

NATIONAL CREDIT
UNION ADMINISTRATION
ALEXANDRIA, VA 22314-3428
OFFICIAL BUSINESS

Call Report Form and Instructions

MUST BE RECEIVED BY: **April 20, 2009**

TO THE BOARD OF DIRECTORS OF THE CREDIT UNION ADDRESSED:

This booklet contains the **first** quarter 2009 5300 Call Report. All credit unions must complete pages 1 – 13 of this form. Page 14 is the PCA Net Worth Calculation Worksheet and requires no input unless you **have completed a merger or acquisition that qualifies for Business Combination Accounting (FAS 141)**, intend to use an optional Total Assets Election or Alternative Risk Based Net Worth calculation to compute your net worth ratio. Page 15 is the Standard Components of Risk Based Net Worth Requirement worksheet which is automated and requires no input. Pages 16 – 20 contain supplementary schedules and should be completed as applicable.

Please complete the Call Report using accounting and statistical information from your credit union's records as of **March 31, 2009**. A paper copy of the form has been provided for your convenience. However, we urge you to prepare the Call Report using the automated PC 5300 System which accompanies this report. This system is more efficient to use, more cost effective and helps to ensure more accurate data.

Please return your completed Call Report information as soon as possible, but no later than **April 20, 2009**. There is an instructional letter accompanying this report which provides you with the appropriate return address. Please follow these instructions carefully.

If you have any questions, please contact your National Credit Union Administration Regional Office or your state credit union supervisor, as appropriate.

NATIONAL CREDIT UNION ADMINISTRATION



FIRST QUARTER CALL REPORT

2009

INSTRUCTIONS FOR REPORTING REQUIREMENTS

This form has been divided into two sections -- a core section and section of supplementary schedules. All credit unions must complete the core section, pages 1 - 13. Supplementary schedules A - C on pages 16 - 20 must be completed if they are applicable to your credit union.

SCHEDULE	REPORTING REQUIREMENT
A - Specialized Lending	<p>Complete this schedule if your credit union:</p> <ul style="list-style-type: none"> ● has real estate loans outstanding or real estate lending activity year to date, ● has business loans outstanding or business lending activity year to date, ● has indirect loans outstanding, ● has participation loans outstanding or participation lending activity year to date, or ● has purchased loans from other financial institutions year to date.
B - Investments, Supplemental Information	<p>Complete this schedule if your credit union:</p> <ul style="list-style-type: none"> ● has investments classified as Trading, Available for Sale, or Held to Maturity, ● has non-security investments that meet the requirements of Part 703.10(a), ● has investments purchased under an investment pilot program as defined by Part 703.19, ● has investment repurchase agreements, ● has investments not authorized by the FCU Act or NCUA Rules and Regulations, or ● has investments in brokered certificates of deposit or brokered share certificates.
C - Credit Union Service Organization (CUSO) Information	<p>Complete this schedule if your credit union has a loan to or investment in a CUSO.</p>

CONTACT AND CERTIFICATION PAGE
This page must be completed by all credit unions

USA PATRIOT Act Information

The regulations implementing the USA PATRIOT Act require financial institutions to identify contacts to receive information from FinCEN regarding individuals, entities, and organizations engaged in or reasonably suspected, based upon credible evidence of engaging in terrorist acts or money laundering activities. The logical person to designate for this would be the individual in charge of the credit union's Bank Secrecy Act Compliance and Customer Identification Programs. The contact information will be used by NCUA and FinCEN and will not be released to the public.

Primary Contact		Secondary Contact	
	ACCT CODE		ACCT CODE
Name	969	Name	969D
Email Address	969A	Email Address	969E
Fax Number	969B	Fax Number	969F
Telephone Number	969C	Telephone Number	969G
Extension	969P	Extension	969Q

Credit Union Name: _____ Charter Number: _____

Telephone No: _____ Extension: _____

Fax No: _____ Office Hours: _____

Last Name: _____ Date: _____

Prepared By (Signature)

Last Name: _____ Date: _____

Certified Correct By (Signature)

Last Name: _____ First Name: _____ MI: _____

Please print

Manager/CEO (The person responsible for the day to day operations of the credit union)

Last Name: _____ First Name: _____ MI: _____

Please print

President of the Board (Chairperson)

EMERGENCY CONTACT PAGE

This page must be completed by all credit unions

Emergency Contact Information

The Emergency Contact Information is the same as the USA PATRIOT Act Information. Please include a cell number below if it is available.

NCUA Rules and Regulations Section 748.1(b) requires you report catastrophic acts occurring in your offices within 5 business days to NCUA. The Emergency Contact information is requested so NCUA can distribute critical, time sensitive information to emergency contacts at credit unions. Please provide primary contact information for a senior credit union official that has decision-making authority. Also, please provide information for second senior official contact. Emergency contact information is for the confidential use of NCUA and will not be released to the public.

Primary Contact			Secondary Contact		
Name		969H	Name		969L
Email Address		969I	Email Address		969M
Fax Number		969J	Fax Number		969N
Telephone Number		969K	Telephone Number		969O
Extension		969R	Extension		969S
Cell Phone		969T	Cell Phone		969U

The Disaster Recovery Location is the same as the Vital Records Center Information listed below.

The Disaster Recovery Location is a hot site.

Vital Records Center (Required by Part 749-RR)			Disaster Recovery Location		
Name		969Z2	Name		969V
Street Address		969Z3	Street Address		969W
City		969Z4	City		969X
State		969Z5	State		969Y
Zip Code		969Z8	Zip Code		969Z9
Phone Number		969Z6	Phone Number		969Z

Date of Last Disaster Recovery Test.....

		969Z1
MM	YYYY	

Who is the credit union's Primary Settlement Agent? (i.e. member share draft clearing, ACH transactions - See Instructions)

Drop Down Menu	989
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Credit Union General / Informational Email address (if applicable - See Instructions)

	890
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Resources for Emergencies

Please check the resources or services you have available and would be willing to share with other credit unions during the time of an emergency if you did not need them. (Check all that apply).

Mobile Branch		979	IT Support		979B	Office Space		979D
Staffing Assistance/ Mgmt Svcs		979A	Cash Non-Mbr Share Drafts		979C	Generator		979E

STATEMENT OF FINANCIAL CONDITION AS OF MARCH 31, 2009
 (ROUND CENTS TO THE NEAREST WHOLE DOLLAR. DO NOT REPORT CENTS)

Credit Union Name: _____

Federal Charter/Certificate Number: _____

This page must be completed by all credit unions

ASSETS

CASH:

	Acct Code	Amount
1. Cash on Hand (Coin and Currency).....	730A	
2. Cash on Deposit (Amounts Deposited in Financial Institutions)	Amount	
a. Cash on Deposit in Corporate Credit Unions.....	730B1	
b. Cash on Deposit in Other Financial Institutions.....	730B2	
c. Total Cash on Deposit (Amounts Deposited in Financial Institutions).....	730B	
3. Cash Equivalents (Investments with <u>Original</u> Maturities of Three Months or Less).....	730C	

INVESTMENTS: If your credit union reports amounts for items 4, 5, or 6 below, complete Schedule B - Investments, Supplemental Information.

	A	B	C1	C2	D	E
	<= 1 Year	>1-3 Years	>3-5 Years	>5-10 Years	> 10 Years	TOTAL AMOUNT
	Acct Code	Acct Code	Acct Code	Acct Code	Acct Code	Acct Code
4. Trading Securities.....	965A	965B	965C1	965C2	965D	965
5. Available for Sale Securities...	797A	797B	797C1	797C2	797D	797E
6. Held-to-Maturity Securities.....	796A	796B	796C1	796C2	796D	796E
7. Deposits in commercial banks, S&Ls, savings banks.....	744A	744B	744C1	744C2	744D	744C
8. Loans to and investments in natural person credit unions	672A	672B	672C1	672C2	672D	672C
9. Membership capital at corporate credit unions.....		769A1				769A
10. Paid-in capital at corporate credit unions.....		769B1				769B
11. All other investments in corporate credit unions.....	652A	652B	652C1	652C2	652D	652C
12. All other investments.....	766A	766B	766C1	766C2	766D	766E
13. TOTAL INVESTMENTS (Sum of Items 4-12).....	799A1	799B	799C1	799C2	799D	799I

LOANS Held for Sale: See Instructions.

Amount	Acct
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14. Loans Held for Sale.....

	003
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STATEMENT OF FINANCIAL CONDITION AS OF MARCH 31, 2009

This page must be completed by all credit unions

ASSETS -- CONTINUED

LOANS & LEASES: Participation loans purchased by the credit union should be reported in the appropriate category in this section. If your credit union has any real estate loans or member business loans outstanding or has originated any real estate loans or member business loans during the reporting period, complete Schedule A - Specialized Lending.

	Interest Rate	Acct Code	Number of Loans	Acct Code	Amount	Acct Code
15. Unsecured Credit Card Loans.....		521		993		396
16. All Other Unsecured Loans/Lines of Credit.....		522		994		397
17. New Vehicle Loans.....		523		958		385
18. Used Vehicle Loans.....		524		968		370
19. Total 1st Mortgage Real Estate Loans/Lines of Credit		563		959		703
20. Total Other Real Estate Loans/Lines of Credit		562		960		386
21. Leases Receivable.....		565		954		002
22. Total All Other Loans/Lines of Credit.....		595		963		698
23. TOTAL LOANS & LEASES (Sum of items 15-22).....				025A		025B
24. Less: Allowance for Loan & Lease Losses.....						719

Other Assets:

25. Foreclosed and Repossessed Assets	Number of Loans	Acct Code	Amount	Acct Code		
a. Real Estate.....		798B1		798A1		
b. Automobiles.....		798B2		798A2		
c. Other.....		798B3		798A3		
d. Total Foreclosed and Repossessed Assets.....		798B		798A	Amount	Acct Code
26. Land and Building.....						007
27. Other Fixed Assets.....						008
28. NCUA Share Insurance Capitalization Deposit.....						794
29. Intangible Assets			Amount	Acct Code		
a. Identifiable Intangible Assets.....				009D1		
b. Goodwill.....				009D2		
c. Total Intangible Assets.....				009D		
30. Other Assets			Amount	Acct Code		
a. Accrued Interest on Loans.....				009A		
b. Accrued Interest on Investments.....				009B		
c. All Other Assets.....				009C		
d. Total Other Assets.....				009		
31. TOTAL ASSETS (Sum of items 1, 2c, 3, 13-14, 23, 24, 25d, 26-28, 29c, and 30c).....						010

	Number	Acct Code	Amount	Acct Code
32. Loans Granted Year-to-Date.....		031A		031B
33. Loans Outstanding to Credit Union Officials and Senior Executive Staff.....		995		956

STATEMENT OF FINANCIAL CONDITION AS OF MARCH 31, 2009

This page must be completed by all credit unions

LIABILITIES:	A. < 1 Year	Acct Code	B1. 1 - 3 Years	Acct Code	B2. > 3 Years	Acct Code	C. Total Amount	Acct Code
1. Draws Against Lines of Credit		883A		883B1		883B2		883C
2. Other Notes, Promissory Notes and Interest Payable.....		011A		011B1		011B2		011C
3. Borrowing Repurchase Transactions.....		058A		058B1		058B2		058C
4. Subordinated Debt.....		867A		867B1		867B2		867C
5. Uninsured Secondary Capital.....				925B1		925B2		925
6. TOTALS (each column).....		860A		860B1		860B2		860C
7. Accrued Dividends & Interest Payable on Shares & Deposits.....								820A
8. Accounts Payable and Other Liabilities.....								825

SHARES/DEPOSITS:	Dividend Rate	Acct Code	Number of Accounts	Acct Code	A. < 1 Year	Acct Code	B1. 1 - 3 Years	Acct Code	B2. > 3 Years	Acct Code	C. Total Amount	Acct Code
9. Share Drafts.....		553		452		902A						902
10. Regular Shares.....		552		454		657A						657
11. Money Market Shares.....		532		458		911A						911
12. Share Certificates.....		547		451		908A		908B1		908B2		908C
13. IRA/KEOGH Accounts.....		554		453		906A		906B1		906B2		906C
14. All Other Shares.....		585		455		630A		630B1		630B2		630
15. TOTAL SHARES.....				966		013A		013B1		013B2		013
16. Nonmember Deposits.....		599		457		880A		880B1		880B2		880
17. TOTAL SHARES and DEPOSITS.....				460		018A		018B1		018B2		018

Additional Shares/ Deposits (Included in the Shares/Deposits Listed Above):

	Amount	Acct
18. Accounts Held by Member Government Depositors.....		631
19. Accounts Held by Nonmember Government Depositors.....		632
20. Employee Benefit Member Shares.....		633
21. Employee Benefit Nonmember Shares.....		634
22. 529 Plan Member Deposits.....		635
23. Non-dollar denominated deposits.....		636
24. Health Savings Accounts.....		637
25. Dollar Amount of Share Certificates = or > \$100,000 (Excluding brokered share certificates participated out by the broker in shares of less than \$100,000).....		638
26. Dollar Amount of IRA/Keogh Accounts = or > \$100,000.....		639
27. Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accts as part of Sweep Program		641

STATEMENT OF FINANCIAL CONDITION AS OF MARCH 31, 2009

This page must be completed by all credit unions

	Amount	Acct code
EQUITY:		
28. Undivided Earnings.....		940
29. Regular Reserves.....		931
30. Appropriation for Non-Conforming Investments (State Credit Unions ONLY)		668
31. Other Reserves.(Appropriations of Undivided Earnings).....		658
32. Equity Acquired in Merger.....		658A
33. Miscellaneous Equity		996
34. Accumulated Unrealized Gains (Losses) on Available for Sale Securities.....		945
35. Accumulated Unrealized Net Gains (Losses) on Cash Flow Hedges.....		945A
36. Other Comprehensive Income (unless already included in item 34 or 35).....		945B
37. Net Income (unless this amount is already included in Undivided Earnings).....		602
38. TOTAL LIABILITIES, SHARES, AND EQUITY (Sum items 6-8,17, and 28-37) (Must equal line 31, P.4)		014

If the credit union has any unfunded commitments or loans sold or swapped with recourse complete Pg 12 - Liquidity, Commitments & Sources.

NCUA INSURED SAVINGS COMPUTATION

(ROUND CENTS TO THE NEAREST WHOLE DOLLAR. DO NOT REPORT CENTS)

This section must be completed by all credit unions

Shares and deposits as described in Part 745 of the NCUA Rules and Regulations, if they are authorized by state law, and issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or government depositors. Do not include notes payable or other forms of borrowings. All eligible accounts are insured up to \$250,000 each through December 31, 2009 as the result of the new legislation (H.R. 1424) passed by Congress and signed into law on October 3, 2008.

Instructions for the following line	Amount (>100K and >250K for IRA/KEOGH)	Acct Code	Amount (>\$250K)	Acct Code
A. Uninsured IRA and KEOGH Member Shares and Deposits. (already \$250K) except in cases where the employer has an defined benefit KEOGH plan for the employees. These plans were originally only insured up to \$100K per eligible account.		065A		065A1
B. Uninsured Employee Benefit Member Shares and Deposits.		065B		065B1
C. Uninsured Member 529 Plan Deposits.		065C		065C1
D. Uninsured Member Accts Held by Government Depositors.		065D		065D1
E. Other Uninsured Member Shares and Deposits.		065E		065E1
F. TOTAL UNINSURED MEMBER SHARES AND DEPOSITS (A+B+C+D+E)..		065		065A2
G. Uninsured Nonmember Employee Benefit Shares and Deposits.		067A		067A1
H. Uninsured Nonmember Accts Held by Government Depositors.		067B		067B1
I. Other Uninsured NonMember Shares and Deposits.		067C		067C1
J. TOTAL UNINSURED NONMEMBER SHARES AND DEPOSITS (G+H+I)..		067		067A2
K. TOTAL UNINSURED SHARES AND DEPOSITS (F+J)..		068		068A
L. TOTAL INSURED SHARES AND DEPOSITS (item 17 less item K).....		069		069A

STATEMENT OF INCOME AND EXPENSE

This page must be completed by all credit unions.

Report year-to-date numbers for the period JANUARY 1, 2009 - March 31, 2009

INTEREST INCOME YEAR-TO-DATE: JANUARY 1, 2009 TO March 31, 2009	Amount	Acct Code
1. Interest on Loans (Gross-before interest refunds).....		110
2. (Less) Interest Refunded.....		119
3. Income from Investments (Including Interest and Dividends).....		120
4. Trading Profits and Losses (Realized and Unrealized Gains/Losses).....		124
5. TOTAL INTEREST INCOME (Sum of items 1-4).....		115

INTEREST EXPENSE YEAR-TO-DATE: JANUARY 1, 2009 TO March 31, 2009		
6. Dividends on Shares (Includes dividends earned during current period).....		380
7. Interest on Deposits (Total interest exp for deposit accounts) (State Credit Union ONLY)		381
8. Interest on Borrowed Money.....		340
9. TOTAL INTEREST EXPENSE (Sum of items 6-8).....		350
10. Provision for Loan & Lease Losses.....		300
11. NET INTEREST INCOME AFTER PROVISION FOR LOAN AND LEASE LOSSES (Item 5 less item 9 less item 10).....		116

NON-INTEREST INCOME YEAR-TO-DATE: JANUARY 1, 2009 TO March 31, 2009		
12. Fee Income.....		131
13. Other Operating Income (Include unconsolidated CUSO Income).....		659
14. Gain (Loss) on Investments (DO NOT include Gain or Loss on Trading Securities).....		420
15. Gain (Loss) on Disposition of Fixed Assets.....		430
16. Gain from Bargain Purchase (Merger).....		431
17. Other Non-operating Income (Expense).....		440
18. TOTAL NON-INTEREST INCOME (Sum of items 12-17).....		117

NON-INTEREST EXPENSE YEAR-TO-DATE: JANUARY 1, 2009 TO March 31, 2009		
19. Total Employee Compensation and Benefits.....		210
20. Travel and Conference Expense.....		230
21. Office Occupancy Expense.....		250
22. Office Operations Expense.....		260
23. Educational and Promotional Expenses.....		270
24. Loan Servicing Expense.....		280
25. Professional and Outside Services.....		290
26. Member Insurance.....		310
27. Operating Fees (Examination and/or supervision fees).....		320
28. Miscellaneous Operating Expenses.....		360
29. TOTAL NON-INTEREST EXPENSE (Sum of items 19-28).....		671
30. NET INCOME (LOSS) (line 11 plus line 18 less line 29).....		661A

RESERVE TRANSFERS YEAR-TO-DATE: JANUARY 1, 2009 TO March 31, 2009		
31. Transfer to Regular Reserves.....		393

MISCELLANEOUS INFORMATION
This page must be completed by all credit unions

	Acct Code						
1. Indicate in the box at the right the number of the description below that best characterizes the last audit performed of your credit union's records	064						
1 = Financial statement audit performed by state licensed persons 2 = Balance sheet audit performed by state licensed persons 3 = Examinations of internal controls over call reporting performed by state licensed persons 4 = Supervisory Committee audit performed by state licensed persons 5 = Supervisory Committee audit performed by other external auditors 6 = Supervisory Committee audit performed by the supervisory committee or designated staff							
Effective date of last audit.....	<table border="1" style="width: 100%;"> <tr> <td style="width: 15%;"></td> <td style="width: 60%;"></td> <td align="center">063</td> </tr> <tr> <td align="center">MM</td> <td align="center">YYYY</td> <td></td> </tr> </table>			063	MM	YYYY	
		063					
MM	YYYY						
2. Effective date of the most recent Supervisory Committee verification of Members' accounts.....	<table border="1" style="width: 100%;"> <tr> <td style="width: 15%;"></td> <td style="width: 60%;"></td> <td align="center">603</td> </tr> <tr> <td align="center">MM</td> <td align="center">YYYY</td> <td></td> </tr> </table>			603	MM	YYYY	
		603					
MM	YYYY						
3. Does your credit union maintain share/deposit insurance coverage in addition to the NCUSIF? (Do not include Life Savings and Borrowers' Protection Insurance or Surety Bond Coverage.)	<table border="1" style="width: 100%;"> <tr> <td style="width: 15%;"></td> <td style="width: 60%;"></td> <td align="center">875</td> </tr> <tr> <td align="center">Yes</td> <td align="center">No</td> <td></td> </tr> </table>			875	Yes	No	
		875					
Yes	No						
If so, indicate the name of the insurance company....	<table border="1" style="width: 100%;"> <tr> <td style="width: 80%; text-align: center;">Drop Down Menu</td> <td align="center">876</td> </tr> </table>	Drop Down Menu	876				
Drop Down Menu	876						
Dollar amount of shares and/or deposits insured by the company named above.....	<table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">877</td> </tr> </table>		877				
	877						
4. Number of current members (not number of accounts).....	<table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">083</td> </tr> </table>		083				
	083						
5. Number of potential members.....	<table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">084</td> </tr> </table>		084				
	084						
6. Number of credit union employees who are:							
a. Full-Time (26 hours or more per week).....	<table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">564A</td> </tr> </table>		564A				
	564A						
b. Part-Time (25 hours or less per week).....	<table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">564B</td> </tr> </table>		564B				
	564B						
7. Credit Union Branch Information							
a. Number of credit union branches (include the main office if member services are conducted at that location).....	<table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">566</td> </tr> </table>		566				
	566						
b. Does the credit union provide member services through a credit union shared branch services center?.....	<table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">566A</td> </tr> </table>		566A				
	566A						
c. Does the credit union plan to add any new branches or expand existing facilities in the next 12 months?.....	<table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">566B</td> </tr> </table>		566B				
	566B						
8. Provide the aggregate of all future capital and operating lease payments on fixed assets, without discounting payment commitments to present value	<table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">980</td> </tr> </table>		980				
	980						
9. Credit Union Programs: (Check all that apply) Programs e - h below are credit union investment related. Complete Schedule B - Investments if you checked e, f, g, or h.							
a. Mortgage Processing.....	<table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">879G</td> </tr> </table>		879G				
	879G						
b. Approved Mortgage Seller.....	<table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">879H</td> </tr> </table>		879H				
	879H						
c. Borrowing Repurchase Agreements.....	<table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">879J</td> </tr> </table>		879J				
	879J						
d. Brokered Deposits (All Deposits acquired through a 3rd party)...	<table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">879T</td> </tr> </table>		879T				
	879T						
e. Investment Pilot Program.....	<table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">879K</td> </tr> </table>		879K				
	879K						
f. Investments not authorized by the FCU Act (SCU ONLY).....	<table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">879L</td> </tr> </table>		879L				
	879L						
g. Deposits and Shares Meeting 703.10(a).....	<table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">879M</td> </tr> </table>		879M				
	879M						
h. Brokered Certificates of Deposit.....	<table border="1" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td align="center">879N</td> </tr> </table>		879N				
	879N						

MISCELLANEOUS INFORMATION (Continued)

This page must be completed by all credit unions

10. Member Service and Product Offerings (Check all that apply) Complete Schedule A - Specialized Lending if you checked Credit Programs a, e, f, g, h, n, or p.

	Acct. Code
Transactional Programs:	
a. ATM / Debit Card Program.....	879Q
b. Check Cashing	879U
c. International Remittances	879V
d. Low-cost wire transfers	879W
e. Money Orders	879X
f. No Surcharge ATMs	879Y
Depository Programs:	
a. Business Share Accounts	879A1
b. Health Savings Accounts.....	879A2
c. Individual Development Accounts	879A3
d. No Cost Share Drafts	879A4
e. Share Certificates with low minimum balance requirements	879A5
Financial Education Programs:	
a. Financial Counseling	879B1
b. Financial Education	879B2
c. Financial Literacy Workshops	879B3
d. First Time Homebuyer Program	879B4
e. In-School Branches	879B5
Other Member Services:	
a. Bilingual Services	879C1
b. Insurance/Investment Sales.....	879S
c. No Cost Bill Payer	879C2

	Acct. Code
Other Member Services (continued):	
d. No Cost Tax Preparation Services (i.e., IRS Volunteer Income Tax Assistance).....	879C3
e. Student Scholarships.....	879C4
Credit Programs:	
a. Business Loans.....	879D
b. Credit Builder	879D1
c. Debt Cancellation/ Suspension.....	879I
d. Direct Financing Leases.....	879F
e. Indirect Business Loans.....	879D2
f. Indirect Consumer Loans.....	879A
g. Indirect Mortgage Loans.....	879D3
h. Int Only or Pymt Option 1st Mortgage Loans.....	879R
i. Micro Business Loans.....	879D4
j. Micro Consumer Loans	879D5
k. Overdraft Lines of Credit.....	879P
l. Overdraft Protection/Courtesy Pay.....	879O
m. Participation Loans.....	879B
n. Pay Day Lending.....	879D6
o. Real Estate Loans.....	879C
p. Refund Anticipation Loans	879D7
q. Risk Based Loans.....	879E
r. Share Secured Credit Cards	879D8

11. Has the credit union completed a merger or acquisition that qualifies for Business Combination Accounting (FAS 141R) after January 1, 2009? If this answer is "Yes" please complete line 7 on Page 14.....

		1003
Yes	No	

DELINQUENT LOANS

This page must be completed by all credit unions

DELINQUENT LOANS BY COLLATERAL TYPE

	Reportable Delinquency							Total Reportable Delinquency
	1 to <2 months	2 to <6 months		6 to <12 months		12 months and over		
	Report Amount Only							
1 Unsecured Credit Card Loans.....	024B		026B		027B		028B	045B
2 1st Mortgage Real Estate Loans/Lines of Credit								
a. Fixed Rate (incl. Hybrid/Balloon > 5yrs).....	751		752		753		754	713A
b. Adjustable Rate (incl. Hybrid/Balloon 5 yrs or less)	771		772		773		774	714A
3 Other Real Estate Loans/Lines of Credit								
a. Fixed Rate/Hybrid/Balloon.....	755		756		757		758	715A
b. Adjustable Rate.....	775		776		777		778	716A
4 Leases Receivable.....	020D		021D		022D		023D	041D
5 All Other Loans (See Instructions).....	020C		021C		022C		023C	041C
6 TOTAL DELINQUENT LOANS	020B		021B		022B		023B	041B
7 TOTAL NUMBER OF DELINQUENT LOANS	020A		021A		022A		023A	041A

ADDITIONAL DELINQUENCY INFORMATION
(Included in the delinquency reported above.)

	Reportable Delinquency							
	Report Amount Only							
	8 Indirect Loans.....	020E		021E		022E		
9 Participation Loans.....	020F		021F		022F		023F	041F
10 Interest Only & Payment Option 1st Mortgage Loans	020I		021I		022I		023I	041I
11 Interest Only & Payment Option Other RE/LOCs Loans	020M		021M		022M		023M	041M
12 Residential Construction- Excluding Business Purpose	020N		021N		022N		023N	041N
13 Member Business Loans excluding Agricultural Lns	020G		021G		022G		023G	041G
14 Agricultural Loans.....	020H		021H		022H		023H	041H
15 Nonmember Business Loans.....	020P		021P		022P		023P	041P
16 Business Construction & Development Loans.....	020Q		021Q		022Q		023Q	041Q
17 Modified 1st Mortgage Real Estate Loans.....	020J		021J		022J		023J	041J
18 Modified Other Real Estate Loans\Lines of Credit....	020K		021K		022K		023K	041K
19 Modified RE Loans also reported as business loans	020L		021L		022L		023L	041L

LOAN CHARGE OFFS AND RECOVERIES

This page must be completed by all credit unions

LOAN LOSS INFORMATION

- 20 Unsecured Credit Card Loans.....
- 21 Total 1st Mortgage Real Estate Loans/ Lines of Credit
- 22 Total Other Real Estate Loans/ Lines of Credit.....
- 23 Leases Receivable.....
- 24 All Other Loans (See Instructions).....
- 25 Total Charge Offs and Recoveries.....

YTD Charge Offs	Acct Code	YTD Recoveries	Acct Code
	680		681
	548		607
	549		608
	550D		551D
	550C		551C
	550		551

ADDITIONAL LOAN LOSS INFORMATION

(Included in the loan losses reported above.)

- 26 Indirect Loans.....
- 27 Participation Loans.....
- 28 Interest Only & Payment Option 1st Mortgage Loans
- 29 Interest Only & Payment Option Other RE/LOCs Loans
- 30 Residential Construction- excluding Business Purpose
- 31 Member Business Loans excluding Agricultural Loans
- 32 Agricultural Loans.....
- 33 Nonmember Business Loans
- 34 Business Construction & Development Loans
- 35 Modified 1st Mortgage Real Estate Loans.....
- 36 Modified Other Real Estate Loans\Lines of Credit.....
- 37 Modified Real Estate Loans also reported as business loans

YTD Charge Offs	Acct Code	YTD Recoveries	Acct Code
	550E		551E
	550F		551F
	550I		551I
	550M		551M
	550N		551N
	550G		551G
	550H		551H
	550P		551P
	550Q		551Q
	550J		551J
	550K		551K
	550L		551L

38 All loans charged off due to Bankruptcy YTD.....

	682
--	-----

39 Number of members with loans (outstanding) who have filed for:

- a. Chapter 7 Bankruptcy YTD.....
- b. Chapter 13 Bankruptcy YTD.....
- c. Chapter 11 Bankruptcy YTD.....

	Acct Code
	081
	082
	088

40 Total Outstanding loan balances subject to bankruptcies identified in item 39a - 39c.

	971
--	-----

41 Congressional Reporting Requirement

- a. Dollar amount of loans with interest rates that exceed 15%.....**(Federal Credit Unions Only)**...
- b. Aggregate weighted average interest rate for the loans with interest rates that exceed 15%.....**(Federal Credit Unions Only)**...

	567
--	-----

	568
--	-----

LIQUIDITY, COMMITMENTS AND SOURCES

All credit unions must complete lines 10 through 12 of this form and, if applicable, lines 1 through 9.

OFF-BALANCE SHEET COMMITMENTS AND OTHER ITEMS

	Amount	Acct Code
1. Unfunded Commitments for Business Loans		
A. Commercial Real Estate.....		814
B. Construction & Land Development.....		814A1
C. Other Unfunded Business Loan Commitments.....		814A
2. Unfunded Commitments for All Remaining Loans (Non-Business Loans)		
A. Revolving Open-End lines secured by 1-4 Family Residential Properties.....		811
B. Credit Card Lines.....		812
C. Outstanding Letters of Credit.....		813
D. Unsecured Share Draft Lines of Credit.....		815
E. Overdraft Protection Program Commitments.....		822
F. Residential Construction Loans-Excluding Business Purpose.....		811A
G. Other Unfunded Commitments.....		816
3. Dollar Amount of Pending Bond Claims.....		818

CONTINGENT LIABILITIES

4. Loans Transferred with Recourse.....		819
5. Other Contingent Liabilities.....		818A

CREDIT AND BORROWING ARRANGEMENTS

6. Amount of Borrowings Subject to Early Repayment at Lender's Option...		865A
7. Lines of Credit		
a. Total Credit Lines.....		881
b. Total Committed Credit Lines.....		882
c. Total Credit Lines at Corporate Credit Unions.....		884
8. Borrowings Outstanding from Corporate Credit Unions		
a. Line of Credit.....		885A
b. Term Borrowings.....		885B
9. Assets Pledged to Secure Borrowings.....		878

	YES	NO	
10. Is your credit union a member of the Federal Home Loan Bank?			896
11. Has your credit union filed an application to borrow from the Federal Reserve Bank Discount Window?.....			897
12. Has your credit union pre-pledged collateral with the Federal Reserve Bank Discount Window?.....			898

INFORMATION SYSTEMS & TECHNOLOGY
This page must be completed by all credit unions

1. Indicate in the box at the right the number of the statement below which best describes the system the credit union uses to maintain its share and loan records.

	Acct Code
	076

1 = Manual System (No Automation) 2 = Vendor Supplied In-House System 3 = Vendor On-Line Service Bureau
 4 = CU Developed In-House System 5 = Other

2. Indicate the name of the primary share and loan information processing vendor.

--

3. Have you completed a data processing conversion in the last six months or do you plan to start a data processing conversion in the next 12 months?

YES	NO	
		888

4. How do your members access/perform electronic financial services (select all that apply):

Home Banking via Internet Website.....	886A	Kiosk.....	886F
Audio Response/Phone Based	886D	Mobile Banking.....	886H
Automatic Teller Machine (ATM).....	886E	Other.....	886G

5. What services do you offer electronically (select all that apply):

Account Aggregation.....	887M	Loan Payments	887F
Account Balance Inquiry	887C	Member Application	887A
Bill Payment.....	887J	Merchandise Purchase.....	887H
Download Account History.....	887K	Merchant Processing Services	887T
Electronic Cash.....	887L	New Loan	887B
Electronic Signature		New Share Account	887E
Authentication/ Certification.....	887P	Remote Deposit Capture.....	887U
e-Statements.....	887R	Share Account Transfers.....	887I
External Account Transfers.....	887S	Share Draft Orders.....	887D
Internet Access Services.....	887N	View Account History.....	887G

Other (please specify).....

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887Z

6. If your credit union has a World Wide Website Address, please provide it.

	891
--	-----

a. If your credit union has a website, does it host it internally?

YES	NO	
		891A

(Note: This information will not be released to the public).....

7. If you have a world wide website, please indicate the type (select only one).....

1 = Informational 2 = Interactive 3=Transactional

	892A
	892B

8. If you have a transactional world wide website, how many members use it.....

9. If you have a transactional website, please provide the name of the primary vendor used to deliver such services

	892C
--	------

10. If you do not have a website, do you plan to add one in the future?

YES	NO	
		889

a. If Yes to #10, in how many months

	889A
	889B

b. If Yes to #10, what type of site (select only one)

1 = Informational 2 = Interactive 3=Transactional

YES	NO	
		903

11. Does the credit union have internet access?

12. Does the credit union have FedLine Access?

13. If the CU processes ACH transactions, is it an Originating Depository Financial Institution?

14. If the CU processes ACH transactions, is it a Receiving Depository Financial Institution?

15. Does the credit union have an internal wireless network? (Note: This information will not be released to the public).

		904
		905
		906
		907

PCA NET WORTH CALCULATION WORKSHEET

Credit unions are not required to provide input on this page unless it has chosen an alternative total assets option offered on lines 10 through 12 to calculate Net Worth or have elected to calculate an alternative Risk Based Net Worth ratio.

o Electronic Filers: Information entered on preceding schedules will populate line items below on the PC 5300 Automated System, excluding items 7a - 7c and optional items 10, 11 and 12.

o Manual Call Report Filers: Leave this page blank or use it as a manual net worth calculation worksheet. If you have had any any business combinations, complete items 7a - 7c.

NET WORTH TO TOTAL ASSETS RATIO

NUMERATOR: NET WORTH

	Amount	Acct Code
1. Undivided Earnings.....		940
2. Regular Reserves.....		931
3. Appropriation for Non-Conforming Investments (State Credit Union ONLY).....		668
4. Other Reserves (Appropriations of Undivided Earnings).....		658
5. Uninsured Secondary Capital (Low Income Designated Credits Unions Only).....		925
6. Net Income (unless this amount is already included in Undivided Earnings).....		602
7. Adjusted Retained Earnings acquired through Business Combinations		
a. Prior Quarter-End Adjusted Retained Earnings acquired through Business Combinations.....		1004A
b. Adjustments made to Retained Earnings acquired through Business Combinations during current quarter (See Instructions).....		1004B
c. Current Quarter's Total Adjusted Retained Earnings acquired through Business Combinations.....		1004
8. TOTAL NET WORTH (Sum of items 1-7).....		997

DENOMINATOR: TOTAL ASSETS

9. Total Assets (quarter-end).....		010
------------------------------------	--	-----

Total Assets Elections (Optional)

Retain line 9 quarter-end total assets above as net worth ratio denominator, or select one of the total assets computation options below by inputting the result in the appropriate line item. Line 13 below will compute your net worth ratio using line 9 quarter-end total assets as your denominator unless you enter an amount in line 10, 11 or 12.

10. Average of Daily Assets over the calendar quarter.....		010A
11. Average of the three month-end balances over the calendar quarter.....		010B
12. The average of the current and three preceding calendar quarter-end balances.....		010C
13. Net Worth Ratio (Line 8 divided by line 9, 10, 11 or 12)		998
14a. Risk Based Net Worth (RBNW) Requirement (Standard Calculation).....		999
b. Risk Based Net Worth (RBNW) Alternative Method under Section 702.107.....		999A
15. Net Worth Classification if credit union is not new. (Based upon Call Report data only. See instructions).....		700
16. Net Worth Classification if credit union is a new credit union..... A "New" credit union has less than \$10 million in assets and was chartered in the last 10 years. (Based upon Call Report data only. See instructions)		701

**STANDARD COMPONENTS OF
BASED NET WORTH REQUIREMENT (RE
(AUTOMATED -- NO INPUT NECESSARY)**

This information below is provided only for your information. No credit union is required to provide input on this page. Information entered on preceding schedules will populate the line items below on the PC 5300 Automated System. Manual Call Report filers will also leave these items blank.

A RBNW Requirement is only applicable for those credit unions with assets greater than \$10,000,000 and a RBNW requirement greater than six percent.

A	B	C	D	E	F
Risk portfolio	Dollar balance	Amount as percent of quarter-end total assets	Risk weighting	Amount times risk weighting	Standard component
Quarter-end total assets Assets, line 31 (Acct 010)		100.0000%			
(a) Long-term real estate loans Sched A Line 11 (Acct. Code 710) less: Sched A Line 32 (Acct. Code 718) Sched A Line 18 (Acct. Code 712) Threshold amount: 0 to 25% Excess amount: over 25%			0.06 0.14		
(b) MBLs outstanding Sched A line 30 (Acct. Code 400) Threshold amount: 0 to 15% Threshold amount: >15 to 25% Excess amount: over 25%			0.06 0.08 0.14		
(c) Investments Weighted-average life: Page 3 Lines 2c, 3 and 13: 0 to 1 year (Acct. Code 799A1 + 730B + 730C) > 1 year to 3 years (Acct. Code 799B) > 3 years to 5 years (Acct. Code 799C1) > 5 years to 10 years (Acct. Code 799C2) > 10 years (Acct. Code 799D)			0.03 0.06 0.12 0.12 0.20		
(d) Low-risk assets Assets Line 1 (Acct. Code 730A) Assets Line 28 (Acct. Code 794) Sum of risk portfolios (a) through (d) above			.00		
(e) Average-risk assets Assets, line 31 (Acct. Code 010) less: Risk portfolio items (a) through (d) above			0.06		
(f) Loans sold with recourse Page 12, line 4 (Acct. Code 819)			0.06		
(g) Unused MBL commitments Sched A line 31 (Acct. Code 814B)			0.06		
(h) Allowance (Credit limited to 1.5% of loans) Assets, line 24 (Acct. Code 719)			(1.00)		
Sum of standard components: RBNW requirement (Acct. Code 999)					

**SCHEDULE A
SPECIALIZED LENDING**

Section 1: If your credit union has indirect loans, complete this section.

Section 2 & 3: If your credit union has any real estate loans or member business loans outstanding or has originated any real estate loans or member business loans year-to-date, complete these sections, as applicable.

Section 4: If your credit union has any participation loans outstanding or sold loans or participations year-to-date, complete this section.

SECTION 1 - INDIRECT LOANS

1. INDIRECT LOANS

- a. Indirect Loans - Point of Sale Arrangement.....
- b. Indirect Loans - Outsourced Lending Relationship.....
- c. TOTAL OUTSTANDING INDIRECT LOANS.....

Number	Acct Code	Amount	Acct Code
	617B		618B
	617C		618C
	617A		618A

You may stop here if your credit union has no real estate loans or member business loans outstanding and has not originated any real estate loans or member business loans year-to-date or if your credit union has not sold any loans or has any participation loans outstanding.

SECTION 2 - REAL ESTATE LOANS AND LINES OF CREDIT - INCLUDING BUS. LOANS SECURED BY REAL ESTATE

**REAL ESTATE LOANS
FIRST MORTGAGE**

2. Fixed Rate

- a. > 15 Years.....
- b. 15 Years or less.....

No. of Loans Outstanding	Acct Code	Amt of Loans Outstanding	Acct Code	No. of Loans Granted Year-to-Date	Acct Code	Amount Granted Year-To-Date	Acct Code
	972A		704A		982A		720A
	972B		704B		982B		720B

3. Balloon/Hybrid

- a. > 5 Years.....
- b. 5 Years or less.....

	972C		704C		982C		720C
	972D		704D		982D		720D

4. Other Fixed Rate.....

	972E		704E		982E		720E
--	------	--	------	--	------	--	------

5. Adjustable Rate 1 yr or less

	973A		705A		983A		721A
--	------	--	------	--	------	--	------

6. Adjustable Rate > 1 yr.....

	973B		705B		983B		721B
--	------	--	------	--	------	--	------

OTHER REAL ESTATE

7. Closed-End Fixed Rate.....

	974		706		984		722
--	-----	--	-----	--	-----	--	-----

8. Closed-End Adjustable Rate

	975		707		985		723
--	-----	--	-----	--	-----	--	-----

9. Open-End Adjustable Rate

	976		708		986		724
--	-----	--	-----	--	-----	--	-----

10. Open-End Fixed Rate.....

	976B		708B		986B		724B
--	------	--	------	--	------	--	------

11. TOTALS (each column)....

	978		710		988		726
--	-----	--	-----	--	-----	--	-----

12. Real Estate Loans whose terms have been modified due to the inability of the borrower to meet the original terms of the note. These loans should also be reported in their respective categories on the real estate information above (section 2) and in section 3 of this schedule if they are business loans.

- a. Modified Loans secured by First Mortgages.....
- b. Modified Loans secured by Other RE/LOCs.....
- c. Modified RE Loans also reported as business loans

No. of Loans Outstanding	Acct Code	Amount Outstanding	Acct Code	Amount Modified YTD	Acct Code
	1000A		1001A		1002A
	1000B		1001B		1002B
	1000C		1001C		1002C

**MISCELLANEOUS REAL ESTATE LOANS/
LINES OF CREDIT INFORMATION**

- 13. Interest Only & Payment Option 1st Mortgage Loans
- 14. Interest Only & Payment Option Other RE/LOCs Loans

No. of Loans Outstanding	Acct Code	Amount Outstanding	Acct Code	Amount Granted YTD	Acct Code
	704C2		704C1		704C3
	704D1		704D2		704D3

**SCHEDULE A
SPECIALIZED LENDING (Continued)**

SECTION 2 CONTINUED - REAL ESTATE LOANS AND LINES OF CREDIT

MISCELLANEOUS REAL ESTATE LOANS/LINES OF CREDIT INFORMATION (continued)

	Amount	Acct Code
15. Balance Outstanding of 1st Mtg Residential Construction Loans - Excluding Business Purpose...		704A1
16. Allowance for Losses on all Real Estate Loans.....		731
17. Total Amount of All 1st Mortgage Loans which have been sold in the secondary market year-to-date		736
18. Amount of Real Estate Loans Outstanding that will contractually refinance, reprice or mature within the next 5 years and that are not reported on line 27 (below).....		712
19. Amount of real estate loans sold but serviced by the credit union.....		779A
20. Mortgaging Servicing Rights.....		779

SECTION 3 - BUSINESS LOANS - Complete this section if the credit union has any business loans outstanding or has originated any business loans year-to-date.

	No. of Loans Outstanding	Acct Code	Amount	Acct Code	No. of Loans Granted or Purchased Year-to-Date	Acct Code	Amount Granted or Purchased Year-to-Date	Acct Code
21. Member Business Loans....		900A		400A		090A		475A
22. Purchased business loans or participation interests to nonmembers		900B		400B		090B		475B

MISCELLANEOUS BUSINESS LOAN INFORMATION (included in lines 21 and 22 above)

23. Construction and Development Loans		143A		143B		143C		143D
24. Unsecured business loans.....		900C		400C		090C		475C
25. Purchased business loans or participation interests to members....		900D		400D		090D		475D
26. Agricultural Related Loans.....		961A		042A		099A		463A

	Number	Acct Code	Amount	Acct Code
27. Portion of Real Estate Loans included in line 11 of Section 2 of this schedule which are also reported as business loans on lines 21 and 22 above.....				718A
28. Business Loans and Participations sold Year-to-Date.....		691B		691C
29. Small Business Administration Loans Outstanding.....		900F		400F

RISK BASED NET WORTH (RBNW)		
For credit unions with assets greater than \$10,000,000		
	Amount	Acct Code
30. Loans and participation interests qualifying for RBNW.....		400
31. Unfunded commitments for business loans and participation interests qualifying for RBNW		814B
32. Amount of Real Estate Loans included in line 11 on Section 2 also reported as business loans and participation interests qualifying for RBNW on line 30 above.....		718

**SCHEDULE A
SPECIALIZED LENDING (Continued)**

Section 4- Loan Purchased and Sold in Full and Participation Loans Purchased & Sold

33. LOANS PURCHASED AND SOLD YEAR-TO-DATE

- a. Loans Purchased In Full from Other Financial Institutions.....
- b. Loans, Excluding Real Estate Loans, Sold in Full.....

Number	Acct Code	Amount	Acct Code
	614		615
	616		616A

34. PARTICIPATION LOANS PURCHASED

- a. Purchased from FICU's with Recourse.....
- b. Purchased from Other Entities with Recourse.....
- c. Purchased from FICU's without Recourse.....
- d. Purchased from Other Entities without Recourse.....
- TOTAL PURCHASED (each column).....**

ALL OUTSTANDING				PURCHASED YTD			
Number	Acct Code	Amount Outstanding	Acct Code	Number	Acct Code	Amount Purchased YTD	Acct Code
	619A1		619B1		690A1		690B1
	619A2		619B2		690A2		690B2
	619A3		619B3		690A3		690B3
	619A4		619B4		690A4		690B4
	619A		619		690A		690

35. OUTSTANDING PARTICIPATION LOANS SOLD

- a. Sold to FICU's with Recourse.....
- b. Sold to Other Entities with Recourse.....
- c. Sold to FICU's without Recourse.....
- d. Sold to Other Entities without Recourse.....
- TOTAL OUTSTANDING SOLD (each column).....**

Participation Interest Retained				Participation Interest Sold AND/OR Serviced			
Number	Acct Code	Amount of Participation Interest Retained	Acct Code	Number	Acct Code	Amount of Participation Interest Sold AND/OR Serviced	Acct Code
	691D1		691E1		691F1		691G1
	691D2		691E2		691F2		691G2
	691D3		691E3		691F3		691G3
	691D4		691E4		691F4		691G4
	691D		691E		691F		691G

36. PARTICIPATION LOANS SOLD YEAR-TO-DATE

- a. Sold to FICU's with Recourse YTD.....
- b. Sold to Other Entities with Recourse YTD.....
- c. Sold to FICU's without Recourse YTD.....
- d. Sold to Other Entities without Recourse YTD.....
- TOTAL SOLD YTD (each column).....**

Participation Interest Retained				Participation Interest Sold AND/OR Serviced			
Number	Acct Code	Amount of Participation Interest Retained	Acct Code	Number	Acct Code	Amount of Participation Interest Sold AND/OR Serviced	Acct Code
	691H1		691I1		691A1		691J1
	691H2		691I2		691A2		691J2
	691H3		691I3		691A3		691J3
	691H4		691I4		691A4		691J4
	691H		691I		691A		691

37. PARTICIPATION LOANS OUTSTANDING BY TYPE

- a. Consumer.....
- b. Real Estate.....
- c. Member Business Loans excluding C&D.....
- d. Non-Member Business Loans excluding C&D.....
- e. Commercial Construction & Development.....
- f. Loan Pools.....
- TOTAL OUTSTANDING (each column).....**

Purchased Outstanding on Financial Statements				Sold Outstanding on Financial Statements			
Number	Acct Code	Amount	Acct Code	Number	Acct Code	Sold Outstanding	Acct Code
	691K1		691L1		691M1		691N1
	691K2		691L2		691M2		691N2
	691K3		691L3		691M3		691N3
	691K4		691L4		691M4		691N4
	691K5		691L5		691M5		691N5
	691K6		691L6		691M6		691N6
	691K		691L		691M		691N

**SCHEDULE B
INVESTMENTS, SUPPLEMENTAL INFORMATION**

Complete this schedule if amounts are reported on page 3, lines 4, 5, or 6; page 8, items 9e - 9h are checked; or if items below are applicable.

TYPES OF INVESTMENTS

- 1. U.S. Government Obligations.....
- 2. Federal Agency Securities
 - a. Agency/GSE Debt Instruments (not backed by mortgages).....
 - b. Agency/GSE Mortgage-Backed Securities.....
 - c. TOTAL FEDERAL AGENCY SECURITIES.....
- 3. Other Mortgage-Backed Securities
 - a. Privately Issued Mortgage-Related Securities
 - b. Privately Issued Mortgage-Backed Securities (SCU Only).....
 - c. TOTAL OTHER MORTGAGE-BACKED SECURITIES.....
- 4. Mutual Funds.....
- 5. Common Trusts.....

Amount	Acct Code
	741C
	742C1
	742C2
	742C
	981A
	981B
	981
	743D
	743E

INVESTMENTS MEETING SPECIFIC CRITERIA OF PART 703 (FCU ONLY)

- 6. Non-Mortgage Related Securities with Embedded Options or Complex Coupon Formulas.....
- 7. Non-Mortgage Related Securities with Maturities Greater than Three Years that Do Not Have Embedded Options or Complex Coupon Formulas
- 8. Total of Securities Meeting the Requirements of Section 703.12(b) (Sum of items 2b+3c+6+7)

Amount	Acct Code
	786A
	786B
	786

MORTGAGE-BACKED SECURITIES

- 9. Collateralized Mortg. Obligations/Real Estate Mortgage Investment Conduits(CMOs/REMICs)....
- 10. Commercial Mortgage Backed Securities.....

	733
	733A

MISCELLANEOUS INVESTMENT INFORMATION

- 11. Total of Deposits and Shares Meeting the Requirements of Section 703.10(a) (FCU Only).....
- 12. Market Value of Investments Purchased Under an Investment Pilot Program - 703.19 (FCU Only)
- 13. Fair Value of Held to Maturity Investments (reported on line 6 of page 3).....
- 14. Investment Repurchase Agreements.....
- 15. Borrowing Repurchase Transactions Placed in Investments for Purposes of Positive Arbitrage...
- 16. Investments Not Authorized by the FCU Act or NCUA Rules and Regulations (SCU ONLY).....
- 17. Outstanding balance of brokered certificates of deposit and share certificates

	785
	785A
	801
	780
	781
	784
	788

FCU= Federal Credit Union
SCU= State Credit Union

**SCHEDULE C
CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION**

DON'T MAKE ENTRIES ON THIS FORM UNLESS YOUR CREDIT UNION HAS A LOAN TO OR INVESTMENT IN A CUSO

Complete a separate line of information for each CUSO in which you have a loan or an investment, regardless of whether your credit union owns the CUSO, has a "controlling financial interest", has the "ability to exert significant influence" or owns only a smaller portion of the CUSO. If you have a loan or investment in more than 20 CUSOs and file manually, please continue on a copy of this form.

ACCT CODE	Tax ID Number (Do Not Include Spaces or Dashes)	Full/ Legal Name of CUSO	Value of Investment in CUSO	Amount loaned to CUSO	See Note Below			Aggregate Cash Outlay in CUSO		
	838A - T				830A - T	831A -T	832A -T		**	***
A.										
B.										
C.										
D.										
E.										
F.										
G.										
H.										
I.										
J.										
K.										
L.										
M.										
N.										
O.										
P.										
Q.										
R.										
S.										
T.										

Note:

** Is the CUSO wholly owned by the credit union? Blank = No; 1 = Yes (Acct. Code 833A-T)

*** Indicate in the box the letter which describes the predominant service provided by the CUSO: (Acct. Code 834A1-T1)

a = Checking and currency services	h = Insurance brokerage or agency	o = Travel agency services
b = Clerical, professional and management services	i = Leasing	p = Trust and trust-related services
c = Business loan origination	j = Loan support services	q = Real estate brokerage services
d = Consumer mortgage origination	k = Record retention, security and disaster recovery services	r = CUSO investments in non-CUSO service providers
e = Electronic transaction services	l = Securities brokerage services	t = Credit card loan origination
f = Financial counseling services	m = Shared credit union branch (service center) operations	u = Payroll processing services
g = Fixed asset services	n = Student loan origination	s = Other

**** How is the investment in the CUSO accounted for on the credit union's financial statements: (Acct. Code 837A-T):
1 = consolidation 2 = equity method 3 = cost method