



**Delinquent Loan Summary**  
**October 31, 2009**

	Oct 2009	Sep 2009	MTD Change	Dec 2008	Dec 2007	Dec 2006	Dec 2005
<b>All Delinquent Loans</b>							
<b>2 - &lt;6 Months</b>	\$3,387,517	\$2,957,183	\$430,334	\$3,650,067	\$4,092,132	\$3,783,193	\$5,736,406
<b>6 - 12 Months</b>	894,547	1,000,972	(106,425)	863,312	619,966	814,519	979,339
<b>&gt;12 Months</b>	182,476	224,869	(42,393)	429,577	315,213	574,033	174,431
<b>Total</b>	\$4,464,541	\$4,183,024	\$281,517	\$4,942,956	\$5,027,311	\$5,171,745	\$6,890,175
<b>Delinquent Loan Ratio</b>	0.70%	0.62%	0.08%	0.81%	0.95%	0.93%	1.23%
<b>Delinquent Loans by Type</b>							
<b>Consumer - Direct</b>	\$205,372	\$228,284	(\$22,912)	\$242,323	\$279,658	\$448,926	
<b>Consumer - Indirect</b>	1,006,830	939,068	67,762	1,310,180	1,770,694	2,279,928	
<b>Consumer - All Other</b>	43,739	10,620	33,120	32,106	55,308	196,203	
<b>Consumer - Total</b>	1,255,941	1,177,972	77,969	1,584,609	2,105,660	2,925,057	4,457,743
<b>Credit Card</b>	272,968	183,189	89,779	278,926	265,730	343,468	630,556
<b>Member Business Loans</b>	476,781	476,781	0	0	0	0	0
<b>Real Estate - 1st Mortgages</b>	1,793,255	1,401,341	391,915	1,452,864	899,829	210,649	207,554
<b>Real Estate - 2nd Mortgages</b>	665,596	943,742	(278,146)	1,626,560	1,756,090	1,692,571	1,594,323
<b>Total</b>	\$4,464,541	\$4,183,024	\$281,517	\$4,942,959	\$5,027,309	\$5,171,745	\$6,890,176
<b>Delinquent Loan Ratios by Type</b>							
<b>Consumer - Direct</b>	0.52%	0.59%	-0.07%	0.70%	0.70%	0.93%	0.00%
<b>Consumer - Indirect</b>	1.25%	1.15%	0.10%	1.52%	1.61%	1.64%	0.00%
<b>Consumer - All Other</b>	0.51%	0.06%	0.44%	0.23%	0.43%	1.55%	0.00%
<b>Consumer- Weighted Average</b>	1.11%	1.03%	0.08%	1.37%	1.46%	1.52%	2.08%
<b>Credit Card</b>	0.48%	0.32%	0.16%	0.52%	0.52%	0.69%	1.36%
<b>Member Business Loans</b>	5.78%	5.64%	0.13%	0.00%	0.00%	0.00%	0.00%
<b>Real Estate - 1st Mortgages</b>	0.86%	0.58%	0.28%	0.64%	0.40%	0.10%	0.11%
<b>Real Estate - 2nd Mortgages</b>	0.28%	0.40%	-0.12%	0.84%	1.89%	1.73%	1.54%

	Oct 2009	Sep 2009	MTD Change	Dec 2008	Dec 2007	Dec 2006	Dec 2005
<b>Delinquent &gt;30 days</b>	\$7,581,506	\$7,782,972	(\$201,466)	\$9,425,966	\$9,991,973	\$13,724,484	\$13,428,005
<b>Delinquent &gt;60 days</b>	4,464,541	4,183,024	281,517	4,942,959	5,027,309	5,171,745	6,890,176
<b>Monthly Charge Offs</b>	463,284	488,073	(24,789)	379,941	258,938	428,752	188,231
<b>Year-to-Date Charge Offs</b>	4,332,352	3,869,068	463,284	4,519,256	5,900,139	5,250,295	4,780,007
<b>Monthly Recoveries</b>	46,136	29,291	16,845	28,620	5,847	24,943	31,350
<b>Year-to-Date Recoveries</b>	419,432	373,297	46,136	1,595,345	598,554	396,539	370,800
<b>Net Charge Off Ratio</b>	0.75%	0.73%	0.03%	0.51%	0.98%	0.87%	0.80%
<b>Total Delinquency &amp; Net C/O</b>	1.45%	1.35%	0.10%	1.33%	1.92%	1.80%	2.03%