

WESTEX COMMUNITY CREDIT UNION
General Ledger Income Statement
Period Ending 12/11
Consolidated

Account Description	M-T-D Balance	%	Q-T-D Balance	%	Y-T-D Balance	%
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INTEREST ON LOANS						
11100 INTEREST ON LOANS	185,118.02	62.54	538,283.28	61.10	2,044,811.52	63.40
11200 REAL ESTATE INTEREST	125.01	.04	362.37	.04	1,753.76	.05
11400 LOAN INCOME ACCRUAL	4,989.02	1.69	23,421.25	2.66	16,814.28	.52
13200 MASTERCARD - CLASSIC	2,439.27	.82	7,323.21	.83	28,086.21	.87
13210 MASTERCARD - GOLD	5,075.21	1.71	15,402.08	1.75	61,651.29	1.91
13220 MASTERCARD - PLATINUM	3,617.46	1.22	10,584.72	1.20	39,373.27	1.22
* TOTAL	201,363.99	68.03	595,376.91	67.58	2,192,490.33	67.98
INCOME FROM INVESTMENTS						
12077 SOUTHCOAST COMMUNITY BANK	3.21	.00	3.21	.00	3.21	.00
12078 BANK OF BRIMINGHAM	5.80	.00	5.80	.00	5.80	.00
12079 GEORGIA BANKING COMPANY	8.19	.00	8.19	.00	8.19	.00
12080 FIRST SECURITY BUSINESS BANK	27.63	.01	27.63	.00	27.63	.00
12081 ONE WEST BANK, FSB	67.54	.02	67.54	.01	67.54	.00
12082 BOFI FEDERAL BANK	49.12	.02	49.12	.01	49.12	.00
12083 PARAGON COMMERCIAL BANK	85.55	.03	85.55	.01	85.55	.00
12084 HOMEBANC NATIONAL ASSOCIATION	62.28	.02	62.28	.01	62.28	.00
12085 TRANSPORTATION ALLIANCE BANK	126.89	.04	130.98	.01	130.98	.00
12086 FRONTIER BANK	105.41	.04	305.16	.03	635.89	.02
12087 BANK OF MONTGOMERY	22.46	.01	98.57	.01	224.59	.01
12088 BEAL BANK NEVADA	141.89	.05	421.12	.05	1,002.47	.03
12089 LYDIAN PRIVATE BANK	.00	.00	.00	.00	771.58	.02
12090 ALOSTAR BANK OF COMMERCE (NEX	.00	.00	150.19	.02	780.01	.02
12091 COUNTRY BANK OF SAVINGS	.00	.00	95.39	.01	435.78	.01
12092 BANK OF THE COMMONWEALTH	66.07	.02	209.61	.02	528.58	.02
12093 UNITED CENTRAL BANK	169.19	.06	502.10	.06	1,380.77	.04
12094 CRESTMARK BANK	104.72	.04	288.92	.03	863.00	.03
12095 PAULS VALLEY NATIONAL BANK	.00	.00	.00	.00	783.83	.02
12096 BEAL BANK, SSB	105.06	.04	231.61	.03	1,013.06	.03
12097 CATHAY BANK	60.03	.02	60.03	.01	674.01	.02
12098 CAPMARK BANK	268.58	.09	788.43	.09	2,659.86	.08
12099 MONTEREY COUNTY BANK	105.10	.04	311.91	.04	1,071.35	.03
12100 ONEUNITED BANK	105.10	.04	311.91	.04	1,071.34	.03
12101 INTEGRA BANK NA	.00	.00	.00	.00	1,089.67	.03
12102 MCHENRY SAVINGS BANK	.00	.00	.00	.00	1,338.46	.04
12103 WACCAMAW BANK	94.02	.03	264.97	.03	1,025.66	.03
12104 FIRST CITIZENS BANK & TRUST (210.39-	.07-	21.77	.00	569.31	.02
12105 VOLUNTEER STATE BANK	.00	.00	.00	.00	559.05	.02
12106 SAN LUIS TRUST BANK, FSB	.00	.00	.00	.00	629.65	.02
12107 MILE HIGH BANKS	.00	.00	327.46	.04	2,189.84	.07
12108 ONEWEST BANK, FSB	.00	.00	133.97	.02	891.55	.03
12109 THE BANK OF COMMERCE	.00	.00	43.68	.00	1,036.43	.03
12110 NCB CIF INVESTMENT	5.95	.00	17.67	.00	69.33	.00
12111 PROFICIO BANK	.00	.00	.00	.00	605.96	.02
12112 TIDELANDS BANK	.00	.00	874.01	.10	2,334.69	.07
12113 MIDFIRST BANK	213.59	.07	633.89	.07	2,205.86	.07
12115 THE BRAND BANKING COMPANY	.00	.00	2.77	.00	758.02	.02
12116 BANK OF CORAL GABLES	.00	.00	.00	.00	1,074.38	.03
12117 ALLEGIANCE COMMUNITY BANK	.00	.00	.00	.00	748.85	.02
12118 STATE BANK & TRUST (UNITED AME	.00	.00	.00	.00	85.98	.00
12119 FLORIDA CAPITAL BANK	1,313.90	.44	1,313.90	.15	1,614.07	.05

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12121 COLORADO CAPITAL BANK	253.78	.09	295.40	.03	2,159.83	.07
12122 NAT'L REPUBLIC BANK OF CHICAGO	.00	.00	105.78	.01	848.96	.03
12123 HOMESTREET BANK	.00	.00	.00	.00	517.87	.02
12124 WOODLANDS COMMERCIAL BANK	.00	.00	.00	.00	1,309.81	.04
12126 BANK OF THE CASCADES	.00	.00	.00	.00	84.05	.00
12128 URBAN PARTNERSHIP BANK	.00	.00	13.65	.00	1,876.03	.06
12129 OCEAN BANK	.00	.00	.00	.00	.00	.00
12130 HANMI BANK	.00	.00	.00	.00	680.96	.02
12131 U.S. BANK NA	.00	.00	.00	.00	668.27	.02
12132 FIRST INTERNATIONAL BANK	.00	.00	.00	.00	.00	.00
12133 BANK OF FLORIDA	.00	.00	.00	.00	341.75-	.01-
12134 FIRSTIER BANK	.00	.00	.00	.00	375.88	.01
12135 AMERICANFIRST BANK	.00	.00	.00	.00	.00	.00
12136 BENCHMARK CREDIT UNION	.00	.00	.00	.00	276.65	.01
12137 TIFTON BANKING COMPANY	.00	.00	.00	.00	169.01-	.01-
12138 CAPITOL CITY BANK & TRUST CO.	.00	.00	.00	.00	.00	.00
12139 HIGH TRUST BANK	.00	.00	.00	.00	.00	.00
12141 THIRD COAST BANK, SSB	74.73	.03	231.91	.03	935.35	.03
12144 PIERCE COMMERCIAL BANK	.00	.00	.00	.00	.00	.00
12145 BANK MIDWEST	.00	.00	279.37	.03	2,234.88	.07
12146 FIRST FARM BANK	.00	.00	.00	.00	.00	.00
12155 AURORA BANK FSB	.00	.00	.00	.00	2,012.48	.06
12157 FIRST MARINER BANK	129.03	.04	382.93	.04	399.58	.01
12161 EXCEL NATIONAL BANK	84.08	.03	249.53	.03	1,182.55	.04
12165 FIRST COMMERCIAL BANK	.00	.00	.00	.00	301.80	.01
12167 NEXITY BANK - 12 MOS.	.00	.00	150.20	.02	1,368.64	.04
12169 GEORGIAN BANK	.00	.00	.00	.00	20.46	.00
12173 ONE WEST BANK, FSB	.00	.00	.00	.00	172.59	.01
12176 STATE BANK OF TEXAS - DALLAS	49.22	.02	137.24	.02	557.36	.02
12181 SECURITY BANK OF BIBB COUNTY	.00	.00	.00	.00	33.90	.00
12201 MEMBERS FINANCIAL FCU	.00	.00	4.16	.00	869.96	.03
12213 SW CORP CAPITAL SHARES	.00	.00	29.15	.00	39.55	.00
12215 SWCFU TIER ACCOUNT	854.08	.29	2,393.24	.27	6,395.54	.20
12216 SWCFU CASH MANAGEMENT	44.87	.02	130.99	.01	501.83	.02
12217 SW CORP CIF SHARES	2.44	.00	7.24	.00	35.44	.00
12218 SW CORP 90 DAY CIF SHARES	.00	.00	.00	.00	.00	.00
12219 BULLET CD - #17703	.00	.00	.00	.00	.00	.00
* TOTAL	4,599.12	1.55	12,260.13	1.39	58,512.64	1.81
FEE INCOME						
13100 LATE FEES	12,896.85	4.36	41,108.78	4.67	164,320.52	5.09
13101 ANNUAL LETTER OF CREDIT FEES	.00	.00	250.00	.03	1,750.00	.05
13102 WESTERN FEE INCOME	202.64	.07	333.73	.04	1,002.10	.03
13105 MISC FEES	.00	.00	.00	.00	26.00	.00
13107 NON MEMBER COIN MACHINE FEE	14.88	.01	21.04	.00	109.52	.00
13108 CHECK CASHING FOR NON MEMBERS	608.31	.21	1,533.77	.17	5,400.19	.17
13109 SHARES WITHDRAWAL FEES	3,910.00	1.32	11,496.00	1.30	45,456.00	1.41
13110 FOREIGN ATM TRANSACTION FEES	2,601.00	.88	7,420.00	.84	26,099.00	.81
13114 ATM FEES - PECOS	521.00	.18	1,921.00	.22	6,765.00	.21
13115 ATM FEES - KERMIT	1,289.00	.44	3,585.00	.41	11,327.00	.35
13116 ATM FEES - WINK	210.00	.07	814.00	.09	3,618.00	.11
13117 EARLY ACCOUNT CLOSURE	30.00	.01	45.00	.01	238.00	.01
13201 CLASSIC MASTERCARD - LATE FEES	517.00	.17	1,621.00	.18	4,897.00	.15

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Account Description	M-T-D		Q-T-D		Y-T-D	
	Balance	%	Balance	%	Balance	%
13202 CLASSIC MC - OVERLINE FEES	36.00	.01	36.00	.00	36.00	.00
13203 CLASSIC MC - CL PREMIUM	.00	.00	.00	.00	.00	.00
13211 GOLD MC - LATE FEES	143.00	.05	558.00	.06	2,926.00	.09
13212 GOLD MC - OVERLINE FEES	.00	.00	.00	.00	.00	.00
13213 GOLD MC - CL PREMIUM	.00	.00	.00	.00	.00	.00
13221 PLATINUM MC - LATE FEES	125.00	.04	200.00	.02	575.00	.02
13222 PLATINUM MC - OVERLINE FEES	.00	.00	.00	.00	.00	.00
13223 PLATINUM MC - CL PREMIUM	7.20	.00	21.60	.00	86.40	.00
13300 OVERDRAFT FEES	5,980.00	2.02	19,223.00	2.18	69,962.00	2.17
13310 BASIC ACCOUNT MAINTENANCE	3,549.00	1.20	10,724.00	1.22	39,704.00	1.23
13312 GEM ACCOUNT MAINTENANCE	6,580.00	2.22	19,490.00	2.21	69,290.00	2.15
13313 I PAY FEE INCOME	623.00	.21	1,785.40	.20	6,484.00	.20
13314 CREDIT REPORT FEE	.00	.00	10.00	.00	170.00	.01
13320 ACCT RECONCILIATION/RESEARCH	.00	.00	.00	.00	.00	.00
13330 CHECK COPIES	.00	.00	.00	.00	12.00	.00
13340 ATM - BELOW AVAILABLE	15.00	.01	15.00	.00	15.00	.00
13341 NSF - RETURN FEE	15,350.00	5.19	47,410.00	5.38	173,831.00	5.39
13350 STOP PAYMENT - CU MEMBER CHECK	200.00	.07	550.00	.06	1,750.00	.05
13410 TRAVELER'S CHEQUES	.00	.00	.00	.00	.00	.00
13411 MONEY ORDERS	339.00	.11	1,006.00	.11	3,667.00	.11
13418 STATEMENT COPIES	.00	.00	.00	.00	16.00	.00
13419 LIBERTY CHECK ORDERS	.00	.00	.00	.00	.00	.00
13420 WIRE TRANSFER	1,080.00	.36	2,840.00	.32	8,030.00	.25
13421 TEMPORARY CHECKS	.00	.00	.00	.00	.00	.00
13430 AMEX GIFT CARD 1.25	.00	.00	.00	.00	.00	.00
13440 AMEX TRAVEL CARD 5.00	.00	.00	.00	.00	.00	.00
13470 FAX FEES	7.60	.00	16.90	.00	81.22	.00
13480 SAFE DEPOSIT BOX RENTAL FEES	95.00	.03	120.00	.01	1,530.00	.05
13900 MPI COIN	.00	.00	1.00	.00	6.00	.00
* TOTAL	56,900.48	19.22	174,126.22	19.77	649,149.95	20.13
OTHER OPERATING INCOME						
12300 NCUSIF	.00	.00	.00	.00	.00	.00
13400 202 S POPLAR LEASE /PURCHASE	.00	.00	.00	.00	.00	.00
13422 DEBIT CARD INTERCHANGE	18,198.44	6.15	52,772.71	5.99	178,928.26	5.55
13423 ATM TERMINAL NETWORK INCOME	9,109.40	3.08	26,854.90	3.05	87,823.49	2.72
13490 CREDIT LIFE/DISAB. COMMISSION	4,494.16	1.52	12,267.11	1.39	30,183.39	.94
13500 UPSTAIRS ROOM RENTAL	5.00	.00	375.00	.04	1,390.00	.04
13700 MEXICAN INSURANCE COMMISSION	.00	.00	.00	.00	.00	.00
14000 EXTENDED WARRANTIES	100.00	.03	260.50	.03	1,970.00	.06
14100 GAP INSURANCE	1,242.00	.42	3,716.00	.42	11,764.00	.36
14110 MISC - OTHER INCOME	.00	.00	.00	.00	.00	.00
14200 PROGENY INS. COMMISSION	.00	.00	2,925.12	.33	10,271.13	.32
14201 ATM ALLIANCE FEE INCOME	.00	.00	.00	.00	2,785.71	.09
14210 MISC OTHER INCOME	.00	.00	.00	.00	90.02	.00
* TOTAL	33,149.00	11.20	99,171.34	11.26	325,206.00	10.08
** TOTAL GROSS REVENUE	296,012.59	100.00	880,934.60	100.00	3,225,358.92	100.00
EMPLOYEE COMP / BENEFITS						
21100 GROSS SALARIES	73,620.50	24.87	216,830.86	24.61	833,384.47	25.84
21110 NET SALARIES	.00	.00	.00	.00	.00	.00
21115 OVERTIME	930.36	.31	1,709.77	.19	14,054.25	.44

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21120 GROSS BONUSES	6,992.50	2.36	27,113.89	3.08	62,261.82	1.93
21130 NET BONUSES	.00	.00	.00	.00	.00	.00
21140 GROSS VACATION	.00	.00	.00	.00	.00	.00
21150 NET VACATION	.00	.00	.00	.00	.00	.00
21160 MILEAGE	.00	.00	.00	.00	.00	.00
22200 SOCIAL SECURITY	4,642.94	1.57	15,233.95	1.73	56,033.22	1.74
22210 MEDICARE	1,085.82	.37	3,562.68	.40	13,104.32	.41
22220 FEDERAL UNEMPLOYMENT	22.13	.01	76.47	.01	1,707.23	.05
22230 STATE UNEMPLOYMENT	36.52	.01	128.04	.01	2,160.33	.07
22240 PENALTIES/ADJUSTMENTS	.00	.00	.00	.00	3,193.99	.10
22300 IRA CONTRIBUTION MATCH	.00	.00	.00	.00	15,391.46	.48
22500 HEALTH INSURANCE	9,888.22	3.34	30,790.47	3.50	104,621.27	3.24
22520 LIFE INSURANCE	58.25	.02	193.39	.02	652.73	.02
22530 DEPENDENT PREMIUMS	.00	.00	.00	.00	428.21	.01
* TOTAL	97,277.24	32.86	295,639.52	33.56	1,106,993.30	34.32
TRAVEL AND CONFERENCE EXPENSE						
25120 CU VEHICLE MAINTENANCE	192.52	.07	496.13	.06	4,136.29	.13
27400 EDUCATION ACCRUAL	2,310.00-	.78-	4,470.00	.51	33,300.00	1.03
* TOTAL	2,117.48-	.72-	4,966.13	.56	37,436.29	1.16
OFFICE OCCUPANCY EXPENSE						
22400 PROPERTY TAX ACCRUAL	8,345.00-	2.82-	4,965.00	.56	56,040.00	1.74
25192 OFFICE CLEANING	1,200.00	.41	3,000.00	.34	8,687.25	.27
25193 LANDSCAPING - KERMIT	.00	.00	125.00-	.01-	132.56	.00
25194 LANDSCAPING - PECOS	.00	.00	.00	.00	.00	.00
25195 LANDSCAPING - WINK	250.00	.08	500.00	.06	1,500.00	.05
25197 BUILDING MAINTENANCE - KERMIT	300.00	.10	450.00	.05	3,024.31	.09
25198 BUILDING MAINTENANCE - PECOS	300.00	.10	490.00	.06	2,256.55	.07
25310 WATER	230.92	.08	692.76	.08	2,378.49	.07
25320 GAS	464.12	.16	567.44	.06	2,886.72	.09
25330 ELECTRIC	1,588.58	.54	5,808.61	.66	26,637.04	.83
25400 BLDG DEPREC. - 202 S. POPLAR	.00	.00	.00	.00	.00	.00
25410 BLDG DEPREC - 200 E AUSTIN	100.56	.03	301.68	.03	1,206.72	.04
25420 BLDG DEPREC - WINK ATM	72.09	.02	216.27	.02	865.08	.03
25421 BLDG DEPREC - PECOS	111.42	.04	334.26	.04	1,337.04	.04
25422 ALPINE BUILDING DEPRECIATION	2,834.37	.96	8,503.11	.97	28,286.15	.88
25430 BLDG IMPROVMENTS 200 E AUSTIN	1,961.61	.66	5,884.83	.67	23,539.32	.73
25431 BLDG IMPROVMENTS - PECOS	1,094.91	.37	3,284.73	.37	13,180.14	.41
25432 PECOS LAND IMPROVEMENTS	83.06	.03	249.18	.03	996.72	.03
25450 LAND IMPROVMTS - 200 E. AUSTIN	457.11	.15	1,371.33	.16	5,485.32	.17
25700 LEASE PAYMENT	510.00	.17	1,530.00	.17	2,550.00	.08
26510 E. AUSTIN PROP / CASUALTY INS.	875.75	.30	2,627.25	.30	7,613.00	.24
26530 S. POPLAR LIABILITY INSURANCE	7.38	.00	22.22	.00	89.00	.00
26532 WINK ATM INSURANCE	14.50	.00	43.50	.00	174.00	.01
* TOTAL	4,111.38	1.39	40,717.17	4.62	188,865.41	5.86
OFFICE OPERATIONS EXPENSE						
24040 CMC FLEX SUPPORT FEE	1,806.99	.61	5,604.89	.64	23,282.17	.72
25210 COMPUTER REPAIR/MAINTENANCE	1,497.31	.51	2,743.39	.31	5,889.40	.18
25240 FF&E REPAIR/MAINTENANCE	636.52	.22	6,834.55	.78	18,417.57	.57
25440 FF&E DEPRECIATION	14,863.98	5.02	43,695.80	4.96	158,072.11	4.90
26100 AT&T	5,638.90	1.90	13,658.72	1.55	47,948.07	1.49

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26101 ALLTEL - CELL PHONE	.00	.00	.00	.00	.00	.00
26102 AT&T - ALARM LINE	287.79	.10	891.57	.10	2,486.56	.08
26112 VENTURE - PHONE SYSTEM MAIN.	.00	.00	.00	.00	.00	.00
26120 POSTAGE	3,321.07	1.12	11,415.68	1.30	43,624.74	1.35
26130 PBCC - POSTAGE METER LEASE	174.54	.06	1,015.82	.12	7,714.48	.24
26140 QUIK WIRELESS INTERNET	.00	.00	.00	.00	.00	.00
26150 QUIK INTERNET - EMAIL SERVICE	.00	.00	.00	.00	.00	.00
26160 SSL EMAIL	4.17	.00	12.51	.00	20.85	.00
26170 FEDERAL EXPRESS	.00	.00	110.93	.01	390.84	.01
26180 SUDDEN LINK - PECOS	53.20	.02	159.60	.02	343.98	.01
26300 COPIER MAINTENANCE	576.31	.19	104.37	.01	3,261.00	.10
26310 COPIER LEASE	697.08	.24	2,091.24	.24	7,667.88	.24
26420 OFFICE SUPPLIES	2,389.17	.81	11,074.81	1.26	56,642.81	1.76
26470 MISC. STATIONARY/SUPPLIES	.00	.00	.00	.00	3,031.70	.09
26480 OFFICE CANDY	.00	.00	175.79	.02	840.06	.03
26502 AUTO INSURANCE	262.50	.09	787.50	.09	3,151.00	.10
26503 KERMIT ATM MAINTENANCE	397.96	.13	1,193.88	.14	3,896.68	.12
26504 WINK ATM MAINTENANCE	414.53	.14	1,243.59	.14	4,058.90	.13
26506 FLEX VAULT ANNUAL FEE	335.00	.11	1,615.00	.18	7,375.00	.23
26508 RED HAWK SERVICE AGREEMENT	.00	.00	2,274.23	.26	10,004.19	.31
26509 FLEX TELLER	1,194.20	.40	3,582.60	.41	13,820.04	.43
26511 TECH DATA CHECK SCANNER MAINT	203.68	.07	611.04	.07	2,059.44	.06
26512 KERMIT ALARM MONITORING	21.57	.01	64.83	.01	259.50	.01
26513 CU UNIVERSITY	317.87	.11	953.53	.11	3,766.51	.12
26514 FLEX/TNB CARD INTERFACE	408.33	.14	1,224.99	.14	3,266.64	.10
26515 SHARE ANNUAL LICENSE	129.39	.04	388.17	.04	1,007.40	.03
26516 SHARE FORMS SET UP	260.17	.09	780.51	.09	2,025.61	.06
26517 RETIREMENT INSURANCE POLICY	10.89	.00	10.89	.00	10.89	.00
26520 QCR - SERVICE AGREEMENT	.00	.00	.00	.00	.00	.00
26540 BOND INSURANCE	2,261.52	.76	6,214.60	.71	19,747.00	.61
26550 WORKER'S COMPENSATION	355.48	.12	1,179.02	.13	3,368.92	.10
26551 PECOS ALARM MONITORING	.00	.00	108.20	.01	595.37	.02
26560 COIN COUNTER MAINTENANCE	314.92	.11	658.82	.07	2,167.15	.07
26580 FUJITSU SCANNER MAINTENANCE	.00	.00	.00	.00	.00	.00
26620 ANNUAL INTERNET SERVICE	.00	.00	.00	.00	.00	.00
26621 EXTENDED WARRANTY - COMPUTERS	.00	.00	.00	.00	.00	.00
26630 QCR - MAINTENANCE AGREEMENT	.00	.00	.00	.00	.00	.00
26640 LIBERTY ONLINE WEB HOSTING	.00	.00	.00	.00	.00	.00
26660 LASERFISCHE MAINTENANCE	210.91	.07	632.73	.07	2,530.94	.08
26800 SWCFCU WIRE FEE	180.00	.06	540.00	.06	1,612.75	.05
26801 SWCFCU TRANZACT FEES	20.00	.01	60.00	.01	385.31	.01
26802 SWCFCU ATM/PULSE FEES	16,698.04	5.64	50,769.13	5.76	171,027.90	5.30
26811 H&K ARMOR - CASH ORDERS	1,461.85	.49	6,043.42	.69	19,846.77	.62
26812 CHEX SYSTEMS FEES	409.81	.14	1,455.87	.17	4,335.21	.13
26813 MEMBER NSF FEES WE PAY	.00	.00	.00	.00	.00	.00
26815 FLEX VAULT BACK UP DVD	.00	.00	.00	.00	.00	.00
26816 I PAY MEMBER FEES	.00	.00	.00	.00	2,368.50	.07
26840 GEM ACCOUNT FEES	2,053.80	.69	6,019.65	.68	21,601.00	.67
26841 GEM ACCOUNT CHECK ORDERS	7.94	.00	386.67	.04	2,476.59	.08
26850 SWCFCU SHARE DRAFT FEES	958.85	.32	2,903.99	.33	10,905.18	.34
26860 SWCFCU ACH FEES	354.76	.12	993.44	.11	3,805.42	.12
26861 SWCFCU CORP CHECKING FEES	41.80	.01	124.50	.01	505.80	.02
26862 SWCFCU BRANCH CAPTURE FEES	930.46	.31	2,839.42	.32	10,291.09	.32

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Account Description	M-T-D		Q-T-D		Y-T-D	
	Balance	%	Balance	%	Balance	%
26863 EFUNDS ONLINE FEES	.00	.00	.00	.00	.00	.00
26870 BANK DEPOSIT ADJUSTMENTS	.00	.00	.00	.00	.00	.00
26880 SWFCU FED FEES	200.45	.07	594.56	.07	2,265.26	.07
26893 TRAVELER'S CHEQUES FEES	.00	.00	.00	.00	283.00	.01
26894 H&K ARMOR SERVICE-WINK ATM	.00	.00	.00	.00	.00	.00
26895 MISC FEES	.00	.00	215.00	.02	392.50	.01
* TOTAL	62,363.71	21.07	196,059.45	22.26	714,847.68	22.16
EDUCATION / PROMOTION EXPENSE						
26505 CONTEMPORARY CONCEPTS	.00	.00	.00	.00	.00	.00
27120 ADVERTISING ACCRUAL	4,335.00-	1.46-	6,995.00	.79	39,700.00	1.23
27310 NEW BORN ACCOUNT OPENINGS	.00	.00	.00	.00	175.00	.01
27320 FREE ACCOUNT OPENINGS	.00	.00	.00	.00	1,375.00	.04
* TOTAL	4,335.00-	1.46-	6,995.00	.79	41,250.00	1.28
LOAN SERVICING EXPENSE						
28020 PUBLICATIONS	.00	.00	.00	.00	.00	.00
28021 CONMAR SYSTEMS LICENSE FEE	147.50	.05	442.50	.05	1,475.00	.05
28022 LOAN SUPPLIES	.00	.00	.00	.00	.00	.00
28400 CREDIT REPORTS	1,241.69	.42	3,781.65	.43	14,647.45	.45
28410 E-OSCAR SCAN	.00	.00	.00	.00	30.00	.00
28600 MC FEES	585.10	.20	2,009.01	.23	8,861.95	.27
28700 LIENS, UCC-1'S	.00	.00	.00	.00	.00	.00
28800 INSURANCE LICENSE	.00	.00	.00	.00	.00	.00
28810 INSURANCE TRACKING	.00	.00	.00	.00	.00	.00
28910 MISC COLLECTION FEES	.00	.00	240.00	.03	240.00	.01
28920 LEGAL AND COURT FEES	.00	.00	.00	.00	20.00	.00
28930 NSF COLLECTIONS	.00	.00	.00	.00	.00	.00
* TOTAL	1,974.29	.67	6,473.16	.73	25,274.40	.78
PROFESSIONAL/OUTSIDE SERVICES						
22600 MEMBERSHIP SURVEY	.00	.00	.00	.00	.00	.00
25199 WEBSITE VULNERABILITY TESTING	41.67	.01	125.01	.01	500.04	.02
26501 IPAY TECHNOLOGIES ANNUAL FEE	857.84	.29	2,573.52	.29	8,009.36	.25
26600 CU PEOPLE/BENEFITS UNLIMITED	825.00	.28	2,475.00	.28	9,900.00	.31
26601 HUMAN RESOURCE SERVICE	.00	.00	.00	.00	.00	.00
26602 PAYROLL ADMN. FEES	369.00	.12	1,125.45	.13	4,360.35	.14
26603 990 PREPARATION	.00	.00	.00	.00	500.00	.02
26604 LEGIANT TIME CLOCK FEES	135.00	.05	400.50	.05	1,462.50	.05
26610 QUICKRATE	58.50	.02	175.50	.02	702.00	.02
26670 TCUL - COMPLIANCE SERVICES	.00	.00	.00	.00	.00	.00
29200 AUDIT/VERIFICATION ACCRUAL	5,000.00	1.69	15,000.00	1.70	60,000.00	1.86
29500 1099 SERVICES	50.00	.02	50.00	.01	129.95	.00
29600 CUNA IRA ADMINISTRATION	338.82	.11	1,016.46	.12	2,457.28	.08
29610 INFINISOURCE	100.83	.03	302.49	.03	1,109.13	.03
29700 ATTORNEY FEES	.00	.00	.00	.00	.00	.00
* TOTAL	7,776.66	2.63	23,243.93	2.64	89,130.61	2.76
OPERATING FEES						
32000 CU DEPT OPERATING FEE	733.67	.25	2,201.01	.25	6,699.07	.21
* TOTAL	733.67	.25	2,201.01	.25	6,699.07	.21
MISC. OPERATING EXPENSES						

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Account Description	M-T-D		Q-T-D		Y-T-D	
	Balance	%	Balance	%	Balance	%
23000 VOLUNTEER RECOGNITION ACCRUAL	.00	.00	.00	.00	.00	.00
24000 SCMS - CUNA ALUMI DUES	.00	.00	.00	.00	.00	.00
24010 CMN DONATIONS	.00	.00	.00	.00	.00	.00
24020 TEXAS CREDIT UNION LEAGUE DUES	.00	.00	813.05	.09	8,382.23	.26
24025 CUNA DUES	.00	.00	243.57	.03	1,339.77	.04
24030 TCUL MARKETING COUNSEL	.00	.00	.00	.00	.00	.00
24031 TCUL LENDING COUNCIL	.00	.00	.00	.00	25.00	.00
24050 CHAPTER DUES	.00	.00	53.38	.01	400.04	.01
24060 TEXAS CREDIT UNION FOUNDATION	.00	.00	.00	.00	100.00	.00
24100 TCUL ADVOCACY FORCE	.00	.00	.00	.00	.00	.00
24101 CREDIT UNION HOUSE	200.00	.07	200.00	.02	200.00	.01
24102 CREDIT UNION MUSEUM	200.00	.07	200.00	.02	200.00	.01
24103 FILENE RESEARCH INSTITUTE	449.00	.15	449.00	.05	449.00	.01
24110 LIONS CLUB FLAG CONTRACT	.00	.00	.00	.00	30.00	.00
24120 4-H DONATIONS	.00	.00	.00	.00	250.00	.01
24140 SCHOOL RELATED DONATIONS	100.00	.03	118.00	.01	1,525.86	.05
24150 COMMUNITY RELATED DONATIONS	50.00	.02	397.52	.05	2,174.63	.07
24170 SPORTS SPONSORSHIPS/DONATIONS	.00	.00	105.00	.01	530.00	.02
24180 DRUG DOG MAINTENANCE	50.00	.02	50.00	.01	451.24	.01
24200 CHAMBER OF COMMERCE	59.83	.02	159.49	.02	516.32	.02
24210 CHAMBER OF COMMERCE EVENTS	.00	.00	.00	.00	200.00	.01
24300 MISC DONATIONS	.00	.00	300.00	.03	525.00	.02
24301 TCUL LENDING COUNCIL	.00	.00	.00	.00	25.00	.00
25910 PEST CONTROL	203.68	.07	647.54	.07	2,316.92	.07
25920 BOTTLED WATER	161.27	.05	512.60	.06	1,954.44	.06
25930 COFFEE SERVICE	100.77	.03	201.66	.02	759.81	.02
26507 KERMIT LIONS CLUB DUES	.00	.00	.00	.00	80.00	.00
26590 SAM'S CLUB MEMBERSHIP	26.25	.01	78.75	.01	315.00	.01
27600 BOARD MEALS	.00	.00	200.17	.02	933.21	.03
27610 CREDIT COMMITTEE MEALS	.00	.00	.00	.00	23.26	.00
27920 SUBSCRIPTIONS	9.44	.00	28.32	.00	291.28	.01
27930 STROHL SYSTEMS	.00	.00	.00	.00	.00	.00
30200 PROVISION FOR DEPOSIT LOSS	2,201.95	.74	3,940.70	.45	5,552.34	.17
31100 MEMBER'S INSURANCE	.00	.00	.00	.00	.00	.00
33100 CASH OVER / SHORT	501.77	.17	372.71	.04	196.04	.01
35000 ANNUAL MEETING ACCRUAL	10,500.00	3.55	11,500.00	1.31	16,000.00	.50
36000 ACH ADJUSTMENTS	.00	.00	.00	.00	.00	.00
36002 CASH MANAGEMENT ADJUSTMENTS	.00	.00	.00	.00	.00	.00
36005 MASTERCARD WIRE ADJ.	.00	.00	.00	.00	.00	.00
36100 SHARE DRAFT ADJUSTMENTS	.00	.00	.00	.00	.00	.00
36150 SD RETURN ADJUSTMENTS	.00	.00	.00	.00	.00	.00
36200 ATM ADJUSTMENTS	.00	.00	.00	.00	.00	.00
36250 DEBIT CARD ADJUSTMENTS	.00	.00	.00	.00	.00	.00
36400 MONEY ORDER ADJUSTMENTS	.00	.00	.00	.00	.00	.00
36401 INVESTMENT ADJUSTMENTS	.00	.00	.00	.00	.00	.00
36600 MISC ACCOUNTING ADJUSTMENTS	39.54	.01	11.46	.00	2.38	.00
37100 MISC. EXPENSES	2,177.19	.74	772.66	.09	12,198.53	.38
37110 EMPLOYEES MISTAKES	.00	.00	.00	.00	528.65	.02
37210 MASTERCARD THEFT/FRAUD	.00	.00	.00	.00	.00	.00
37220 DEBIT CARD THEFT/FRAUD	2,274.11	.77	2,292.22	.26	12,736.45	.39
37230 ATM CARD THEFT/FRAUD	.00	.00	.00	.00	.00	.00
37240 MONEY ORDER THEFT/FRAUD	.00	.00	.00	.00	.00	.00
37250 EFT/SHARE DRAFT THEFT/FRAUD	.00	.00	.00	.00	.00	.00

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Account Description		M-T-D		Q-T-D		Y-T-D	
-----		Balance	%	Balance	%	Balance	%
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37260	NON MEMBER NSF ITEMS	.00	.00	.00	.00	11.92	.00
	* TOTAL	18,301.26	6.18	21,357.06	2.42	71,219.56	2.21
PROVISION FOR LOAN LOSSES							
30100	PROVISION FOR LOAN LOSS	21,722.99	7.34	62,815.89	7.13	204,305.50	6.33
	* TOTAL	21,722.99	7.34	62,815.89	7.13	204,305.50	6.33
INTEREST ON BORROWED MONEY							
34100	INTEREST SWFCU	10.90	.00	10.90	.00	10.97	.00
	* TOTAL	10.90	.00	10.90	.00	10.97	.00
DIVIDEND EXPENSE							
38000	DIVIDENDS ON SHARES	6,853.94	2.32	19,854.61	2.25	71,520.15	2.22
38100	IRA WITHHOLDING	.00	.00	.00	.00	.00	.00
38110	EMMA DIVIDENDS	.00	.00	.00	.00	.00	.00
38130	IRA DIVIDENDS	2,834.54	.96	8,119.81	.92	30,441.69	.94
38140	CHRISTMAS CLUB DIVIDENDS	201.49	.07	29.03	.00	398.57	.01
38150	CERTIFICATE DIVIDENDS	9,008.93	3.04	27,017.56	3.07	130,012.69	4.03
38155	CD PENALTY	3.15-	.00	362.00-	.04-	2,066.43-	.06-
38160	SHARES DRAFT DIVIDENDS	.00	.00	.00	.00	.00	.00
	* TOTAL	18,895.75	6.38	54,659.01	6.20	230,306.67	7.14
GAIN (LOSS) DISPOSITION ASSETS							
43000	SOLD / TRADE / ADJUSTMENTS	.00	.00	.00	.00	.00	.00
	* TOTAL	.00	.00	.00	.00	.00	.00
OTHER NON-OPERATING INC/EXP							
44000	UNUSUAL GAIN (OR LOSS)	.00	.00	.00	.00	81,463.58	2.53
	* TOTAL	.00	.00	.00	.00	81,463.58	2.53
** TOTAL EXPENSES		226,715.37	76.59	715,138.23	81.18	2,797,803.04	86.74
NET INCOME OR LOSS		69,297.22	23.41	165,796.37	18.82	427,555.88	13.26