

PREMIER FEDERAL CREDIT UNION
Balance Sheet As of
September 2009

Assets

Loans	
UNSECURED LOANS	\$12,509,429.76
SHARE SECURED LOANS	\$997,901.31
OTHER SECURED LOANS	\$1,015,598.73
VEHICLE LOANS	\$37,066,164.71
REAL ESTATE LOANS	\$2,975,265.59
EQUITY LOANS	\$11,744,323.88
MOBILE HOME LOANS	
CREDIT CARD LOANS	\$4,197,440.74
COMMERCIAL LOANS	\$4,943,550.49
COLL PROCESS LIQUIDATION	\$0.00
LOANS PURCHASED FROM LIQ CU	\$68,614.66
Total Loans	\$75,518,289.87
ALLOWANCE FOR LOAN LOSS	(\$1,230,005.75)
Total Net Loans	\$74,288,284.12
Investments	
FED AGENCY SECURITIES	\$3,561,763.24
MORTGAGE BACKED SECURITIES	\$1,781,673.72
DEP/CD CORP CU	\$1,564,075.97
PAID IN CAPITAL/CORP CU	\$342,320.80
OTHER SHARE/DEP/CERT	\$5,488,000.00
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
ADV COLI PREMIUM DEPOSIT	\$561,670.26
NCUSIF DEPOSIT	\$793,604.51
Total Investments	\$14,552,872.15
Total Earning Assets	\$99,169,321.63
Cash/Cash Equivalents	
CASH	\$4,969,192.41
FED FUNDS SWEEP ACCT	\$0.00
MONEY MKT SHRS/CORP CU	\$9,891,764.12
Total Cash & Cash Equivalents	\$14,860,956.53
NIB Assets	
RECEIVABLES	\$81,935.51
ACCRUED INCOME	\$278,579.54
DEFERRED EXP/PREPAID CHGS	\$245,550.57
Fixed Assets	
LAND	\$744,844.70
BUILDING	\$4,731,855.51
FF&E	\$505,207.61
LEASEHOLD IMPROVEMENTS	\$36,691.08
Total Fixed Assets	\$6,018,598.90
Other Assets	
OTHER ASSETS	\$1,405,297.57
Total Other Assets	\$1,405,297.57
Total NIB Assets	\$8,823,566.60
Total Assets	\$111,732,074.89

Liabilities

Other IB Liabilities	
NOTES PAYABLE	\$0.00
Total Other IB Liabilities	\$0.00
NIB Liabilities	
FAS-115 TAX	
ACCOUNTS PAYABLE	\$1,146,546.05
DIVIDENDS/INT PAYABLE	\$75,582.36
TAX WITHHOLDING	\$6,445.52
ACCRUED EXPENSES	\$407,963.80
OTHER LIABILITIES	\$213,460.86
Total NIB Liabilities	\$1,849,998.59
Shares	
SHARE ACCOUNTS	\$31,067,977.56
CLUB ACCOUNTS	\$814,483.83
SHARE DRAFT ACCOUNT	\$11,104,166.79
BUSINESS SHARE DRAFT	\$704,341.88
BUSINESS MONEY MARKET A	\$490,676.74
MONEY MARKET ACCOUNT	\$14,165,155.98
IRA SHARE ACCOUNT	\$7,936,813.66
CERTIFICATES	
IRA CERTIFICATES	\$7,451,179.13
3 MONTH CD	\$212,121.88
6 MONTH CD	\$2,595,661.72
12 MONTH BUS CD	\$14,674.22
12 MONTH CD	\$12,307,176.34
24 MONTH CD	\$1,512,135.07
30 MONTH CD	\$35,223.94
36 MONTH CD	\$1,058,486.86
Total CERTIFICATES	\$25,186,659.16
Total Shares	\$91,470,275.60
Total Liabilities	\$93,320,274.19
Equity	
REGULAR RESERVES	\$2,412,745.88
SPECIAL RES FOR LOSSES	
RES FOR CONTINGENCIES	
UNDIVIDED EARNINGS	\$15,734,180.32
APPROPRIATED UNDIV EARN	\$655,295.97
UNRECOGNIZED GAIN/LOSS	\$19,619.36
NET INCOME	(\$410,040.83)
Total Equity	\$18,411,800.70
Liabilities + Equity	\$111,732,074.89

MARKET VALUE OF INVESTMENTS	REMAINING LESS THAN 1 YR	MATURITIES MORE THAN 1 YR	TOTAL
Mortgage Backed Securities	\$484,716.22	\$1,296,957.50	\$1,781,673.72
Fed Agency Sec	\$1,007,289.43	\$2,554,473.81	\$3,561,763.24
All Other Investments	\$4,494,000.00	\$994,000.00	\$5,488,000.00
TOTAL	\$5,986,005.65	\$4,845,431.31	\$10,831,436.96