

Prevail Credit Union
STATEMENT OF CONDITION

	07/31/2010	% Assets 07/31/2010	06/30/2010	% Assets 06/30/2010
<u>ASSETS</u>				
Consumer Loans	133,420,162.03	57.89%	132,141,978.02	57.46%
LOAN LOSS ALLOWANCE	(2,370,517.44)	(1.03%)	(2,505,499.38)	(1.09%)
Other assets/OREO/Repos	1,303,158.11	0.57%	1,708,253.93	0.74%
Other Investments/457F	969,720.85	0.42%	925,255.52	0.40%
NCUSIF DEPOSIT	2,022,020.94	0.88%	2,022,020.94	0.88%
SVCG RET PREM SOLD RE LOANS	263,500.33	0.11%	268,181.67	0.12%
TFCU CORE DEP INTANGIBLE/MERGE	87,300.60	0.04%	91,642.80	0.04%
TFCU GOODWILL FROM MERGER	11,546.43	0.01%	11,546.43	0.01%
TOTAL INVESTMENTS	78,952,859.96	34.26%	78,453,545.40	34.11%
CASH ON HAND/IN BANK	9,658,847.67	4.19%	10,366,760.45	4.51%
FIXED ASSETS	5,654,876.42	2.45%	5,677,212.11	2.47%
ACCOUNTS RECEIVABLE	166,905.77	0.07%	500,779.15	0.22%
DEFERRED EXPENSE	328,000.58	0.14%	314,843.69	0.14%
TOTAL ASSETS	230,468,382.25	100.00%	229,976,520.73	100.00%
<u>LIABILITIES</u>				
MEMBER SHARES	209,815,864.74	91.04%	209,592,910.93	91.14%
ACCRUED DIVIDENDS	129,737.55	0.06%	10,684.49	0.00%
OTHER ACCTS PAYABLE	902,709.04	0.39%	986,740.60	0.43%
TELLER CHECKS DISBURSED	65,072.71	0.03%	149,444.33	0.07%
CORP SHARE DRAFT-CHECKING	479,557.40	0.21%	556,169.10	0.24%
TOTAL LIABILITIES	211,392,941.44	91.72%	211,295,949.45	91.88%
<u>EQUITY</u>				
FAIR VALUE TRANSPORT CD'S	7,099.69	0.00%	8,519.64	0.00%
MEMBER CAPITAL	19,068,341.12	8.27%	18,672,051.64	8.12%
TOTAL EQUITY	19,075,440.81	8.28%	18,680,571.28	8.12%
LIABILITIES+EQUITY	230,468,382.25	100.00%	229,976,520.73	100.00%