

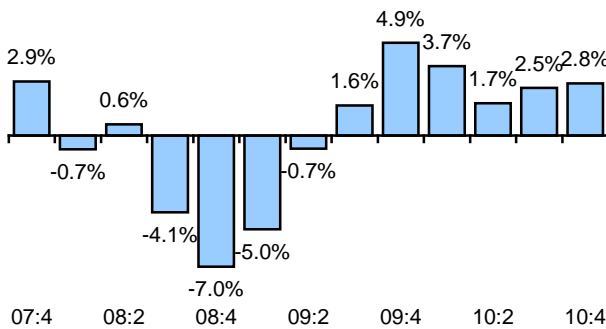
Georgia Profile

Year-End 2010

- The economy expanded at a 2.8% annualized rate in the fourth quarter of 2010, leading to a 2.7% increase in GDP for the year. While only marginally slower than the long-term trend growth rate, 2010's growth was disappointing given the severity of the recession: Of the eleven U.S. Post-War recessions the 2007-2009 downturn was by far the worst. And, although we're in the midst of a sustainable economic recovery, this turnaround has been the third-weakest of the eleven rebounds since WWII.

Economic Growth

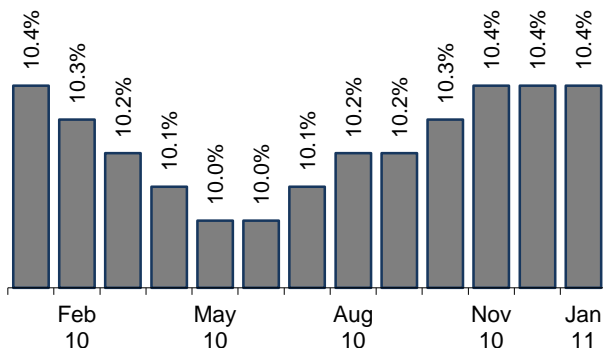
(Annualized Real Changes in GDP)
Source: BEA



- Labor markets shed 8.8 million jobs during the downturn, and added only about 1.3 million since the recovery began. In the five months ending February, 2011 the economy added a monthly average of 134,000 – barely enough to offset the 125,000 increase needed to offset population growth: The current pace of job growth is insufficient to materially improve the unemployment rate. In Georgia employment actually decreased by 7,000 in the year ending January 2011.

Georgia Unemployment Rate

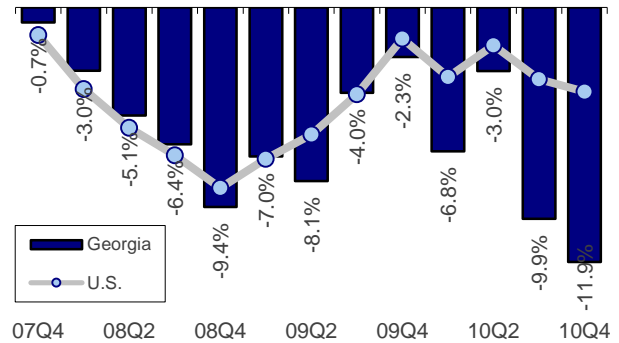
Source: BLS



- The state's current 10.4% unemployment rate is well above the 8.9% national norm. Though it's worth noting that both measures ignore discouraged job seekers and the underemployed. Adding these into the mix puts the so-called "U-6" unemployment rate at about 16% nationally.

YOY Change in Home Prices

Source: FHFA - Purchase Only Index



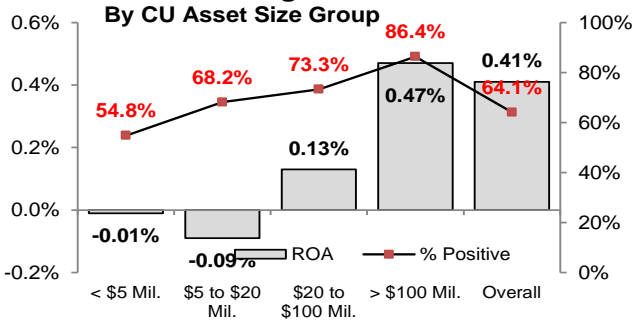
- The Federal Housing Finance Agency's conforming loan, purchase-only index shows that both U.S. and Georgia home prices continue to decline on a year-over-year basis. Further, the rate of decline in Georgia is disturbingly high – hitting double-digit territory in the fourth quarter. Experts continue to project further declines on the horizon. This will have obvious implications for credit union asset quality throughout the year.
- Of course, home price declines are only one concern. High debt levels and deleveraging in the consumer and government sectors (including new austerity measures at the state level) will be problematic and will translate to more than a half-point reduction in economic activity in 2011. The addition of more complex exogenous shocks, including the crisis in Libya and the general uncertainty in the Middle East; the unfolding tragedy in Japan; and the threat of more problems with European sovereign debt could take another half-point or more off prospective 2011 growth. These developments have increased uncertainty and investor nervousness, wiped out significant equity market gains and pushed long-term yields lower as investors retreated to the safety of U.S. Government investments.

Georgia Profile

Year-End 2010

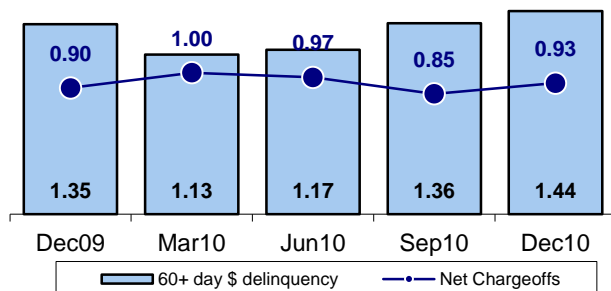
- Despite these challenges, Georgia credit union operating results generally improved in 2010 and are likely to show more improvement in 2011. Full-year ROA eclipsed 0.50% in 2010 and was 0.41% after corporate stabilization expenses – up from an average of 0.17% in 2008 and 2009. Asset yields declined by 0.38% compared to prior-year results but funding costs fell 0.52%. The resulting fourteen basis point improvement in interest margins accounted for about 40% of the increase in bottom-line results. ROA also improved because fee income increased by 0.13% and loss provisions fell from a cyclical high of 0.70% in 2009 to 0.61% in 2010. Comparatively weak results were obvious in some sectors - especially among the state’s smaller credit unions. However, each of the broad asset-size groups we track showed marked improvement compared to September 2010 12-month results we highlighted in our last report.

GA CU Earnings: 2010



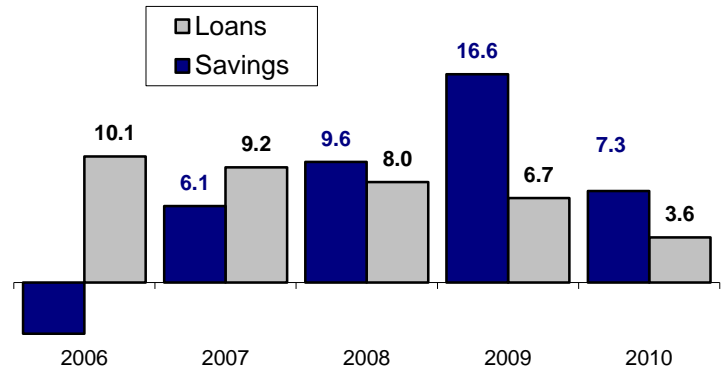
- Georgia asset quality deteriorated in the fourth quarter. Job and housing market weakness have combined to push bankruptcies to 4.8 per thousand members in 2010 and both delinquencies and net chargeoffs increased compared to 2009 and September 2010 levels.

GA CU Asset Quality (%)



- Consumers continue to pay down debt and that has translated to very weak growth in Georgia credit union loans. Savings balance growth was more than double the rate of loan growth, which pushed liquidity to new cyclical highs. The loan-to-share ratio fell to 63.9% at year-end 2010.

GA CU 12-Month Growth (%)



- The Federal Reserve has signaled a continuation of easy monetary policy for the foreseeable future and futures markets have interpreted that to mean steady rates at least until the fourth quarter – then, perhaps, a quarter-point increase. While this is likely reassuring to many credit union managers it has raised red flags at the NCUA. Credit union net long-term assets have climbed to cyclical highs – increasing from 19% of assets at year-end 2006 in Georgia to 28% of assets at year-end 2010. While examiners have been monitoring rate-risk exposure and checking to ensure that institutions are measuring, monitoring and controlling rate risk, the NCUA Board’s recent meeting focused on the potential addition of policy requirements. See: <http://www.ncua.gov/GenInfo/BoardandAction/Reports/2011/BAB11-0317.pdf>
- While weakness and uncertainty seem to be watchwords of the current expansion, it also is important to note that layoffs are slowing, business sentiment has improved substantially and momentum remains generally strong. This should translate to better credit union results in 2011. Also, note that NCUA staff have indicated a distinct possibility of no insurance premium in 2011 but have also indicated that corporate stabilization expenses could be 20bp to 25bp this year.

Georgia Profile

Year-End 2010

Georgia CU Profile

	US	Georgia Credit Unions					Asset Groups - Dec 2010			
	2010	2010	2009	2008	2007	2006	< \$5Mil	\$5-\$20	\$20-\$100	> \$100 Mil
Demographic Information										
Number of CUs	7,486	153	163	171	178	182	42	44	45	22
Assets per CU (\$ mil)	123.8	108.7	99.7	80.1	70.8	65.3	2.2	11.7	46.5	633.5
Median assets (\$ mil)	17.6	15.2	13.9	13.7	12.4	11.6	2.3	10.6	43.6	196.5
Total assets (\$ mil)	926,610	16,636	16,243	13,695	12,609	11,883	92	514	2,094	13,936
Total loans (\$ mil)	575,664	9,303	8,977	8,410	7,786	7,130	52	274	1,241	7,735
Total surplus funds (\$ mil)	317,415	6,750	6,679	4,697	4,270	4,261	39	220	756	5,735
Total savings (\$ mil)	797,303	14,556	13,570	11,635	10,614	10,002	76	426	1,821	12,233
Total members (thousands)	91,760	1,829	1,788	1,772	1,737	1,714	32	105	363	1,328
Growth Rates										
Total assets	3.3	2.4	18.6	8.6	6.1	-2.6	1.1	1.7	2.3	2.8
Total loans	-1.2	3.6	6.7	8.0	9.2	10.1	0.0	-3.5	1.1	4.7
Total surplus funds	12.5	1.1	42.2	10.0	0.2	-19.3	3.0	9.1	3.9	0.7
Total savings	4.4	7.3	16.6	9.6	6.1	-4.1	1.3	2.6	7.1	7.9
Total members	0.7	2.3	0.9	2.0	1.3	0.1	0.9	-0.1	1.1	3.8
% CUs with increasing assets	67.5	64.7	81.6	76.6	62.9	43.4	61.9	59.1	68.9	72.7
Earnings - Basis Pts.										
Yield on total assets	446	413	451	538	575	534	575	486	478	400
Dividend/interest cost of assets	121	116	168	227	263	222	117	103	107	118
Fee & other income *	133	136	123	138	145	134	122	123	210	125
Operating expense	319	320	318	385	357	334	495	441	493	288
Loss Provisions	78	61	70	48	34	24	78	64	64	60
Net Income (ROA) before Stab Exp	61	53	18	16	67	87	7	1	24	59
Net Income (ROA) after Stab Exp	50	41					-1	-9	13	47
% CUs with positive ROA	64.1	68.6	71.8	60.8	84.3	89.6	54.8	68.2	73.3	86.4
Capital adequacy										
Net worth/assets	10.1	11.5	11.4	13.3	14.3	14.6	16.9	16.8	11.9	11.2
% CUs with NW > 7% of assets	95.0	97.4	98.2	98.8	98.9	98.4	97.6	97.7	97.8	95.5
Asset quality										
Delinquencies (60+ day \$)/loans (%)	1.75	1.43	1.35	1.03	0.73	0.75	3.10	3.07	1.75	1.31
Net chargeoffs/average loans	1.14	0.93	0.92	0.71	0.55	0.54	1.14	0.87	0.88	0.94
Total borrower-bankruptcies	337,957	8,764	7,434	5,516	4,231	3,468	73	365	2,334	5,992
Bankruptcies per CU	45.1	57.3	45.6	32.3	23.8	19.1	1.7	8.3	51.9	272.4
Bankruptcies per 1000 members	3.7	4.8	4.2	3.1	2.4	2.0	2.3	3.5	6.4	4.5
Asset/Liability Management										
Loans/savings	72.2	63.9	66.2	72.3	73.4	71.3	68.5	64.3	68.2	63.2
Loans/assets	62.1	55.9	55.3	61.4	61.7	60.0	56.5	53.3	59.3	55.5
Net Long-term assets/assets	33.1	27.8	25.5	26.0	22.4	18.9	2.0	12.7	20.6	29.6
Liquid assets/assets	16.2	19.6	27.8	22.2	21.8	23.9	36.2	33.6	25.2	18.1
Core deposits/shares & borrowings	38.9	43.7	42.0	47.1	53.5	60.0	65.1	58.7	50.5	42.0
Productivity										
Members/potential members	6	10	10	10	11	11	18	7	9	10
Borrowers/members	50	51	51	50	47	45	38	43	42	55
Members/FTE	386	426	423	413	413	423	444	444	379	439
Average shares/member (\$)	8,689	7,958	7,589	6,567	6,109	5,835	2,350	4,053	5,009	9,210
Average loan balance (\$)	12,562	9,934	9,767	9,552	9,478	9,158	4,280	6,129	8,097	10,650
Employees per million in assets	0.26	0.26	0.26	0.31	0.33	0.34	0.79	0.46	0.46	0.22
Structure										
Fed CUs w/ single-sponsor	13.6	15.0	16.0	15.2	15.7	15.9	28.6	13.6	6.7	9.1
Fed CUs w/ community charter	15.5	15.0	13.5	14.6	12.9	12.1	7.1	15.9	15.6	27.3
Other Fed CUs	32.2	30.1	31.3	31.0	33.1	35.7	33.3	25.0	35.6	22.7
CUs state chartered	38.8	39.9	39.3	39.2	38.2	36.3	31.0	45.5	42.2	40.9

Earnings, net chargeoffs, and bankruptcies are year-to-date numbers annualized. Due to significant seasonal variation, balance sheet growth rates are for the trailing 12 months. US Totals include only credit unions that are released on the NCUA FOIA file.



Source: NCUA and CUNA E&S.



Georgia Profile

Year-End 2010

Georgia CU Profile

	US	Georgia Credit Unions					Asset Groups - Dec 2010			
	2010	2010	2009	2008	2007	2006	< \$5Mil	\$5-\$20	\$20-\$100	> \$100 Mil
Growth Rates										
Credit cards	3.1%	4.5%	9.6%	6.0%	10.3%	8.7%		0.9%	5.9%	4.6%
Other unsecured loans	-0.3%	-0.8%	1.8%	3.6%	2.6%	-1.6%	-3.2%	4.7%	2.7%	-1.5%
New automobile	-16.5%	-8.8%	-10.5%	-2.3%	7.9%	13.2%	-21.4%	-21.1%	-16.1%	-6.6%
Used automobile	3.4%	6.6%	5.1%	8.1%	5.9%	7.5%	13.3%	0.9%	4.4%	7.7%
First mortgage	2.7%	7.8%	21.0%	20.8%	14.8%	11.7%	26.2%	3.5%	3.5%	8.6%
HEL & 2nd Mtg	-6.4%	-0.2%	2.1%	4.9%	11.5%	15.3%	2.4%	-7.2%	-2.6%	0.8%
Member business loans	6.2%	24.0%	63.7%	32.6%	40.7%	98.0%	-28.6%	113.3%	24.3%	23.8%
Share drafts	5.9%	13.0%	18.5%	6.4%	5.5%	-2.3%	-8.4%	5.4%	5.9%	14.4%
Certificates	-5.6%	-0.5%	7.2%	19.3%	29.0%	28.0%	-3.5%	-4.8%	3.7%	-0.8%
IRAs	4.0%	8.3%	25.5%	12.8%	7.5%	-0.1%	1.9%	3.4%	6.4%	8.9%
Money market shares	10.7%	21.2%	66.0%	59.3%	25.5%	20.3%	23.5%	37.7%	23.2%	21.1%
Regular shares	10.3%	4.9%	4.4%	-6.8%	-8.4%	-16.6%	3.0%	4.6%	6.2%	5.5%
Portfolio \$ Distribution										
Credit cards/total loans	6.3%	7.1%	7.0%	6.8%	7.0%	6.9%	0.0%	2.5%	6.3%	7.4%
Other unsecured loans/total loans	4.5%	5.1%	5.3%	5.6%	5.8%	6.2%	22.1%	13.6%	8.6%	4.1%
New automobile/total loans	11.0%	13.8%	15.7%	18.7%	20.7%	20.9%	18.0%	15.4%	11.5%	14.1%
Used automobile/total loans	17.8%	25.6%	24.9%	25.3%	25.3%	26.1%	45.0%	35.0%	29.9%	24.5%
First mortgage/total loans	39.4%	32.3%	31.0%	27.4%	24.5%	23.3%	1.8%	16.8%	26.3%	34.0%
HEL & 2nd Mtg/total loans	15.3%	11.1%	11.5%	12.0%	12.4%	12.1%	2.4%	8.7%	10.9%	11.3%
Member business loans/total loans	6.7%	8.0%	6.7%	4.3%	3.5%	2.7%	0.2%	0.9%	5.2%	8.7%
Share drafts/total savings	11.5%	13.6%	12.9%	12.7%	13.1%	13.2%	2.1%	7.8%	13.3%	13.9%
Certificates/total savings	27.1%	26.2%	28.3%	30.8%	28.3%	23.3%	26.6%	27.9%	28.0%	25.9%
IRAs/total savings	9.7%	10.4%	10.3%	9.5%	9.3%	9.2%	2.7%	8.0%	9.2%	10.7%
Money market shares/total savings	22.3%	19.3%	17.1%	12.0%	8.3%	7.0%	2.5%	2.9%	10.7%	21.3%
Regular shares/total savings	28.1%	30.1%	30.8%	34.4%	40.5%	46.9%	63.0%	50.9%	37.2%	28.1%
Percent of CUs Offering										
Credit cards	52.2%	43.8%	40.5%	40.9%	40.4%	39.0%	0.0%	25.0%	77.8%	95.5%
Other unsecured loans	98.0%	98.7%	98.8%	98.8%	99.4%	98.9%	95.2%	100.0%	100.0%	100.0%
New automobile	94.7%	93.5%	93.3%	94.2%	93.3%	94.0%	76.2%	100.0%	100.0%	100.0%
Used automobile	95.7%	94.8%	95.7%	95.9%	94.9%	94.5%	81.0%	100.0%	100.0%	100.0%
First mortgage	60.0%	65.4%	62.0%	61.4%	59.0%	56.6%	14.3%	68.2%	95.6%	95.5%
HEL & 2nd Mtg	58.5%	51.0%	51.5%	49.7%	50.0%	48.4%	4.8%	47.7%	75.6%	95.5%
Member business loans	30.2%	29.4%	25.8%	24.6%	25.3%	22.0%	2.4%	13.6%	48.9%	72.7%
Share drafts	74.9%	69.3%	67.5%	67.8%	66.3%	65.4%	21.4%	77.3%	93.3%	95.5%
Certificates	77.6%	81.0%	78.5%	79.5%	78.1%	76.4%	50.0%	88.6%	97.8%	90.9%
IRAs	65.3%	68.0%	65.6%	65.5%	62.9%	62.6%	21.4%	70.5%	95.6%	95.5%
Money market shares	44.5%	38.6%	36.8%	36.3%	35.4%	29.7%	9.5%	20.5%	60.0%	86.4%
Penetration										
Credit cards	14.6%	14.1%	14.3%	13.4%	13.3%	12.9%	0.0%	3.9%	10.1%	16.4%
Other unsecured loans	11.0%	10.1%	10.0%	10.3%	10.3%	10.3%	21.4%	18.5%	13.1%	8.3%
New automobile	5.0%	6.9%	6.7%	7.1%	6.4%	5.7%	2.5%	3.1%	2.9%	8.4%
Used automobile	11.4%	14.6%	14.3%	13.5%	12.0%	11.3%	9.1%	11.6%	11.0%	15.9%
First mortgage	1.9%	1.3%	1.3%	1.2%	1.1%	1.0%	0.1%	0.8%	1.2%	1.4%
HEL & 2nd Mtg	2.8%	2.0%	2.1%	2.1%	2.1%	2.1%	0.1%	0.8%	1.2%	2.4%
Member business loans	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%	0.1%	0.2%
Share drafts	48.1%	41.1%	39.4%	38.0%	37.5%	37.6%	7.9%	22.9%	37.1%	44.4%
Certificates	12.0%	10.7%	11.4%	11.0%	10.2%	8.6%	5.0%	7.1%	7.5%	12.0%
IRAs	5.9%	5.4%	5.4%	4.9%	4.7%	4.7%	0.5%	2.2%	3.5%	6.2%
Money market shares	7.7%	4.3%	3.8%	3.1%	2.4%	2.0%	0.4%	0.5%	1.9%	5.3%

* Current period flow statistics are trailing four quarters.

Source: NCUA and CUNA E&S.



Georgia CU Profile - Quarterly Results

	US	Georgia Credit Unions				
	Dec 10	Dec 10	Sep 10	Jun 10	Mar 10	Dec 09
Demographic Information						
Number CUs	7,487	153	157	158	159	163
Growth Rates (Quarterly % Change)						
Total loans	-0.2	1.6	1.8	0.5	0.0	3.2
Credit cards	3.4	4.4	1.3	2.2	-3.2	7.0
Other unsecured loans	0.6	0.8	0.7	1.3	-2.9	2.8
New automobile	-3.9	-1.0	-2.7	-1.9	-3.1	-4.0
Used automobile	0.4	1.2	1.7	2.5	1.4	2.4
First mortgage	0.9	3.7	4.3	-1.1	1.1	7.3
HEL & 2nd Mtg	-2.3	-0.6	1.1	-0.4	0.0	2.6
Member business loans	1.5	9.0	9.2	-6.6	11.6	20.7
Total savings	1.1	1.4	1.5	0.2	4.2	2.7
Share drafts	4.4	4.3	2.8	-1.5	7.1	6.7
Certificates	-1.1	0.7	0.9	0.3	-2.2	-3.6
IRAs	0.2	1.2	2.5	1.7	2.9	3.2
Money market shares	1.8	2.9	3.8	3.6	9.6	14.3
Regular shares	1.9	0.3	-0.2	-0.8	6.2	1.5
Total members	0.1	1.1	0.3	0.4	1.1	1.8
Earnings (basis points)						
Yield on total assets	433	407	415	417	415	427
Dividend/interest cost of assets	111	105	122	120	127	151
Fee & other income *	N/A	N/A	N/A	N/A	N/A	N/A
Operating expense	368	368	337	306	315	315
Loss Provisions	78	56	65	65	57	65
Net Income (ROA) *	N/A	N/A	N/A	N/A	N/A	N/A
% CUs with positive ROA *	N/A	N/A	N/A	N/A	N/A	N/A
Capital adequacy (%)						
Net worth/assets	10.0	11.4	11.4	11.5	11.5	11.3
% CUs with NW > 7% of assets	94.9	97.4	97.5	98.1	98.1	98.2
Asset quality (%)						
Loan delinquency rate - Total loans	1.76	1.44	1.36	1.17	1.13	1.35
Total Consumer	1.35	1.28	1.44	1.25	1.25	1.59
Credit Cards	1.54	1.47	1.41	1.37	1.62	1.89
All Other Consumer	1.32	1.26	1.44	1.24	1.20	1.55
Total Mortgages	2.09	1.63	1.25	1.05	0.97	1.02
First Mortgages	2.30	1.47	1.33	1.03	0.91	0.97
All Other Mortgages	1.55	2.11	1.04	1.09	1.15	1.16
Total MBLs	3.75	2.37	1.63	0.39	0.23	0.56
Ag MBLs	1.51					
All Other MBLs	3.85	2.37	1.63	0.39	0.23	0.56
Net chargeoffs/average loans	1.15	0.93	0.85	0.97	1.00	0.90
Total Consumer	1.71	1.41	1.22	1.39	1.62	1.42
Credit Cards	3.92	3.54	3.34	3.69	3.99	3.54
All Other Consumer	1.34	1.10	0.93	1.07	1.30	1.13
Total Mortgages	0.69	0.32	0.37	0.41	0.19	0.19
First Mortgages	0.42	0.23	0.20	0.20	0.10	0.11
All Other Mortgages	1.40	0.56	0.82	0.95	0.43	0.39
Total MBLs	1.02	0.72	-0.56	0.18	0.63	0.49
Ag MBLs	0.00					
All Other MBLs	1.06	0.72	-0.56	0.18	0.63	0.49
Asset/Liability Management						
Loans/savings	71.8	63.8	63.7	63.5	63.4	66.0

Earnings & net chargeoffs are annualized quarterly results not seasonally adjusted. Growth rates are not annualized.

*Credit Unions did not uniformly report stabilization expense or reversals of the expense. Therefore those ratios affected
 Source: NCUA and CUNA E&S.



Georgia Profile

Year-End 2010

Georgia Credit Unions

December 2010

Loan Penetration per 1000 Members

Credit Union Name	Total # loans/ member	Ranking among all US CUs	Ranking among US CUs 03/09
1 GPA CU	1,472	17	18
2 Catoosa Teachers FCU	1,253	24	40
3 Towns-Union Educators FCU	1,213	28	2,790
4 Atlanta Postal CU	917	86	86
5 Delta Community CU	804	202	178
6 Beka FCU	791	222	274
7 Georgia's Own CU	772	254	237
8 Elco FCU	714	398	461
9 Savastate Teachers FCU	710	418	526
10 Mercy FCU	708	425	414

Auto Loan Penetration per 1000 Members

Credit Union Name	Total # auto loans/ member	Ranking among US CUs	Ranking among US CUs 03/09
1 Atlanta Postal CU	554	26	30
2 GPA CU	471	42	45
3 Flint River EFCU	384	99	111
4 Georgia's Own CU	379	107	105
5 Catoosa Teachers FCU	349	161	339
6 Delta Community CU	342	178	168
7 Southeastern FCU	310	290	296
8 Beka FCU	308	293	372
9 Georgia Heritage FCU	301	329	350
10 Ware County School EFCU	293	379	384

1st Mortgage Loans per 1000 Members

Credit Union Name	Total # FM loans/ member	Ranking among US CUs	Ranking among US CUs 03/09
1 Workmens Circle CU	166	3	1
2 Frederica CU	67	106	98
3 Southern Pine CU	54	200	205
4 Community United FCU	51	234	225
5 The Wright CU	46	301	290
6 Stephens-Franklin Teachers F	44	354	369
7 North Georgia CU	42	391	384
8 Georgia Coastal FCU	41	415	440
9 Interstate Unlimited FCU	33	668	627
10 Ethicon CU	31	730	696

Home Equity Penetration per 1000 Members

Credit Union Name	Total # HE loans/ member	Ranking among US CUs	Ranking among US CUs 03/09
1 CDC FCU	128	2	2
2 Workmens Circle CU	78	17	19
3 Ware County School EFCU	41	205	206
4 CORE CU	40	227	229
5 Beka FCU	33	378	429
6 Georgia Heritage FCU	33	383	254
7 Marshland Community FCU	29	520	547
8 Bond Community FCU	26	673	639
9 Catoosa Teachers FCU	24	786	328
10 Associated CU	22	841	825

Average Savings Balance

Credit Union Name	Average Savings/ Member	Ranking among US CUs	Ranking among US CUs 03/09
1 Workmens Circle CU	\$34,950	16	17
2 Atlanta Postal CU	\$17,222	123	124
3 Delta Community CU	\$15,747	167	155
4 Southern Pine CU	\$15,528	182	165
5 CDC FCU	\$11,983	445	491
6 Frederica CU	\$11,644	482	607
7 The Coca-Cola Company Family F	\$11,285	552	803
8 Petroleum Associates FCU	\$10,717	648	596
9 Glynn County Federal ECU	\$9,107	1,102	1,080
10 Robins FCU	\$8,968	1,149	1,064

Share Draft Penetration per 1000 Members

Credit Union Name	# SD/ Member	Ranking among US cus	Ranking among US CUs 03/09
1 Chatham FCU	668	129	130
2 Robins FCU	666	130	135
3 CDC FCU	627	242	246
4 Northwest Georgia Credit Union	610	291	280
5 Delta Community CU	607	301	298
6 United 1st Federal Credit Union	606	304	163
7 Bond Community FCU	585	400	823
8 Three Rivers Credit Union	574	471	503
9 CGR Credit Union	528	825	878
10 Gwinnett FCU	528	828	834

Georgia Credit Unions Milestones

December 2010

Assets

Credit Union Name	Current Assets	Three months prior	% Chg
Exceeded \$1 Million			
Macon Water Works CU	\$1.02	\$1.00	1.8%
Exceeded \$25 Million			
Fort Gordon FCU	\$50.68	\$49.10	3.2%

Members

Credit Union Name	Current Members	Three months prior	% Chg
Exceeded 15,000 Members			
MembersFirst CU	15,209	14,974	1.6%

Loans

Credit Union Name	Current Loans	Three months prior	% Chg
Exceeded \$0.5 Million			
Roper Lafayette ECU	\$0.56	\$0.46	21.5%
Exceeded \$50 Million			
Excel FCU	\$51.20	\$49.85	2.7%

