

Account	Description	Debits	Credits	Total Debits	Total Credits
Assets					
70100	NEW AUTO LOANS	1,667,387.60			
70200	USED AUTO LOANS	4,149,646.14			
70300	SHARE SECURED LOANS	43,619.32			
70301	CD SECURED LOANS	62,485.58			
70400	BOAT LOANS	49,038.11			
70402	MOTORCYCLE LOANS	12,247.85			
70403	USED MOTORCYCLES	22,420.85			
70500	UNSECURED LOANS	533,300.51			
70600	LAWN/GARDEN EQUIPMENT	78,603.50			
70700	CAMPERS AND MOTOR HOME LOANS	178,234.84			
70706	VARIABLE HOME EQUITY LOC	12,383.37			
70708	VISA LOANS	445,683.02			
71900	ALLOWANCE FOR LOAN LOSSES		14,198.68		
72200	PREPAID EXPENSE	29,676.36			
73100	CORPORATE ONE SETTLEMENT ACCOUNT	67,086.32			
73121	VISA CARD DAILY SETTLEMENT		3,312.08		
73123	DEBIT CARD DAILY SETTLEMENT		17,765.59		
73125	OUTSTANDING CORPORATE ONE CHECKS		82,910.80		
73900	VAULT CASH	5,868.00			
73912	ATM CASH/PLANT ATM	19,240.00			
74200	BANKS/S&L/CDS	6,533,296.57			
74505	MONEY MARKET ACCOUNT - RICHWOOD BANK	28,709.94			
74511	ACH SETTLEMENT	273,739.92			
74533	ACH WAREHOUSE		315,894.85		
74800	NCUSIF CAPITALIZATION	122,222.20			
74900	PERPETUAL CONTRIBUTED CAPITAL ACCOUNT	239,718.32			
75100	ACCRUED INTEREST ON LOANS	12,740.54			
75101	ACCRUED INTEREST ON VISA	1,213.88			
75200	ACCRUED INCOME ON INVESTMENTS	5,499.51			
76614	OHIO CREDIT UNION LEAGUE DUES AMORTIZATION	2,026.14			
76700	SUPERVISORY FEE AMORTIZATION	1,307.34			
76902	VISA ADVANCED CLEARING FUNDS	4,666.90			
77501	ATM MACHINES	3,953.65			
77502	ATM MACHINE DEPRECIATION		3,953.65		
77503	OFFICE EQUIPMENT	38,938.06			
77504	OFFICE EQUIPMENT DEPRECIATION		24,902.74		
77506	LEASEHOLD IMPROVEMENTS	4,845.00			
77507	LEASEHOLD IMPROVEMENTS DEPRECIATION		4,845.00		
Total	Assets			14,182,015.95	
Liabilities					
80000	ACCOUNTS PAYABLE		3,534.80		
80101	GAP INSURANCE		1,300.00		
80102	CREDIT INSURANCE (PREPAID)		765.71		
80111	DEBIT CARD CHARGEBACK/ADJUSTMENT IN PROCESS	236.77			
80114	CORPORATE ONE LINE OF CREDIT		292,579.03		
82000	ACCRUED DIVIDENDS PAYABLE		1,493.39		
83100	ANNUAL MEETING ACCRUAL		2,902.00		
83101	EDUCATIONAL ACCRUAL		296.32		
83102	INDEPENDENT AUDIT ACCRUAL		7,791.61		
83103	COLLECTIONS ACCRUAL		2,527.14		
83108	TRAVEL & CONFERENCE ACCRUAL		40.00		
84700	IRA ADMINISTRATION ACCRUAL	76.22			
84704	OVERNITE (FED EXP) MAIL FEES		36.87		

Account	Description	Debits	Credits	Total Debits	Total Credits
86000	EMPLOYEE BENEFITS ACCRUAL		5,464.00		
86004	EMPLOYEE BENEFITS (SEP) ACCRUAL		4,896.00		
90100	SHARES		6,961,783.61		
90200	MEMBER SHARE DRAFT ACCOUNTS		1,809,662.84		
90300	MISC SHARES		271,948.66		
90400	CHRISTMAS CLUB ACCOUNTS		174,814.16		
90500	VACATION SHARE ACCOUNTS		479,835.03		
90600	MEMBER IRA ACCOUNTS		209,035.74		
90611	IRA CERTIFICATES OF DEPOSIT		641,458.81		
90700	CERTIFICATES OF DEPOSIT		1,702,258.29		
93100	STATUTORY RESERVES		348,782.06		
94000	UNDIVIDED EARNINGS		1,251,866.13		
	NET INCOME		7,256.74		
Total	Liabilities				14,182,015.95
GRAND	TOTALS	14,650,112.33	14,650,112.33		

Account	Description	MTD Debits	MTD Credits	QTD Debits	QTD Credits	YTD Debits	YTD Credits
Income							
11100	INTEREST ON LOANS		27,561.98		54,625.32		205,810.55
11104	FIXED HOME EQUITY INT		37.76		37.76		37.76
11106	VARIABLE HOME EQUITY LOC		66.11		126.66		456.18
11110	VISA-PLATINUM -INTEREST EARNED		1,822.65		5,881.30		26,752.00
12100	INVESTMENT INCOME		4,374.28		8,484.99		29,653.48
13100	FEES & CHARGES		607.00		1,123.00		3,678.50
13102	SHARE DRAFT FEES		336.00		420.00		1,241.00
13103	BILL PAYMENT FEE INCOME		25.00		40.00		220.00
13104	LOAN LATE FEES		490.00		981.43		3,282.70
13105	VISA FEE INCOME		174.93		329.78		867.31
13106	SKIP-A-PAYMENT FEE		210.00		360.00		690.00
13107	COURTESY PAY FEE		3,836.00		7,196.00		23,405.00
13108	DRAFT ACCT PAPER STATEMENT FEE		50.00		102.00		422.00
13111	ADDRESSES UNKNOWN		0.00		0.00		17.21
13113	EARLY WITHDRAW FEE		15.00		62.00		306.00
13120	VISA LATE FEES		100.00		160.00		705.00
13121	VISA CARD INCOME		960.64		2,238.77		8,994.31
13123	ATM INCOME		8.00		40.00		232.00
13124	DEBIT CARD INCOME		4,352.95		8,699.43		36,632.45
15100	MISCELLANEOUS INCOME		39.29		39.29		158.97
15101	GAP INSURANCE INCOME		1,420.00		2,884.00		6,993.00
15102	LOAN PROTECTION INSURANCE INCOME		75.80		149.49		566.64
Total	Income	0.00	46,563.39	0.00	93,981.22	0.00	351,122.06
Expense							
21100	SALARIES	17,378.17		34,833.73		138,406.75	
22000	EMPLOYEE BENEFITS	683.00		1,366.00		5,464.00	
22001	EMPLOYEE DISABILITY / LIFE INSURANCE	289.12		578.24		2,209.63	
22002	EMPLOYEE HEALTH INSURANCE	1,248.48		2,496.96		10,216.90	
22003	EMPLOYEE BENEFITS (SEP)	612.00		1,224.00		4,896.00	
22007	OHIO UNEMPLOYMENT TAX	0.00		2.83		450.02	
22008	WORKER'S COMPENSATION	19.01		32.18		111.16	
22009	FEDERAL UNEMPLOYMENT TAX	0.00		0.00		209.98	
22200	SOCIAL SECURITY / MEDICARE TAXES	1,329.42		2,664.78		10,588.18	
23000	TRAVEL & CONFERENCE EXPENSE	5.00		10.00		40.00	
24000	ASSOCIATION DUES OCUL	405.23		810.46		3,396.30	
26000	OFFICE OPERATIONS EXPENSE	522.96		874.47		3,187.81	
26001	IDENTITY THEFT EXPENSE	5.35		16.59		98.47	
26002	POSTAGE	78.61		100.38		226.71	
26003	SUBSCRIPTIONS / LICENSING FEES	61.20		266.79		266.79	
26004	OFFICE SUPPLY EXPENSE	167.29		376.55		1,026.47	
26008	DATA PROCESSING EXPENSE	3,252.43		6,799.11		25,744.69	
26010	HOME CU SET UP EXPENSE	58.34		116.68		466.72	
26011	HOME BANKING SERVICE FEE	992.00		2,022.55		8,297.95	
26012	BILL PAYMENT SERVICES EXPENSE	262.58		525.16		2,100.64	
26401	OFFICE EQUIPMENT EXPENSE	557.66		1,115.32		4,324.69	
27000	EDUCATIONAL EXPENSE	35.29		35.29		276.48	
27101	PROMOTIONAL/MARKETING EXPENSE	104.50		209.00		836.00	
28000	LOAN SERVICING EXPENSE	210.50		406.33		1,532.07	
28303	CREDIT REPORTS	429.27		911.37		2,971.61	
28600	VISA EXPENSE	1,711.04		3,501.52		13,261.08	
28601	VISA PROCESSING EXPENSE	342.15		632.69		1,988.12	
29001	INDEPENDENT AUDIT	1,288.01		2,576.02		9,614.98	
29002	BANKING EXPENSES	308.94		626.35		2,589.31	

Account	Description	MTD Debits	MTD Credits	QTD Debits	QTD Credits	YTD Debits	YTD Credits
29003	SHARE DRAFT EXPENSES	75.00		138.75		521.25	
29004	ATM EXPENSES	23.58		269.52		668.37	
29005	ACH EXPENSES	153.42		269.22		989.50	
29006	ACE/RDC/CK21 EXPENSES	212.95		415.61		1,565.48	
29007	DEBIT CARD EXPENSES	4,424.82		7,769.96		29,433.01	
29008	FRAUD LOSSES	125.00		640.66		1,440.98	
30000	PROVISION FOR LOAN LOSSES	3,537.59		3,435.32		6,382.60	
31400	SURETY BOND	927.91		1,993.33		7,117.66	
32100	SUPERVISORY EXPENSE	326.83		653.68		2,599.66	
34000	INTEREST ON BORROWED MONEY	287.79		750.99		798.78	
35000	ANNUAL MEETING EXPENSE	0.00		0.00		1,891.01	
36000	IRA EXPENSES	111.49		222.98		891.92	
37000	MISCELLANEOUS EXPENSES	0.00		24.72		200.07	
37001	BOARD MEETING EXPENSE	280.00		560.00		2,240.00	
38000	IRA/CD DIVIDENDS	2,596.55		5,148.71		20,890.81	
38100	SHARES/SUB-SHARES DIVIDENDS	813.64		1,611.61		6,235.53	
Total	Expense	46,254.12	0.00	89,036.41	0.00	338,666.14	0.00
Income							
42000	LOSS (GAIN) ON INVESTMENTS		0.00	5,199.18		5,199.18	
Total	Income	0.00	0.00	5,199.18	0.00	5,199.18	0.00
NET INCOME			309.27		-254.37		7,256.74