



**Delinquent Loan Summary**  
**September 30, 2009**

	Sep 2009	Aug 2009	MTD Change	Dec 2008	Dec 2007	Dec 2006	Dec 2005
<b>All Delinquent Loans</b>							
<b>2 - &lt;6 Months</b>	\$2,957,182	\$2,757,886	\$199,296	\$3,650,067	\$4,092,132	\$3,783,193	\$5,736,406
<b>6 - 12 Months</b>	1,000,972	1,145,200	(144,228)	863,312	619,966	814,519	979,339
<b>&gt;12 Months</b>	224,869	236,033	(11,164)	429,577	315,213	574,033	174,431
<b>Total</b>	<b>\$4,183,024</b>	<b>\$4,139,119</b>	<b>\$43,905</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>	0.62%	0.60%	0.01%	0.81%	0.95%	0.93%	1.23%
<b>Delinquent Loans by Type</b>							
<b>Consumer - Direct</b>	\$228,284	\$249,245	(\$20,961)	\$242,323	\$279,658	\$448,926	
<b>Consumer - Indirect</b>	939,068	1,046,651	(107,583)	1,310,180	1,770,694	2,279,928	
<b>Consumer - All Other</b>	10,620	12,241	(1,621)	32,106	55,308	196,203	
<b>Consumer - Total</b>	1,177,972	1,308,137	(130,166)	1,584,609	2,105,660	2,925,057	4,457,743
<b>Credit Card</b>	183,189	228,120	(44,931)	278,926	265,730	343,468	630,556
<b>Member Business Loans</b>	476,781	476,783	(2)	0	0	0	0
<b>Real Estate - 1st Mortgages</b>	1,401,341	1,019,648	381,693	1,452,864	899,829	210,649	207,554
<b>Real Estate - 2nd Mortgages</b>	943,742	1,106,431	(162,689)	1,626,560	1,756,090	1,692,571	1,594,323
<b>Total</b>	<b>\$4,183,024</b>	<b>\$4,139,119</b>	<b>\$43,905</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>	0.59%	0.67%	-0.08%	0.70%	0.70%	0.93%	0.00%
<b>Consumer - Indirect</b>	1.15%	1.28%	-0.13%	1.52%	1.61%	1.64%	0.00%
<b>Consumer - All Other</b>	0.12%	0.08%	0.05%	0.23%	0.43%	1.55%	0.00%
<b>Consumer- Weighted Average</b>	1.03%	1.15%	-0.12%	1.37%	1.46%	1.52%	2.08%
<b>Credit Card</b>	0.32%	0.41%	-0.08%	0.52%	0.52%	0.69%	1.36%
<b>Member Business Loans</b>	5.64%	5.80%	-0.15%	0.00%	0.00%	0.00%	0.00%
<b>Real Estate - 1st Mortgages</b>	0.58%	0.40%	0.18%	0.64%	0.40%	0.10%	0.11%
<b>Real Estate - 2nd Mortgages</b>	0.40%	0.47%	-0.07%	0.84%	1.89%	1.73%	1.54%

	Sep 2009	Aug 2009	MTD Change	Dec 2008	Dec 2007	Dec 2006	Dec 2005
<b>Delinquent &gt;30 days</b>	\$7,782,972	\$7,146,381	\$636,591	\$9,425,966	\$9,991,973	\$13,724,484	\$13,428,005
<b>Delinquent &gt;60 days</b>	4,183,024	4,139,119	43,905	4,942,959	5,027,309	5,171,745	6,890,176
<b>Monthly Charge Offs</b>	488,073	325,068	163,005	379,941	258,938	428,752	188,231
<b>Year-to-Date Charge Offs</b>	3,869,068	3,380,994	488,074	4,519,256	5,900,139	5,250,295	4,780,007
<b>Monthly Recoveries</b>	29,291	50,652	(21,361)	28,620	5,847	24,943	31,350
<b>Year-to-Date Recoveries</b>	373,297	344,005	29,293	1,595,345	598,554	396,539	370,800
<b>Net Charge Off Ratio</b>	0.73%	0.71%	0.02%	0.51%	0.98%	0.87%	0.80%
<b>Total Delinquency &amp; Net C/O</b>	<b>1.35%</b>	<b>1.31%</b>	<b>0.04%</b>	<b>1.33%</b>	<b>1.92%</b>	<b>1.80%</b>	<b>2.03%</b>