

Prevail Credit Union
STATEMENT OF CONDITION

	06/30/2010	% Assets 06/30/2010	05/31/2010	% Assets 05/31/2010
<u>ASSETS</u>				
Consumer Loans	132,141,978.02	57.46%	131,578,778.15	56.84%
LOAN LOSS ALLOWANCE	(2,505,499.38)	(1.09%)	(2,483,437.60)	(1.07%)
Other assets/OREO/Repos	1,708,253.93	0.74%	1,742,686.18	0.75%
Other Investments/457F	925,255.52	0.40%	945,548.84	0.41%
NCUSIF DEPOSIT	2,022,020.94	0.88%	2,022,020.94	0.87%
SVCG RET PREM SOLD RE LOANS	268,181.67	0.12%	272,360.06	0.12%
TFCU CORE DEP INTANGIBLE/MERGE	91,642.80	0.04%	95,985.00	0.04%
TFCU GOODWILL FROM MERGER	11,546.43	0.01%	11,546.43	0.01%
TOTAL INVESTMENTS	78,453,545.40	34.11%	82,398,887.84	35.60%
CASH ON HAND/IN BANK	10,366,760.45	4.51%	8,690,570.12	3.75%
FIXED ASSETS	5,677,212.11	2.47%	5,675,992.42	2.45%
ACCOUNTS RECEIVABLE	500,779.15	0.22%	166,849.73	0.07%
DEFERRED EXPENSE	314,843.69	0.14%	352,597.84	0.15%
TOTAL ASSETS	229,976,520.73	100.00%	231,470,385.95	100.00%
<u>LIABILITIES</u>				
MEMBER SHARES	209,592,910.93	91.14%	210,727,897.44	91.04%
ACCRUED DIVIDENDS	10,684.49	0.00%	258,321.00	0.11%
OTHER ACCTS PAYABLE	986,740.60	0.43%	642,398.55	0.28%
TELLER CHECKS DISBURSED	149,444.33	0.07%	146,079.89	0.06%
CORP SHARE DRAFT-CHECKING	556,169.10	0.24%	1,004,116.32	0.43%
TOTAL LIABILITIES	211,295,949.45	91.88%	212,778,813.20	91.92%
<u>EQUITY</u>				
FAIR VALUE TRANSPORT CD'S	8,519.64	0.00%	9,939.59	0.00%
MEMBER CAPITAL	18,672,051.64	8.12%	18,681,633.16	8.07%
TOTAL EQUITY	18,680,571.28	8.12%	18,691,572.75	8.08%
LIABILITIES+EQUITY	229,976,520.73	100.00%	231,470,385.95	100.00%