

RESOURCES

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inancia<u>l Investment</u>

Regulatory Expert

01 October 2021

	US Treasury F							05	VIE			
		THIS WK	LAST MO	YR END	LAST YR	-	IANGES SIN	-	YIEL	D CURVE ASSESS	DIVIENT	
	Г	9/30/21	8/30/21	12/31/20	9/30/20	This Yr	Last Yr	This Cycle	4.00%			
CURVE	Ford Friends	0.08%	0.09%	0.09%	0.09%	-0.01%	-0.01%	-2.41%				
U.R.	Fed Funds								3.50%			
C C	3mo	0.04%	0.05%	0.09%	0.10%	-0.05%	-0.06%	-2.35%	3.00%			
YIELD	6mo	0.05%	0.05%	0.09%	0.11%	-0.04%	-0.06%	-2.50%				
	1yr	0.09%	0.08%	0.10%	0.12%	-0.01%	-0.03%	-2.65%	2.50% 🤯			
AND	2yr	0.28%	0.20%	0.13%	0.13%	0.15%	0.15%	-2.87%	2.00%			
	3yr	0.53%	0.40%	0.17%	0.16%	0.36%	0.37%	-2.95%				
ŝ	5yr	0.98%	0.77%	0.36%	0.28%	0.62%	0.70%	-2.90%	1.50%	Constant of the second		
RATES	7yr	1.32%	1.07%	0.65%	0.47%	0.67%	0.85%	-2.69%	1.00%			
R R	10yr	1.52%	1.29%	0.93%	0.69%	0.59%	0.83%	-2.66%	0.50%		Nov	2018
ŝ	30yr	2.08%	1.90%	1.65%	1.46%	0.43%	0.62%	-2.44%	0.50%		Jul2	
INTEREST	Slope of the Y	ield Curve-							0.00%		m	
F			0.45%	0.040/	0.020/	0.200/	0.240/	0.200/	B61235	7 10		T YEAR
	2yr-3mo	0.24%	0.15%	0.04%	0.03%	0.20%	0.21%	-0.39%		20161	2010 111-1	2020 1
AR	5yr-2yr	0.70%	0.57%	0.23%	0.15%	0.47%	0.55%	0.59%		2016 Low-	2018 High-	2020 Low-
Ę	10yr-5yr	0.54%	0.52%	0.57%	0.41%	-0.03%	0.13%	0.39%		2018 High	2020 Low	Current
BENCHMARK	10yr-3mo	1.48%	1.24%	0.84%	0.59%	0.64%	0.89%	0.59%	Fed Funds	2.15%	-2.41%	0.04%
B	Other Interes	t Rates-							1year	2.24%	-2.65%	0.00%
	Prime	3.25%	3.25%	3.25%	3.25%	0.00%	0.00%	-2.25%	2years	2.32%	-2.87%	0.17%
	1mo LIBOR	0.08%	0.08%	0.14%	0.15%	-0.06%	-0.07%	-2.44%	3years	2.28%	-2.95%	0.43%
	6mo LIBOR	0.16%	0.15%	0.26%	0.26%	-0.10%	-0.10%	-2.75%	5years	2.06%	-2.90%	0.79%
	12mo LIBOR	0.23%	0.24%	0.34%	0.36%	-0.11%	-0.13%	-2.90%	10years	1.81%	-2.66%	0.94%

Q2 US ECONOMIC GROWTH REVISED TO 6.7%; HOME PRICES RISE 19.7% IN JULY

The U.S. economy grew at a 6.7% annual pace in the second quarter, as the U.S. got a big jolt in the spring from government stimulus payments and coronavirus vaccines allowed businesses to reopen. Previously the government reported second-quarter GDP rose at a 6.6% clip.

The government's third estimate of gross domestic product for the quarter was largely in line with its prior analysis. The rise in consumer spending was slightly faster at 12% and exports were revised to show a 7.6% increase instead of 6.6%.

Economic growth has slowed a bit in the third quarter because of the coronavirus delta variant, but the U.S. is still on track to expand around 5% to 6% in remaining months of the year.

In a separate report, home prices in virtually every major metropolitan area across the nation hit a new record high, raising 19.7% in July. It was the 8th consecutive month that home prices jumped more that double digits. The fast pace of home-price appreciation the market is seeing is sure to to draw comparisons to the housing bubble back in the early-to-mid 2000s that — when it burst — largely formed the basis for the Great Recession.

Key Economic Indicators	for Banks, T	hrifts & Cred	it Unions-	
		LATEST	CURRENT	PREV
GDP	QoQ	Q2-3rd	6.7%	6.3%
GDP - YTD	Annl	Q2-3rd	6.5%	6.3%
Consumer Spending	QoQ	Q2-3rd	12.0%	11.4%
Consumer Spending	Annl	Q2-3rd	11.7%	11.4%
Unemployment Consumer Inflation Core Inflation	Mo YoY YoY	August August August	5.2% 5.3% 4.0%	5.4% 5.4% 4.3%
Consumer Credit Retail Sales Vehicle Sales	Annual YoY Annl (Mil)	July August August	4.7% 20.9% 13.5	10.6% 21.9% 15.2
Home Sales	Annl (Mil)	August	6.588	6.666
Home Prices	YoY	July	19.7%	18.6%

	THIS WK	YR END	PCT CI	HANGES
	9/30/21	12/31/20	YTD	12Mos
DJIA	33,844	30,606	10.6%	23.4%
S&P 500	4,307	3,756	14.7%	29.5%
NASDAQ	14,448	12,888	12.1%	30.7%
Crude Oil	75.03	48.52	54.6%	104.2%
Avg Gasoline	3.18	2.24	41.6%	46.4%
Gold	1,757	1,895	-7.3%	-8.0%

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AVERAGE CREDIT UNION RATES AND RATE SENSITIVITY THIS WK YTD Change Chg in Current Cycle* **Rate Sensitivity** Bmk Begin Mkt Begin Last Top Last Bottom 9/30/21 Benchmark YTD 12/31/20 12/31/20 Nov-18 Jul-16 Rate Rate Benchmark Cycle 10 97% 3 25% 10.83% 11 69% Classic CC 0 14% 0.00% -0.72% -2.25% 0% 32% 11.39% -1.05% 9.10% 10.27% **Platinum CC** 9.22% 0.12% 0.00% 3.25% 9.09% -2.25% 0% 47% 2.98% 3.66% 48mo Veh 2.71% -0.27% 0.15% -0.95% -2.70% -180% 35% 0.13% 2.58% 60mo Veh 2.81% -0.27% 0.36% -0.96% -2.52% -75% 38% 0.17% 3.08% 3.77% 2.68% 3.41% 72mo Veh 3.13% -0.28% 0.49% -0.99% -2.32% -57% 43% 0.27% 4.12% 3.05% HF LOC 3.76% -0.07% 0.00% -1.80% -2.25% 0% 80% 3.25% 3.83% 5.56% 4.01% 10yr HE 4.62% 0.24% 0.62% -0.90% -2.34% 39% 39% 0.36% 4.38% 5.52% 4.45% 2.66% -0.18% 0.61% -1.96% 0.65% 4.58% 3.14% 15yr FRM -1.92% -30% 98% 2.84% 3.16% -0.02% 0.59% -1.72% 0.93% 3.18% 5.06% 3.69% 30yr FRM -1.90% -3% 110% 0.09% 0 00% -0.01% -0.05% -2 37% **0%** 0 09% 0 09% 0 14% 0.11% Sh Drafts 2% **Reg Svgs** 0.19% 0.05% -0.01% 0.00% -2.37% -500% 0% 0.09% 0.14% 0.19% 0.14% MMkt-10k 0.15% -0.04% -0.01% -2.37% 0.09% 0.19% 0.48% 0.22% -0.33% 400% 14% MMkt-50k -0.05% -0.01% 0.65% 0.22% -0.43% -2.37% 500% 18% 0.09% 0.27% 0.31% 6mo CD 0.24% -0.06% -0.04% -2.47% 32% 0.09% 0.30% 1.03% 0.34% -0.79% 150% 1yr CD 0.35% -0.09% -0.01% 44% 0.10% 0.44% 1.51% 0.53% -1.16% -2.65% 900% 2yr CD 0.46% -0.11% 0.15% -1.39% 0.13% 0.57% 1.85% 0.78% -2.70% -73% 51% 3yr CD 0.57% -0.10% 0.36% -1.49% -2.52% -28% 59% 0.17% 0.67% 2.06% 1.04%

*Since Nov 2018

STRATEGICALLY FOR CREDIT UNIONS

The latest rate of growth is faster than the first three months of the year, when the economy grew at a 6.3 percent rate. The upward revision was attributed to personal consumption expenditures, exports and private inventory investment.

Growth in those areas were offset by upward revisions to imports, which take away from the calculation in GDP. Imports rose at a 7.1 percent rate in the second quarter.

Overall, the new figures show sustained growth during the first half of the year, amid the recovery from the coronavirus recession, though economists are projecting a slowdown in the second half of 2021.

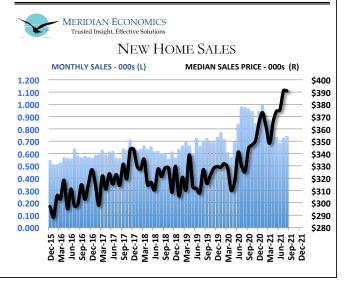
With home prices continuing to soar, it's never been so good to be a homeowner and so hard to become one. In the pandemic-fueled housing frenzy, it makes it more difficult for first-time buyers to compete.

Record price gains and fevered competition are crushing prospects for U.S. homeownership, a key driver of middle-class wealth. First-time buyers accounted for 29% of existing-home sales in August, the lowest share since January 2019 and below the five-year average of 32%

Still, after two months of declines, the number of Americans who contracted to buy a home rose in August. But, compared with a year ago, pending sales were down 8.3%, reflecting how much home-buying activity has fallen from the boom last summer and fall.

Current	Projected	Previous
19.7%	19.2%	18.6%
6.7%	6.6%	6.3%
	19.7%	19.7% 19.2%

RELEASES FOR UPCOMING WEEK:	Projected	Previous
Total Vehicle Sales (Sep, Annl Units)	13.1M	13.5M
Consumer Credit (Aug, MoM)	5.6%	4.7%
Unemlpoyment (Sep)	5.1%	5.2%



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		ENDAR	ECONOMIC CAI		
SATURDAY	FRIDAY	THURSDAY	WEDNESDAY	TUESDAY	MONDAY
	3 Unemployment 5.2%	2 Jobless Claims 340k Cont'd Claims 2.75M	Sep 1 Construction Spdg +0.3%		Aug 30
1	10 Wholesale Inflation 8.3%	9 Jobless Claims 310k Cont'd Claims 2.78M	8 Consumer Credit 4.7%	7	6 LABOR DAY HOLIDAY
1	17	16 Jobless Claims 332k Cont'd Claims 2.67M Retail Sales +0.7%	15 Ind Production 5.9% Capacity Util 76.4%	14 Cons Inflation 5.3%	13
2	24 New Home Sales 740k	23 Jobless Claims 351k Cont'd Claims 2.85M Leading Indicators 0.9%	22 Exist Home Sales 5.88M FOMC Announcement	21	20
	Personal Spdg +0.8%	30 Jobless Claims 362k Cont'd Claims 2.8M GDP (Q2-3rd) 6.7%	29	28 Home Prices 19.9% Cons Confidence 109.3	27
	8 Unemployment Nonfarm Payrolls Private Payrolls	7 Jobless Claims Cont'd Claims Consumer Credit	6	5	4 Vehicle Sales
1	15 Retail Sales	14 Jobless Claims Cont'd Claims Wholesale Inflation	13 Consumer Inflation FOMC Minutes	12	11
2	22	21 Jobless Claims Cont'd Claims Existing Home Sales Leading Indicators	20	19	18 Industrial Production Capacity Utilization
3	29 Personal Income Personal Spending	28 Jobless Claims Cont'd Claims GDP (Q3-1st)	27 Durable Goods	26 Home Prices Consumer Confidence New Home Sales	25



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ECONOMIC FORECAST

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		2020			202	1				22	
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	(
ECONOMIC OUTLOOK											
Economic Growth-											
GDP - (QoQ)	-31.4%	33.1%	4.1%	6.4%	6.5%	6.2%	6.0%	4.6%	2.7%	2.5%	2.
GDP - (YTD)		-1.1%		6.4%		6.4%			3.7%	2.3 <i>%</i> 3.3%	3.
	-18.2%	-1.1%	0.2%	0.4%	6.5%	0.4%	6.3%	4.6%	5.7%		
Consumer Spending - (QoQ)	-33.2%	40.7%	2.3%	11.3%	11.8%	1.8%	4.0%	2.2%	2.5%	2.3%	2
Consumer Spending - (YTD)	-20.1%	0.2%	0.8%	11.3%	11.6%	8.3%	7.2%	2.2%	2.4%	2.3%	2
Goverment Spending - (QoQ)	2.5%	-4.9%	-1.2%	5.7%	-1.5%	2.1%	3.1%	0.9%	2.9%	5.2%	3
Government Spending - (YTD)		-0.4%	-0.6%	5.7%	2.1%	2.1%	2.4%	0.9%	1.9%	3.0%	3
					,	,			,		-
Consumer Wealth-											
Unemployment Rate	13.0%	8.8%	6.7%	6.2%	5.9%	5.1%	4.5%	4.4%	4.2%	3.9%	3
Consumer Inflation	0.4%	1.2%	1.4%	1.9%	4.8%	5.1%	4.9%	4.2%	2.8%	2.2%	2
Home Prices	4.4%	5.9%	9.7%	10.8%	15.2%	16.5%	16.5%	16.3%	16.0%	15.7%	15
								1			
SINGLE FAMILY HOME & VEHI	CLE LOAN N	MARKETS									
SINGLE FAMILY HOME & VEHI Consumer Demand-	CLE LOAN N	MARKETS									
	CLE LOAN N 5.016	7.100	7.650	7.199	6.658	6.857	7.193	7.277	7.528	7.614	7.
Consumer Demand-		-	7.650 6.777	7.199 6.303	6.658 5.830	6.857 6.073	7.193 6.326	7.277 6.358	7.528 6.537	7.614 6.577	
Consumer Demand- Total Home Sales (Mil)	5.016	7.100									6.
Consumer Demand- Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil)	5.016 4.313 0.708	7.100 6.137 0.973	6.777 0.926	6.303 0.896	5.830 0.828	6.073 0.784	6.326 0.867	6.358 0.919	6.537 0.991	6.577 1.037	6. 1.
Consumer Demand- Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils)	5.016 4.313 0.708 3.052	7.100 6.137 0.973 3.497	6.777 0.926 3.578	6.303 0.896 3.146	5.830 0.828 3.116	6.073 0.784 2.486	6.326 0.867 1.706	6.358 0.919 1.395	6.537 0.991 1.732	6.577 1.037 1.676	6. 1. 1.
Consumer Demand- Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils)	5.016 4.313 0.708 3.052 1.203	7.100 6.137 0.973 3.497 1.427	6.777 0.926 3.578 1.343	6.303 0.896 3.146 0.974	5.830 0.828 3.116 1.428	6.073 0.784 2.486 1.253	6.326 0.867 1.706 1.248	6.358 0.919 1.395 1.002	6.537 0.991 1.732 1.329	6.577 1.037 1.676 1.277	6. 1. 1. 1.
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 0.708 3.052 1.203 1.848	7.100 6.137 0.973 3.497	6.777 0.926 3.578 1.343 2.235	6.303 0.896 3.146 0.974 2.172	5.830 0.828 3.116	6.073 0.784 2.486	6.326 0.867 1.706	6.358 0.919 1.395	6.537 0.991 1.732	6.577 1.037 1.676	6. 1. 1. 1.
Consumer Demand- Total Home Sales (Mil) Existing Home (Mil) New Home Sales (Mil) Single Family Homes (Mils) Purchase Apps (Mils)	5.016 4.313 0.708 3.052 1.203	7.100 6.137 0.973 3.497 1.427	6.777 0.926 3.578 1.343	6.303 0.896 3.146 0.974	5.830 0.828 3.116 1.428	6.073 0.784 2.486 1.253	6.326 0.867 1.706 1.248	6.358 0.919 1.395 1.002	6.537 0.991 1.732 1.329	6.577 1.037 1.676 1.277	6. 1. 1. 1. 0.
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 0.708 3.052 1.203 1.848	7.100 6.137 0.973 3.497 1.427 2.070	6.777 0.926 3.578 1.343 2.235	6.303 0.896 3.146 0.974 2.172	5.830 0.828 3.116 1.428 1.688	6.073 0.784 2.486 1.253 1.233	6.326 0.867 1.706 1.248 0.457	6.358 0.919 1.395 1.002 0.393	6.537 0.991 1.732 1.329 0.402	6.577 1.037 1.676 1.277 0.399	6. 1. 1. 1. 0. 2
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 0.708 3.052 1.203 1.848 61%	7.100 6.137 0.973 3.497 1.427 2.070 59%	6.777 0.926 3.578 1.343 2.235 62%	6.303 0.896 3.146 0.974 2.172 69%	5.830 0.828 3.116 1.428 1.688 54%	6.073 0.784 2.486 1.253 1.233 50%	6.326 0.867 1.706 1.248 0.457 27%	6.358 0.919 1.395 1.002 0.393 28%	6.537 0.991 1.732 1.329 0.402 23%	6.577 1.037 1.676 1.277 0.399 24%	6. 1. 1. 1. 0. 2
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 0.708 3.052 1.203 1.848 61%	7.100 6.137 0.973 3.497 1.427 2.070 59%	6.777 0.926 3.578 1.343 2.235 62%	6.303 0.896 3.146 0.974 2.172 69%	5.830 0.828 3.116 1.428 1.688 54%	6.073 0.784 2.486 1.253 1.233 50%	6.326 0.867 1.706 1.248 0.457 27%	6.358 0.919 1.395 1.002 0.393 28%	6.537 0.991 1.732 1.329 0.402 23%	6.577 1.037 1.676 1.277 0.399 24%	6. 1. 1. 1. 0. 2
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 0.708 3.052 1.203 1.848 61%	7.100 6.137 0.973 3.497 1.427 2.070 59%	6.777 0.926 3.578 1.343 2.235 62%	6.303 0.896 3.146 0.974 2.172 69%	5.830 0.828 3.116 1.428 1.688 54%	6.073 0.784 2.486 1.253 1.233 50%	6.326 0.867 1.706 1.248 0.457 27%	6.358 0.919 1.395 1.002 0.393 28%	6.537 0.991 1.732 1.329 0.402 23%	6.577 1.037 1.676 1.277 0.399 24%	6. 1. 1. 1. 0. 2
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	5.016 4.313 0.708 3.052 1.203 1.848 61%	7.100 6.137 0.973 3.497 1.427 2.070 59%	6.777 0.926 3.578 1.343 2.235 62%	6.303 0.896 3.146 0.974 2.172 69%	5.830 0.828 3.116 1.428 1.688 54%	6.073 0.784 2.486 1.253 1.233 50%	6.326 0.867 1.706 1.248 0.457 27%	6.358 0.919 1.395 1.002 0.393 28%	6.537 0.991 1.732 1.329 0.402 23%	6.577 1.037 1.676 1.277 0.399 24%	6. 1. 1. 1. 0. 2 1.
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 0.708 3.052 1.203 1.848 61% 11.6	7.100 6.137 0.973 3.497 1.427 2.070 59% 15.7	6.777 0.926 3.578 1.343 2.235 62% 15.8	6.303 0.896 3.146 0.974 2.172 69% 16.7	5.830 0.828 3.116 1.428 1.688 54% 16.2	6.073 0.784 2.486 1.253 1.233 50% 15.3	6.326 0.867 1.706 1.248 0.457 27% 15.8	6.358 0.919 1.395 1.002 0.393 28% 16.2	6.537 0.991 1.732 1.329 0.402 23% 17.0	6.577 1.037 1.676 1.277 0.399 24% 17.4	6. 1. 1. 1. 0. 2 1. 1. 4 0
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 0.708 3.052 1.203 1.848 61% 11.6 3.3%	7.100 6.137 0.973 3.497 1.427 2.070 59% 15.7	6.777 0.926 3.578 1.343 2.235 62% 15.8 3.3%	6.303 0.896 3.146 0.974 2.172 69% 16.7 3.3%	5.830 0.828 3.116 1.428 1.688 54% 16.2 3.3%	6.073 0.784 2.486 1.253 1.233 50% 15.3	6.326 0.867 1.706 1.248 0.457 27% 15.8	6.358 0.919 1.395 1.002 0.393 28% 16.2 3.3%	6.537 0.991 1.732 1.329 0.402 23% 17.0	6.577 1.037 1.676 1.277 0.399 24% 17.4	6. 1. 1. 1. 0. 2 1
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 0.708 3.052 1.203 1.848 61% 11.6 3.3% 0.1%	7.100 6.137 0.973 3.497 1.427 2.070 59% 15.7 3.3% 0.1%	6.777 0.926 3.578 1.343 2.235 62% 15.8 3.3% 0.1%	6.303 0.896 3.146 0.974 2.172 69% 16.7 3.3% 0.1%	5.830 0.828 3.116 1.428 1.688 54% 16.2 3.3% 0.1%	6.073 0.784 2.486 1.253 1.233 50% 15.3 	6.326 0.867 1.706 1.248 0.457 27% 15.8 3.3% 0.1%	6.358 0.919 1.395 1.002 0.393 28% 16.2 3.3% 0.1%	6.537 0.991 1.732 1.329 0.402 23% 17.0 3.5% 0.3%	6.577 1.037 1.676 1.277 0.399 24% 17.4 4.0% 0.5%	6. 1. 1. 1. 0. 2 1 1 4 0 0
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 3yr UST	5.016 4.313 0.708 3.052 1.203 1.848 61% 11.6 3.3% 0.1% 0.2%	7.100 6.137 0.973 3.497 1.427 2.070 59% 15.7 3.3% 0.1% 0.2%	6.777 0.926 3.578 1.343 2.235 62% 15.8 3.3% 0.1% 0.2%	6.303 0.896 3.146 0.974 2.172 69% 16.7 3.3% 0.1% 0.3%	5.830 0.828 3.116 1.428 1.688 54% 16.2 3.3% 0.1% 0.5%	6.073 0.784 2.486 1.253 1.233 50% 15.3 3.3% 0.1% 0.4%	6.326 0.867 1.706 1.248 0.457 27% 15.8 3.3% 0.1% 0.6%	6.358 0.919 1.395 1.002 0.393 28% 16.2 3.3% 0.1% 0.8%	6.537 0.991 1.732 1.329 0.402 23% 17.0 3.5% 0.3% 0.9%	6.577 1.037 1.676 1.277 0.399 24% 17.4 4.0% 0.5% 0.9%	6. 1. 1. 1. 0. 2 1 1 4 0 0
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 3yr UST 10yr UST Market Rates-	5.016 4.313 0.708 3.052 1.203 1.848 61% 11.6 3.3% 0.1% 0.2% 0.7%	7.100 6.137 0.973 3.497 1.427 2.070 59% 15.7 3.3% 0.1% 0.2% 0.6%	6.777 0.926 3.578 1.343 2.235 62% 15.8 3.3% 0.1% 0.2% 0.9%	6.303 0.896 3.146 0.974 2.172 69% 16.7 3.3% 0.1% 0.3% 1.3%	5.830 0.828 3.116 1.428 1.688 54% 16.2 3.3% 0.1% 0.5% 1.6%	6.073 0.784 2.486 1.253 1.233 50% 15.3 3.3% 0.1% 0.4% 1.4%	6.326 0.867 1.706 1.248 0.457 27% 15.8 3.3% 0.1% 0.6% 1.8%	6.358 0.919 1.395 1.002 0.393 28% 16.2 3.3% 0.1% 0.8% 2.0%	6.537 0.991 1.732 1.329 0.402 23% 17.0 3.5% 0.3% 0.9% 2.1%	6.577 1.037 1.676 1.277 0.399 24% 17.4 17.4 4.0% 0.5% 0.9% 2.3%	6. 1. 1. 0. 2 1. 1. 4 0 0 2
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 3yr UST 10yr UST Market Rates- Syr Vehicle Loan Rate	5.016 4.313 0.708 3.052 1.203 1.848 61% 11.6 3.3% 0.1% 0.2% 0.7% 3.3%	7.100 6.137 0.973 3.497 1.427 2.070 59% 15.7 3.3% 0.1% 0.2% 0.6% 3.2%	6.777 0.926 3.578 1.343 2.235 62% 15.8 3.3% 0.1% 0.2% 0.9% 3.1%	6.303 0.896 3.146 0.974 2.172 69% 16.7 3.3% 0.1% 0.3% 1.3% 3.1%	5.830 0.828 3.116 1.428 1.688 54% 16.2 3.3% 0.1% 0.5% 1.6% 2.8%	6.073 0.784 2.486 1.253 1.233 50% 15.3 3.3% 0.1% 0.4% 1.4% 2.7%	6.326 0.867 1.706 1.248 0.457 27% 15.8 3.3% 0.1% 0.6% 1.8% 2.7%	6.358 0.919 1.395 1.002 0.393 28% 16.2 3.3% 0.1% 0.8% 2.0% 2.8%	6.537 0.991 1.732 1.329 0.402 23% 17.0 3.5% 0.3% 0.9% 2.1% 2.9%	6.577 1.037 1.676 1.277 0.399 24% 17.4 17.4 4.0% 0.5% 0.9% 2.3% 3.0%	6. 1. 1. 1. 0. 2 1. 1. 4 0 0 2 3
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 3yr UST 10yr UST Market Rates-	5.016 4.313 0.708 3.052 1.203 1.848 61% 11.6 3.3% 0.1% 0.2% 0.7%	7.100 6.137 0.973 3.497 1.427 2.070 59% 15.7 3.3% 0.1% 0.2% 0.6%	6.777 0.926 3.578 1.343 2.235 62% 15.8 3.3% 0.1% 0.2% 0.9%	6.303 0.896 3.146 0.974 2.172 69% 16.7 3.3% 0.1% 0.3% 1.3%	5.830 0.828 3.116 1.428 1.688 54% 16.2 3.3% 0.1% 0.5% 1.6%	6.073 0.784 2.486 1.253 1.233 50% 15.3 3.3% 0.1% 0.4% 1.4%	6.326 0.867 1.706 1.248 0.457 27% 15.8 3.3% 0.1% 0.6% 1.8%	6.358 0.919 1.395 1.002 0.393 28% 16.2 3.3% 0.1% 0.8% 2.0%	6.537 0.991 1.732 1.329 0.402 23% 17.0 3.5% 0.3% 0.9% 2.1%	6.577 1.037 1.676 1.277 0.399 24% 17.4 17.4 4.0% 0.5% 0.9% 2.3%	7. 6. 1. 1. 1. 1. 0. 2 10 4. 0. 0. 0. 2. 3. 3. 3. 4.



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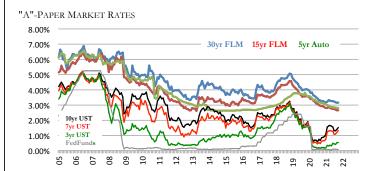
Financial Investments

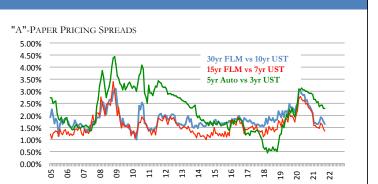
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STRATEGIC ASSESSMENT OF RELATIVE VALUE INVESTMENT AND FUNDING OPTIONS

RELATIVE VALUE OF MARGINAL INVESTMENT OPTIONS





	Current		Then for			The Net Ret	urn Needed	to Break-eve	n Against*:		
	Return	For	the Next	30Y FLM	15Y FLM	5Y New	5Y Used	4Y MBS	4Y Call	3Y MBS	3Y Call
Cash	0.08%	-	-	-	-	-	-	-	-	-	-
2yr Agy Callable	0.26%	2 years	3 years	5.09%	4.26%	4.51%	4.76%	1.96%	1.48%	1.67%	1.34%
3yr Agy Callable	0.62%	3 years	2 years	6.97%	5.72%	6.10%	6.47%	2.58%	1.62%	-	-
3yr Agy MBS	0.73%	3 years	2 years	6.81%	5.56%	5.93%	6.31%	2.25%	1.29%	-	-
4yr Agy Callable	0.87%	4 years	1 year	12.32%	9.82%	10.57%	11.32%	-	-	-	-
4yr Agy MBS	1.11%	4 years	1 year	11.36%	8.86%	9.61%	10.36%	-	-	-	-
5yr Agy Callable	1.15%	5 years	-	-	-	-	-	-	-	-	-
5yr New Vehicle	2.81%	3 years	2 years	3.69%	2.44%	-	-	-	-	-	-
5yr Used Vehicle	2.96%	3 years	2 years	3.46%	2.21%	-	-	-	-	-	-
15yr Mortgage	2.66%	5 years	-	-	-	-	-	-	-	-	-
30yr Mortgage	3.16%	5 years	-	-	-	-	-	-	-	-	-

* 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	0.81%	1.10%	0.83%	0.95%
Regular Savings	0.19%	1 year	2 years	0.76%	1.05%	0.73%	0.85%
Money Market	0.15%	1 year	2 years	0.78%	1.07%	0.77%	0.89%
FHLB Overnight	0.26%	1 year	2 years	0.73%	1.01%	0.66%	0.78%
Catalyst Settlement	1.25%	1 year	2 years	0.23%	0.52%	-0.17%	-0.21%
6mo Term CD	0.24%	6 mos	2.5 yrs	0.64%	0.86%	0.53%	0.61%
6mo FHLB Term	0.27%	6 mos	2.5 yrs	0.63%	0.86%	0.52%	0.60%
6mo Catalyst Term	0.36%	6 mos	2.5 yrs	0.61%	0.84%	0.49%	0.57%
1yr Term CD	0.35%	1 year	2 years	0.68%	0.97%	0.57%	0.69%
1yr FHLB Term	0.30%	1 year	2 years	0.71%	0.99%	0.62%	0.74%
2yr Term CD	0.46%	2 years	1 year	0.79%	1.36%	-	-
2yr FHLB Term	0.52%	2 years	1 year	0.67%	1.24%	-	-
3yr Term CD	0.57%	3 years	-	-	-	-	-
3yr FHLB Term	0.76%	3 years	-	-	-	-	-

* Highest relative value noted by highest differentials and volatility projections



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Q2-2021	<\$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
DEMOGRAPHICS											
Number of Credit Unions Average Assets (\$Mil) Pct of Credit Unions	344 \$0.9 7%	762 \$5.6 15%	1,511 \$25.7 30%	694 \$72.1 14%	1,081 \$224.8 21%	677 \$2,382.5 13%	5,068 \$384.7 100%	1,106 \$4.1 22%	2,617 \$16.6 52%	3,311 \$28.2 65%	4,392 \$76.6 87%
Pct of Industry Assets	0%	0%	2%	3%	12%	83%	100%	0%	2%	5%	17%
GROWTH RATES (YTD)											
Total Assets Total Loans Total Shares Net Worth	-3.4% -24.4% -1.2% -9.7%	-21.0% -41.6% -15.8% -33.2%	-6.8% -30.9% -3.7% -23.0%	5.3% -19.1% 7.2% -11.0%	9.3% -16.4% 10.9% -8.3%	26.4% 4.7% 26.3% 15.3%	22.8% 1.0% 23.0% 10.3%	-19.8% -40.5% -14.9% -31.4%	-8.2% -31.9% -4.9% -24.1%	-1.1% -24.8% 1.5% -17.5%	6.4% -18.5% 8.3% -11.1%
BALANCE SHEET ALLOCATION								-			
Net Worth-to-Total Assets	17.9%	15.0%	11.6%	10.9%	10.0%	9.9%	10.0%	15.2%	12.0%	11.4%	10.4%
Cash & Inv-to-Total Assets Loans-to-Total Assets Vehicle-to-Total Loans REL-to-Total Loans REL-to-Net Worth Indirect-to-Total Loans	60% 39% 61% 1% 1% 0%	56% 43% 65% 7% 20% 0%	54% 43% 50% 29% 110% 4%	48% 48% 43% 40% 176% 10%	40% 56% 38% 46% 258% 17%	35% 61% 31% 53% 328% 21%	36% 60% 33% 52% 309% 20%	56% 43% 65% 7% 18% 0%	54% 43% 51% 27% 98% 4%	51% 46% 47% 34% 138% 7%	43% 53% 40% 43% 221% 15%
Loans-to-Total Shares Chkg & Svgs-to-Total Shares Nonterm-to-Total Shares Term CDs-to-Total Shares	48% 88% 88% 5%	51% 84% 86% 10%	49% 77% 84% 11%	54% 72% 82% 12%	63% 65% 80% 14%	71% 61% 84% 16%	69% 56% 78% 16%	51% 85% 86% 10%	49% 78% 84% 11%	52% 75% 83% 11%	60% 68% 81% 13%
Short-term Funding Ratio Net Long-term Asset Ratio	52.7% 2.8%	41.2% 7.3%	34.8% 17.9%	29.8% 24.3%	23.6% 31.5%	19.2% 37.6%	20.4% 36.0%	35.4% 16.8%	32.4% 20.8%	26.1% 28.4%	20.5% 35.9%
LOAN QUALITY								T			
Loan Delinquency Ratio Net Charge-off Ratio "Misery" Index	2.65% 0.22% 2.87%	1.23% 0.39% 1.62%	0.73% 0.25% 0.98%	0.55% 0.23% 0.78%	0.45% 0.22% 0.67%	0.45% 0.33% 0.78%	0.46% 0.32% 0.78%	0.78% 0.26% 1.04%	0.65% 0.25% 0.90%	0.50% 0.23% 0.73%	0.46% 0.31% 0.77%
RE Loan Delinquency	0.00%	1.72%	0.69%	0.47%	0.39%	0.45%	0.42%	1.71%	0.72%	0.56%	0.42%
Vehicle Loan Delinquency Direct Loans Indirect Loans	2.08% 2.08% 0.00%	1.08% 1.08% 0.84%	0.65% 0.62% 0.95%	0.49% 0.48% 0.53%	0.40% 0.34% 0.47%	0.32% 0.22% 0.37%	0.35% 0.30% 0.38%	1.14% 1.14% 0.84%	0.71% 0.70% 0.95%	0.60% 0.59% 0.62%	0.46% 0.44% 0.49%
Loss Allow as % of Loans Current Loss Exposure	3.14% 1.26%	1.48% 0.60%	0.89% 0.39%	0.82% 0.30%	0.78% 0.27%	1.15% 0.24%	1.09% 0.25%	1.58% 0.64%	0.96% 0.42%	0.88% 0.35%	0.80% 0.29%
EARNINGS											
Gross Asset Yield Cost of Funds Gross Interest Margin Provision Expense	3.17% 0.38% 2.79% 0.10%	2.97% 0.29% 2.67% 0.17%	2.74% 0.27% 2.47% 0.07%	2.81% 0.28% 2.53% 0.08%	2.87% 0.34% 2.53% 0.08%	3.09% 0.51% 2.58% 0.17%	3.04% 0.48% 2.57% 0.15%	2.98% 0.30% 2.68% 0.17%	2.76% 0.27% 2.49% 0.08%	2.79% 0.28% 2.51% 0.08%	2.85% 0.32% 2.52% 0.08%
Net Interest Margin	2.69%	2.50%	2.40%	2.46%	2.45%	2.41%	2.41%	2.51%	2.41%	2.44%	2.44%
Non-Interest Income Non-Interest Expense	0.46% 3.84%	0.49% 3.15%	0.80% 2.98%	1.06% 3.08%	1.25% 3.14%	1.31% 2.68%	1.28% 2.76%	0.48% 3.20%	0.76% 3.00%	0.92% 3.04%	1.15% 3.11%
Net Operating Expense	3.38%	2.66%	2.18%	2.02%	1.89%	1.37%	1.48%	2.71%	2.24%	2.12%	1.96%
Net Operating Return	-0.70%	-0.16%	0.22%	0.44%	0.56%	1.04%	0.94%	-0.20%	0.18%	0.31%	0.49%
Non-recurring Inc(Exp) Net Income	0.08% - 0.62%	0.02% - 0.14%	0.02% 0.24%	0.02%	0.01% 0.57%	0.03% 1.06%	0.03% 0.97%	0.03%	0.02% 0.19%	0.02%	0.02% 0.50%
Return on Net Worth	-3.9%	-1.1%	1.9%	3.9%	5.5%	10.3%	9.2%	-1.3%	1.4%	2.7%	4.6%

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00.0004	<\$2	\$2-10	\$10-50	\$50-100	\$100-500	\$500>		<\$10	<\$50	<\$100	<\$500
Q2-2021	Million	Million	<million< th=""><th>Million</th><th>Million</th><th>Million</th><th>TOTAL</th><th>Million</th><th>Million</th><th>Million</th><th>Million</th></million<>	Million	Million	Million	TOTAL	Million	Million	Million	Million
OPERATING EFFICIENCIES:											
Loans & Shares-											
Avg Loan Balance	\$5,286	\$6,974	\$6,206	\$8,124	\$12,400	\$17,871	\$16,163	\$6,872	\$6,277	\$7,300	\$11,151
Avg Loan Rate	6.91%	5.80%	5.14%	4.90%	4.52%	4.49%	4.52%	5.87%	5.22%	5.04%	4.65%
Avg Loan Yield, net	6.66%	5.41%	5.00%	4.75%	4.38%	4.23%	4.27%	5.49%	5.05%	4.88%	4.51%
Avg Share Balance	\$2,600	\$5,369	\$8,906	\$10,261	\$11,819	\$14,160	\$13,471	\$5,015	\$8,258	\$9,227	\$10,968
Avg Share Rate	0.47%	0.35%	0.31%	0.32%	0.39%	0.59%	0.55%	0.36%	0.31%	0.32%	0.37%
Non-Member Deposit Ratio	1.1%	1.0%	0.7%	0.7%	0.6%	0.7%	0.7%	1.0%	0.7%	0.7%	0.6%
Net Operating Profitability-				10771	10						
Earning Asset/Funding Fee Inc-to-Total Revenue	122% 13%	117% 14%	110% 23%	109% 27%	107% 30%	111% 30%	110% 30%	117% 14%	111% 22%	110% 25%	108% 29%
	13/0	14/0	23/0	21/0	5070	5070	5070	1 14/0	22/0	23/0	23/0
Net Operating Return per FTE											
Interest Income per FTE	\$36,900	\$78,904	\$116,532	\$126,607	\$131,072	\$200,703	\$183,246	\$72,955	\$109,035	\$117,793	
Avg Interest & Prov per FTE	\$5,609	\$12,420	\$14,333	\$16,106	\$19,305	\$44,029	\$37,868	\$11,455	\$13,838	\$14,969	\$18,020
Net Interest Income per FTE	\$31,292	\$66,484	\$102,199	\$110,501	\$111,767	\$156,674	\$145,379	\$61,500	\$95,197	\$102,824	
Non-Interest Income per FTE	\$5,314	\$12,907	\$33,921	\$47,595	\$56,890	\$85,095	\$77,129	\$11,832	\$30,121	\$38,830	\$51,537
	4		\$126,739	\$138,515	\$143,210	\$174,374	\$165,932	\$78,244	\$118,396	\$128,423	
Avg Ops Expense per FTE	\$44,723	\$83,775			606 220	600 270	600 000	6CC 443			
Avg Ops Expense per FTE Net Op Expense per FTE	\$44,723 \$39,410	\$83,775 \$70,868	\$92,817	\$90,920	\$86,320	\$89,278	\$88,803	\$66,412	\$88,275	\$89,593	\$87,290
* · · ·	\$39,410		\$92,817		\$86,320 \$ 25,447	\$89,278 \$ 67,396	\$88,803 \$56,576	\$66,412 \$ (4,912)		\$89,593 \$ 13,231	\$87,290 \$21,826
Net Op Expense per FTE Avg Net Op Return per FTE	\$39,410 \$ (8,118)	\$70,868 \$ (4,384)	\$92,817	\$90,920							
Net Op Expense per FTE	\$39,410 \$ (8,118)	\$70,868 \$ (4,384)	\$92,817	\$90,920							
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens Revenue-	\$39,410 \$ (8,118) <i>e Assessme</i>	\$70,868 \$ (4,384) nt	\$92,817 \$ 9,382	\$90,920 \$ 19,581	\$ 25,447	\$ 67,396	\$56,576	\$ (4,912)	\$ 6,923	\$ 13,231	\$21,826
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens Revenue- Avg Revenue per FTE	\$39,410 \$ (8,118) <i>e Assessme</i> \$42,214	\$70,868 \$ (4,384) nt \$91,811	\$92,817 \$ 9,382 • \$150,453	\$90,920 \$ 19,581 \$174,203	\$ 25,447 5187,963	\$ 67,396 \$285,799	\$56,576	\$ (4,912) \$84,787	\$ 6,923 \$ \$139,157	\$13,231 \$156,623	\$21,826 \$178,672
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens Revenue- Avg Revenue per FTE - Total Revenue Ratio	\$39,410 \$ (8,118) <i>e Assessme</i>	\$70,868 \$ (4,384) nt	\$92,817 \$ 9,382	\$90,920 \$ 19,581	\$ 25,447	\$ 67,396	\$56,576	\$ (4,912)	\$ 6,923	\$ 13,231	\$21,826
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens Revenue- Avg Revenue per FTE	\$39,410 \$ (8,118) <i>e Assessme</i> \$42,214	\$70,868 \$ (4,384) nt \$91,811	\$92,817 \$ 9,382 • \$150,453	\$90,920 \$ 19,581 \$174,203	\$ 25,447 5187,963	\$ 67,396 \$285,799	\$56,576	\$ (4,912) \$84,787	\$ 6,923 \$ \$139,157	\$13,231 \$156,623	\$21,826
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens Revenue- Avg Revenue per FTE - Total Revenue Ratio	\$39,410 \$ (8,118) <i>e Assessme</i> \$42,214	\$70,868 \$ (4,384) nt \$91,811	\$92,817 \$ 9,382 • \$150,453	\$90,920 \$ 19,581 \$174,203	\$ 25,447 5187,963	\$67,396 \$285,799 4.39% \$93,801	\$56,576	\$ (4,912) \$84,787	\$ 6,923 \$ \$139,157	\$13,231 \$156,623	\$21,826 \$178,672 4.00%
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE - Comp & Benefits Ratio	\$39,410 \$ (8,118) e Assessme \$42,214 3.62% \$20,664 1.77%	\$70,868 \$ (4,384) nt \$91,811 3.45% \$44,323 1.67%	\$92,817 9,382 9,382 1 1 1 1 1 1 1 1	\$90,920 \$19,581	\$ 25,447 \$ 25,447 4 12% 4 12% 5 73,118 1.60%	\$07,396 \$285,799 4.39% \$93,801 1.44%	\$56,576 260,376 4.32% \$88,125 1.46%	\$ (4,912) \$ (4,912) \$84,787 3.46% \$40,972 1.67%	\$ 6,923 6,923 5 5 5 5 7,790 1.46%	\$13,231 \$156,623 3.71% \$62,216 1.47%	\$21,826 \$178,672 4.00% \$69,886 1.57%
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE	\$39,410 \$ (8,118) e Assessme \$42,214 3.62% \$20,664	\$70,868 \$ (4,384) nt \$91,811 3.45% \$44,323	\$92,817 9,382 9,382 1 1 1 1 1 1 1 1	\$90,920 \$19,581	\$ 25,447 \$187,963 4.12% \$73,118	\$67,396 \$285,799 4.39% \$93,801	\$56,576 \$260,376 4.32% \$88,125	\$ (4,912) \$ (4,912) \$84,787 3.46% \$40,972	\$ 6,923 5,139,157 3.53% \$57,790	\$13,231 \$156,623 3.71% \$62,216	\$21,826 \$178,672 4.00% \$69,886
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expense Revenue- Avg Revenue per FTE - Total Revenue Ratio Operating Expenses- Avg Comp & Benefits per FTE - Comp & Benefits Ratio	\$39,410 \$ (8,118) e Assessme \$42,214 3.62% \$20,664 1.77% 46% 2.17	\$70,868 \$ (4,384) nt \$91,811 3.45% \$44,323 1.67%	\$92,817 9,382 9,382 1 1 1 1 1 1 1 1	\$90,920 \$19,581	\$ 25,447 \$ 25,447 4 12% 4 12% 5 73,118 1.60%	\$07,396 \$285,799 4.39% \$93,801 1.44%	\$56,576 260,376 4.32% \$88,125 1.46%	\$ (4,912) \$ (4,912) \$84,787 3.46% \$40,972 1.67%	\$ 6,923 6,923 5 5 5 5 7,790 1.46%	\$13,231 \$156,623 3.71% \$62,216 1.47%	\$21,826 \$178,672 4.00% \$69,886 1.57% 50% 0.31
Net Op Expense per FTE Avg Net Op Return per FTE 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	\$39,410 \$ (8,118) e Assessme \$42,214 3.62% \$20,664 1.77% 46% 2.17 271	\$70,868 \$ (4,384) nt \$91,811 3.45% \$44,323 1.67% 53% 0.79 1,643	\$92,817 \$ 9,382 9,382 3 ,50,453 3,54% \$61,285 1,44% 48% 0,41 9,210	\$90,920 \$ 19,581	\$ 25,447 \$ 25,447 \$ 4.12% \$ 1.87,963 4.12% \$ 7.3,118 1.60% 51% 0.29 52,628	\$ 67,396 \$285,799 4.39% \$93,801 1.44% 54% 0.18 240,295	\$56,576 \$260,376 4.32% \$88,125 1.46% 53% 0.21 315,097	\$ (4,912) \$ (4,912) \$84,787 3.46% \$40,972 1.67% 52% 0.87 1,914	\$ 6,923 6,923 3.53% 3.53% 1.46% 49% 0.45 11,123	\$13,231 \$13,231 \$156,623 3.71% \$62,216 1.47% 48% 0.38 22,175	\$21,826 \$178,672 4.00% \$69,886 1.57% 50% 0.31 74,802
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens 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)	\$39,410 \$ (8,118) e Assessme \$42,214 3.62% \$20,664 1.77% 46% 2.17	\$70,868 \$ (4,384) nt \$91,811 3.45% \$44,323 1.67% 53% 0.79	\$92,817 \$ 9,382 9,382 5 5 5 5 5 5 5 5	\$90,920 \$ 19,581	\$ 25,447 \$ 25,447 \$ 4.12% \$ 1.87,963 \$ 4.12% \$ 7.3,118 1.60% \$ 51% 0.29	\$ 67,396 \$285,799 4.39% \$93,801 1.44% 54% 0.18	\$56,576 \$260,376 4.32% \$88,125 1.46% 53% 0.21	\$ (4,912) \$ (4,912) \$84,787 3.46% \$40,972 1.67% 52% 0.87	\$ 6,923 6,923 7 3.53% 1.46% 49% 0.45	\$13,231 \$156,623 3.71% \$62,216 1.47% 48% 0.38	\$21,826 \$178,672 4.00% \$69,886 1.57% 50% 0.31
Net Op Expense per FTE Avg Net Op Return per FTE 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	\$39,410 \$ (8,118) e Assessme \$42,214 3.62% \$20,664 1.77% 46% 2.17 271	\$70,868 \$ (4,384) nt \$91,811 3.45% \$44,323 1.67% 53% 0.79 1,643	\$92,817 \$ 9,382 9,382 3 ,50,453 3,54% \$61,285 1,44% 48% 0,41 9,210	\$90,920 \$ 19,581	\$ 25,447 \$ 25,447 \$ 4.12% \$ 1.87,963 4.12% \$ 7.3,118 1.60% 51% 0.29 52,628	\$ 67,396 \$285,799 4.39% \$93,801 1.44% 54% 0.18 240,295	\$56,576 \$260,376 4.32% \$88,125 1.46% 53% 0.21 315,097	\$ (4,912) \$ (4,912) \$84,787 3.46% \$40,972 1.67% 52% 0.87 1,914	\$ 6,923 6,923 3.53% 3.53% 1.46% 49% 0.45 11,123	\$13,231 \$13,231 \$156,623 3.71% \$62,216 1.47% 48% 0.38 22,175	\$21,826 \$178,672 4.00% \$69,886 1.57% 50% 0.31 74,802 10%
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens 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	\$39,410 \$ (8,118) e Assessme \$42,214 3.62% \$20,664 1.77% 46% 2.17 271 78% \$14,760	\$70,868 \$ (4,384) nt \$91,811 3.45% \$44,323 1.67% 53% 0.79 1,643 46% \$22,892 0.86%	\$92,817 \$ 9,382 9,382 5 5 5 5 5 5 5 5	\$90,920 \$ 19,581 5 5 5 5 5 5 6 6 6 6 6 6 6 6	\$ 25,447 \$ 25,447 \$ 4.12% \$ 1.87,963 \$ 4.12% \$ 5.73,118 \$ 1.60% \$ 51% \$ 0.29 \$ 52,628 \$ 7% \$ 36,863 \$ 0.81%	\$67,396 \$285,799 4.39% \$93,801 1.44% 54% 0.18 240,295 5%	\$56,576 2260,376 4.32% \$88,125 1.46% 53% 0.21 315,097 6%	\$ (4,912) \$ (4,912) \$ 84,787 3.46% \$ 40,972 1.67% 52% 0.87 1,914 51%	\$ 6,923 \$ 6,923 \$ 6,923 \$ 0,125 \$ 1.39,157 \$ 3.53% \$ 1.39,157 \$ 0,125 \$ 0,45 \$ 11,123 \$ 0,45 \$ 11,123 \$ 2,365 \$ 0,82%	\$13,231 \$13,231 \$156,623 3.71% \$156,623 0.371% \$22,216 1.47% 48% 0.38 22,175 17% \$34,256 0.81%	\$21,826 \$178,672 4.00% \$69,886 1.57% 50% 0.31 74,802 10%
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens 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	\$39,410 \$ (8,118) e Assessme \$42,214 3.62% \$20,664 1.77% 46% 2.17 271 78% \$14,760	\$70,868 \$ (4,384) nt \$91,811 3.45% \$44,323 1.67% 53% 0.79 1,643 46% \$22,892	\$92,817 \$ 9,382 9,382 1 5 1 5 1 ,44% 4 8% 0 ,41 9 ,210 1 5% 5 1 ,5%	\$90,920 \$ 19,581	\$ 25,447 \$ 25,447 \$ 4,12% \$ 187,963 \$ 4,12% \$ 573,118 \$ 1.60% \$ 51% \$ 0.29 \$ 52,628 \$ 7% \$ 36,863	\$67,396 \$285,799 4.39% \$93,801 1.44% 54% 0.18 240,295 5% \$43,080	\$56,576 \$260,376 4.32% \$88,125 1.46% 53% 0.21 315,097 6% \$41,422	\$ (4,912) \$ (4,912) \$ 84,787 3.46% \$ 40,972 1.67% 52% 0.87 1,914 51% \$ 21,740	\$ 6,923 \$ 6,923 \$ 6,923 \$ 0,132 \$ 0,132 \$ 0,146% 49% 0.45 11,123 23% \$ 2,365	\$13,231 \$13,231 \$156,623 3.71% \$156,623 0.38 2.2,175 1.7% \$34,256 \$34,256	\$21,826 \$178,672 4.00% \$69,886 1.57% 50% 0.31 74,802 10% \$36,090
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens 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	\$39,410 \$ (8,118) e Assessme \$42,214 3.62% \$20,664 1.77% 46% 2.17 271 78% \$14,760 1.27% 33%	\$70,868 \$ (4,384) nt \$91,811 3.45% \$44,323 1.67% 53% 0.79 1,643 46% \$22,892 0.86%	\$92,817 \$ 9,382 9,382 5 5 5 5 5 5 5 5	\$90,920 \$ 19,581 5 5 5 5 5 5 6 6 6 6 6 6 6 6	\$ 25,447 \$ 25,447 \$ 4.12% \$ 1.87,963 \$ 4.12% \$ 5.73,118 \$ 1.60% \$ 51% \$ 0.29 \$ 52,628 \$ 7% \$ 36,863 \$ 0.81%	\$67,396 \$285,799 4.39% \$93,801 1.44% 54% 0.18 240,295 5% \$43,080 0.66%	\$56,576 \$260,376 4.32% \$88,125 1.46% 53% 0.21 315,097 6% \$41,422 0.69%	\$ (4,912) \$ (4,912) \$ 84,787 3.46% \$ 40,972 1.67% 52% 0.87 1,914 51% \$ 21,740 0.89%	\$ 6,923 \$ 6,923 \$ 6,923 \$ 0,125 \$ 1.39,157 \$ 3.53% \$ 1.39,157 \$ 0,125 \$ 0,45 \$ 11,123 \$ 0,45 \$ 11,123 \$ 2,365 \$ 0,82%	\$13,231 \$13,231 \$156,623 3.71% \$156,623 0.371% \$22,216 1.47% 48% 0.38 22,175 17% \$34,256 0.81%	\$21,826 \$178,672 4.00% \$69,886 1.57% 50% 0.31 74,802 10% \$36,090 0.81%
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens 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	\$39,410 \$ (8,118) e Assessme \$42,214 3.62% \$20,664 1.77% 46% 2.17 271 78% \$14,760 1.27% 33% \$9,299 0.80%	\$70,868 \$ (4,384) nt \$91,811 3.45% \$44,323 1.67% 53% 0.79 1,643 46% \$22,892 0.86% 27% \$16,560 0.62%	\$92,817 \$ 9,382 9,382 1 5 1 5 1 5 1 ,44% 4 8 % 0 ,41 9 ,210 1 5% 5 1 ,5% 5 1 ,5% 5 1 ,5% 5 1 ,5% 5 1 ,5% 5 1 ,5% 5 1 ,5% 5 1 ,5% 5 1 ,5% 1	\$90,920 \$ 19,581	\$ 25,447 \$ 25,447 \$ 25,447 \$ 25,427 \$ 1.87,963 \$ 4.12% \$ 37,118 1.60% \$ 1.60% \$ 2,628 \$ 0.29 \$ 2,628 \$ 36,863 \$ 0.81% \$ 26% \$ 33,230 \$ 0.73%	\$67,396 \$285,799 4.39% \$93,801 1.44% 54% 0.18 240,295 5% \$43,080 0.66% 25% \$43,082 0.66% 25%	\$56,576 2260,376 4.32% \$88,125 1.46% 53% 0.21 315,097 6% \$41,422 0.69% 25% \$36,385 0.60%	\$ (4,912) \$ (4,912) \$ (4,912) \$ (40,972 1.67% 52% 0.87 1,914 51% \$ 21,740 0.89% 28% \$ 15,532 0.63%	\$,6,923 \$,6,923 \$,6,923 \$,1,2,0,1,2,0 \$,1,46% 1,46% 49% 0,45 1,1,23 2,3% 1,1,23 2,3% 1,2,365 0,82% 2,7% \$,2,8,241 0,72%	\$13,231 \$13,231 \$156,623 3.71% \$156,623 0.31% 1.47% 48% 0.38 22,175 17% 834,256 0.81% 27% \$34,256 0.81% 27% \$34,256 0.81% 27%	\$21,826 \$178,672 4.00% \$69,886 1.57% 50% 0.31 74,802 10% \$36,090 0.81% 26% \$32,851 0.74%
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens 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	\$39,410 \$ (8,118) e Assessme \$42,214 3.62% \$20,664 1.77% 46% 2.17 271 78% \$14,760 1.27% 33% \$9,299	\$70,868 \$ (4,384) nt \$91,811 3.45% \$44,323 1.67% 53% 0.79 1,643 46% \$22,892 0.86% 27% \$16,560	\$92,817 \$ 9,382 9,382 1 5 1 5 1 5 1 5 1 5 1 5 1 1 5 1 1 5 1 1 1 1 1 1 1 1	\$90,920 \$19,581 	\$ 25,447 \$ 25,447 \$ 25,447 \$ 25,427 \$ 1,108 1,60% \$ 1,60% \$ 1,60% \$ 1,60% \$ 2,628 \$ 2,628 \$ 36,863 \$ 0,81% \$ 2,6% \$ 33,230	\$67,396 \$285,799 4.39% \$93,801 1.44% 54% 0.18 240,295 5% \$43,080 0.66% 25% \$37,492	\$56,576 \$260,376 4.32% \$88,125 1.46% 53% 0.21 315,097 6% \$41,422 0.69% 25% \$36,385	\$ (4,912) \$ (4,912) \$ 84,787 3.46% \$ 40,972 1.67% 52% 0.87 1,914 51% \$ 21,740 0.89% 28% \$ 15,532	\$,6,923 \$,6,923 \$,0,0 \$,1,0,0 1,46% 1,46% 49% 0,45 1,1,23 2,3% 1,1,23 2,3% 5,2,365 0,82% 2,7% \$,28,241	\$13,231 \$13,231 \$156,623 3.71% \$156,623 0.31% 1.47% 48% 0.38 22,175 17% \$34,256 0.81% 27% \$31,952	\$21,826 \$178,672 4.00% \$69,886 1.57% 50% 0.31 74,802 10% \$36,090 0.81% 26% \$32,851
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens 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 Avg All Other Expense Per FTE - All Other Expense Ratio - Pct of Total Ops Expense	\$39,410 \$ (8,118) e Assessme \$42,214 3.62% \$20,664 1.77% 46% 2.17 271 78% \$14,760 1.27% 33% \$9,299 0.80%	\$70,868 \$ (4,384) nt \$91,811 3.45% \$44,323 1.67% 53% 0.79 1,643 46% \$22,892 0.86% 27% \$16,560 0.62%	\$92,817 \$ 9,382 9,382 1 5 1 5 1 5 1 ,44% 4 8 % 0 ,41 9 ,210 1 5% 5 1 ,5% 5 1 ,5% 5 1 ,5% 5 1 ,5% 5 1 ,5% 5 1 ,5% 5 1 ,5% 5 1 ,5% 5 1 ,5% 1	\$90,920 \$ 19,581	\$ 25,447 \$ 25,447 \$ 25,447 \$ 25,427 \$ 1.87,963 \$ 4.12% \$ 37,118 1.60% \$ 1.60% \$ 2,628 \$ 0.29 \$ 2,628 \$ 36,863 \$ 0.81% \$ 26% \$ 33,230 \$ 0.73%	\$67,396 \$285,799 4.39% \$93,801 1.44% 54% 0.18 240,295 5% \$43,080 0.66% 25% \$37,492 0.58%	\$56,576 2260,376 4.32% \$88,125 1.46% 53% 0.21 315,097 6% \$41,422 0.69% 25% \$36,385 0.60%	\$ (4,912) \$ (4,912) \$ (4,912) \$ (40,972 1.67% 52% 0.87 1,914 51% \$ 21,740 0.89% 28% \$ 15,532 0.63%	\$,6,923 \$,6,923 \$,6,923 \$,1,2,0,1,2,0 \$,1,46% 1,46% 49% 0,45 1,1,23 2,3% 1,1,23 2,3% 1,2,365 0,82% 2,7% \$,2,8,241 0,72%	\$13,231 \$13,231 \$156,623 3.71% \$156,623 0.31% 1.47% 48% 0.38 22,175 17% 834,256 0.81% 27% \$34,256 0.81% 27% \$34,256 0.81% 27%	\$21,826 \$178,672 4.00% \$69,886 1.57% 50% 0.31 74,802 10% \$36,090 0.81% 26% \$32,851 0.74%
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens 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	\$39,410 \$ (8,118) e Assessme \$42,214 3.62% \$20,664 1.77% 46% 2.17 271 78% \$14,760 1.27% 33% \$9,299 0.80%	\$70,868 \$ (4,384) nt \$91,811 3.45% \$44,323 1.67% 53% 0.79 1,643 46% \$22,892 0.86% 27% \$16,560 0.62%	\$92,817 \$ 9,382 9,382 1 5 1 5 1 5 1 ,44% 4 8 % 0 ,41 9 ,210 1 5% 5 1 ,5% 5 1 ,5% 5 1 ,5% 5 1 ,5% 5 1 ,5% 5 1 ,5% 5 1 ,5% 5 1 ,5% 5 1 ,5% 1	\$90,920 \$ 19,581 1 1 1 1 1 1 1 	\$ 25,447 \$ 25,447 \$ 25,447 \$ 25,427 \$ 1.87,963 \$ 4.12% \$ 37,118 1.60% \$ 1.60% \$ 2,628 \$ 0.29 \$ 2,628 \$ 36,863 \$ 0.81% \$ 26% \$ 33,230 \$ 0.73%	\$67,396 \$285,799 4.39% \$93,801 1.44% 54% 0.18 240,295 5% \$43,080 0.66% 25% \$37,492 0.58%	\$56,576 2260,376 4.32% \$88,125 1.46% 53% 0.21 315,097 6% \$41,422 0.69% 25% \$36,385 0.60%	\$ (4,912) \$ (4,912) \$ (4,912) \$ (40,972 1.67% 52% 0.87 1,914 51% \$ 21,740 0.89% 28% \$ 15,532 0.63%	\$,6,923 \$,6,923 \$,6,923 \$,1,2,0,1,2,0 \$,1,46% 1,46% 49% 0,45 1,1,23 2,3% 1,1,23 2,3% 1,2,365 0,82% 2,7% \$,2,8,241 0,72%	\$13,231 \$13,231 \$156,623 3.71% \$156,623 0.37 \$1,47% 48% 0.38 22,175 17% \$34,256 0.81% 27% \$34,256 0.81% 27% \$34,256 0.81% 27%	\$21,826 \$178,672 4.00% \$69,886 1.57% 50% 0.31 74,802 10% \$36,090 0.81% 26% \$32,851 0.74%
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens 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 Avg All Other Expense per FTE - All Other Expense Ratio - Pct of Total Ops Expense Membership Outreach-	\$39,410 \$ (8,118) e Assessme \$42,214 3.62% \$20,664 1.77% 46% 2.17 271 78% \$14,760 1.27% 33% \$9,299 0.80% 21%	\$70,868 \$ (4,384) nt \$91,811 3.45% \$44,323 1.67% 53% 0.79 1,643 46% \$22,892 0.86% 27% \$16,560 0.62% 20%	\$92,817 \$ 9,382 9 ,382 5 150,453 3.54% 5 61,285 1.44% 48% 0.41 9,210 15% 0.41 9,210 15% 0.81% 27% \$34,573 0.81% 27% \$30,881 0.73% 24%	\$90,920 \$ 19,581		\$ 67,396 \$285,799 4.39% 4.39% \$93,801 1.44% 54% 0.18 240,295 5% \$43,080 0.66% 25% \$43,080 0.66% 25% \$43,080 0.66% 25% \$43,080 0.66% 25% \$43,080 0.66% 25% \$43,080 0.66% 25% \$43,080 0.66% 25% \$43,080 0.66% 25% \$43,080 0.66% 25% \$43,080 0.66% 25% \$43,080 0.66% 25% \$43,080 0.66% 25% \$43,080 0.66% 25% \$43,080 0.66% 25% \$43,080 0.66% 25% \$43,080 0.66% 25% \$43,080 0.66% \$43,080 0.58% 22% \$43,080 0.58% 22% \$43,080 0.58% 22% \$43,080 \$44,080 \$43,080 \$44,080 \$45,080 \$45,080	\$56,576 4.32% \$260,376 4.32% \$88,125 1.46% 53% 0.21 315,097 6% \$41,422 0.69% 25% \$36,385 0.60% 22%	\$ (4,912) \$ (4,912) \$ (4,912) \$ (4,912) \$ (40,972) 1.67% 52% 0.87 1,914 51% \$ (21,740) 0.89% 28% \$ (5,532) 0.63% 20%	\$ 6,923 6,923 6,923 1.3 5.3% 1.46% 49% 1.46% 49% 1.46% 49% 1.1123 2.3% 1.1,123 2.4% 1.1,124 1.1,123 2.4% 1.1,124 1.1,123 2.4% 1.1,123 2.4% 1.1,124 1.	\$ 13,231 \$ 13,231 \$ 13,231 \$ 156,623 3.71% \$ 32,216 1.47% 48% 0.38 22,175 17% \$ 34,256 0.81% 27% \$ 34,256 0.81% 27% \$ 31,952 0.76% 25%	\$21,826 \$178,672 4.00% \$69,886 1.57% 50% 0.31 74,802 10% \$36,090 0.81% 26% \$32,851 0.74% 24%
Net Op Expense per FTE Avg Net Op Return per FTE Revenue/Operating Expens 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 Avg All Other Expense per FTE - All Other Expense Ratio - Pct of Total Ops Expense Membership Outreach- Members-to-Potential Mbers	\$39,410 \$ (8,118) e Assessme \$42,214 3.62% \$20,664 1.77% 46% 2.17 271 78% \$14,760 1.27% 33% \$9,299 0.80% 21% 3.7%	\$70,868 \$ (4,384) nt \$91,811 3.45% \$44,323 1.67% 53% 0.79 1,643 46% \$22,892 0.86% 27% \$16,560 0.62% 20% \$16,560	\$92,817 \$ 9,382 9,382 5 5 5 5 5 5 5 5	\$90,920 \$ 19,581		\$ 67,396 \$ 285,799 4.39% 4.39% \$ 93,801 1.44% 54% 0.18 240,295 5% \$ 43,080 0.66% 25% \$ 43,080 0.66% 25% \$ 37,492 0.58% 22% \$ 3.1%	\$56,576 4.32% \$260,376 4.32% \$88,125 1.46% 53% 0.21 315,097 6% \$41,422 0.69% 25% \$36,385 0.60% 22%	\$ (4,912) \$ (4,912)	♦ 6,923 ♦ 6,923 ♦ 6,923 ♦ 6,923 ♦ 1,257 ♦ 1,353% ♦ 1,353% ♦ 1,353% ♦ 1,46% ♦ 49% ♦ 1,46% ♦ 49% ♦ 1,46% ♦ 1	 \$13,231 \$13,231 \$13,231 \$156,623 3,71% \$156,623 3,71% \$62,216 1,47% \$62,216 \$63,216 \$64,216 \$64,216 \$64	\$21,826 \$178,672 4.00% \$69,886 1.57% 50% 0.31 74,802 10% \$36,090 0.81% 26% \$32,851 0.74% 24% 24%
Net Op Expense per FTE Avg Net Op Return per FTE 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	\$39,410 \$ (8,118) e Assessme \$42,214 3.62% \$20,664 1.77% 46% 2.17 271 78% \$14,760 1.27% 33% \$9,299 0.80% 21% 3.7% 362	\$70,868 \$ (4,384) nt \$91,811 3.45% \$44,323 1.67% 53% 0.79 1,643 46% \$22,892 0.86% 27% \$16,560 0.62% 20% * 7.1% 407	\$92,817 \$ 9,382 9,382 1 1 1 1 1 1 1 1	\$90,920 \$ 19,581 1 1 1 1 1 1 1 		\$67,396 3285,799 4.39% 4.39% 4.39% 4.39% 4.39% 4.39% 4.39% 54% 54% 54% 54% 0.18 240,295 5% 343,080 0.66% 25% 5% 3,1% 22% 3.1% 410	\$56,576 4.32% 4.32% 4.32% 53% 0.21 315,097 6% \$41,422 0.69% 25% \$36,385 0.60% 22%	\$ (4,912) \$ (4,912) \$ (4,912) \$ (4,912) \$ (40,972) 1.67% 52% 0.87 1,914 51% \$ (21,740) 0.89% 28% \$ (15,532) 0.63% 20% \$ (15,532) 0.63% \$ (15,532) 0.63% \$ (15,532) 0.63% \$ (15,532) 0.63% \$ (15,532) 0.63% \$ (15,532) \$ (15	♦ 6,923 ♦ 6,923 ♦ 6,923 ♦ 0,25 ♦ 13,9,157 3.53% ♦ 13,23% ♦ 14,123 ♦ 24,365 0.45 11,123 23% ♦ 24,365 0.82% ♦ 24,365 <	 \$13,231 \$13,231 \$13,231 \$156,623 3,71% \$156,623 3,71% \$62,216 1,47% 48% 0,38 22,175 17% \$62,216 0,38 22,175 17% \$62,216 0,38 22,175 17% \$62,216 1,47% \$62,216 1,47% \$62,216 0,81% 0,81% 27% \$31,952 0,76% 25% 402 	\$21,826 \$178,672 4.00% \$178,672 4.00% 0.31 74,802 10% \$36,090 0.81% 26% \$32,851 0.74% 24% 0.74% 24% 10,74% 24% 10,74% 24% 10,74%

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