



**Delinquent Loan Summary**  
**August 31, 2009**

	Aug 2009	Jul 2009	MTD Change	Dec 2008	Dec 2007	Dec 2006	Dec 2005
<b>All Delinquent Loans</b>							
<b>2 - &lt;6 Months</b>	\$2,757,885	\$3,355,172	(\$597,287)	\$3,650,067	\$4,092,132	\$3,783,193	\$5,736,406
<b>6 - 12 Months</b>	1,145,200	967,404	177,796	863,312	619,966	814,519	979,339
<b>&gt;12 Months</b>	236,033	436,476	(200,443)	429,577	315,213	574,033	174,431
<b>Total</b>	<b>\$4,139,119</b>	<b>\$4,759,052</b>	<b>(\$619,933)</b>	<b>\$4,942,956</b>	<b>\$5,027,311</b>	<b>\$5,171,745</b>	<b>\$6,890,175</b>
<b>Delinquent Loan Ratio</b>	0.60%	0.70%	-0.10%	0.81%	0.95%	0.93%	1.23%
<b>Delinquent Loans by Type</b>							
<b>Consumer - Direct</b>	\$249,245	\$213,863	\$35,382	\$242,323	\$279,658	\$448,926	
<b>Consumer - Indirect</b>	1,046,651	1,072,437	(25,786)	1,310,180	1,770,694	2,279,928	
<b>Consumer - All Other</b>	12,241	16,220	(3,980)	32,106	55,308	196,203	
<b>Consumer - Total</b>	1,308,137	1,302,520	5,617	1,584,609	2,105,660	2,925,057	4,457,743
<b>Credit Card</b>	228,120	206,562	21,558	278,926	265,730	343,468	630,556
<b>Member Business Loans</b>	476,783	476,785	(2)	0	0	0	0
<b>Real Estate - 1st Mortgages</b>	1,019,648	1,632,886	(613,238)	1,452,864	899,829	210,649	207,554
<b>Real Estate - 2nd Mortgages</b>	1,106,431	1,140,299	(33,868)	1,626,560	1,756,090	1,692,571	1,594,323
<b>Total</b>	<b>\$4,139,119</b>	<b>\$4,759,052</b>	<b>(\$619,933)</b>	<b>\$4,942,959</b>	<b>\$5,027,309</b>	<b>\$5,171,745</b>	<b>\$6,890,176</b>
<b>Delinquent Loan Ratios by Type</b>							
<b>Consumer - Direct</b>	0.67%	0.59%	0.08%	0.70%	0.70%	0.93%	0.00%
<b>Consumer - Indirect</b>	1.28%	1.31%	-0.03%	1.52%	1.61%	1.64%	0.00%
<b>Consumer - All Other</b>	0.15%	0.12%	0.03%	0.23%	0.43%	1.55%	0.00%
<b>Consumer- Weighted Average</b>	1.15%	1.18%	-0.02%	1.37%	1.46%	1.52%	2.08%
<b>Credit Card</b>	0.41%	0.38%	0.03%	0.52%	0.52%	0.69%	1.36%
<b>Member Business Loans</b>	5.80%	7.83%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Real Estate - 1st Mortgages</b>	0.40%	0.64%	-0.24%	0.64%	0.40%	0.10%	0.11%
<b>Real Estate - 2nd Mortgages</b>	0.47%	0.49%	-0.02%	0.84%	1.89%	1.73%	1.54%

	Aug 2009	Jul 2009	MTD Change	Dec 2008	Dec 2007	Dec 2006	Dec 2005
<b>Delinquent &gt;30 days</b>	\$7,146,381	\$6,561,952	\$584,429	\$9,425,966	\$9,991,973	\$13,724,484	\$13,428,005
<b>Delinquent &gt;60 days</b>	4,139,119	4,759,052	(619,933)	4,942,959	5,027,309	5,171,745	6,890,176
<b>Monthly Charge Offs</b>	325,068	471,129	(146,061)	379,941	258,938	428,752	188,231
<b>Year-to-Date Charge Offs</b>	3,380,994	3,055,926	325,068	4,519,256	5,900,139	5,250,295	4,780,007
<b>Monthly Recoveries</b>	50,652	36,687	13,965	28,620	5,847	24,943	31,350
<b>Year-to-Date Recoveries</b>	344,005	293,354	50,652	1,595,345	598,554	396,539	370,800
<b>Net Charge Off Ratio</b>	0.71%	0.74%	-0.03%	0.51%	0.98%	0.87%	0.80%
<b>Total Delinquency &amp; Net C/O</b>	1.31%	1.44%	-0.13%	1.33%	1.92%	1.80%	2.03%