24%	5.68%	5.70%	5.04%
3yr Agy Callable	4.36%	3 years	2 years	10.41%	9.29%	8.69%	9.06%	5.44%	6.32%	-	-
3yr Agy MBS	4.58%	3 years	2 years	10.08%	8.96%	8.36%	8.73%	4.78%	5.66%	-	-
4yr Agy Callable	4.85%	4 years	1 year	14.50%	12.25%	11.05%	11.80%	-	-	-	-
4yr Agy MBS	4.63%	4 years	1 year	15.38%	13.13%	11.93%	12.68%	-	-	-	-
5yr Agy Callable	4.25%	5 years	-	-	-	-	-	-	-	-	-
5yr New Vehicle	6.09%	3 years	2 years	7.82%	6.69%	-	-	-	-	-	-
5yr Used Vehicle	6.24%	3 years	2 years	7.59%	6.47%	-	-	-	-	-	-
15yr Mortgage	6.33%	5 years	-	-	-	-	-	-	-	-	-
30yr Mortgage	6.78%	5 years	-	-	-	-	-	-	-	-	-

* Best relative value noted by probabilities of achieving "break-even" returns

RELATIVE VALUE OF MARGINAL FUNDING OPTIONS

	Current Cost	For	Then for the Next	The Net Cost Needed to Break-even Against*:			
				3Y CD	3Y FHLB	2Y CD	2Y FHLB
Share Draft	0.12%	1 year	2 years	4.35%	6.36%	6.04%	8.50%
Regular Savings	0.19%	1 year	2 years	4.32%	6.33%	5.97%	8.43%
Money Market	0.88%	1 year	2 years	3.97%	5.98%	5.28%	7.74%
FHLB Overnight	4.56%	1 year	2 years	2.13%	4.14%	1.60%	4.06%
Catalyst Settlement	5.65%	1 year	2 years	1.59%	3.60%	0.26%	2.97%
6mo Term CD	3.04%	6 mos	2.5 yrs	2.92%	4.53%	3.09%	4.73%
6mo FHLB Term	4.43%	6 mos	2.5 yrs	2.64%	4.25%	2.63%	4.27%
6mo Catalyst Term	5.01%	6 mos	2.5 yrs	2.53%	4.13%	2.44%	4.08%
1yr Term CD	3.42%	1 year	2 years	2.70%	4.71%	2.74%	5.20%
1yr FHLB Term	4.39%	1 year	2 years	2.22%	4.23%	1.77%	4.23%
2yr Term CD	3.08%	2 years	1 year	2.66%	6.68%	-	-
2yr FHLB Term	4.31%	2 years	1 year	0.20%	4.22%	-	-
3yr Term CD	2.94%	3 years	-	-	-	-	-
3yr FHLB Term	4.28%	3 years	-	-	-	-	-
7yr FHLB Term	4.49%	-	-	-	-	-	-
10yr FHLB Term	4.64%	-	-	-	-	-	-

* Highest relative value noted by highest differentials and volatility projections



	<\$2 Million	\$2-10 Million	\$10-50 <Million	\$50-100 Million	\$100-500 Million	\$500+ Million	TOTAL	<\$10 Million	<\$50 Million	<\$100 Million	<\$500 Million
Q2-2024											
DEMOGRAPHICS											
Number of Credit Unions	277	622	1,236	622	1,058	718	4,533	899	2,135	2,757	3,815
Average Assets (\$Mil)	\$0.903	\$5.7	\$26.2	\$72.1	\$229.6	\$2,748.0	\$506.7	\$4.2	\$16.9	\$29.4	\$84.9
Pct of Credit Unions	6%	14%	27%	14%	23%	16%	100%	20%	47%	61%	84%
Pct of Industry Assets	0.0%	0.2%	1%	2%	11%	86%	100%	0%	2%	4%	14%
GROWTH RATES (YTD)											
Total Assets	3.8%	-8.8%	-6.8%	-3.0%	1.1%	4.3%	3.7%	-8.0%	-6.9%	-4.8%	-0.4%
Total Loans	1.5%	-10.8%	-9.1%	-5.7%	-2.1%	2.6%	1.9%	-10.1%	-9.2%	-7.2%	-3.3%
- Direct Loans	1.7%	-10.7%	-9.1%	-5.2%	-0.7%	4.3%	3.5%	-10.0%	-9.2%	-7.0%	-2.2%
- Indirect Loans	-	-40.0%	-9.8%	-10.2%	-9.6%	-5.4%	-5.9%	-81.8%	-10.0%	-10.2%	-9.7%
- Real Estate Loans	-79%	-13.9%	-108.8%	-5.2%	18.0%	6.1%	5.5%	-48.9%	-107.9%	-58.5%	0.2%
Total Shares	0.2%	-7.6%	-6.3%	-2.9%	1.1%	4.8%	4.0%	-7.1%	-6.4%	-4.5%	-0.3%
- Checking & Savings	0.3%	-11.3%	-10.1%	-6.7%	-3.4%	1.7%	0.5%	-10.5%	-10.1%	-8.3%	-4.8%
- Term CDs	15.6%	9.4%	13.7%	15.3%	19.7%	18.3%	18.3%	9.0%	13.3%	14.5%	18.7%
Net Worth	19.5%	-5.5%	-1.2%	0.5%	3.0%	6.8%	6.0%	-3.8%	-1.6%	-0.5%	2.0%
BALANCE SHEET ALLOCATION											
Net Worth-to-Total Assets	21.2%	17.8%	13.5%	12.8%	11.5%	10.9%	11.0%	18.1%	13.9%	13.3%	11.9%
Cash & Inv-to-Total Assets	47.8%	43.7%	43.3%	38.7%	29.2%	23.5%	24.7%	44.0%	43.4%	40.8%	32.1%
Loans-to-Total Assets	47.6%	52.7%	52.7%	56.3%	64.8%	71.8%	70.4%	52.4%	52.7%	54.7%	62.3%
Vehicle-to-Total Loans	62.7%	67.8%	52.8%	45.1%	37.5%	28.9%	30.3%	67.5%	54.4%	49.1%	40.0%
REL-to-Total Loans	0.6%	6.6%	28.5%	38.7%	47.6%	55.8%	54.3%	6.3%	26.2%	33.3%	44.4%
REL-to-Net Worth	1.4%	19.6%	111.6%	169.6%	268.4%	367.1%	346.4%	18.2%	99.0%	136.6%	231.6%
Indirect-to-Total Loans	0.1%	0.1%	3.6%	9.4%	15.6%	17.1%	16.7%	0.1%	3.3%	6.8%	13.7%
Loans-to-Total Shares	61.5%	64.6%	61.2%	65.0%	74.7%	86.0%	84.0%	64.4%	61.5%	63.5%	71.9%
Chkg & Svgs-to-Total Shares	92.7%	82.4%	73.2%	68.4%	59.1%	46.6%	48.8%	83.1%	74.2%	71.0%	62.1%
Nonterm-to-Total Shares	92.7%	83.9%	78.9%	76.6%	71.2%	64.9%	66.1%	84.5%	79.4%	77.9%	72.9%
Term CDs-to-Total Shares	5.0%	12.4%	15.5%	16.8%	22.3%	28.6%	27.4%	11.9%	15.1%	16.1%	20.7%
Liquidity Ratio	26.5%	13.2%	9.7%	9.2%	8.7%	8.3%	8.4%	14.1%	10.1%	9.6%	9.0%
Short-term Funding Ratio	42.7%	31.6%	25.1%	21.0%	15.3%	12.0%	12.7%	25.8%	23.2%	17.3%	12.8%
Short-term Cash Flow Ratio	46.2%	35.6%	29.2%	25.4%	20.4%	17.6%	18.2%	36.3%	30.0%	27.5%	22.1%
Net Long-term Asset Ratio	3.5%	7.4%	19.1%	25.9%	31.5%	36.5%	35.4%	17.9%	22.3%	29.1%	35.4%
LOAN QUALITY											
Loan Delinquency Ratio	3.13%	1.37%	1.05%	0.85%	0.73%	0.85%	0.84%	1.08%	0.95%	0.78%	0.84%
Net Charge-off Ratio	1.05%	0.46%	0.39%	0.45%	0.47%	0.84%	0.79%	0.40%	0.43%	0.46%	0.79%
"Misery" Index	4.18%	1.83%	1.44%	1.30%	1.20%	1.69%	1.63%	1.48%	1.38%	1.24%	1.63%
Core Delinquency Rate	3.00%	1.28%	0.98%	0.75%	0.69%	0.76%	0.76%	1.37%	1.01%	0.86%	0.72%
Core Net Charge-off Rate	0.64%	0.25%	0.26%	0.30%	0.33%	0.60%	0.57%	0.27%	0.26%	0.28%	0.32%
Core "Misery" Index	3.63%	1.53%	1.24%	1.05%	1.01%	1.37%	1.33%	1.64%	1.27%	1.14%	1.04%
RE Loan Delinquency	18.14%	1.00%	0.85%	0.60%	0.56%	0.61%	0.61%	1.10%	0.86%	0.69%	0.58%
Vehicle Loan Delinquency	2.86%	1.29%	1.01%	0.83%	0.81%	0.82%	0.83%	1.38%	1.06%	0.94%	0.84%
Direct Loans	2.87%	1.29%	1.00%	0.80%	0.71%	0.66%	0.71%	1.38%	1.05%	0.93%	0.79%
Indirect Loans	0.00%	1.42%	1.12%	0.93%	0.92%	0.87%	0.88%	1.31%	1.12%	0.97%	0.93%
Loss Allow as % of Loans	2.85%	1.21%	0.92%	0.83%	0.82%	1.34%	1.27%	1.31%	0.96%	0.88%	0.83%
Current Loss Exposure	1.44%	0.62%	0.50%	0.50%	0.46%	0.51%	0.50%	0.67%	0.52%	0.51%	0.47%
Coverage Ratio (Adequacy)	2.0	1.9	1.8	1.6	1.8	2.6	2.5	2.0	1.8	1.7	1.8
EARNINGS											
Gross Asset Yield	4.92%	4.70%	4.35%	4.33%	4.58%	5.00%	4.93%	4.72%	4.39%	4.36%	4.53%
Cost of Funds	0.51%	0.81%	0.84%	0.95%	1.33%	1.99%	1.88%	0.79%	0.84%	0.90%	1.22%
Gross Interest Margin	4.41%	3.90%	3.50%	3.38%	3.26%	3.01%	3.05%	3.93%	3.55%	3.46%	3.31%
Provision Expense	0.40%	0.28%	0.25%	0.26%	0.31%	0.62%	0.57%	0.29%	0.26%	0.26%	0.30%
Net Interest Margin	4.01%	3.61%	3.25%	3.12%	2.94%	2.39%	2.48%	3.64%	3.29%	3.20%	3.01%
Non-Interest Income	1.37%	0.51%	0.80%	0.99%	1.13%	1.03%	1.04%	0.57%	0.77%	0.90%	1.07%
Non-Interest Expense	4.94%	3.78%	3.43%	3.59%	3.52%	2.89%	2.98%	3.85%	3.48%	3.54%	3.53%
Net Operating Expense	3.57%	3.27%	2.63%	2.60%	2.39%	1.86%	1.95%	3.29%	2.70%	2.64%	2.45%
Net Operating Return	0.44%	0.35%	0.62%	0.53%	0.56%	0.53%	0.54%	0.35%	0.59%	0.55%	0.56%
Non-recurring Inc(Exp)	0.36%	0.08%	0.02%	0.03%	0.03%	0.08%	0.08%	0.10%	0.03%	0.03%	0.03%
Net Income	0.81%	0.43%	0.64%	0.55%	0.59%	0.62%	0.61%	0.45%	0.62%	0.58%	0.59%
Return on Net Worth	2.2%	2.0%	4.6%	4.1%	4.9%	4.9%	4.9%	2.0%	4.3%	4.2%	4.7%

Q2-2024	<\$2 Million	\$2-10 Million	\$10-50 <Million	\$50-100 Million	\$100-500 Million	\$500> Million	TOTAL	<\$10 Million	<\$50 Million	<\$100 Million	<\$500 Million
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PORTFOLIO ANALYTICS
Cash and Investments

Cash & CE as Pct of Assets	27%	13%	10%	9%	9%	8%	8%	14%	10%	10%	9%
Investments as Pct of Asset	25%	32%	35%	30%	21%	16%	17%	31%	34%	32%	24%
Short-term Funding Ratio	42.7%	31.6%	25.1%	21.0%	15.3%	12.0%	12.7%	25.8%	23.2%	17.3%	12.8%
Avg Cash & Investment Rat	2.81%	3.06%	2.91%	2.85%	3.06%	3.65%	3.53%	3.05%	2.93%	2.89%	3.01%

Loan Portfolio

Total Loan Growth-Annl	1.5%	-10.8%	-9.1%	-5.7%	-2.1%	2.6%	1.9%	-10.1%	-9.2%	-7.2%	-3.3%
Consumer Loan Growth-Anr	2.3%	-10.5%	138.3%	-5.9%	-17.5%	-1.7%	-2.3%	-6.8%	107.9%	35.5%	-6.0%
Mortgage Loan Growth-Anr	-79.0%	-13.9%	-108.8%	-5.2%	18.0%	6.1%	5.5%	-48.9%	-107.9%	-58.5%	0.2%
Avg Loan Balance	\$6,861	\$9,449	\$4,051	\$6,816	\$11,506	\$21,146	\$18,222	\$9,302	\$4,597	\$5,852	\$10,239
Avg Loan Rate	7.24%	6.26%	5.79%	5.68%	5.64%	5.72%	5.72%	6.32%	5.84%	5.75%	5.66%
Avg Loan Yield, net	6.40%	5.73%	5.31%	5.23%	5.16%	4.87%	4.91%	5.77%	5.36%	5.28%	5.19%

Credit Mitigation-
Delinquency Rates-

Credit Cards	0.57%	2.17%	1.77%	1.38%	1.20%	2.03%	1.98%	2.15%	1.79%	1.54%	1.27%
New Vehicle Loans	1.66%	0.69%	0.56%	0.40%	0.41%	0.50%	0.49%	0.74%	0.58%	0.49%	0.43%
Used Vehicle Loans	3.54%	1.68%	1.27%	1.04%	0.99%	1.00%	1.01%	0.09%	0.10%	0.11%	0.20%
Total Vehicle Loans	2.86%	1.29%	1.01%	0.83%	0.81%	0.82%	0.83%	1.38%	1.06%	0.94%	0.84%
Real Estate Loans	18.14%	1.00%	0.85%	0.60%	0.56%	0.61%	0.61%	1.10%	0.86%	0.69%	0.58%
Total Loan Delinquency	3.13%	1.37%	1.05%	0.85%	0.73%	0.85%	0.84%	1.08%	0.95%	0.78%	0.84%

Net Charge-off Rates-

Credit Cards	-0.79%	1.36%	1.50%	1.78%	2.29%	5.32%	5.10%	1.33%	1.49%	1.67%	2.16%
New Vehicle Loans	0.06%	0.09%	0.10%	0.12%	0.23%	0.44%	0.40%	0.74%	0.58%	0.49%	0.43%
Used Vehicle Loans	1.00%	0.36%	0.46%	0.61%	0.74%	1.11%	1.03%	1.79%	1.33%	1.18%	1.04%
Total Vehicle Loans	0.65%	0.26%	0.33%	0.45%	0.58%	0.87%	0.81%	0.28%	0.32%	0.39%	0.53%
Non-Comml RE Loans	0.00%	-0.01%	0.01%	0.02%	0.01%	0.01%	0.01%	-0.01%	0.01%	0.02%	0.01%
Total Net Charge-offs	1.05%	0.46%	0.39%	0.45%	0.47%	0.84%	0.79%	0.40%	0.43%	0.46%	0.79%

"Misery" Indices-

Credit Cards	-0.22%	3.53%	3.27%	3.16%	3.49%	7.35%	7.08%	3.47%	3.28%	3.21%	3.43%
New Vehicle Loans	1.72%	0.78%	0.66%	0.52%	0.64%	0.94%	0.89%	1.49%	1.17%	0.98%	0.87%
Used Vehicle Loans	4.54%	2.04%	1.73%	1.65%	1.73%	2.11%	2.04%	1.88%	1.43%	1.29%	1.24%
Total Vehicle Loans	3.51%	1.55%	1.34%	1.28%	1.39%	1.69%	1.64%	1.66%	1.38%	1.33%	1.37%
Non-Comml RE Loans	18.14%	0.99%	0.86%	0.62%	0.57%	0.62%	0.62%	1.09%	0.87%	0.70%	0.59%
Total "Misery" Index	4.18%	1.83%	1.44%	1.30%	1.20%	1.69%	1.63%	1.48%	1.38%	1.24%	1.63%

Fundng Portfolio

Share Growth YTD-Annl	0.3%	-9.3%	-7.3%	-3.3%	1.3%	5.7%	4.8%	-8.7%	-7.4%	-5.2%	-0.3%
Chkg & Savings YTD-Annl	0.3%	-11.3%	-10.1%	-6.7%	-3.4%	1.7%	0.5%	-10.5%	-10.1%	-8.3%	-4.8%
Term CDs Growth YTD	15.6%	9.4%	13.7%	15.3%	19.7%	18.3%	18.3%	9.0%	13.3%	14.5%	18.7%
Total Funding Growth YTD	0.3%	-9.5%	-7.6%	-3.6%	-2.7%	3.9%	2.8%	-8.9%	-7.8%	-5.5%	-3.4%
Avg Share Balance per Mbr	\$2,545	\$5,321	\$9,071	\$10,530	\$12,414	\$14,110	\$13,662	\$4,977	\$8,389	\$9,459	\$11,518
Avg Share Balance	\$11,161	\$14,616	\$6,618	\$10,488	\$15,399	\$24,582	\$21,701	\$14,335	\$6,990	\$8,583	\$12,857
Avg Share Rate	0.65%	0.99%	0.98%	1.10%	1.53%	2.39%	2.24%	0.97%	0.98%	1.04%	1.41%
Core as Pct of Total Shares	93%	82%	73%	68%	59%	47%	49%	83%	74%	71%	62%
Term CDs as Pct of Shares	5%	12%	15%	17%	22%	29%	27%	12%	15%	16%	21%
Non-Member Deposit Ratio	1.4%	1.3%	1.2%	1.6%	1.4%	1.3%	1.4%	1.3%	1.2%	1.4%	1.4%
Borrowings/Total Funding	0.4%	0.3%	0.2%	0.6%	2.5%	6.7%	6.0%	0.3%	0.2%	0.4%	2.0%
Borrowings Growth YTD	0.0%	-55.4%	-95.1%	-38.7%	-90.3%	-18.9%	-23.9%	-52.6%	-90.6%	-54.9%	-88.8%
Avg Borrowings Rate	5.71%	5.36%	5.93%	5.46%	3.80%	5.22%	5.14%	5.38%	5.87%	5.57%	3.88%



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RESOURCES

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Q2-2024	<\$2 Million	\$2-10 Million	\$10-50 <Million	\$50-100 Million	\$100-500 Million	\$500> Million	TOTAL	<\$10 Million	<\$50 Million	<\$100 Million	<\$500 Million
Net Operating Profitability-											
Earning Asset/Funding	123%	118%	112%	110%	108%	114%	113%	119%	112%	111%	109%
Non-Int Inc-to-Total Revenue	22%	10%	16%	19%	20%	17%	17%	11%	15%	17%	19%
Net Op Cash Flow (YTD-\$Mill)	(\$1)	(\$34)	(\$244)	\$74	\$3,071	\$27,707	\$30,583	(\$35)	(\$278)	(\$204)	\$2,867
Average Loan Balance	\$6,861	\$9,449	\$4,051	\$6,816	\$11,506	\$21,146	\$18,222	\$9,302	\$4,597	\$5,852	\$10,239
Average Share Balance	\$2,369	\$4,204	\$5,574	\$5,990	\$6,495	\$6,940	\$6,835	\$4,008	\$5,366	\$5,697	\$6,276
Loan Yield (ROA)	3.47%	3.32%	3.07%	3.22%	3.68%	4.12%	4.04%	3.33%	3.10%	3.16%	3.55%
Investment Yield (ROA)	1.45%	1.38%	1.28%	1.11%	0.90%	0.87%	0.89%	1.39%	1.29%	1.19%	0.97%
Shares/Funding	99.6%	99.7%	99.8%	99.4%	97.5%	93.3%	94.0%	99.7%	99.8%	99.6%	98.0%

Net Operating Return per FTE											
Interest Income per FTE	\$54,343	\$80,361	\$188,833	\$198,731	\$217,970	\$350,517	\$321,548	\$77,854	\$162,777	\$180,689	\$207,546
Avg Interest Exp per FTE	\$5,612	\$13,773	\$36,634	\$43,644	\$63,118	\$139,308	\$122,419	\$12,987	\$31,082	\$37,340	\$55,910
Gross Interest Inc per FTE	\$48,731	\$66,588	\$152,199	\$155,088	\$154,852	\$211,209	\$199,129	\$64,867	\$131,695	\$143,349	\$151,635
Provisions per FTE	\$4,454	\$4,844	\$11,035	\$11,855	\$14,837	\$43,298	\$37,302	\$4,807	\$9,573	\$10,710	\$13,683
Net Interest Income per FTE	\$44,276	\$61,743	\$141,164	\$143,233	\$140,014	\$167,911	\$161,827	\$60,060	\$122,122	\$132,639	\$137,952
Non-Interest Income per FTE	\$15,145	\$8,739	\$34,685	\$45,633	\$53,882	\$72,189	\$67,533	\$9,356	\$28,738	\$37,155	\$49,205
Avg Operating Exp per FTE	\$54,521	\$64,545	\$149,091	\$164,709	\$167,448	\$202,721	\$194,394	\$63,579	\$129,015	\$146,797	\$161,674
Net Operating Exp per FTE	\$39,376	\$55,806	\$114,406	\$119,076	\$113,566	\$130,531	\$126,861	\$54,223	\$100,276	\$109,642	\$112,469
Avg Net Op Return per FT	\$ 4,900	\$5,937	\$26,758	\$24,156	\$26,448	\$37,380	\$34,966	\$5,837	\$21,846	\$22,997	\$25,483

Revenue/Operating Expense Assessment											
Revenue-											
Avg Revenue per FTE	\$69,488	\$89,100	\$223,519	\$244,364	\$271,852	\$422,706	\$389,080	\$87,210	\$191,516	\$217,844	\$256,751
- Total Revenue Ratio	6.29%	5.22%	5.15%	5.33%	5.72%	6.03%	5.97%	5.29%	5.16%	5.25%	5.60%
Operating Expenses-											
Avg Revenue per FTE	\$64,588	\$83,163	\$196,761	\$220,208	\$245,404	\$385,326	\$354,114	\$81,373	\$169,669	\$194,847	\$231,267
- Total Revenue Ratio	5.85%	4.87%	4.53%	4.80%	5.16%	5.50%	5.43%	4.93%	4.57%	4.70%	5.04%
Avg Comp & Benefits per FTE	\$24,944	\$32,961	\$69,924	\$76,326	\$83,883	\$107,846	\$102,129	\$32,189	\$61,064	\$68,667	\$79,628
- C & B Exp Ratio	2.26%	1.93%	1.61%	1.66%	1.76%	1.54%	1.57%	1.95%	1.65%	1.66%	1.74%
- Pct of Total Op Expense	46%	51%	47%	46%	50%	53%	53%	51%	47%	47%	49%
- FTE-to-Ops (Staff Eff)	1.85	1.03	0.35	0.30	0.25	0.16	0.18	1.08	0.42	0.35	0.28
- Full-time Equivalents	225	2,106	7,594	9,853	50,952	278,398	349,127	2,330	9,924	19,777	70,729
- Pct Part-time Employee	78%	70%	15%	9%	7%	4%	6%	71%	32%	21%	11%
Avg Occ & Ops Exp per FTE	\$16,927	\$17,098	\$39,874	\$42,182	\$41,569	\$48,025	\$46,533	\$17,082	\$34,522	\$38,338	\$40,665
- Occup & Ops Exp Ratio	1.53%	1.00%	0.92%	0.92%	0.87%	0.68%	0.71%	1.04%	0.93%	0.92%	0.89%
- Pct of Total Op Expense	31%	26%	27%	26%	25%	24%	24%	27%	27%	26%	25%
Avg All Other Exp per FTE	\$12,650	\$14,486	\$39,294	\$46,201	\$41,996	\$46,850	\$45,732	\$14,309	\$33,428	\$39,792	\$41,380
- All Other Expense Ratio	1.15%	0.85%	0.90%	1.01%	0.88%	0.67%	0.70%	0.87%	0.90%	0.96%	0.90%
- Pct of Total Op Expense	23%	22%	26%	28%	25%	23%	24%	23%	26%	27%	26%

Membership Outreach-											
Members-to-Potential	11.3%	5.9%	2.9%	2.3%	1.9%	3.1%	2.9%	6.3%	3.1%	2.6%	2.1%
Members-to-FTEs	339	256	405	375	333	419	404	264	372	373	344
Borrower-to-Members	22.8%	36.4%	137.1%	100.4%	80.6%	57.4%	63.0%	34.5%	112.3%	102.6%	80.9%
Branches	281	666	1,729	1,435	4,673	12,529	21,312	947	2,675	4,110	8,783
Members per Branch	271	810	1,780	2,572	3,632	9,312	6,617	650	1,380	1,796	2,773
Avg Accts per Member	1.0	1.1	1.5	1.5	1.6	1.7	1.7	1.0	1.4	1.4	1.5
Avg Loans per Member	0.2	0.4	1.4	1.0	0.8	0.6	0.6	0.3	1.2	1.1	0.9
Avg 1 Loan for every XX.X	4.4	2.7	0.7	1.0	1.2	1.7	1.6	2.9	0.8	0.9	1.1
Avg Savings per Member	1.1	1.3	1.6	1.8	1.9	2.0	2.0	1.2	1.6	1.7	1.8
Avg 1 Savings for every XX.X	0.9	0.8	0.6	0.6	0.5	0.5	0.5	0.8	0.6	0.6	0.5

Q2-2024	<\$2 Million	\$2-10 Million	\$10-50 <Million	\$50-100 Million	\$100-500 Million	\$500> Million	TOTAL	<\$10 Million	<\$50 Million	<\$100 Million	<\$500 Million
NET INFRASTRUCTURE COST:											
Fee Income	1.37%	0.51%	0.80%	0.99%	1.13%	1.03%	1.04%	0.57%	0.77%	0.90%	1.07%
Compensation & Benefits	2.26%	1.93%	1.61%	1.66%	1.76%	1.54%	1.57%	1.95%	1.65%	1.66%	1.74%
Travel & Conference	0.05%	0.03%	0.03%	0.04%	0.04%	0.02%	0.02%	0.03%	0.03%	0.03%	0.04%
Office Occupancy	0.24%	0.16%	0.20%	0.22%	0.22%	0.17%	0.17%	0.17%	0.20%	0.21%	0.22%
Office Operations	1.29%	0.84%	0.72%	0.70%	0.66%	0.52%	0.54%	0.87%	0.73%	0.72%	0.67%
Educational & Promo	0.03%	0.03%	0.07%	0.09%	0.11%	0.11%	0.11%	0.03%	0.07%	0.08%	0.10%
Loan Servicing	0.16%	0.13%	0.19%	0.23%	0.24%	0.19%	0.19%	0.13%	0.18%	0.21%	0.23%
Professional & Outside Sv	0.48%	0.47%	0.48%	0.50%	0.40%	0.24%	0.27%	0.47%	0.48%	0.49%	0.42%
Member Insurance	0.04%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%
Operating Fees	0.06%	0.03%	0.02%	0.02%	0.02%	0.01%	0.01%	0.03%	0.02%	0.02%	0.02%
Miscellaneous	0.32%	0.15%	0.10%	0.13%	0.07%	0.10%	0.10%	0.16%	0.11%	0.12%	0.09%
Total Ops Expense	4.94%	3.78%	3.43%	3.59%	3.52%	2.89%	2.98%	3.85%	3.48%	3.54%	3.53%
Net Operating Expense	3.57%	3.27%	2.63%	2.60%	2.39%	1.86%	1.95%	3.29%	2.70%	2.64%	2.45%

NET INFRASTRUCTURE COST PER FULL-TIME EQUIVALENT											
Fee Income	\$15,145	\$8,739	\$34,685	\$45,633	\$53,882	\$72,189	\$67,533	\$9,356	\$28,738	\$37,155	\$49,205
Compensation & Benefits	\$24,944	\$32,961	\$69,924	\$76,326	\$83,883	\$107,846	\$102,129	\$32,189	\$61,064	\$68,667	\$79,628
Travel & Conference	\$535	\$475	\$1,290	\$1,624	\$1,727	\$1,451	\$1,485	\$481	\$1,100	\$1,361	\$1,625
Office Occupancy	\$2,673	\$2,755	\$8,638	\$10,028	\$10,363	\$11,616	\$11,268	\$2,747	\$7,255	\$8,637	\$9,880
Office Operations	\$14,254	\$14,343	\$31,235	\$32,154	\$31,206	\$36,408	\$35,265	\$14,335	\$27,267	\$29,702	\$30,785
Educational & Promo	\$356	\$522	\$3,055	\$3,958	\$5,260	\$7,694	\$7,085	\$506	\$2,457	\$3,205	\$4,685
Loan Servicing	\$1,782	\$2,185	\$8,243	\$10,657	\$11,540	\$13,139	\$12,660	\$2,146	\$6,812	\$8,728	\$10,754
Professional & Outside Sv	\$5,345	\$7,979	\$21,043	\$22,877	\$19,038	\$16,889	\$17,404	\$7,725	\$17,916	\$20,388	\$19,415
Member Insurance	\$445	\$190	\$158	\$81	\$114	\$59	\$67	\$215	\$171	\$126	\$117
Operating Fees	\$624	\$570	\$974	\$913	\$773	\$624	\$661	\$575	\$881	\$897	\$808
Miscellaneous	\$3,563	\$2,565	\$4,530	\$6,090	\$3,545	\$6,994	\$6,370	\$2,661	\$4,091	\$5,087	\$3,976
Total Ops Expense	\$54,521	\$64,545	\$149,091	\$164,709	\$167,448	\$202,721	\$194,394	\$63,579	\$129,015	\$146,797	\$161,674
Net Operating Expense	\$39,376	\$55,806	\$114,406	\$119,076	\$113,566	\$130,531	\$126,861	\$54,223	\$100,276	\$109,642	\$112,469

ALL ALLOCATION OF OPERATING EXPENSES											
Compensation & Benefits	45.8%	51.1%	46.9%	46.3%	50.1%	53.2%	52.5%	50.6%	47.3%	46.8%	49.3%
Travel & Conference	1.0%	0.7%	0.9%	1.0%	1.0%	0.7%	0.8%	0.8%	0.9%	0.9%	1.0%
Office Occupancy	4.9%	4.3%	5.8%	6.1%	6.2%	5.7%	5.8%	4.3%	5.6%	5.9%	6.1%
Office Operations	26.1%	22.2%	21.0%	19.5%	18.6%	18.0%	18.1%	22.5%	21.1%	20.2%	19.0%
Educational & Promo	0.7%	0.8%	2.0%	2.4%	3.1%	3.8%	3.6%	0.8%	1.9%	2.2%	2.9%
Loan Servicing	3.3%	3.4%	5.5%	6.5%	6.9%	6.5%	6.5%	3.4%	5.3%	5.9%	6.7%
Professional & Outside Sv	9.8%	12.4%	14.1%	13.9%	11.4%	8.3%	9.0%	12.2%	13.9%	13.9%	12.0%
Member Insurance	0.8%	0.3%	0.1%	0.0%	0.1%	0.0%	0.0%	0.3%	0.1%	0.1%	0.1%
Operating Fees	1.1%	0.9%	0.7%	0.6%	0.5%	0.3%	0.3%	0.9%	0.7%	0.6%	0.5%
Miscellaneous	6.5%	4.0%	3.0%	3.7%	2.1%	3.4%	3.3%	4.2%	3.2%	3.5%	2.5%
Total Ops Expense	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%