

	JUL 09	JUN 09	MAY 09
ASSETS			
701 LOANS	5,283,224.26	5,159,426.43	5,183,874.06
701-1 MORTGAGE LOANS-CUNA MTG	112,599.62	112,935.01	113,268.21
701-3 VHE, 1ST MTGS, 2ND MTGS	2,813,250.81	2,805,134.53	2,810,474.24
701-2 GSL STAFFORD/PLUS LOANS	109,463.86	109,521.80	109,631.68
702 VISA LOC	1,590,694.70	1,570,246.42	1,560,848.59
703 C U LEASE			
TOTAL LOANS	9,909,233.25	9,757,264.19	9,778,096.78
719 ALLOWANCE FOR LOAN LOSSES	<184,107.29>	<183,843.58>	<183,409.28>
NET LOANS	9,725,125.96	9,573,420.61	9,594,687.50
733 FIFTH THIRD BANK	722,097.76	533,667.53	533,550.36
734-8 FIRST EMPIRE SECURITIES		100,000.00	
734 ATM CASH - GOVERNMENT CENTER	36,540.00	42,450.00	72,390.00
734-1 ATM CASH - 1212 ADAMS ST	67,440.00	53,110.00	52,190.00
734-A WACHOVIA SECURITIES	5,325.72	5,325.50	5,325.26
734 ATM CASH OTHER	129,480.00	131,190.00	180,550.00
739 VAULT CASH	1,077,772.80	1,041,044.48	907,676.56
TOTAL CASH	2,038,656.28	1,906,787.51	1,751,682.18
746-2 BANK & CU CERTIFICATES	9,546,000.00	9,646,000.00	9,846,000.00
744-2 CORP ONE MAXIMIZER	2,320,965.40	1,300,689.93	2,095,384.90
GMVT SECURITIES & GNMA	3,940,660.82	3,857,998.35	3,610,318.66
DISC ON US GMVT & GNMA	13,974.60	14,255.35	17,392.46
CORPORATE ONE CREDIT UNION	361,241.96	159,927.40	321,990.76
LESS CHECKS OUTSTANDING	<296,630.86>	<180,213.01>	<197,327.77>
744-1 CORP ONE CAPITAL CERTIFICATE	251,901.03	251,901.03	251,901.03
744-3 CORPORATE ONE CERTIFICATES	500,000.00	500,000.00	500,000.00
TOTAL INVESTMENTS	16,638,112.95	15,550,559.05	16,445,660.04
ACCRUED INCOME	157,916.54	173,412.61	179,505.68
753 NCUA SHARE INSURANCE FUND	72,502.14	72,502.14	72,502.14
754 EXCESS SHARE INSURANCE FUND			
761 PREPAIDS	25,209.99	30,833.45	30,077.07
748 CU LEASE, INC.			
771 LAND	353,931.00	353,931.00	353,931.00
771 LAND IMPROVEMENTS			
772 BUILDING	683,062.50	685,137.50	687,212.50
774 FURNITURE & EQUIPMENT	47,298.58	49,535.61	40,346.27
776 REPOSSESSED ASSETS	5,878.33	11,020.51	11,020.51
791 OTHER ASSETS	105,670.64	107,736.41	109,746.35
TOTAL ASSETS	29,853,364.93	28,514,876.40	29,276,371.24

TOLEDO METRO FEDERAL CREDIT UNION
BALANCE SHEET

	JUL 09	JUN 09	MAY 09
LIABILITIES & EQUITY			
800 ACCOUNTS PAYABLE	111,634.10	106,610.59	105,360.73
810 DIVIDENDS PAYABLE SHARES	770.56		1,525.56
811 DIVIDENDS PAYABLE CERT'S	22,489.35		43,721.67
812 DIVIDENDS PAYABLE DRAFTS			
813 DIVIDENDS PAYABLE CLUBS	84.67		157.14
815 DIVIDENDS PAYABLE IRA'S	4,853.06		10,458.39
853 ACCRUED REAL ESTATE TAXES	2,698.39	5,603.79	5,003.79
840 TAXES PAYABLE	50,900.51	65,381.09	47,239.78
852 UNITED WAY DONATIONS	78.00		104.00
851 DEFERRED COMP	16,605.85	16,455.85	16,355.85
851-K 401-K CONTRIBUTIONS	495.00		
855 ACCRUED PROFESSIONAL SERVICES	9,000.00	7,000.00	5,000.00
860 OTHER LIABILITIES	23,524.41	22,905.48	22,905.48
TOTAL LIABILITIES	243,133.90	223,956.80	257,832.39
SHARES			
900 SHARE ACCOUNTS	9,228,474.07	8,991,027.96	9,263,472.77
901 CERTIFICATE ACCOUNTS	8,291,085.51	8,308,594.00	8,162,415.63
902 SHARE DRAFT ACCOUNTS	4,641,973.29	3,407,213.29	4,006,988.24
903 CLUB ACCOUNTS	934,960.11	969,612.75	955,034.33
904 MONEY MARKET ACCOUNTS	2,115,708.06	2,167,894.32	2,224,541.32
921 NON-MEMBER DEPOSITS	99,025.07	99,025.07	99,025.07
905 IRA ACCOUNTS	1,842,599.12	1,885,577.48	1,871,233.07
905-R ROTH IRA	12,057.02	12,057.02	12,053.99
905-E EDUCATION IRA	6,799.55	6,799.55	6,797.85
905-T TRANSITIONAL IRA	845.19	845.19	844.97
TOTAL SHARES	27,173,526.99	25,848,646.63	26,602,407.24
931 REGULAR RESERVES	687,521.55	687,521.55	687,521.55
940 UNDIVIDED EARNINGS	2,030,486.46	2,030,486.46	2,030,486.46
NET INCOME (LOSS)	<281,303.97>	<275,735.04>	<301,876.40>
TOTAL LIABILITIES & EQUITY	29,853,364.93	28,514,876.40	29,276,371.24

PRES./CEO: _____

TREASURER: _____

TOLEDO METRO FEDERAL CREDIT UNION
INCOME & EXPENSE REPORT

	JUL 09	BUD JUL 09	JAN 09 - JUL 09	BUD JAN-JUL 09
OPERATING INCOME				
111 INTEREST ON LOANS	46,650.06	71,300.00	340,659.48	488,100.00
111-6 GSL STAFFORD LOAN INCOME	349.07		2,670.44	
112 VISA INTEREST INCOME	13,372.17		96,896.52	
TOTAL INCOME ON LOANS	60,371.30	71,300.00	440,226.44	488,100.00
121 INVESTMENT INCOME	46,643.35	54,000.00	339,688.88	369,500.00
131 FEES & CHARGES	59,156.33	55,000.00	361,098.98	375,500.00
TOTAL OTHER INCOME	105,799.68	109,000.00	700,787.86	745,000.00
TOTAL OPERATING INCOME	166,170.98	180,300.00	1,141,014.30	1,233,100.00
OPERATING EXPENSES				
211 COMPENSATION	43,799.19	61,800.00	283,384.58	309,000.00
221 EMPLOYEE BENEFITS	15,285.68	18,700.00	86,962.36	103,900.00
231 TRAVEL & CONFERENCES	417.96	350.00	1,761.11	2,400.00
240 ASSOCIATION DUES	750.58	1,100.00	5,848.06	7,700.00
252 OFFICE OCCUPANCY EXPENSE	7,057.16	6,700.00	46,024.40	46,500.00
261 OFFICE OPERATIONS EXPENSE	31,035.96	33,500.00	208,347.02	234,500.00
271 EDUCATION & PROMOTION EXPENSE	124.03	1,200.00	4,250.20	8,400.00
282 LOAN SERVICING EXPENSE	12,627.78	9,000.00	61,044.98	63,000.00
292 PROFESSIONAL & OUTSIDE SERVICE	10,914.39	10,000.00	85,479.21	70,000.00
300 PROVISION FOR LOAN LOSSES	13,592.00	10,000.00	148,299.00	70,000.00
311 MEMBER INSURANCE			231,539.09	
320 FED SUPV/EXAMINATION EXPENSE	552.01	550.00	3,810.05	3,850.00
330 CASH OVER & SHORT	<180.82>		<849.77>	
350 ANNUAL MEETING EXPENSES	48.00		3,625.64	5,000.00
361 MISCELLANEOUS OPERATING EXP	4,087.63	1,800.00	22,861.06	12,600.00
340 INTEREST ON BORROWED MONEY				
TOTAL OPERATING EXPENSES	140,111.55	154,700.00	1,192,386.99	936,850.00
INCOME (LOSS) FROM OPERATIONS	26,059.43	25,600.00	<51,372.69>	296,250.00
380 DIVIDENDS - SHARES	769.65	42,500.00	5,161.71	287,150.00
381 DIVIDENDS - CERTIFICATES	24,440.84		175,154.04	
382 DIVIDENDS - SHARE DRAFTS				
383 DIVIDENDS - CLUBS	84.50		503.92	
384 DIVIDENDS - MONEY MARKET	1,436.12		11,731.20	
385 DIVIDENDS - IRA'S	4,897.25		37,380.41	
NET INCOME (LOSS)	<5,568.93>	<16,900.00>	<281,303.97>	9,100.00