

VISION 2017



Vision for a Bright Future™

SECTION I

LONG TERM GOALS

YOUR COMMUNITY CREDIT UNION

Vision, Mission and Promise to Members

Vision

- **Provide members lifetime banking, investment and retirement services**

Mission

- **To help members achieve financial success**

Promise to Members

- **Identify ways to improve and simplify your financial life**
- **Make it easy to do business with us**
- **Always work in your best interest**

Your Community Credit Union Growth Chart

(In Millions)

<i>Asset Growth Rate</i>				<i>Loan Growth</i>			
	Minimum	Target "Vision"	Optimum		Minimum Asset Growth Rate of 0.0%	Target "Vision" Asset Growth Rate of 3.0%	Optimum Asset Growth Rate of 6.0%
	0.0%	3.0%	6.0%		57.0%	52.0%	47.0%
Dec 2011	\$186.5	\$186.5	\$186.5	Dec 2011	\$74.0	\$74.0	\$74.0
Dec 2012	\$186.5	\$192.1	\$197.7	Dec 2012	\$80.4	\$80.9	\$81.3
Dec 2013	\$186.5	\$197.8	\$209.5	Dec 2013	\$86.9	\$88.2	\$89.3
Dec 2014	\$186.5	\$203.8	\$222.1	Dec 2014	\$93.4	\$95.9	\$97.9
Dec 2015	\$186.5	\$209.9	\$235.4	Dec 2015	\$99.8	\$104.0	\$107.2
Dec 2016	\$186.5	\$216.2	\$249.6	Dec 2016	\$106.3	\$112.4	\$117.3
<i>Equity Growth</i>				<i>Loan Analysis</i>			
Long Term Capital Goal Based on Growth Rates	Minimum Asset Growth Rate of 0.0%	Target "Vision" Asset Growth Rate of 3.0%	Optimum Asset Growth Rate of 6.0%				
Dec 2016	\$186,500,000	\$216,200,000	\$249,600,000	Dec 2011	\$74.0	\$74.0	\$74.0
% of Net Worth	12.00%	12.00%	12.00%	Dec 2016	\$106.3	\$112.4	\$117.3
Required Net Worth	\$22,380,000	\$25,944,000	\$29,952,000	Total Increase	\$32.3	\$38.4	\$43.3
Current Net Worth	\$24,466,831	\$24,466,831	\$24,466,831	Annual Increase	\$6.462	\$7.686	\$8.661
Difference	(\$2,086,831)	\$1,477,169	\$5,485,169				
Div. by 5 years	(\$417,000)	\$295,000	\$1,097,000	Monthly Net Increase	\$0.538	\$0.641	\$0.722
Average assets	\$186,483,277	\$201,041,712	\$216,796,710				
ROA	(0.22%)	0.15%	0.51%				

Your Community Credit Union
 Member Growth Chart
 Planning Year

2011 YEAR END	2017 VISION
Total Savings = \$158,766 m Average Savings Balance = <u>\$11,936</u> Total Membership = <u>13,301</u>	Asset Goal = \$216,200 m Less Borrowed Funds = m Target Reserves = <u>\$25,944</u> m Total Member Savings = <u>\$190,256</u> m Average Savings Balance = <u>\$12,500</u> Required Members = <u>15,220</u>
2012 BUSINESS PLAN	FURTHER ANALYSIS
Total Savings = \$159,700 m Average Savings Balance = <u>\$12,208</u> Total Membership Required = <u>13,082</u> 2011 Actual Membership = <u>13,301</u> Net Increase = <u>(219)</u> Additional Members Required Per Month = <u>(18)</u>	2017 Membership Goal = 15,220 Dec 2011 Membership = <u>13,301</u> New Members Required = <u>1,919</u> Div. by 5 years = 384 Divided by 12 Months = 32 Divided by 22 Days = 1.45 Additional Members Daily = <u>1.45</u>

Your Community Credit Union
 Loan Growth Chart (Number of Loans)
 Planning Year

2011 YEAR END	2017 VISION
Total Loans = \$73,986 m Average Loan Balance = <u>\$24,596</u> Number of Loans = <u>3,008</u>	Targeted Loan Goal = \$112,416 m Average Loan Balance = <u>\$25,000</u> Number of Loans Required = <u>4,497</u>
2012 BUSINESS PLAN	FURTHER ANALYSIS
Total Loans = \$79,550 m Average Loan Balance = <u>\$24,000</u> Number of Loans Required = <u>3,315</u> 2011 Actual Loans = <u>3,008</u> Change in Number = <u>307</u> Net Monthly Change = <u>26</u> Net Daily Change = <u>1.16</u>	2017 Loan Growth Goal = 4,497 Dec 2011 Loans = <u>3,008</u> New Loans Required = <u>1,489</u> Div. by 5 years = 298 Divided by 12 Months = 25 Divided by 22 Days = 1.13 Additional Loans Per Day = <u>1.13</u>

Your Community Credit Union
 Loan Growth Chart (Loan Balance to Member)
 Planning Year

2011 YEAR END	2017 VISION
Total Loans = \$73,986 m Number of Members = <u>13,301</u> Average Loan Balance Per Member = <u>\$5,562</u>	Total Loans = \$112,416 m Number of Members = <u>15,220</u> Average Loan Balance Per Member = <u>\$7,386</u>
2012 BUSINESS PLAN	FURTHER ANALYSIS
Total Loans = \$79,550 m Total Membership = <u>13,082</u> Average Loan Balance Per Member = <u>\$6,081</u> 2011 Actual Average Loan = <u>\$5,562</u> Increase to Average Loan Bal. = <u>\$518</u>	2017 Average Loan Goal = \$7,386 Dec 2011 Average Loan = <u>\$5,562</u> Average Loan Balance Increase Per Member = <u>\$1,823</u> Annual Increase to Average Balance Per Member Required = <u>\$365</u>

Your Community Credit Union
 Average Total Relationships (ATR)
 Planning Year

2011 YEAR END	2017 VISION
Average Savings Balance = \$11,936 Average Loan Balance Per Member = <u>\$5,562</u> Average Total Relationships = <u>\$17,499</u>	Average Savings Balance = \$12,500 Average Loan Balance Per Member = <u>\$7,386</u> Average Total Relationships = <u>\$19,886</u>
2012 BUSINESS PLAN	FURTHER ANALYSIS
Average Savings Balance = \$12,208 Average Loan Balance Per Member = <u>\$6,081</u> Average Total Relationships = <u>\$18,289</u> 2011 Actual ATR = <u>\$17,499</u> Increase to ATR = <u>\$790</u>	2017 ATR = \$19,886 Dec 2011 ATR = <u>\$17,499</u> ATR Difference = <u>\$2,387</u> Annual Increase to ATR Required = <u>\$477</u>

Your Community Credit Union
 Products Per Member Chart
 Planning Year

2011 YEAR END		2017 VISION	
Total Members =	13,301	Targeted Membership =	15,220
Products Per Member =	<u>1.78</u>	Products Per Member Goal =	<u>2.10</u>
Total Products =	<u>23,670</u>	Total Products Required =	<u>31,963</u>
(does not incl. -0- bal accts)			
2012 BUSINESS PLAN		FURTHER ANALYSIS	
Total Members =	13,082	2017 Product Goal =	31,963
Products Per Member =	<u>1.80</u>	Dec 2011 Products =	<u>23,670</u>
Total Products Required =	<u>23,547</u>	Difference =	<u>8,293</u>
2011 Actual Products =	<u>23,670</u>	Div. by 5 years =	1,659
Products Increase Required =	<u>(123)</u>	Divided by 12 Months =	138
Product Per Month Increase =	(10)	Divided by 22 Days =	6.3
Product Per Day Increase =	(0.5)	Product Per Day Increase =	<u>6.3</u>

Your Community Credit Union
 Staff Productivity Chart
 Planning Year

2011 YEAR END		FURTHER ANALYSIS	
Total Products =	23,670	Targeted Members =	15,220
FTEs =	<u>47.5</u>	Products (PPM) Goal =	<u>2.10</u>
Products Per FTE =	<u>498</u>	Products Required =	<u>31,963</u>
		2011 Products Per FTE =	<u>498</u>
		FTEs Required =	<u>64.1</u>
2012 BUSINESS PLAN		2017 VISION	
Total Members =	13,082	Productivity Increase	
Products Per Member =	<u>1.80</u>	3.50%	Products Per Employee
Total Products =	<u>23,547</u>		2017 Product
FTEs =	<u>52.0</u>		Goal =
Products Per FTE Required =	<u>453</u>	Dec 2011	498
Improvement =	<u>(9.13%)</u>	Dec 2012	516
		Dec 2013	534
		Dec 2014	552
		Dec 2015	572
		Dec 2016	592
		Assume FTEs =	<u>54.0</u>
		Products Per FTE =	<u>592</u>

Your Community Credit Union
 Assets Per Full-Time Equivalent (FTE)
 Planning Year

2011 YEAR END	2017 VISION
Total Assets = \$186,483 m Number of FTEs = <u>47.5</u> Assets per FTE = <u>\$3,926</u> m	Asset Goal = \$216,200 m Target FTEs = <u>54.0</u> Target Assets per FTE = <u>\$4,003</u> m
2012 BUSINESS PLAN	FURTHER ANALYSIS
Total Assets = \$187,200 m Number of FTEs = <u>52.0</u> Target Assets Per FTE = <u>\$3,600</u> m 2011 Actual Assets Per FTE = <u>\$3,926</u> m Net Change = <u>(\$326)</u> m	2017 Assets per FTE Goal = \$4,003 m Dec 2011 Assets per FTE = <u>\$3,926</u> m Required Increase = <u>\$77</u> m Div. by 5 years = <u>\$15</u> m

SECTION III

STRATEGIC OBJECTIVES

Your Community Credit Union

2011 Strategic Objectives

(CRITICAL PATH)

<i>OBJECTIVES</i>	<i>LONG TERM VISION</i>	<i>ANTICIPATED DELIVERY DATE</i>	
Increase member loans to \$76.650 Million while achieving an average loan per member of \$5,422 following a Board approved strategic plan.	ALL	12/31/2011	Monthly Financial Statements and Graphs
Increase deposits to \$155.500 Million while achieving a membership of 14,136 and an average savings balance per member of \$11,000 following a Board approved strategic plan.	ALL	12/31/2011	Monthly Financial Statements and Graphs
Achieve an average products per member of 1.98 (with average balances increasing as indicated above).	ALL	12/31/2011	Monthly Progress Reports
Achieve staff productivity and overall operating efficiencies, (i.e. achieve an asset to full time equivalent (FTE) of \$3,492,000 and a net income (ROA) to FTE of \$-6,818) following a Board approved strategic plan.	ALL	12/31/2011	Monthly Progress Reports
Achieve an average total relationship (ATR) with members of at least \$17,499	ALL	12/31/2011	Monthly Financial Statements and Graphs

Your Community Credit Union

2012 Strategic Objectives

(CRITICAL PATH)

<i>OBJECTIVES</i>	<i>LONG TERM VISION</i>	<i>ANTICIPATED DELIVERY DATE</i>	<i>DELIVERABLES</i>
Increase member loans to \$79.550 Million while achieving an average loan per member of \$6,081 following a Board approved strategic plan.	ALL	12/31/2012	Monthly Financial Statements and Graphs
Increase deposits to \$159.700 Million while achieving a membership of 13,082 and an average savings balance per member of \$12,208 following a Board approved strategic plan.	ALL	12/31/2012	Monthly Financial Statements and Graphs
Achieve an average products per member of 1.80 (with average balances increasing as indicated above).	ALL	12/31/2012	Monthly Progress Reports
Achieve staff productivity and overall operating efficiencies, (i.e. achieve an asset to full time equivalent (FTE) of \$3,600,000 and a net income (ROA) to FTE of \$4,111) following a Board approved strategic plan.	ALL	12/31/2012	Monthly Progress Reports
Achieve an average total relationship (ATR) with members of at least \$18,289	ALL	12/31/2012	Monthly Financial Statements and Graphs

Your Community Credit Union
 Membership Profile and Productivity Analysis

Using Actual

TREND HISTORY	2009 Year End	2010 Year End	2011 Year End	2012 Business Plan	2017 Vision
Number of Members	15,913	14,236	13,301	13,082	15,220
Change in Members	(1,519)	(1,677)	(935)	(219)	1,919
Avg. Savings Balance	\$10,021	\$10,826	\$11,936	\$12,208	\$12,500
Change in Avg. Balance	\$718	\$806	\$1,110	\$271	\$564
Number of Loans	4,603	3,719	3,008	3,315	4,497
Change in Number of Loans	(846)	(884)	(711)	307	1,489
Avg. Loan Balance	\$25,151	\$24,240	\$24,596	\$24,000	\$25,000
Change in Avg. Loan Balance	(\$771)	(\$911)	\$357	(\$596)	\$404
Avg. Loan Bal. per Member	\$7,275	\$6,332	\$5,562	\$6,081	\$7,386
Change in Avg. Loan Bal./Member	(\$828)	(\$943)	(\$770)	\$518	\$1,823
Avg. Total Relationships	\$17,296	\$17,158	\$17,499	\$18,289	\$19,886
Change in ATR	(\$109)	(\$137)	\$340	\$790	\$2,387
Products Delivered	32,680	27,845	23,670	23,547	31,963
Products per Member	2.05	1.96	1.78	1.80	2.10
Change in Products Delivered	(1,398)	(4,835)	(4,175)	(123)	8,293
FTEs	49	47	48	52	54
Products per FTE	674	592	498	453	592
Change in Products per FTE	6	(81)	(94)	(45)	94
Assets per FTE	\$3,951,000	\$3,900,000	\$3,926,000	\$3,600,000	\$4,003,000
Change in Assets per FTE	\$14,000	(\$51,000)	\$26,000	(\$326,000)	\$77,000
Net Income per FTE	(\$113,258)	\$42,520	\$17,014	\$4,111	\$5,462
Change in Net Income per FTE	(\$101,333)	\$155,779	(\$25,507)	(\$12,903)	(\$11,551)

Your Community Credit Union
Historical Financial Trends

Using Actual

TREND HISTORY	2009 Year End	2010 Year End	2011 Year End	2012 Business Plan	2017 Vision
Assets	\$191,632,900	\$183,311,225	\$186,483,277	\$187,199,947	\$216,200,000
Growth in Dollars	(\$9,150,371)	(\$8,321,675)	\$3,172,052	\$716,671	\$29,716,723
Annualized Growth Rate	-4.6%	-4.3%	1.7%	0.4%	3.0%
Savings	\$159,457,432	\$154,120,760	\$158,765,671	\$159,700,000	\$190,256,000
Growth in Dollars	(\$2,697,056)	(\$5,336,672)	\$4,644,911	\$934,329	\$31,490,329
Annualized Growth Rate	-1.7%	-3.3%	3.0%	0.6%	3.7%
Loans	\$115,770,693	\$90,147,613	\$73,986,015	\$79,550,000	\$112,416,319
Loans to Assets	60%	49%	40%	42%	52%
Growth in Dollars	(\$25,480,950)	(\$25,623,080)	(\$16,161,598)	\$5,563,985	\$38,430,303
Annualized Growth Rate	-18.0%	-22.1%	-17.9%	7.5%	8.7%
Equity (Net Capital)	\$21,572,465	\$23,660,442	\$24,392,178	\$24,605,947	\$25,944,000
Equity to Assets	11.26%	12.91%	13.08%	13.14%	12.00%
Annualized Increase in Equity	(1.99%)	1.65%	0.17%	0.06%	N/A
Net Worth	\$21,660,330	\$23,658,687	\$24,466,831	\$24,680,601	N/A
Net Worth to Assets	11.30%	12.91%	13.12%	13.18%	N/A
Annualized Incr. in % of Net Worth	(2.22%)	1.60%	0.21%	0.06%	N/A
Delinquent Loans	\$1,083,088	\$336,037	\$324,527	\$795,500	N/A
% of Loans Delinquent	0.94%	0.37%	0.44%	1.00%	N/A
Net Charge-offs	\$4,554,736	\$2,432,620	\$1,143,819	\$960,000	N/A
Annualized Net Charge-offs to Loans	3.54%	2.36%	1.39%	1.25%	N/A
Net Inc. w/o Stabilization & NCUSIF Inc/Exp	(\$4,403,971)	\$2,394,451	\$1,183,489	\$463,770	N/A
Annualized ROA w/o Stab. & NCUSIF Inc/Exp	(2.24%)	1.28%	0.64%	0.25%	N/A
Net Income	(\$5,493,033)	\$1,998,455	\$808,144	\$213,770	N/A
Annualized ROA	(2.80%)	1.07%	0.44%	0.11%	N/A

Your Community Credit Union
Income Trend Analysis

Using Dec 2011 Actual
100m-200m

TREND HISTORY	2009 Year End	2010 Year End	2011 Year End	2012 Business Plan	National Average	Difference
Interest Return on Total Assets	\$10,143,067	\$7,919,222	\$6,396,580	\$5,625,517	\$7,777,468	(\$1,380,888)
Percentage to Average Assets	5.17%	4.22%	3.46%	3.01%	4.21%	(0.75%)
Interest Cost of Total Funds	\$2,492,648	\$1,178,239	\$797,174	\$664,747	\$1,513,760	(\$716,586)
Percentage to Average Assets	1.27%	0.63%	0.43%	0.36%	0.82%	(0.39%)
Net Interest Income (Margin)	\$7,650,419	\$6,740,983	\$5,599,406	\$4,960,770	\$6,263,708	(\$664,302)
Percentage to Average Assets	3.90%	3.60%	3.03%	2.66%	3.39%	(0.36%)
Other Income on Total Assets	\$2,676,138	\$2,656,200	\$2,280,609	\$2,513,000	\$2,455,528	(\$174,920)
Percentage to Average Assets	1.36%	1.42%	1.23%	1.34%	1.33%	(0.09%)
Total Operating Expense	\$6,776,608	\$6,405,038	\$6,389,414	\$6,710,000	\$7,009,488	(\$620,074)
Percentage to Average Assets	3.45%	3.42%	3.46%	3.59%	3.79%	(0.34%)
Net Operating Expense	\$4,100,470	\$3,748,838	\$4,108,805	\$4,197,000	\$4,553,959	(\$445,154)
Percentage to Average Assets	2.09%	2.00%	2.22%	2.25%	2.46%	(0.24%)
Loan Loss Expense	\$7,953,920	\$610,694	\$381,723	\$300,000	\$744,072	(\$362,349)
Percentage to Average Assets	4.05%	0.33%	0.21%	0.16%	0.40%	(0.20%)
Non Operating Gain/Expense	\$0	\$13,000	\$74,611	\$0	\$1,056,006	(\$981,396)
Percentage to Average Assets	0.00%	0.01%	0.04%	0.00%	0.57%	(0.53%)
Net Inc w/o Stabilization & NCUSIF Inc/Exp	(\$4,403,971)	\$2,394,451	\$1,183,489	\$463,770	\$1,056,006	\$127,483
Percentage to Average Assets	(2.24%)	1.28%	0.64%	0.25%	0.57%	0.07%
Net Spread	(\$5,493,033)	\$1,998,455	\$808,144	\$213,770	\$967,992	(\$159,848)
Percentage to Average Assets	(2.80%)	1.07%	0.44%	0.11%	0.52%	(0.09%)
Return on Equity (ROE)	(22.80%)	8.84%	3.36%	0.87%	5.59%	(2.22%)
Change	(20.59%)	31.64%	(5.47%)	(2.49%)	N/A	N/A
Other Income to Members	\$168	\$187	\$171	\$192	\$114	\$57
Change	\$55	\$18	(\$15)	\$21	N/A	N/A

BETTER THAN NATIONAL PEER AVERAGES
NOT AS GOOD AS NATIONAL PEER AVERAGES

RATIO ANALYSIS

Numerous ratios are presented below to provide additional information to the management and Board of Directors. Included with the ratio analysis is the most current national average for credit unions with assets within this credit union's peer group and the most current average for credit unions in the state. These averages are obtained from information gathered by the Economics and Research Division of the Credit Union National Association, Inc.





Your Community Credit Union

BETTER THAN NATIONAL PEER AVERAGES
NOT AS GOOD AS NATIONAL PEER AVERAGES

RATIO	PURPOSE	2008 Year End	2009 Year End	2010 Year End	Dec 2011	ALL	ALL
						National	State
						100m-200m Jun 2011	California Jun 2011
Average savings balance	The average balance directly affects the credit union's ability to make loans. With a low savings balance, the credit union can make fewer large loans.	\$9,302	\$10,021	\$10,826	\$11,936	\$7,605	\$11,513
Average loan balance outstanding	An average personal loan balance of less than the national average could indicate that the credit union needs either to offer new borrowing services or more actively promote the ones it has.	\$25,922	\$25,151	\$24,240	\$24,596	\$11,240	\$16,392
Loans to savings ratio	To determine the percentage of savings dollars currently loaned to members so that budgeted income and loan policies can be evaluated.	87.1%	72.6%	58.5%	46.6%	66.7%	64.8%
Delinquent loans to loans	To control delinquency by comparing with national averages: also evaluate collection and lending policies (two months or over).	1.67%	0.94%	0.37%	0.44%	1.48%	2.04%
Loans to assets	To determine the percentage of member loans to total assets.	70.4%	60.4%	49.2%	39.7%	58.9%	55.7%

Your Community Credit Union





BETTER THAN NATIONAL PEER AVERAGES
 NOT AS GOOD AS NATIONAL PEER AVERAGES

RATIO	PURPOSE	2008	2009	2010	Dec 2011	ALL	ALL
		Year End	Year End	Year End		National	State
						100m-200m Jun 2011	California Jun 2011
Investments to assets	To determine the percentage of investments other than member loans to total assets.	26.6%	38.1%	48.1%	56.3%	35.0%	40.5%
Savings to assets	Indicates the percentage of the total amount of member accounts total assets.	80.8%	83.2%	84.1%	85.1%	88.4%	86.0%
Total reserves to total assets	Indicates the percentage of retained earnings accumulated plus Allowance for Loan Loss.	14.6%	14.2%	14.9%	14.7%	11.0%	11.4%
Net Capital	Indicates the percentage of retained earnings accumulated which help support operations and future growth.	13.3%	11.3%	12.9%	13.1%	10.2%	9.9%
Loan income to total income	Indicates the percentage loan interest income is of total income.	67.9%	63.4%	60.8%	57.2%	66.1%	64.3%
Investment income to total income	Indicates the percentage investment income is of total income.	16.1%	15.7%	14.0%	15.9%	9.9%	13.7%
Other income to total income	Indicates the percentage other income is of total income.	16.1%	20.9%	25.1%	26.1%	24.0%	22.0%
Dividends to total income	Indicates the percentage of credit union income that is returned to members in the form of dividends.	31.1%	16.2%	10.5%	9.1%	14.4%	13.5%

Both the loan income to total income and investment income to total income are ratios that provide additional insight as to how the credit union's assets are invested (i.e., member loans or other investment securities)

Your Community Credit Union

BETTER THAN NATIONAL PEER AVERAGES
NOT AS GOOD AS NATIONAL PEER AVERAGES

RATIO	PURPOSE	2008	2009	2010	Dec 2011	ALL	ALL
		Year End	Year End	Year End		National	State
						100m-200m Jun 2011	California Jun 2011
Operating expenses to income	To provide trend figures to measure efficiency. As a credit union grows this percentage should decline.	50.7%	52.9%	60.5%	73.0%	68.5%	57.3%
This ratio can be analyzed in more detail as follows:	Compensation & fringes	25.2%	25.6%	29.9%	36.8%	33.5%	28.6%
	Office occupancy	5.5%	6.2%	6.8%	8.3%	5.1%	4.7%
	Office operations	9.8%	11.0%	12.3%	13.9%	12.7%	11.2%
	Member Insurance	0.0%	0.0%	0.0%	0.0%	2.3%	2.1%
	Other	10.2%	10.0%	11.5%	13.9%	14.8%	10.6%
Return on Loans	To determine the overall return on loans outstanding.	6.29%	6.32%	6.26%	6.10%	6.11%	5.65%
Return on investments	To determine the overall return on investments.	3.70%	3.19%	1.84%	1.44%	1.54%	1.66%
Return on earning assets	To reveal how well earning assets are performing.	5.54%	5.29%	4.31%	3.58%	4.48%	4.06%
Non-interest expense to interest margin plus other income	A measure of operating efficiency. The lower the ratio, the better.	74.3%	65.6%	68.2%	81.1%	80.39%	68.15%
Cost of savings and borrowings	To determine the cost of acquiring member savings and outside borrowings.	2.41%	1.47%	0.73%	0.51%	0.92%	0.90%

Your Community Credit Union

BETTER THAN NATIONAL PEER AVERAGES
 NOT AS GOOD AS NATIONAL PEER AVERAGES

RATIO	PURPOSE	2008	2009	2010	Dec 2011	ALL	
		Year End	Year End	Year End		National	State
		▽	▽	▽	▽	100m-200m Jun 2011	California Jun 2011
Interest return on average assets	The percent of asset earnings against which expenses, interest and reserve transfers will be made.	5.37%	5.17%	4.22%	3.46%	4.21%	3.90%
					\$6,396,580	\$7,777,468	(\$1,380,888)
Interest cost of funds	Percent of overall cost of funds.	2.03%	1.27%	0.63%	0.43%	0.82%	0.80%
					\$797,174	\$1,513,760	\$716,586
Net interest income (margin)	Margin available to cover expenses and transfers, to undivided earnings.	3.34%	3.90%	3.60%	3.03%	3.39%	3.10%
					\$5,599,406	\$6,263,708	(\$664,302)
Other income to assets	Percent of the income that comes from fees and other income.	1.03%	1.36%	1.42%	1.23%	1.33%	1.10%
					\$2,280,609	\$2,455,528	(\$174,920)
						Sub-total	(\$839,222)
Total operating expense to total assets	A measurement of efficiency than that is not affected by rapidly changing interest rates.	3.24%	3.45%	3.42%	3.46%	3.79%	2.87%
					\$6,389,414	\$7,009,488	\$620,074
						Sub-total	(\$219,148)
Loan loss expense to total assets	Percent of the effect of net credit losses on the credit union's spread.	1.44%	4.05%	0.33%	0.21%	0.40%	0.56%
					\$472,052	\$744,072	\$272,020
						Sub-total	\$52,872
Non Operating Gain/Expense	Non Operating Gain/Expense includes investment sales, disposition of assets and bargain purchases (merger)	0.00%	0.00%	0.01%	0.04%	0.00%	0.01%
					\$74,611	\$0	\$74,611
Net Spread w/o Stabilization & NCUSIF Inc/Exp	Margin available to cover transfers to reserves and undivided earnings before NCUSIF Premium and Corporate Ass.	(0.32%)	(2.24%)	1.28%	0.64%	0.57%	0.82%
					\$1,183,489	\$1,056,006	\$127,483
Stabilization & NCUSIF Inc/Exp		0.00%	0.56%	0.21%	0.20%	0.05%	0.04%
					\$375,345	\$88,014	(\$287,331)
Net Spread	Margin available to cover transfers to reserves and undivided earnings.	(0.32%)	(2.80%)	1.07%	0.44%	0.52%	0.78%
					\$808,144	\$967,992	(\$159,848)

SECTION III

FINANCIAS



Your Community Credit Union

Using Actual

Balance Sheet Business Plan

For Planning Purposes
(Based on Management Input)

ASSETS (In Millions)

Cash
Loans
 Allowance for Loan Losses
Investments
Other Assets
Fixed Assets

TOTAL ASSETS

LIABILITIES / SAVINGS / EQUITY (In Millions)

Liabilities
Savings
Borrowed Funds
Equity (Net Capital)

TOTAL LIABILITIES / SAVINGS / EQUITY

ADDITIONAL EQUITY (In Millions)

ALLOWANCE FOR LOAN LOSS

Beginning Bal. Allowance For Loan Loss
Provision for Loan Loss Expense
Net Charge-off Amount
Additional Allowance Transfer - Adjustment
Ending Bal. Allowance For Loan Loss

	2009 Year End	2010 Year End	2011 Year End	2012 Business Plan
Cash	\$1.653	\$2.128	\$2.775	\$2.000
Loans	\$115.771	\$90.148	\$73.986	\$79.550
Allowance for Loan Losses	- \$5.560	- \$3.737	- \$2.975	- \$2.590
Investments	\$73.053	\$88.085	\$105.023	\$102.140
Other Assets	\$3.648	\$3.862	\$4.988	\$3.200
Fixed Assets	\$3.068	\$2.827	\$2.686	\$2.900
TOTAL ASSETS	\$191.633	\$183.311	\$186.483	\$187.200
Liabilities	\$2.866	\$2.830	\$3.325	\$2.894
Savings	\$159.457	\$154.121	\$158.766	\$159.700
Borrowed Funds	\$7.737	\$2.700	\$0.000	\$0.000
Equity (Net Capital)	\$21.572	\$23.660	\$24.392	\$24.606
TOTAL LIABILITIES / SAVINGS / EQUITY	\$191.633	\$183.311	\$186.483	\$187.200
ADDITIONAL EQUITY (In Millions)			\$0.000	
	2009 Year End	2010 Year End	2011 Year End	2012 Business Plan
Beginning Bal. Allowance For Loan Loss	\$2,172,205	\$5,560,105	\$3,737,122	\$2,975,025
Provision for Loan Loss Expense	\$7,953,920	\$610,694	\$381,723	\$300,000
Net Charge-off Amount	- \$4,554,736	- \$2,432,620	- \$1,143,819	- \$960,000
Additional Allowance Transfer - Adjustment	(\$11,284)	(\$1,057)	(\$1)	\$275,000
Ending Bal. Allowance For Loan Loss	\$5,560,105	\$3,737,122	\$2,975,025	\$2,590,025

Your Community Credit Union

Using Actual

Income Statement (In Millions)

For Strategic Planning Purposes

		AVG. BALANCE	AVG. YIELD	2009 Year End	% to Avg. Assets	2010 Year End	% to Avg. Assets	2011 Year End	% to Avg. Assets	2012 Business Plan	% to Avg. Assets
REVENUE											
Loan Interest											
	PY 2010	\$102.959	6.26%	\$8.125	4.14%	\$6.440	3.44%				
	ACT 2011	\$82.067	6.10%					\$5.003	2.71%		
	PBP 2012	\$76.768	5.71%							\$4.383	2.35%
Investment Interest											
	PY 2010	\$80.569	1.84%	\$2.019	1.03%	\$1.479	0.79%				
	ACT 2011	\$96.554	1.44%					\$1.394	0.75%		
	PBP 2012	\$103.582	1.20%							\$1.243	0.67%
				\$10.143	5.17%	\$7.919	4.22%	\$6.397	3.46%	\$5.626	3.01%
COST OF FUNDS (LESS INTEREST ON BORROWED MONEY)											
	PY 2010	\$162.008	0.73%	\$2.493	1.27%	\$1.178	0.63%				
	ACT 2011	\$157.793	0.51%					\$0.797	0.43%		
	PBP 2012	\$159.233	0.42%							\$0.665	0.36%
NET INTEREST INCOME (MARGIN)				\$7.650	3.90%	\$6.741	3.60%	\$5.599	3.03%	\$4.961	2.66%
Other Income				\$2.676	1.36%	\$2.656	1.42%	\$2.281	1.23%	\$2.513	1.34%
SUBTOTAL				\$10.327	5.26%	\$9.397	5.01%	\$7.880	4.26%	\$7.474	4.00%
EXPENSES											
Operating				\$6.777	3.45%	\$6.405	3.42%	\$6.389	3.46%	\$6.710	3.59%
Provision for Loan Loss				\$7.954	4.05%	\$0.611	0.33%	\$0.382	0.21%	\$0.300	0.16%
NON OPERATING INCOME											
Other Non Operating Income				\$0.000	0.00%	\$0.013	0.01%	\$0.075	0.04%	\$0.000	0.00%
NET INC W/O NCUSIF PREMIUM & CORP. ASSESSMENT				(\$4.404)	(2.24%)	\$2.394	1.28%	\$1.183	0.64%	\$0.464	0.25%
Temporary Corporate CU Stabilization Fund Assessment				\$1.089	0.56%	\$0.396	0.21%	\$0.375	0.20%	\$0.250	0.13%
NCUSIF Premium Expense				\$0.000	0.00%	\$0.000	0.00%	\$0.000	0.00%	\$0.000	0.00%
NET INCOME				(\$5.493)	(2.80%)	\$1.998	1.07%	\$0.808	0.44%	\$0.214	0.11%

Your Community Credit Union

Savings Analysis Chart with Forecast
For PLANNING PURPOSES ONLY

Using Actual

	2009 Year End	2010 Year End	2011 Year End	2012 Business Plan	2012 Est. Yield	2012 Est. Div. Cost	2012 Est. Growth	2012 Est. Growth %
Share Drafts	\$17,451,828	\$16,861,025	\$19,239,596	\$20,000,000	0.05%	\$9,810	\$760,404	3.95%
Regular Shares	\$32,969,317	\$31,289,369	\$33,703,232	\$38,000,000	0.05%	\$17,926	\$4,296,768	12.75%
Money Market Checking	\$4,145,765	\$3,950,119	\$4,504,241	\$4,500,000	0.15%	\$6,753	(\$4,241)	(0.09%)
Share CD's	\$34,539,968	\$30,844,167	\$28,255,553	\$26,000,000	0.90%	\$244,150	(\$2,255,553)	(7.98%)
IRA shares and CDs	\$23,684,201	\$22,706,725	\$21,167,209	\$19,000,000	1.05%	\$210,878	(\$2,167,209)	(10.24%)
Money Market Savings	\$7,263,680	\$5,412,025	\$4,576,696	\$3,700,000	0.15%	\$6,208	(\$876,696)	(19.16%)
Platinum Checking	\$2,191,639	\$3,408,031	\$3,824,653	\$3,500,000	0.15%	\$5,493	(\$324,653)	(8.49%)
Platinum Savings	\$36,233,158	\$38,251,235	\$40,764,691	\$41,000,000	0.40%	\$163,529	\$235,309	0.58%
Business Accounts	\$977,876	\$1,398,064	\$2,729,799	\$4,000,000	0.00%	\$0	\$1,270,201	46.53%
Offage (Total Shares from Breakdown - Total Shares from	\$0	\$0	\$0					
Total Shares and Deposits	\$159,457,432	\$154,120,760	\$158,765,671	\$159,700,000	0.42%	\$664,747	\$934,329	0.59%
Borrowed Funds	\$7,736,993	\$2,700,000	\$0			\$0	\$0	0.00%
Total	\$167,194,425	\$156,820,760	\$158,765,671	\$159,700,000	0.42%	\$664,747	\$934,329	0.59%

Your Community Credit Union

Using Actual

Loan Analysis Chart with Forecast

For PLANNING PURPOSES ONLY

	2009 Year End	2010 Year End	2011 Year End	2012 Business Plan	2012 Est. Yield	2012 Est. Loan Income	2012 Est. Growth	2012 Est. Growth %
<i>Credit Cards</i>	\$0	\$0	\$0	\$0	0.00%	\$0	\$0	0.00%
<i>All Other Unsecured</i>	\$955,487	\$735,136	\$594,308	\$550,000	13.50%	\$77,241	(\$44,308)	(7.46%)
<i>New Vehicles</i>	\$5,523,859	\$3,208,605	\$1,971,901	\$1,500,000	5.50%	\$95,477	(\$471,901)	(23.93%)
<i>Used Vehicles</i>	\$8,642,266	\$7,062,888	\$6,758,421	\$7,000,000	5.50%	\$378,357	\$241,579	3.57%
<i>1st Mortgage Real Estate</i>	\$22,403,933	\$18,882,229	\$15,892,110	\$15,000,000	5.75%	\$888,148	(\$892,110)	(5.61%)
<i>Home Equity Loans</i>	\$34,596,756	\$29,120,866	\$26,243,965	\$23,200,000	4.60%	\$1,137,211	(\$3,043,965)	(11.60%)
<i>IDLP-Used Autos</i>	\$18,391,818	\$15,706,154	\$9,513,362	\$7,500,000	7.00%	\$595,468	(\$2,013,362)	(21.16%)
<i>IDLP-New Autos</i>	\$23,107,195	\$13,510,073	\$11,171,779	\$6,500,000	7.00%	\$618,512	(\$4,671,779)	(41.82%)
<i>Other Retail Loans</i>	\$2,076,548	\$1,774,985	\$1,691,592	\$1,800,000	6.50%	\$113,477	\$108,408	6.41%
<i>Business Loans</i>	\$72,831	\$146,677	\$148,576	\$1,500,000	5.75%	\$47,397	\$1,351,424	909.58%
<i>Loan Participations</i>	\$0	\$0	\$0	\$15,000,000	5.75%	\$431,250	\$15,000,000	999.99%
<i>Offage (Total Loans from Breakdown - Total Loans from</i>	\$0	\$0	\$0					
<i>Total Loans</i>	\$115,770,693	\$90,147,613	\$73,986,015	\$79,550,000	5.71%	\$4,382,537	\$5,563,985	7.52%

Your Community Credit Union

5-Year Projected Balance Sheet

Using 2012 Business Plan

For Planning Purposes
(Based on Management Input)

ASSETS (In Millions)

	2012 Business Plan	2013 Projection	2014 Projection	2015 Projection	2016 Projection
Cash	\$2.000	\$2.073	\$2.149	\$2.228	\$2.310
Loans	\$79.550	\$86.734	\$94.566	\$103.106	\$112.416
Allowance for Loan Losses	- \$2.590	- \$2.616	- \$2.683	- \$2.748	- \$2.801
Investments	\$102.140	\$101.109	\$99.893	\$98.524	\$97.216
Other Assets	\$3.200	\$3.317	\$3.439	\$3.565	\$3.695
Fixed Assets	\$2.900	\$3.006	\$3.116	\$3.231	\$3.349
TOTAL ASSETS	\$187.200	\$193.623	\$200.481	\$207.905	\$216.185

LIABILITIES/SAVINGS/EQUITY (In Millions)

Liabilities	\$2.894	\$3.461	\$4.138	\$4.948	\$5.917
Savings	\$159.700	\$165.552	\$171.619	\$177.908	\$184.427
Borrowed Funds	\$0.000	\$0.000	\$0.000	\$0.000	\$0.000
Equity (Net Capital)	\$24.606	\$24.610	\$24.724	\$25.049	\$25.841
TOTAL LIABILITIES/SAVINGS/EQUITY	\$187.200	\$193.623	\$200.481	\$207.905	\$216.185

ALLOWANCE FOR LOAN LOSS

	2012 Business Plan	2013 Projection	2014 Projection	2015 Projection	2016 Projection
Beginning Bal. Allowance For Loan Loss	\$2,975,025	\$2,590,025	\$2,616,462	\$2,683,023	\$2,748,065
Provision for Loan Loss Expense	\$300,000	\$650,000	\$700,000	\$750,000	\$800,000
Net Charge-off Amount	- \$960,000	- \$623,564	- \$633,439	- \$684,958	- \$746,812
Ending Bal. Allowance For Loan Loss	\$2,590,025	\$2,616,462	\$2,683,023	\$2,748,065	\$2,801,252

To increase or decrease Assets, change the growth percentage on the Growth Chart "G" Sheet

Total Assets and Equity (Net Capital) is off by the income projected on the In-5yr sheet, which is under by \$102,789

Net Income necessary to achieve the 5 year net capital goal is \$1,338,053

Your Community Credit Union 5-Year Projected Income Statement

For Planning Purposes
(Based on Management Input)

	2012 Business Plan	% to Avg. Assets	2013 Projection	% to Avg. Assets	2014 Projection	% to Avg. Assets	2015 Projection	% to Avg. Assets	2016 Projection	% to Avg. Assets
REVENUE (In Millions)										
Loan Interest	\$4.383	2.35%	\$4.573	2.40%	\$5.212	2.65%	\$5.683	2.78%	\$6.196	2.92%
Investment Interest	\$1.243	0.67%	\$1.016	0.53%	\$1.005	0.51%	\$0.992	0.49%	\$0.979	0.46%
COST OF FUNDS	\$5.626	3.01%	\$5.589	2.94%	\$6.217	3.16%	\$6.675	3.27%	\$7.175	3.38%
Less Dividends & Int. on borrowed money	\$0.665	0.36%	\$0.651	0.34%	\$0.674	0.34%	\$0.699	0.34%	\$0.725	0.34%
NET INTEREST INCOME	\$4.961	2.66%	\$4.939	2.59%	\$5.543	2.81%	\$5.976	2.93%	\$6.450	3.04%
Other Income	\$2.513	1.34%	\$2.666	1.40%	\$2.759	1.40%	\$2.859	1.40%	\$2.969	1.40%
SUBTOTAL	\$7.474	4.00%	\$7.604	3.99%	\$8.302	4.21%	\$8.835	4.33%	\$9.419	4.44%
EXPENSES (In Millions)										
Operating	\$6.710	3.59%	\$6.760	3.55%	\$7.291	3.70%	\$7.555	3.70%	\$7.615	3.59%
Provision for Loan Loss	\$0.300	0.16%	\$0.650	0.34%	\$0.700	0.36%	\$0.750	0.37%	\$0.800	0.38%
NON OPERATING INCOME (In Millions)										
Other Non Operating Income	\$0.000	0.00%	\$0.000	0.00%	\$0.000	0.00%	\$0.000	0.00%	\$0.000	0.00%
NET INC W/O NCUSIF PREMIUM & CORP. ASS.	\$0.464	0.25%	\$0.195	0.10%	\$0.311	0.16%	\$0.530	0.26%	\$1.004	0.47%
Temp. Corp. CU Stabilization Fund Ass.	\$0.250	0.13%	\$0.190	0.10%	\$0.197	0.10%	\$0.204	0.10%	\$0.212	0.10%
NCUSIF Premium Expense	\$0.000	0.00%	\$0.000	0.00%	\$0.000	0.00%	\$0.000	0.00%	\$0.000	0.00%
NET INCOME	\$0.214	0.11%	\$0.004	0.00%	\$0.114	0.06%	\$0.325	0.16%	\$0.792	0.37%

EQUITY BALANCING (In Millions)										
Balance Sheet Current Net Income			\$0.004	0.00%	\$0.114	0.06%	\$0.325	0.16%	\$0.792	0.37%
Estimated Required Net Income			\$0.279	0.15%	\$0.289	0.15%	\$0.300	0.15%	\$0.470	0.22%
Difference			-\$0.275	-0.14%	-\$0.175	-0.09%	+\$0.026	+0.01%	+\$0.322	+0.15%

Net Income necessary to achieve the 5 year net capital goal is \$1,338,053; based on current projected income of \$1,235,264, equity goal is under by \$102,789

	2013	2014	2015	2016
Estimated Loan Yield	5.50%	5.75%	5.75%	5.75%
Estimated Investment Yield	1.00%	1.00%	1.00%	1.00%
Estimated Dividend Cost and Interest on Borrowed Money	0.40%	0.40%	0.40%	0.40%
Average Loan	\$83.142	\$90.650	\$98.836	\$107.761
Average Investments	\$101.624	\$100.501	\$99.209	\$97.870
Average Savings	\$162.626	\$168.586	\$174.763	\$181.168
Average Assets	\$190.411	\$197.052	\$204.193	\$212.045

Your Community Credit Union

5-Year Financial Trends

TREND HISTORY	2012 Business Plan	2013 Projection	2014 Projection	2015 Projection	2016 Projection
Assets	\$187,199,947	\$193,622,984	\$200,480,887	\$207,905,394	\$216,185,228
Growth in Dollars	\$716,671	\$6,423,036	\$6,857,903	\$7,424,507	\$8,279,834
Annualized Growth Rate	0.4%	3.4%	3.5%	3.7%	4.0%
Savings	\$159,700,000	\$165,552,213	\$171,618,880	\$177,907,860	\$184,427,300
Growth in Dollars	\$934,329	\$5,852,213	\$6,066,667	\$6,288,980	\$6,519,440
Annualized Growth Rate	0.6%	3.7%	3.7%	3.7%	3.7%
Loans	\$79,550,000	\$86,733,621	\$94,565,946	\$103,105,555	\$112,416,319
Loans to Assets	42%	45%	47%	50%	52%
Growth in Dollars	\$5,563,985	\$7,183,621	\$7,832,325	\$8,539,609	\$9,310,763
Annualized Growth Rate	7.5%	9.0%	9.0%	9.0%	9.0%
Equity (Net Capital)	\$24,605,947	\$24,610,229	\$24,724,016	\$25,049,472	\$25,841,211
Equity to Assets	13.14%	12.71%	12.33%	12.05%	11.95%
Annualized Increase in Equity	0.06%	(0.43%)	(0.38%)	(0.28%)	(0.10%)
Net Worth	\$24,680,601	\$24,610,229	\$24,724,016	\$25,049,472	\$25,841,211
Net Worth to Assets	13.18%	12.71%	12.33%	12.05%	12.0%
Annualized Increase in % of Net Worth	0.06%	(0.47%)	(0.38%)	(0.28%)	(0.10%)
Delinquent Loans	\$795,500	\$867,336	\$945,659	\$1,031,056	\$1,124,163
% of Loans Delinquent	1.00%	1.00%	1.00%	1.00%	1.00%
Net Charge-offs	\$960,000	\$623,564	\$633,439	\$684,958	\$746,812
Annualized Net Charge-offs to Loans	1.25%	0.75%	0.70%	0.69%	0.69%
Net Income	\$213,770	\$4,282	\$113,786	\$325,456	\$791,740
Annualized ROA	0.11%	0.00%	0.06%	0.16%	0.37%

Your Community Credit Union

5-Year Membership Profile and Productivity Projections

TREND HISTORY	2012 Business Plan	2013 Projection	2014 Projection	2015 Projection	2016 Projection
Number of Members	13,082	13,400	13,900	14,500	15,220
Change in Members	(219)	318	500	600	720
Avg. Savings Balance	\$12,208	\$12,355	\$12,347	\$12,270	\$12,117
Change in Avg. Balance	\$271	\$147	(\$8)	(\$77)	(\$152)
Number of Loans	3,315	3,577	3,861	4,167	4,497
Change in Number of Loans	307	263	283	306	330
Avg. Loan Balance	\$24,000	\$24,246	\$24,495	\$24,746	\$25,000
Change in Avg. Loan Balance	(\$596)	\$246	\$249	\$251	\$254
Avg. Loan Bal. per Member	\$6,081	\$6,473	\$6,803	\$7,111	\$7,386
Change in Avg. Loan Bal./Member	\$518	\$392	\$331	\$307	\$275
Avg. Total Relationships	\$18,289	\$18,827	\$19,150	\$19,380	\$19,503
Change in ATR	\$790	\$539	\$323	\$230	\$123
Annualized Growth Rate	\$0	2.86%	1.69%	1.19%	0.63%
Products Delivered	23,547	25,417	27,434	29,612	31,963
Change in Products Delivered	(123)	1,869	2,018	2,178	2,351
Products per Member	1.80	1.90	1.97	2.04	2.10
Products per FTE	453	484	518	554	592
Change in Products per FTE	(45)	31	34	36	38
Assets per FTE	\$3,600,000	\$3,696,839	\$3,796,282	\$3,898,401	\$4,003,266
Net Income per FTE	\$4,111	\$5,649	\$7,763	\$10,668	\$14,660

SECTION IV

STRATEGIES & TACTICS

YOUR COMMUNITY CREDIT UNION STRATEGIC INITIATIVES 2012

GROWTH

- Increase active checking account relationships
 - Frontline referrals
 - Capitalize on bank fee increases
 - Analyze fees for inactive checking (to encourage use)
 - Implement a “techy” checking
- Increase member utilization of loan products
 - Identify and actively communicate with targeted members
 - Revitalize our indirect lending relationships
 - Implement an auto loan recapture program

PRODUCTS

- Determine future direction of our business products and services
 - Identify small business owners within our membership
 - Improve business deposit and loan products
 - Research ACH origination and payroll services
 - Research small business lending and deposit systems
- Implement in-house ARM products
- Research checking modifications to retain product profitability

DELIVERY CHANNELS

- Complete renovation of branch #6
- Implement new delivery options
 - Online deposit check viewing
 - Mobile banking
 - Online personal financial

TECHNOLOGY

- Complete upgrading circuits for core system connectivity
- Implement new online banking

FINANCIAL & ADMINISTRATION

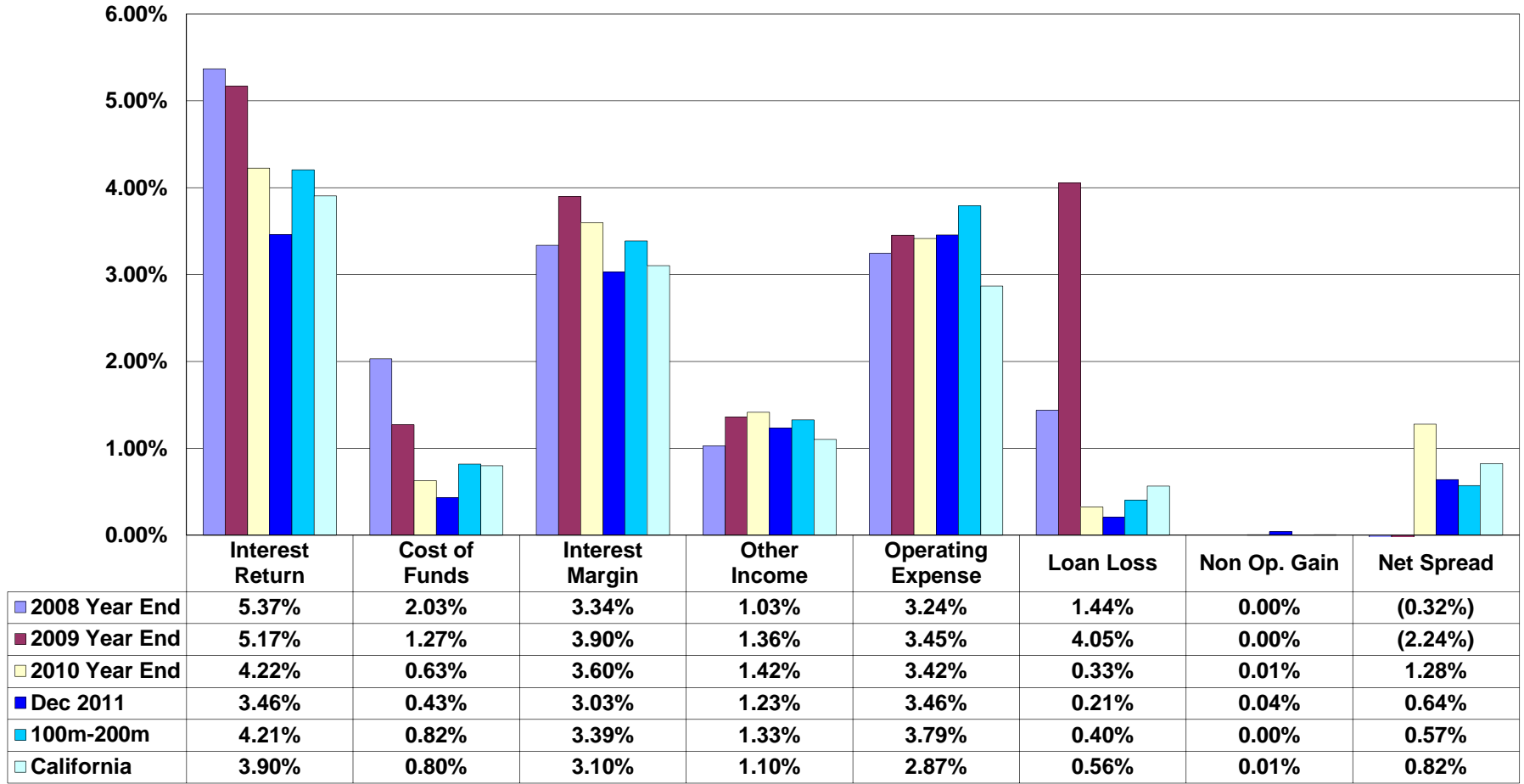
- Research business opportunities within our market area to increase noninterest revenue

SECTION V

GRAPHS & CHARTS

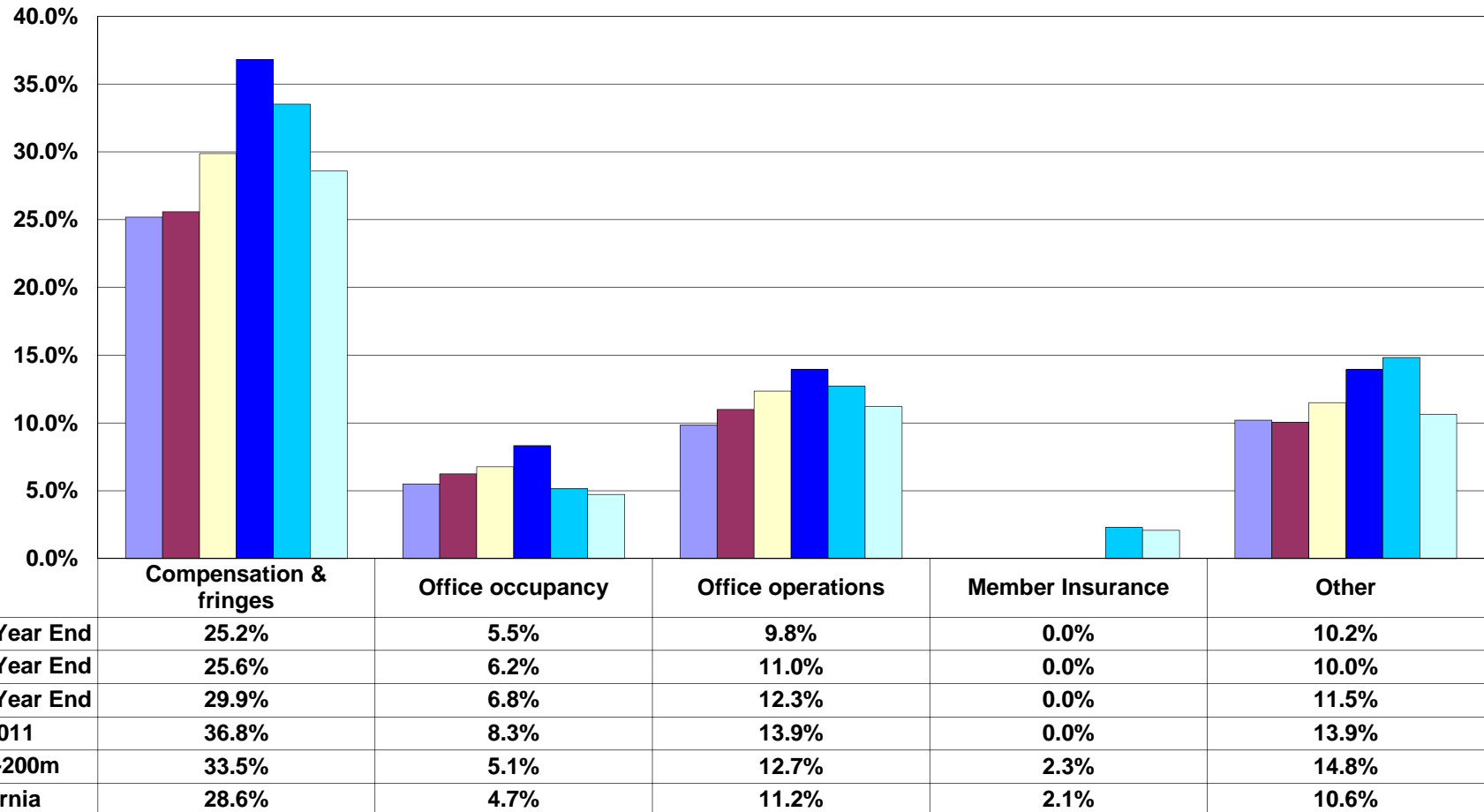
Your Community Credit Union

Spread Analyses of Income Statement with Comparison to National and State Averages



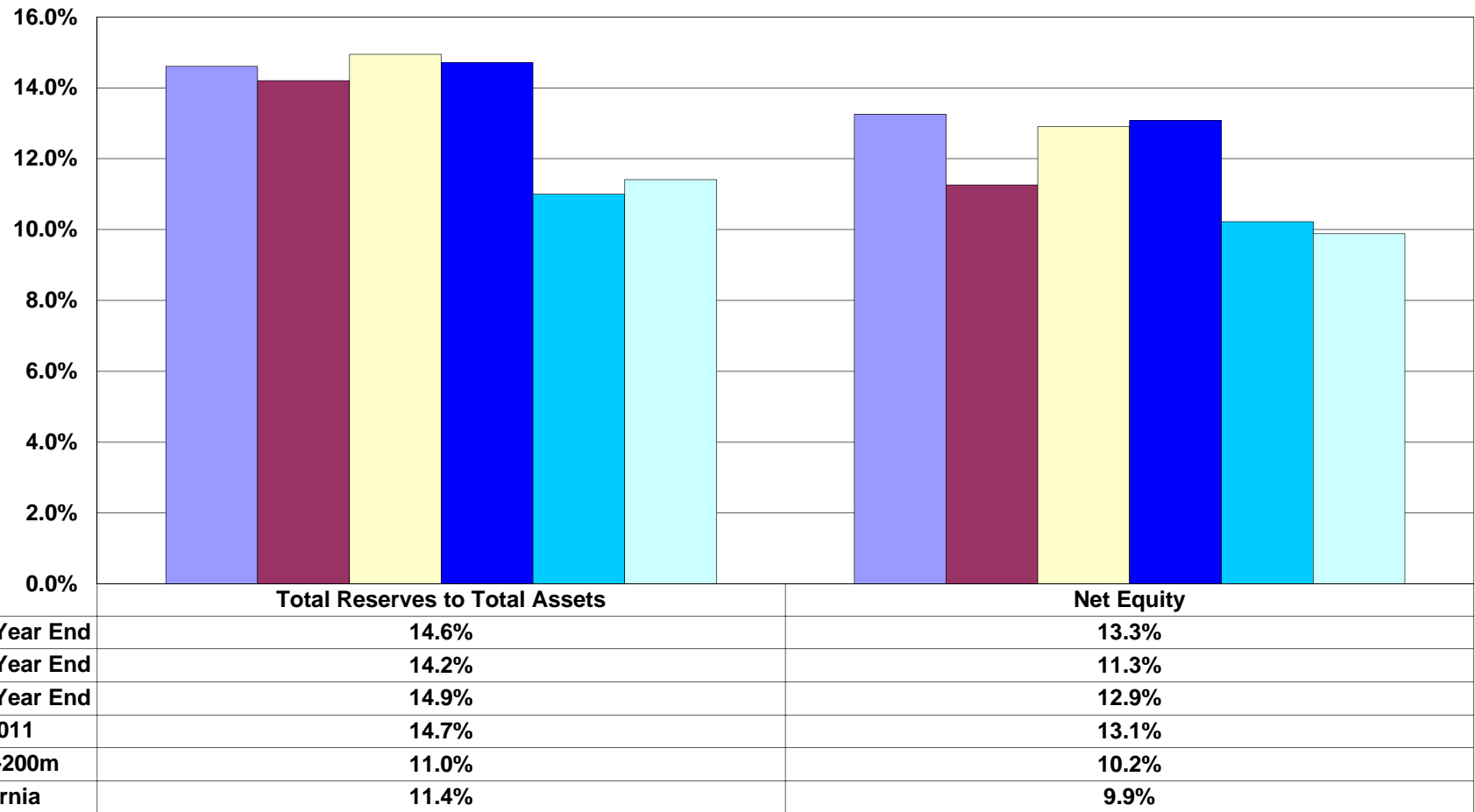
Your Community Credit Union

Operating Expenses to Income



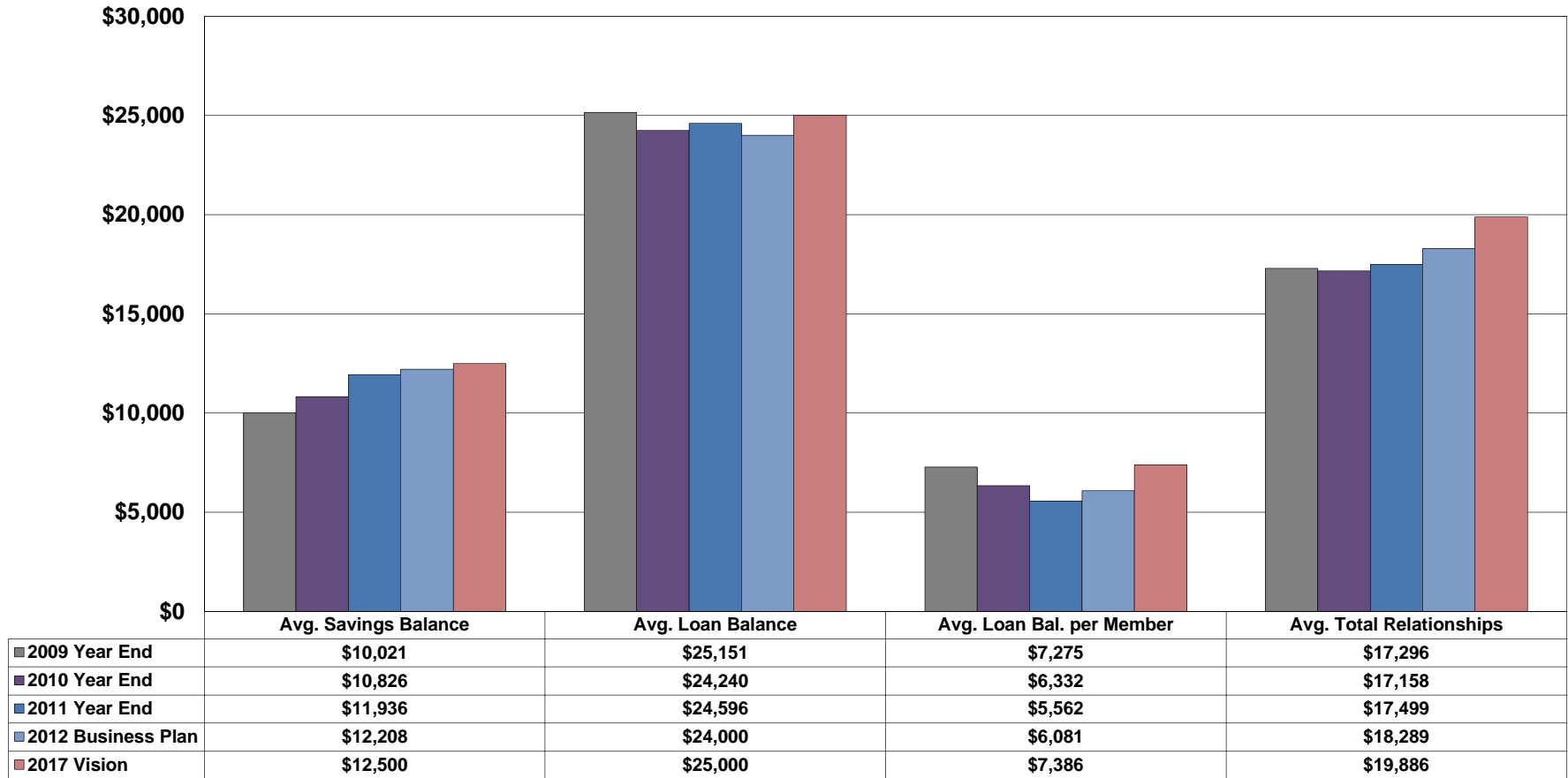
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Capitalization



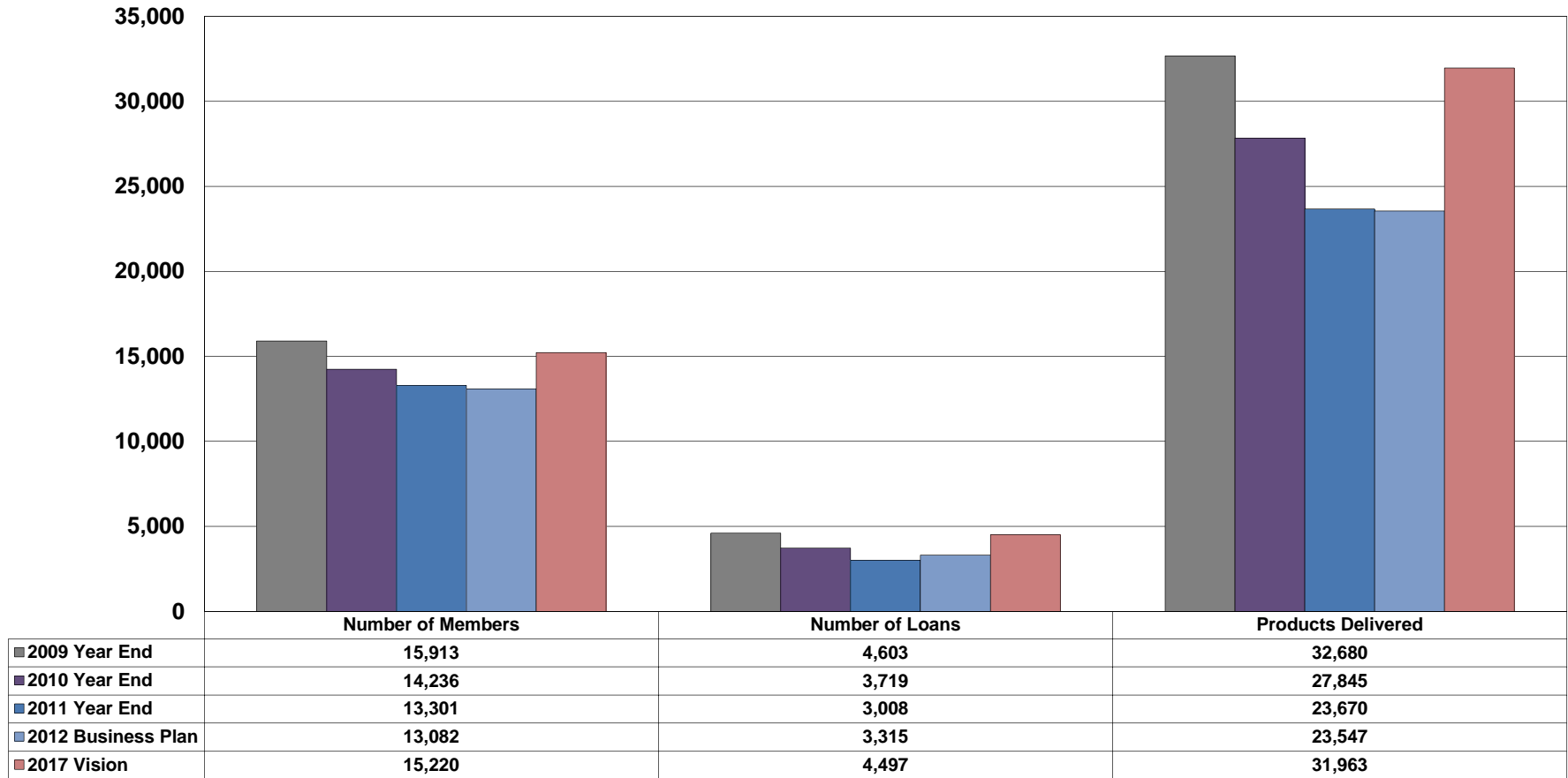
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Average Balances: Historical and Goal



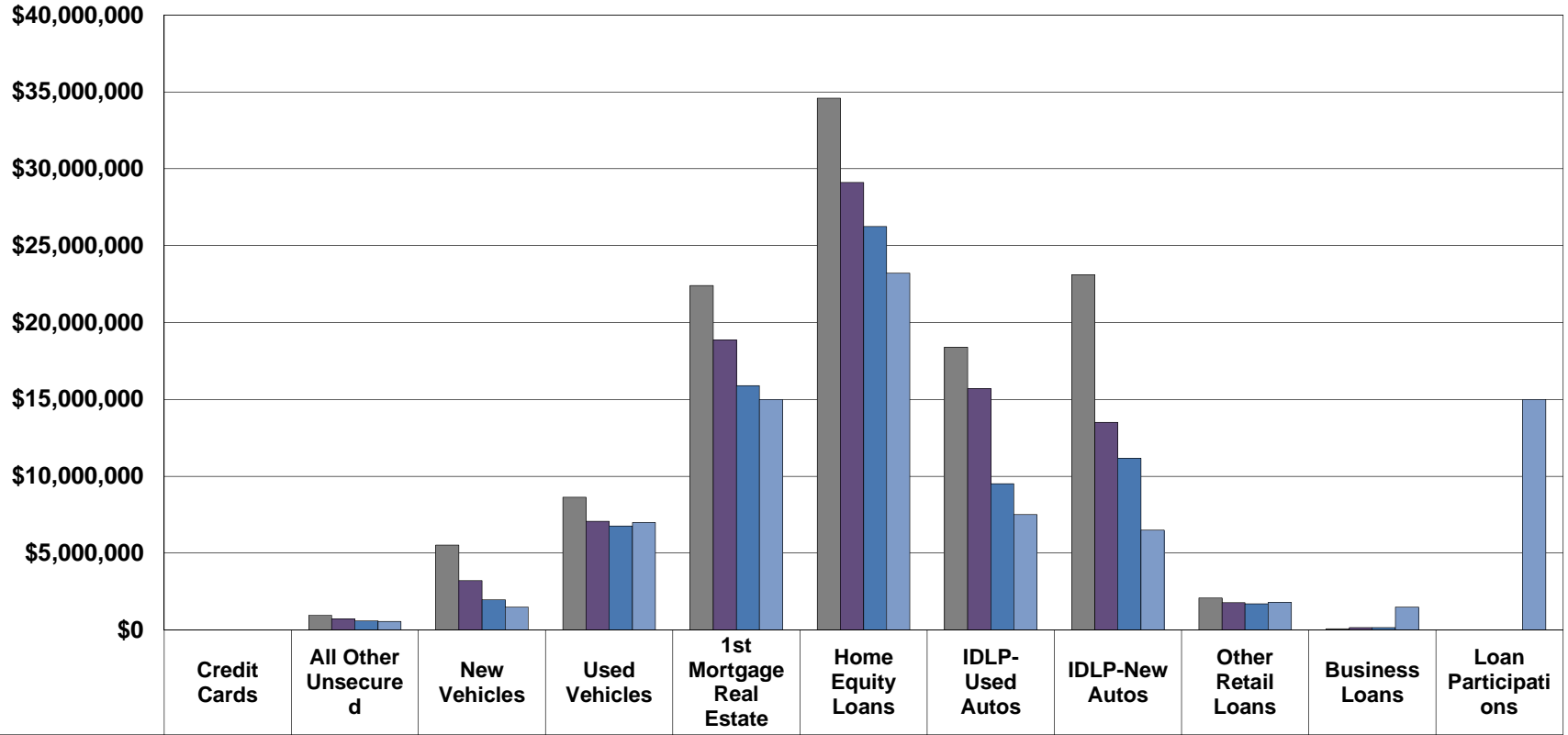
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Distribution of Member Accounts - History and Current Business Plan



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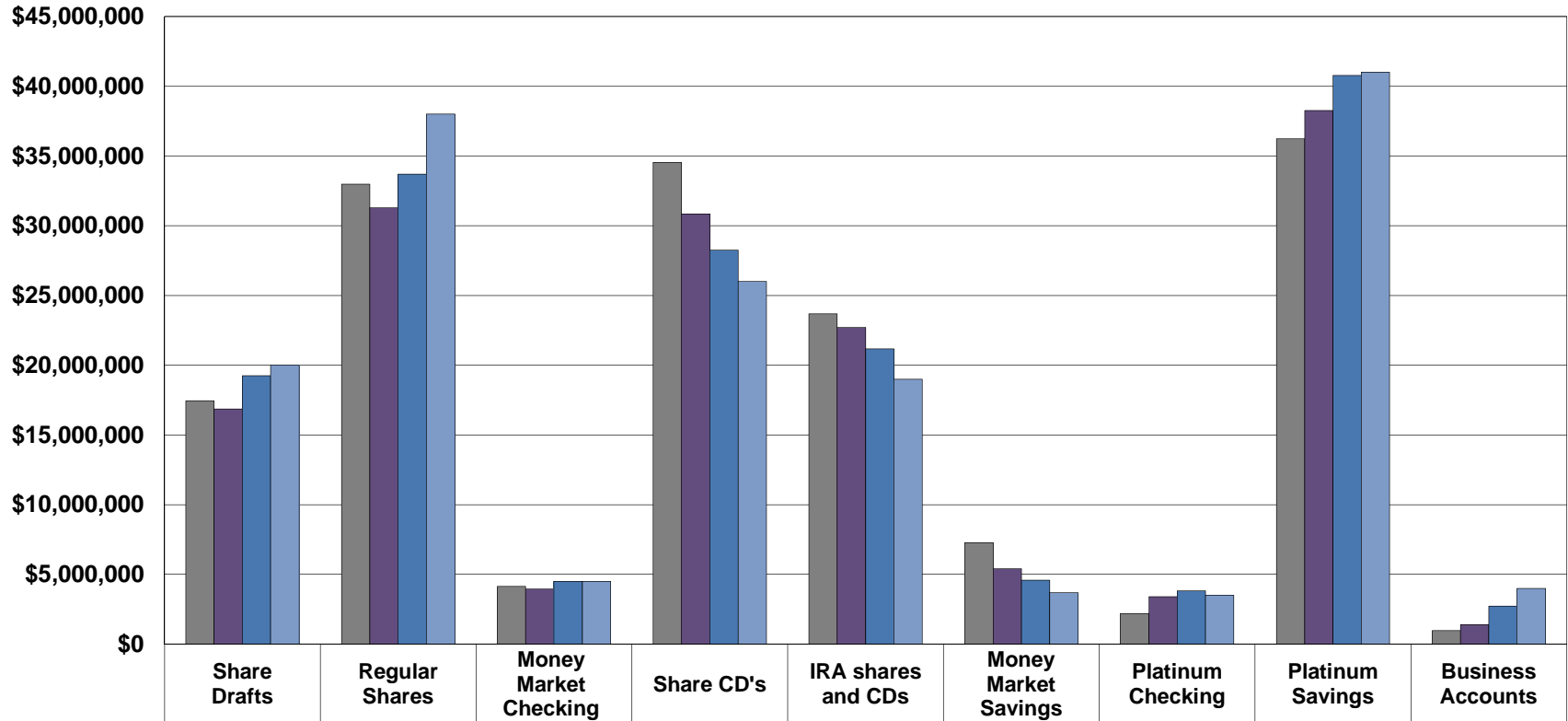
Distribution of Loans by Type - History and Current Business Plan



	Credit Cards	All Other Unsecured	New Vehicles	Used Vehicles	1st Mortgage Real Estate	Home Equity Loans	IDLP-Used Autos	IDLP-New Autos	Other Retail Loans	Business Loans	Loan Participations
■ 2009 Year End	\$0	\$955,487	\$5,523,859	\$8,642,266	\$22,403,93	\$34,596,75	\$18,391,81	\$23,107,19	\$2,076,548	\$72,831	\$0
■ 2010 Year End	\$0	\$735,136	\$3,208,605	\$7,062,888	\$18,882,22	\$29,120,86	\$15,706,15	\$13,510,07	\$1,774,985	\$146,677	\$0
■ 2011 Year End	\$0	\$594,308	\$1,971,901	\$6,758,421	\$15,892,11	\$26,243,96	\$9,513,362	\$11,171,77	\$1,691,592	\$148,576	\$0
■ 2012 Business Plan	\$0	\$550,000	\$1,500,000	\$7,000,000	\$15,000,00	\$23,200,00	\$7,500,000	\$6,500,000	\$1,800,000	\$1,500,000	\$15,000,00

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Distribution of Savings by Type - History and Current Business Plan



■ 2009 Year End	\$17,451,828	\$32,969,317	\$4,145,765	\$34,539,968	\$23,684,201	\$7,263,680	\$2,191,639	\$36,233,158	\$977,876
■ 2010 Year End	\$16,861,025	\$31,289,369	\$3,950,119	\$30,844,167	\$22,706,725	\$5,412,025	\$3,408,031	\$38,251,235	\$1,398,064
■ 2011 Year End	\$19,239,596	\$33,703,232	\$4,504,241	\$28,255,553	\$21,167,209	\$4,576,696	\$3,824,653	\$40,764,691	\$2,729,799
■ 2012 Business Plan	\$20,000,000	\$38,000,000	\$4,500,000	\$26,000,000	\$19,000,000	\$3,700,000	\$3,500,000	\$41,000,000	\$4,000,000

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Loans to Shares

