

Account	Description	MTD Debits	MTD Credits	QTD Debits	QTD Credits	YTD Debits	YTD Credits
Income							
11100	INTEREST ON LOANS		25,314.56		50,282.26		194,569.35
11104	FIXED HOME EQUITY INT		7.08		37.16		127.11
11106	VARIABLE HOME EQUITY LOC		533.58		1,224.04		4,252.04
11110	VISA-PLATINUM -INTEREST EARNED		3,825.87		7,398.05		27,814.25
12100	INVESTMENT INCOME		7,918.63		16,173.73		61,889.06
13100	FEES & CHARGES		501.00		1,317.00		4,512.50
13102	SHARE DRAFT FEES		400.00		1,133.00		4,439.00
13103	BILL PAYMENT FEE INCOME		15.00		65.00		430.00
13104	LOAN LATE FEES		439.95		1,019.95		4,716.29
13105	VISA FEE INCOME		30.42		110.78		660.20
13106	SKIP-A-PAYMENT FEE		30.00		30.00		420.00
13107	COURTESY PAY FEE		3,220.00		7,222.00		28,978.00
13108	DRAFT ACCT PAPER STATEMENT FEE		98.00		189.00		797.00
13111	ADDRESSES UNKNOWN		0.00		0.00		15.08
13113	EARLY WITHDRAW FEE		15.00		30.00		105.00
13120	VISA LATE FEES		260.00		380.00		1,240.00
13121	VISA CARD INCOME		1,084.98		2,110.70		8,149.59
13123	ATM INCOME		23.02		31.07		11.31
13124	DEBIT CARD INCOME		4,058.32		8,613.91		35,081.77
15100	MISCELLANEOUS INCOME		28.18		43.59		155.95
15101	GAP INSURANCE INCOME		249.00		249.00		1,688.00
15102	LOAN PROTECTION INSURANCE INCOME		61.76		123.37		356.64
15105	OTHER OPERATING INCOME		0.00		0.00		1,782.37
Total	Income	0.00	48,114.35	0.00	97,783.61	0.00	382,190.51
Expense							
21100	SALARIES	16,123.06		32,306.12		127,430.25	
22000	EMPLOYEE BENEFITS	802.03		1,604.06		6,416.24	
22001	EMPLOYEE DISABILITY / LIFE INSURANCE	251.70		503.40		2,013.60	
22002	EMPLOYEE HEALTH INSURANCE	755.76		4,802.24		21,584.96	
22003	EMPLOYEE BENEFITS (SEP)	641.63		1,283.26		5,133.04	
22007	OHIO UNEMPLOYMENT TAX	1.78		16.29		427.50	
22008	WORKER'S COMPENSATION	44.48		44.48		155.68	
22009	FEDERAL UNEMPLOYMENT TAX	0.00		0.00		210.02	
22200	SOCIAL SECURITY / MEDICARE TAXES	1,233.41		2,471.41		9,748.40	
23000	TRAVEL & CONFERENCE EXPENSE	10.42		20.84		83.36	
24000	ASSOCIATION DUES OCUL	503.14		1,006.28		4,025.12	
26000	OFFICE OPERATIONS EXPENSE	319.63		765.46		2,706.48	
26001	IDENTITY THEFT EXPENSE	12.31		19.80		189.41	
26002	POSTAGE	68.98		137.47		237.47	
26003	SUBSCRIPTIONS / LICENSING FEES	0.00		0.00		191.98	
26004	OFFICE SUPPLY EXPENSE	126.81		126.81		915.75	
26008	DATA PROCESSING EXPENSE	2,465.45		4,930.90		19,723.60	
26010	HOME CU SET UP EXPENSE	15.00		15.00		15.00	
26011	HOME BANKING SERVICE FEE	851.45		1,526.45		6,372.65	
26012	BILL PAYMENT SERVICES EXPENSE	285.59		571.18		2,284.72	
26401	OFFICE EQUIPMENT EXPENSE	65.66		131.32		459.62	
27000	EDUCATIONAL EXPENSE	69.00		138.00		571.85	
27101	PROMOTIONAL/MARKETING EXPENSE	193.25		386.50		2,036.97	
27102	PRINTING EXPENSE	51.34		102.68		657.69	
28000	LOAN SERVICING EXPENSE	79.38		667.26		1,083.90	
28001	COLLECTION EXPENSE	250.00		500.00		2,800.00	
28303	CREDIT REPORTS	604.45		689.45		2,898.66	
28307	EQUIPMENT MAINTENANCE / REPAIR	61.57		123.14		492.56	

Account	Description	MTD Debits	MTD Credits	QTD Debits	QTD Credits	YTD Debits	YTD Credits
28600	VISA EXPENSE	1,370.57		3,827.28		12,173.70	
28601	VISA PROCESSING EXPENSE	287.92		618.64		2,066.80	
29001	INDEPENDENT AUDIT	1,653.11		2,765.61		8,840.61	
29002	BANKING EXPENSES	407.04		833.48		3,553.58	
29003	SHARE DRAFT EXPENSES	63.75		127.50		400.21	
29004	ATM EXPENSES	197.67		395.34		3,046.14	
29005	ACH EXPENSES	139.57		262.62		1,002.13	
29006	CHECK 21 EXPENSES	118.74		232.21		912.67	
29007	DEBIT CARD EXPENSES	3,956.87		8,382.65		33,447.48	
29008	FRAUD LOSSES	0.00		0.00		828.17	
30000	PROVISION FOR LOAN LOSSES	5,466.39		5,463.10			1,095.89
31400	SURETY BOND	792.32		1,584.64		6,472.40	
32100	SUPERVISORY EXPENSE	377.83		755.66		2,977.66	
33000	CASH OVER & SHORT	0.00		40.00		90.00	
34000	INTEREST ON BORROWED MONEY	0.00		14.18		388.79	
35000	ANNUAL MEETING EXPENSE	480.00		960.00		3,840.00	
36000	IRA EXPENSES	108.05		281.74		930.04	
37000	MISCELLANEOUS EXPENSES	0.00		0.00		79.74	
37001	BOARD MEETING EXPENSE	310.00		620.00		2,480.00	
38000	IRA/CD DIVIDENDS	4,686.57		9,366.03		30,392.41	
38100	SHARES/SUB-SHARES DIVIDENDS	514.24		1,066.67		4,018.74	
Total	Expense	46,817.92	0.00	92,487.15	0.00	338,807.75	1,095.89
Income							
Total	Income	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME			1,296.43		5,296.46		44,478.65

Account	Description	Debits	Credits	Total Debits	Total Credits
Assets					
70100	NEW AUTO LOANS	1,624,313.52			
70200	USED AUTO LOANS	3,326,145.29			
70300	SHARE SECURED LOANS	26,639.29			
70301	CD SECURED LOANS	48,488.02			
70400	BOAT LOANS	19,407.44			
70402	MOTORCYCLE LOANS	32,124.78			
70403	USED MOTORCYCLES	36,659.28			
70500	UNSECURED LOANS	535,428.15			
70600	LAWN/GARDEN EQUIPMENT	52,341.72			
70700	CAMPERS AND MOTOR HOME LOANS	245,475.01			
70704	FIXED HOME EQUITY	3,129.26			
70706	VARIABLE HOME EQUITY LOC	95,386.10			
70708	VISA LOANS	492,451.18			
71900	ALLOWANCE FOR LOAN LOSSES		25,340.62		
72200	PREPAID EXPENSE	28,360.45			
73100	CORPORATE ONE SETTLEMENT ACCOUNT		411.17		
73121	VISA CARD DAILY SETTLEMENT		1,067.32		
73125	OUTSTANDING CORPORATE ONE CHECKS		163,105.64		
73900	VAULT CASH	4,469.00			
73911	ATM CASH/CORP ATM	26,140.00			
73912	ATM CASH/PLANT ATM	25,880.00			
73913	ATM CASH/R&D BUILDING	6,180.00			
74200	BANKS/S&L/CDS	3,873,000.00			
74504	CORPORATE ONE FED FUNDS PLUS ACCT	341,960.62			
74505	MONEY MARKET ACCOUNT - RICHWOOD BANK	66,775.80			
74533	ACH WAREHOUSE		38,764.98		
74800	NCUSIF CAPITALIZATION	93,267.72			
74900	PERPETUAL CONTRIBUTED CAPITAL ACCOUNT	239,718.32			
75100	ACCRUED INTEREST ON LOANS	10,431.00			
75200	ACCRUED INCOME ON INVESTMENTS	6,353.22			
76614	OHIO CREDIT UNION LEAGUE DUES AMORTIZATION	2,012.53			
76700	SUPERVISORY FEE AMORTIZATION	1,511.34			
76902	VISA ADVANCED CLEARING FUNDS	6,753.90			
77501	ATM MACHINES	11,860.95			
77502	ATM MACHINE DEPRECIATION		10,278.84		
77503	OFFICE EQUIPMENT	14,741.75			
77504	OFFICE EQUIPMENT DEPRECIATION		12,837.74		
77506	LEASEHOLD IMPROVEMENTS	4,845.00			
77507	LEASEHOLD IMPROVEMENTS DEPRECIATION		4,845.00		
Total	Assets			11,045,599.33	
Liabilities					
80000	ACCOUNTS PAYABLE		3,772.79		
80102	CREDIT INSURANCE (PREPAID)		676.30		
80111	DEBIT CARD CHARGEBACK/ADJUSTMENT IN PROCESS		225.32		
82000	ACCRUED DIVIDENDS PAYABLE		1,024.41		
83100	ANNUAL MEETING ACCRUAL		2,849.38		
83101	EDUCATIONAL ACCRUAL		16.80		
83102	INDEPENDENT AUDIT ACCRUAL		7,281.08		
83103	COLLECTIONS ACCRUAL		704.77		
83105	MARKETING / PROMOTIONAL ACCRUAL		248.00		
83108	TRAVEL & CONFERENCE ACCRUAL		83.36		
84704	OVERNITE (FED EXP) MAIL FEES		46.10		
86000	EMPLOYEE BENEFITS ACCRUAL		6,416.24		

<u>Account</u>	<u>Description</u>	<u>Debits</u>	<u>Credits</u>	<u>Total Debits</u>	<u>Total Credits</u>
86004	EMPLOYEE BENEFITS (SEP) ACCRUAL		5,133.04		
86010	BILL PAYMENT SETTLEMENTS IN PROCESS		8,840.76		
90100	SHARES		5,031,458.00		
90200	MEMBER SHARE DRAFT ACCOUNTS		1,056,354.52		
90300	MISC SHARES		199,494.61		
90400	CHRISTMAS CLUB ACCOUNTS		136,376.15		
90500	VACATION SHARE ACCOUNTS		336,280.44		
90600	MEMBER IRA ACCOUNTS		270,643.04		
90611	IRA CERTIFICATES OF DEPOSIT		693,607.88		
90700	CERTIFICATES OF DEPOSIT		1,746,623.56		
93100	STATUTORY RESERVES		348,782.06		
94000	UNDIVIDED EARNINGS		1,144,182.07		
	NET INCOME		44,478.65		
Total	Liabilities				11,045,599.33
GRAND	TOTALS	11,302,250.64	11,302,250.64		

Account	Description	MTD Debits	MTD Credits	QTD Debits	QTD Credits	YTD Debits	YTD Credits
Income							
11100	INTEREST ON LOANS		24,967.70		24,967.70		169,254.79
11104	FIXED HOME EQUITY INT		30.08		30.08		120.03
11106	VARIABLE HOME EQUITY LOC		690.46		690.46		3,718.46
11110	VISA-PLATINUM -INTEREST EARNED		3,572.18		3,572.18		23,988.38
12100	INVESTMENT INCOME		8,255.10		8,255.10		53,970.43
13100	FEES & CHARGES		816.00		816.00		4,011.50
13102	SHARE DRAFT FEES		733.00		733.00		4,039.00
13103	BILL PAYMENT FEE INCOME		50.00		50.00		415.00
13104	LOAN LATE FEES		580.00		580.00		4,276.34
13105	VISA FEE INCOME		80.36		80.36		629.78
13106	SKIP-A-PAYMENT FEE		0.00		0.00		390.00
13107	COURTESY PAY FEE		4,002.00		4,002.00		25,758.00
13108	DRAFT ACCT PAPER STATEMENT FEE		91.00		91.00		699.00
13111	ADDRESSES UNKNOWN		0.00		0.00		15.08
13113	EARLY WITHDRAW FEE		15.00		15.00		90.00
13120	VISA LATE FEES		120.00		120.00		980.00
13121	VISA CARD INCOME		1,025.72		1,025.72		7,064.61
13123	ATM INCOME		8.05		8.05	11.71	
13124	DEBIT CARD INCOME		4,555.59		4,555.59		31,023.45
15100	MISCELLANEOUS INCOME		15.41		15.41		127.77
15101	GAP INSURANCE INCOME		0.00		0.00		1,439.00
15102	LOAN PROTECTION INSURANCE INCOME		61.61		61.61		294.88
15105	OTHER OPERATING INCOME		0.00		0.00		1,782.37
Total	Income	0.00	49,669.26	0.00	49,669.26	11.71	334,087.87
Expense							
21100	SALARIES	16,183.06		16,183.06		111,307.19	
22000	EMPLOYEE BENEFITS	802.03		802.03		5,614.21	
22001	EMPLOYEE DISABILITY / LIFE INSURANCE	251.70		251.70		1,761.90	
22002	EMPLOYEE HEALTH INSURANCE	4,046.48		4,046.48		20,829.20	
22003	EMPLOYEE BENEFITS (SEP)	641.63		641.63		4,491.41	
22007	OHIO UNEMPLOYMENT TAX	14.51		14.51		425.72	
22008	WORKER'S COMPENSATION	0.00		0.00		111.20	
22009	FEDERAL UNEMPLOYMENT TAX	0.00		0.00		210.02	
22200	SOCIAL SECURITY / MEDICARE TAXES	1,238.00		1,238.00		8,514.99	
23000	TRAVEL & CONFERENCE EXPENSE	10.42		10.42		72.94	
24000	ASSOCIATION DUES OCUL	503.14		503.14		3,521.98	
26000	OFFICE OPERATIONS EXPENSE	445.83		445.83		2,386.85	
26001	IDENTITY THEFT EXPENSE	7.49		7.49		177.10	
26002	POSTAGE	68.49		68.49		168.49	
26003	SUBSCRIPTIONS / LICENSING FEES	0.00		0.00		191.98	
26004	OFFICE SUPPLY EXPENSE	0.00		0.00		788.94	
26008	DATA PROCESSING EXPENSE	2,465.45		2,465.45		17,258.15	
26011	HOME BANKING SERVICE FEE	675.00		675.00		5,521.20	
26012	BILL PAYMENT SERVICES EXPENSE	285.59		285.59		1,999.13	
26401	OFFICE EQUIPMENT EXPENSE	65.66		65.66		393.96	
27000	EDUCATIONAL EXPENSE	69.00		69.00		502.85	
27101	PROMOTIONAL/MARKETING EXPENSE	193.25		193.25		1,843.72	
27102	PRINTING EXPENSE	51.34		51.34		606.35	
28000	LOAN SERVICING EXPENSE	587.88		587.88		1,004.52	
28001	COLLECTION EXPENSE	250.00		250.00		2,550.00	
28303	CREDIT REPORTS	85.00		85.00		2,294.21	
28307	EQUIPMENT MAINTENANCE / REPAIR	61.57		61.57		430.99	
28600	VISA EXPENSE	2,456.71		2,456.71		10,803.13	

Account	Description	MTD Debits	MTD Credits	QTD Debits	QTD Credits	YTD Debits	YTD Credits
28601	VISA PROCESSING EXPENSE	330.72		330.72		1,778.88	
29001	INDEPENDENT AUDIT	1,112.50		1,112.50		7,187.50	
29002	BANKING EXPENSES	426.44		426.44		3,146.54	
29003	SHARE DRAFT EXPENSES	63.75		63.75		336.46	
29004	ATM EXPENSES	197.67		197.67		2,848.47	
29005	ACH EXPENSES	123.05		123.05		862.56	
29006	CHECK 21 EXPENSES	113.47		113.47		793.93	
29007	DEBIT CARD EXPENSES	4,425.78		4,425.78		29,490.61	
29008	FRAUD LOSSES	0.00		0.00		828.17	
30000	PROVISION FOR LOAN LOSSES		3.29		3.29		6,562.28
31400	SURETY BOND	792.32		792.32		5,680.08	
32100	SUPERVISORY EXPENSE	377.83		377.83		2,599.83	
33000	CASH OVER & SHORT	40.00		40.00		90.00	
34000	INTEREST ON BORROWED MONEY	14.18		14.18		388.79	
35000	ANNUAL MEETING EXPENSE	480.00		480.00		3,360.00	
36000	IRA EXPENSES	173.69		173.69		821.99	
37000	MISCELLANEOUS EXPENSES	0.00		0.00		79.74	
37001	BOARD MEETING EXPENSE	310.00		310.00		2,170.00	
38000	IRA/CD DIVIDENDS	4,679.46		4,679.46		25,705.84	
38100	SHARES/SUB-SHARES DIVIDENDS	552.43		552.43		3,504.50	
Total	Expense	45,672.52	3.29	45,672.52	3.29	297,456.22	6,562.28
Income							
Total	Income	0.00	0.00	0.00	0.00	0.00	0.00
NET INCOME				4,000.03	4,000.03		43,182.22

Account	Description	Debits	Credits	Total Debits	Total Credits
Assets					
70100	NEW AUTO LOANS	1,513,094.02			
70200	USED AUTO LOANS	3,262,087.11			
70300	SHARE SECURED LOANS	27,450.54			
70301	CD SECURED LOANS	48,610.00			
70400	BOAT LOANS	19,646.10			
70402	MOTORCYCLE LOANS	22,048.06			
70403	USED MOTORCYCLES	29,218.94			
70500	UNSECURED LOANS	560,783.99			
70600	LAWN/GARDEN EQUIPMENT	54,149.90			
70700	CAMPERS AND MOTOR HOME LOANS	248,626.34			
70704	FIXED HOME EQUITY	3,339.70			
70706	VARIABLE HOME EQUITY LOC	95,875.87			
70708	VISA LOANS	478,731.29			
71900	ALLOWANCE FOR LOAN LOSSES		25,775.32		
72200	PREPAID EXPENSE	29,960.18			
73100	CORPORATE ONE SETTLEMENT ACCOUNT	203,959.19			
73121	VISA CARD DAILY SETTLEMENT		372.37		
73125	OUTSTANDING CORPORATE ONE CHECKS		162,107.21		
73900	VAULT CASH	5,832.00			
73911	ATM CASH/CORP ATM	1,780.00			
73912	ATM CASH/PLANT ATM	6,420.00			
73913	ATM CASH/R&D BUILDING	14,120.00			
74200	BANKS/S&L/CDS	4,073,000.00			
74504	CORPORATE ONE FED FUNDS PLUS ACCT	422,138.61			
74505	MONEY MARKET ACCOUNT - RICHWOOD BANK	41,870.05			
74533	ACH WAREHOUSE		200,988.76		
74800	NCUSIF CAPITALIZATION	93,267.72			
74900	PERPETUAL CONTRIBUTED CAPITAL ACCOUNT	239,718.32			
75100	ACCRUED INTEREST ON LOANS	10,820.45			
75200	ACCRUED INCOME ON INVESTMENTS	6,281.37			
76614	OHIO CREDIT UNION LEAGUE DUES AMORTIZATION	2,515.67			
76700	SUPERVISORY FEE AMORTIZATION	1,889.17			
76902	VISA ADVANCED CLEARING FUNDS	8,529.90			
77501	ATM MACHINES	11,860.95			
77502	ATM MACHINE DEPRECIATION		10,081.17		
77503	OFFICE EQUIPMENT	14,741.75			
77504	OFFICE EQUIPMENT DEPRECIATION		12,772.08		
77506	LEASEHOLD IMPROVEMENTS	4,845.00			
77507	LEASEHOLD IMPROVEMENTS DEPRECIATION		4,845.00		
Total	Assets			11,140,270.28	
Liabilities					
80000	ACCOUNTS PAYABLE		4,258.11		
80101	GAP INSURANCE		450.00		
80102	CREDIT INSURANCE (PREPAID)		617.69		
80111	DEBIT CARD CHARGEBACK/ADJUSTMENT IN PROCESS		241.35		
82000	ACCRUED DIVIDENDS PAYABLE		527.87		
83100	ANNUAL MEETING ACCRUAL		2,369.38		
83101	EDUCATIONAL ACCRUAL		203.00		
83102	INDEPENDENT AUDIT ACCRUAL		6,418.58		
83103	COLLECTIONS ACCRUAL		424.51		
83105	MARKETING / PROMOTIONAL ACCRUAL		186.00		
83108	TRAVEL & CONFERENCE ACCRUAL		72.94		
84704	OVERNITE (FED EXP) MAIL FEES		40.41		

Account	Description	Debits	Credits	Total Debits	Total Credits
84900	IRS WITHHOLDING TAXES		126.94		
86000	EMPLOYEE BENEFITS ACCRUAL		5,614.21		
86004	EMPLOYEE BENEFITS (SEP) ACCRUAL		4,491.41		
90100	SHARES		5,108,773.89		
90200	MEMBER SHARE DRAFT ACCOUNTS		1,152,583.55		
90300	MISC SHARES		200,571.88		
90400	CHRISTMAS CLUB ACCOUNTS		124,488.89		
90500	VACATION SHARE ACCOUNTS		284,393.95		
90600	MEMBER IRA ACCOUNTS		270,612.54		
90611	IRA CERTIFICATES OF DEPOSIT		692,524.44		
90700	CERTIFICATES OF DEPOSIT		1,744,132.39		
93100	STATUTORY RESERVES		348,782.06		
94000	UNDIVIDED EARNINGS		1,144,182.07		
	NET INCOME		43,182.22		
Total	Liabilities				11,140,270.28
GRAND	TOTALS	11,557,212.19	11,557,212.19		