

PREMIER FEDERAL CREDIT UNION  
Balance Sheet As of  
June 2009

Assets

Loans	
UNSECURED LOANS	\$12,165,617.14
SHARE SECURED LOANS	\$1,001,214.30
OTHER SECURED LOANS	\$1,023,545.50
VEHICLE LOANS	\$36,873,878.86
REAL ESTATE LOANS	\$2,767,612.01
EQUITY LOANS	\$11,439,969.85
MOBILE HOME LOANS	
CREDIT CARD LOANS	\$3,579,654.60
COMMERCIAL LOANS	\$3,123,305.70
COLL PROCESS LIQUIDATION	\$237,097.89
LOANS PURCHASED FROM LIQ CU	\$97,757.76
Total Loans	\$72,309,653.61
ALLOWANCE FOR LOAN LOSS	(\$1,090,563.20)
Total Net Loans	\$71,219,090.41
Investments	
FED AGENCY SECURITIES	\$4,074,314.19
MORTGAGE BACKED SECURITIES	\$1,970,110.48
DEP/CD CORP CU	\$2,064,084.97
PAID IN CAPITAL/CORP CU	\$855,802.00
OTHER SHARE/DEP/CERT	\$5,984,000.00
FEDERAL HOME LN BANK STOCK	\$189,500.00
COMMON TRUST INVESTMENTS	\$0.00
LOANS TO OTHER C.U.	\$0.00
CORPORATE ASSOC MEMBERSHIP SHAR	\$10.00
CUSO INVESTMENT	\$270,253.65
NCUSIF DEPOSIT	\$793,604.51
Total Investments	\$16,201,679.80
Total Earning Assets	\$98,908,100.52
Cash/Cash Equivalents	
CASH	\$6,026,358.87
FED FUNDS SWEEP ACCT	\$0.00
MONEY MKT SHRS/CORP CU	\$11,190,371.62
MONEY MKT SHRS/Wachovia	\$0.00
Total Cash & Cash Equivalents	\$17,216,730.49
NIB Assets	
RECEIVABLES	\$334,321.84
ACCRUED INCOME	\$312,339.22
DEFERRED EXP/PREPAID CHGS	\$285,150.38
Fixed Assets	
LAND	\$744,844.70
BUILDING	\$4,764,840.24
FF&E	\$540,458.74
LEASEHOLD IMPROVEMENTS	\$39,134.06
Total Fixed Assets	\$6,089,277.74
Other Assets	
OTHER ASSETS	\$997,420.28
Total Other Assets	\$997,420.28
Total NIB Assets	\$8,812,113.97
Total Assets	\$112,656,010.16

Liabilities

Other IB Liabilities	
NOTES PAYABLE	\$0.00
Total Other IB Liabilities	\$0.00
NIB Liabilities	
FAS-115 TAX	
ACCOUNTS PAYABLE	\$982,814.11
DIVIDENDS/INT PAYABLE	\$75,872.00
TAX WITHHOLDING	\$7,066.05
ACCRUED EXPENSES	\$361,327.09
OTHER LIABILITIES	\$175,954.47
Total NIB Liabilities	\$1,603,033.72
Shares	
SHARE ACCOUNTS	\$31,934,451.31
CLUB ACCOUNTS	\$631,990.35
SHARE DRAFT ACCOUNT	\$11,463,311.77
BUSINESS SHARE DRAFT	\$240,501.17
BUSINESS MONEY MARKET A	\$605,227.94
MONEY MARKET ACCOUNT	\$14,664,917.95
IRA SHARE ACCOUNT	\$7,543,759.92
CERTIFICATES	
IRA CERTIFICATES	\$7,614,335.25
3 MONTH CD	\$272,547.35
6 MONTH CD	\$2,741,671.91
12 MONTH CD	\$12,018,159.81
24 MONTH CD	\$1,443,626.92
30 MONTH CD	\$67,123.87
36 MONTH CD	\$1,081,831.68
Total CERTIFICATES	\$25,239,296.79
Total Shares	\$92,323,457.20
Total Liabilities	\$93,926,490.92
Equity	
REGULAR RESERVES	\$2,412,745.88
SPECIAL RES FOR LOSSES	
RES FOR CONTINGENCIES	
UNDIVIDED EARNINGS	\$15,823,046.38
APPROPRIATED UNDIV EARN	\$655,295.97
UNRECOGNIZED GAIN/LOSS	(\$72,702.93)
NET INCOME	(\$88,866.06)
Total Equity	\$18,729,519.24
Liabilities + Equity	\$112,656,010.16

MARKET VALUE OF INVESTMENTS	REMAINING LESS THAN 1 YR	MATURITIES MORE THAN 1 YR	TOTAL
Mortgage Backed Securities	\$575,984.94	\$1,394,125.54	\$1,970,110.48
Fed Agency Sec	\$1,006,761.22	\$3,067,552.97	\$4,074,314.19
All Other Investments	\$4,494,000.00	\$1,990,000.00	\$6,484,000.00
<b>TOTAL</b>	<b>\$6,076,746.16</b>	<b>\$6,451,678.51</b>	<b>\$12,528,424.67</b>