

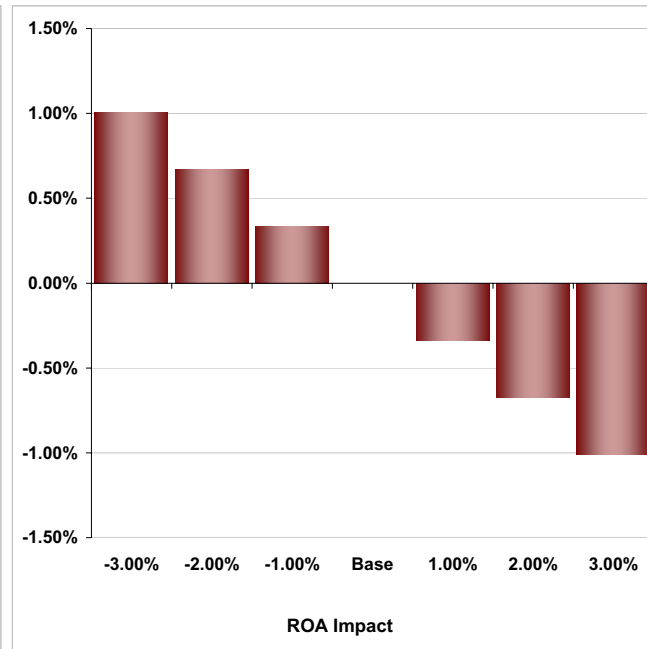
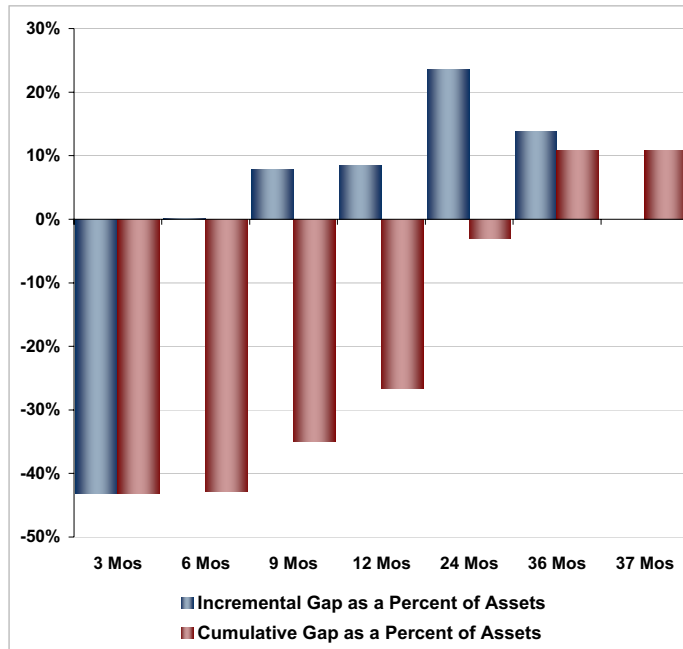
**SAMPLE CU**  
**Detailed Gap Analysis**  
**September 30, 2009**

<b>Rate Sensitive Assets (RSAs)</b>	<b>3 Months</b>	<b>6 Months</b>	<b>9 Months</b>	<b>12 Months</b>	<b>24 Months</b>	<b>36 Months</b>	<b>37+ Months</b>	<b>Total</b>
<b>Loans</b>								
Fixed Rate Loans	2,732,501	2,732,501	2,732,501	2,732,501	10,930,004	6,537,964		28,397,971
Variable Rate Loans	5,339,843	775,248	775,248	775,248				7,665,586
<b>Total Loans</b>	<b>8,072,344</b>	<b>3,507,749</b>	<b>3,507,749</b>	<b>3,507,749</b>	<b>10,930,004</b>	<b>6,537,964</b>		<b>36,063,557</b>
<b>Cash and Investments</b>								
Cash on Deposit and in Financial Institutions	363,362							363,362
Cash Equivalents								
<b>Total Cash</b>	<b>363,362</b>							<b>363,362</b>
<b>Investments</b>								
Trading Securities								
Available for Sale Securities								
Held to Maturity Securities								
Deposits in Banks, S&Ls, and Savings Banks	1,251,800	1,251,800	1,251,800	1,251,800	1,251,800			6,259,000
Loans to and investments in natural person credit unions								
Membership Capital at Corporate Credit Union	224,679							224,679
PIC at Corporate Credit Union								
All other Investments at Corporate Credit Union	1,594,605	809,176	494,498	494,497				3,392,776
All Other Investments								
<b>Total Investments</b>	<b>3,071,084</b>	<b>2,060,976</b>	<b>1,746,298</b>	<b>1,746,297</b>	<b>1,251,800</b>			<b>9,876,455</b>
<b>Total RSAs</b>	<b>11,506,790</b>	<b>5,568,725</b>	<b>5,254,047</b>	<b>5,254,046</b>	<b>12,181,804</b>	<b>6,537,964</b>		<b>46,303,374</b>
<b>Cumulative RSAs</b>	<b>11,506,790</b>	<b>17,075,514</b>	<b>22,329,561</b>	<b>27,583,607</b>	<b>39,765,410</b>	<b>46,303,374</b>	<b>46,303,374</b>	
<b>Rate Sensitive Liabilities (RSLs)</b>	<b>3 Months</b>	<b>6 Months</b>	<b>9 Months</b>	<b>12 Months</b>	<b>24 Months</b>	<b>36 Months</b>	<b>37+ Months</b>	<b>Total</b>
<b>Notes Payable</b>								
<b>Shares and Deposits</b>								
Regular Shares	11,777,925							11,777,925
Share Drafts	4,152,143							4,152,143
Money Market Shares	6,578,007							6,578,007
Share Certificates	5,492,343	5,485,257	1,542,698	1,285,697	1,038,174			14,844,169
IRA Shares	3,824,005							3,824,005
All Other Shares	9,514							9,514
Non Member Deposits								
<b>Total Shares and Deposits</b>	<b>31,833,937</b>	<b>5,485,257</b>	<b>1,542,698</b>	<b>1,285,697</b>	<b>1,038,174</b>			<b>41,185,763</b>
<b>Total RSLs</b>	<b>31,833,937</b>	<b>5,485,257</b>	<b>1,542,698</b>	<b>1,285,697</b>	<b>1,038,174</b>			<b>41,185,763</b>
<b>Cumulative RSLs</b>	<b>31,833,937</b>	<b>37,319,194</b>	<b>38,861,892</b>	<b>40,147,589</b>	<b>41,185,763</b>	<b>41,185,763</b>	<b>41,185,763</b>	
<b>Gap (RSAs - RSLs)</b>	<b>3 Months</b>	<b>6 Months</b>	<b>9 Months</b>	<b>12 Months</b>	<b>24 Months</b>	<b>36 Months</b>	<b>37+ Months</b>	
<b>Incremental Dollar Gap</b>	-20,327,147	83,468	3,711,349	3,968,349	11,143,630	6,537,964		
<b>Cumulative Dollar Gap</b>	-20,327,147	-20,243,680	-16,532,331	-12,563,982	-1,420,353	5,117,611	5,117,611	
<b>Incremental Gap as a Percent of RSLs</b>	-63.85%	1.52%	240.58%	308.65%	1073.39%	No RSLs	No RSLs	
<b>Cumulative Gap as a Percent of RSLs</b>	-63.85%	-54.24%	-42.54%	-31.29%	-3.45%	12.43%	12.43%	
<b>Incremental Gap as a Percent of Assets</b>	-43.03%	0.18%	7.86%	8.40%	23.59%	13.84%	0.00%	
<b>Cumulative Gap as a Percent of Assets</b>	-43.03%	-42.86%	-35.00%	-26.60%	-3.01%	10.83%	10.83%	

SAMPLE CU  
Detailed Gap Analysis  
September 30, 2009

12-month, time-weighted gap	-33.55%
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Interest Rate Shock Scenario:	Shock Analysis						
	-3.00%	-2.00%	-1.00%	Base	1.00%	2.00%	3.00%
Time Weighted Gap: X	-33.55%	-33.55%	-33.55%	-33.55%	-33.55%	-33.55%	-33.55%
Projected Impact of Rate Shock on ROA =	1.01%	0.67%	0.34%	0.00%	-0.34%	-0.67%	-1.01%
Current Year-to-date ROA +	-0.25%	-0.25%	-0.25%	-0.25%	-0.25%	-0.25%	-0.25%
Projected After-shock ROA =	0.76%	0.42%	0.09%	-0.25%	-0.58%	-0.92%	-1.25%
Projected Annualized Change in Net Income:	<b>\$475,389</b>	<b>\$316,926</b>	<b>\$158,463</b>	<b>\$0</b>	<b>-\$158,463</b>	<b>-\$316,926</b>	<b>-\$475,389</b>



**SAMPLE CU**  
**Rate-sensitive Gap Analysis**  
**September 30, 2009**

<b>Rate Sensitive Assets (RSAs)</b>	<b>Sensitivity</b>	<b>3 Months</b>	<b>6 Months</b>	<b>9 Months</b>	<b>12 Months</b>	<b>24 Months</b>	<b>36 Months</b>	<b>37 Month</b>	<b>Total</b>
<b>Loans</b>									
Fixed Rate Loans	80.00%	2,186,001	2,186,001	2,186,001	2,186,001	8,744,003	5,230,371		22,718,377
Variable Rate Loans	100.00%	5,339,843	775,248	775,248	775,248				7,665,586
<b>Total Loans</b>	84.25%	7,525,843	2,961,248	2,961,248	2,961,248	8,744,003	5,230,371		30,383,963
<b>Cash and Investments</b>									
Cash on Deposit and in Financial Institutions	100.00%	363,362							363,362
Cash Equivalents	100.00%								
<b>Total Cash</b>	100.00%	363,362							363,362
<b>Investments</b>									
Trading Securities	100.00%								
Available for Sale Securities	100.00%								
Held to Maturity Securities	100.00%								
Deposits in Banks, S&Ls, and Savings Banks	100.00%	1,251,800	1,251,800	1,251,800	1,251,800	1,251,800			6,259,000
Loans to and investments in natural person credit unions	100.00%								
Membership Capital at Corporate Credit Union	100.00%	224,679							224,679
PIC at Corporate Credit Union	100.00%								
All other Investments at Corporate Credit Union	100.00%	1,594,605	809,176	494,498	494,497				3,392,776
All Other Investments	100.00%								
<b>Total Investments</b>	100.00%	3,071,084	2,060,976	1,746,298	1,746,297	1,251,800			9,876,455
<b>Total RSAs</b>	86.95%	10,960,289	5,022,224	4,707,546	4,707,545	9,995,803	5,230,371		40,623,780
<b>Cumulative RSAs</b>		10,960,289	15,982,514	20,690,060	25,397,606	35,393,409	40,623,780	40,623,780	

<b>Rate Sensitive Liabilities (RSLs)</b>	<b>Sensitivity</b>	<b>3 Months</b>	<b>6 Months</b>	<b>9 Months</b>	<b>12 Months</b>	<b>24 Months</b>	<b>36 Months</b>	<b>37+ Months</b>	<b>Total</b>
<b>Notes Payable</b>	100.00%								
<b>Shares and Deposits</b>									
Regular Shares	50.00%	5,888,963							5,888,963
Share Drafts	25.00%	1,038,036							1,038,036
Money Market Shares	100.00%	6,578,007							6,578,007
Share Certificates	100.00%	5,492,343	5,485,257	1,542,698	1,285,697	1,038,174			14,844,169
IRA Shares	100.00%	3,824,005							3,824,005
All Other Shares	100.00%	9,514							9,514
Non Member Deposits	100.00%								
<b>Total Shares and Deposits</b>	78.14%	22,830,867	5,485,257	1,542,698	1,285,697	1,038,174			32,182,693
<b>Total RSLs</b>	78.14%	22,830,867	5,485,257	1,542,698	1,285,697	1,038,174			32,182,693
<b>Cumulative RSLs</b>		22,830,867	28,316,124	29,858,822	31,144,519	32,182,693	32,182,693	32,182,693	

<b>Gap (RSAs - RSLs)</b>	<b>3 Months</b>	<b>6 Months</b>	<b>9 Months</b>	<b>12 Months</b>	<b>24 Months</b>	<b>36 Months</b>	<b>37+ Months</b>
<b>Incremental Dollar Gap</b>	-11,870,578	-463,033	3,164,848	3,421,848	8,957,629	5,230,371	
<b>Cumulative Dollar Gap</b>	-11,870,578	-12,333,610	-9,168,762	-5,746,913	3,210,715	8,441,087	8,441,087
<b>Incremental Gap as a Percent of RSLs</b>	-51.99%	-8.44%	205.15%	266.15%	862.83%	No RSLs	No RSLs
<b>Cumulative Gap as a Percent of RSLs</b>	-51.99%	-43.56%	-30.71%	-18.45%	9.98%	26.23%	26.23%
<b>Incremental Gap as a Percent of Assets</b>	-25.13%	-0.98%	6.70%	7.24%	18.96%	11.07%	0.00%
<b>Cumulative Gap as a Percent of Assets</b>	-25.13%	-26.11%	-19.41%	-12.17%	6.80%	17.87%	17.87%

SAMPLE CU  
Rate-sensitive Gap Analysis  
September 30, 2009

12-month, Time-weighted Gap      -19.18%

Rate Sensitive Shock Analysis							
Interest Rate Shock Scenario:	-3.00%	-2.00%	-1.00%	Base	1.00%	2.00%	3.00%
Time Weighted Gap: X	-19.18%	-19.18%	-19.18%	-19.18%	-19.18%	-19.18%	-19.18%
Projected Impact of Rate Shock on ROA =	0.58%	0.38%	0.19%	0.00%	-0.19%	-0.38%	-0.58%
Current Year-to-date ROA +	-0.25%	-0.25%	-0.25%	-0.25%	-0.25%	-0.25%	-0.25%
Projected After-shock ROA =	0.33%	0.14%	-0.06%	-0.25%	-0.44%	-0.63%	-0.82%
Projected Annualized Change in Net Income:	\$271,848	\$181,232	\$90,616	\$0	-\$90,616	-\$181,232	-\$271,848

