

		Balance	
LOANS & CASH			
701000	New Vehicles	3,377,632.73	
701001	Used Vehicles	9,711,077.30	
701500	He Non Call	935,995.02	
701501	He 7 Yr Fixed	13,666.17	
701502	He LOC	8,051,294.31	
701503	He 7 Yr Draw	1,765,694.17	
701504	FIRST MORTGAGE LOANS	16,611,538.45	
701505	First Mortgage 5/1 Arm	538,275.78	
701507	First Mortgage 7/1 Arm	2,950,731.66	
701522	Business HELOC	210,780.70	
702075	Unsecured Loans And Lines	1,493,026.98	
702099	Nw Perm Unsecured Loans	600,580.28	
702100	VISA CARD PRINC BALANCES	1,713,250.11	
702201	VISA CASH ADV-CLACKAMAS	5,540.00	
702222	HOLIDAY LOAN	165,949.18	
703002	Business Loan - Bp/Bn	167,752.62	
706000	SHARE SECURED LOANS	4,584.54	
707100	Tdr Loans	60,584.09	
715001	Participation Loans	2,654,009.70	
	NET LOANS		51,031,963.79
ALLOWANCE FOR LOAN LOSS			
719000	ALLOWANCE FOR LN LOSSES	(924,141.25)	(924,141.25)
725001	FISERV VISA SETTLEMENT	4,000.00	
728000	First Mortgage Points	(122,661.95)	(118,661.95)
OVERNIGHTS AND CASH			
731001	CORPORATE ONE SETTLEMENT	6,467,006.00	
731002	Corporate America Settlement	1,007,940.35	
731003	FhIb Settlement Acct	3,174.03	
731100	Corp Draft Checking Account	(20,749.95)	
732000	Corp American - membership share	5.00	
739100	CU VAULT/DRAWERS CASH	985,356.91	
739299	CHECKS FOR DEPOSIT	15,289.33	
			8,458,021.67
INVESTMENTS			
741050	HTM PRINCIPAL BALANCES	2,860,890.16	
741150	HTM DISCOUNT BALANCES	(7,974.93)	
743050	AFS PRINCIPLE BALANCES	23,943,474.39	
743150	AFS DISCOUNT BALANCES	(235,070.18)	
743250	AFS PREMIUM BALANCE	84,730.65	
743350	INVESTMENT OTTI ACCRUALS	(5,200.00)	
744300	Corp America Super 30 CD	5,690,000.00	
744400	FhIb Equity Account	108,900.00	
746100	CERTIFICATES	7,842,000.00	
	TOTAL INVESTMENTS		40,281,750.09

		Balance	
	NCUSIF		
752000	INVSMT NCUSIF CAPITAL.	722,646.88	
			722,646.88
	ALLOWANCE FOR INVESTMENT LOSS		
			0.00
	ACCRUED INCOME & PREPAID EXPENSES		
769030	PREPAID SERVICE CONTRACT	28,392.21	
769031	ATM SERVICE CONTRACTS	22,753.04	
769102	SUBSCRIPTIONS	729.94	
769107	CUMIS BOND PREMIUM	24,523.30	
769108	CUMIS CASUALTY ANNL PREM	5,103.30	
769201	PRPD EXCHANGE NEWPLSTC	196.64	
769267	PREPAID SOFTWARE	3,132.48	
769300	OPERATING FEE	22,658.61	
769400	NAFCU	4,256.72	
769701	LENDING FORMS	15,623.24	
			127,369.48
774000	FURNITURE & EQUIP.	506,010.24	
775000	ALLOW. DEPREC. FURN.	(396,435.87)	
776001	BROCKAMP/JAGGER REMODEL	58,993.00	
777001	AMORT BROCKAMP & JAGGER	(58,993.00)	
			109,574.37
780000	Rent Security Deposit	5,814.40	
781000	ACCRD INT ON LNS	60,965.49	
782000	ACCRUED INC ON CERTIFICATE INV	13,073.40	
782050	NON CD INVESTMENT ACCRUAL	17,125.54	
786001	PARTICIPATION LOANS	7,011.32	
			103,990.15
	TOTAL ASSETS		<u>99,792,513.23</u>
	LIABILITIES AND EQUITY		
801000	Community Giving Fund Raisers	4,301.37	
801110	PREPAID CARD PASS THRU	2,824.00	
801200	UNCLAIMED SHARES	8,680.66	
801201	UNPRESENTED CORP DRAFTS	11,786.79	
801283	HOME EQUITY LN EXP MISC	36.00	
801600	MISC PAYABLE PASSTHRU	(209,705.43)	
801900	CUMIS-CREDIT DISABILITY	4,165.99	
801910	CUMIS-CR LIFE INS	1,701.42	
802100	VISA PYMTS CLACKAMAS	18,200.42	
802200	VISA ADJ IN PROCESS	9,892.87	
805100	AUTOCHARGE-S/D PASSTHRU	183,802.41	
805201	ATM/EXCHANGE DISPUTE	151.08	
805300	ACH PASSTHRU	(1,950.91)	
805301	ACH ADJUSTMT PENDING	(471.46)	
805302	ACH ORIGINATION CLEARING	(33,115.20)	
805308	RDC Clearings	(6,428.15)	
			(6,128.14)
844000	FEDERAL W/H-IRA ACCTS	46.89	
			46.89
			0.00
			0.00
851100	INCENTIVE ACCRUAL	45,250.00	
851400	ME ACCR LEGAL FEES	8,260.07	
852000	ACCRUED VACATION PAY	113,806.11	
852224	401K EMPLOYEE INCENTIVE ACCR	30,079.09	
852225	DEF RETIRE ADMIN ACCR	1,129.49	
852226	FLEXIBLE SPENDING FUNDS	(1,032.14)	
854000	Accr 3yr Da CD Dividend	37,708.67	
854001	Accr 1yr Da CD Dividend	3,868.84	

		<u>Balance</u>	
854002	Accr 2yr Da CD Dividend	11,792.15	
854003	Accr 3mo Da CD Dividend	180.52	
854006	Accr 6mo Da CD Dividend	3,422.81	
854030	ACCR CHRISTMAS CLUB DIV	185.27	
854050	Accr 36mo CD Dividend	26,954.84	
854053	ACCR THREE MTH CD DIVIDEND	32.43	
854055	ACCR 12 MTH CD DIVIDEND	7,023.73	
854056	6 MNTH CD 56	2,280.19	
854057	ACCR 2 YR CD DIVIDEND	26,125.18	
854080	Accr 36m IRA CD Dividend	5,744.44	
854085	ACCR 12M IRA CD DIVIDEND	2,810.26	
854086	ACCR 6M IRA CD DIVIDEND	47.34	
854088	ACCR 24M IRA CD DIVIDEND	7,715.15	
854090	Accr 36m Roth IRA CD Dividend	1,335.78	
854095	ACCR 12M ROTH IRA CD DIV	351.61	
854098	ACCR 24M ROTH IRA CD DIV	614.34	
854180	Accr 3yr Da IRA CD Dividend	219.35	
854183	Accr 3mo Da IRA CD Dividend	3.78	
854185	Accr 1yr Da IRA CD Dividend	2,181.03	
854186	Accr 6mo Da IRA CD Dividend	56.06	
854187	Accr 2yr Da IRA CD Dividend	4,325.64	
854190	Accr 3yr Da IRA CD Dividend	23,127.78	
854195	Accr 1yr Da IRA CD Dividend	15.38	
854196	Accr 6mo Da IRA CD Dividend	5.89	
854198	Accr 2yr Da IRA CD Dividend	77.20	
856500	BOND DEDUCTIBLE PLASTIC CARDS FRAUD	26,608.44	
856555	BOND CLAIM PER CARD CU COST - \$250	1,810.66	
856557	Bond Claim - Fraud Cards	(4,827.50)	
856600	BOND DEDUCTIBLE KITING/FORGERY	12,923.94	
859000	ACCR-SPRVSY COMM AUDITS	16,837.54	
859020	Amherst Portfolio Accrual	2,100.00	
859035	ACCRUED IRA ADMIN EXP	1,609.24	
859090	ACCRUED ANNUAL MTG	6,909.13	
859091	ACCRUED MARKETING EXP	75,307.62	
859092	Community Giving	35,495.50	
859230	ACCR CONF & ED-STAFF	7,725.33	
859232	ACCR CONF & ED-BOARD	2,025.09	
859233	ACCR PLANNING SEMINAR	312.08	
859260	ACCR STAT AND SUPPLIES	2,957.91	
859290	ACCRUAL FOR VENDOR CONTRACT TERM	23,500.00	
859293	ACCR VISA QRTL SPONSORSHIP	7,864.11	
859370	ACCR MISC MNGMT	8,567.51	
			593,424.88
			0.00
872200	S/D RTRNS/CRDTS IN PROC	(93,703.21)	
874400	ACH/EXCHANGE SYSTEM SUSP	(1,633.04)	
875500	ATM IN TRANSIT	285,328.37	
875505	ATM MACHINE SETTLEMENTS	19,440.00	
			209,432.12
			0.00
	TOTAL LIABILITIES		<u><u>796,775.75</u></u>
901000	RE SH 01,02,07,10	22,737,390.75	
901003	SHARE-SEC VISA OFFSET	50,510.62	
902075	REG SHARE CHKG-75/76	1,728,841.23	
902077	S/D - FRDM PLUS 77	18,259,377.43	
902079	CHECKING ACCT #79 - NON DIR ADVANT	2,224,978.54	
903030	CHRISTMAS CLUB ACCTS-30	322,358.80	
906081	IRA 81	2,842,751.88	
906082	SEP IRA ACCTS-EMPLOYEE 82	309.22	

		<u>Balance</u>	
906091	ROTH IRA ACCT-91	304,654.19	
906092	EDUCATION IRA ACCOUNT-92	24,721.33	
908050	Share CD - 3 Year	2,416,501.42	
908053	SHARE CD 3 MONTH	160,183.80	
908055	SHARE CD 12-MO	2,167,341.96	
908056	6 MNTH CD 56	1,448,274.35	
908057	SHARE CD-2 YEARS	5,125,842.33	
908080	IRA Share CD - 3 Yr	483,949.09	
908083	IRA SHARE CD - 3 MO	10,000.00	
908085	IRA SHARE CD-12 MO	463,356.06	
908086	IRA SHARE CD-6 MO	41,205.41	
908088	IRA SHARE CD-24 MO	1,093,589.58	
908090	3yr Roth IRA Cert - 90	130,525.47	
908095	12MO ROTH IRA CERT-95	59,727.37	
908096	6MO ROTH IRA CERT-96	4,794.22	
908098	24MO ROTH IRA CERT-98	590,488.32	
911005	MONEY MARKET ACCTS-05	408,352.54	
911006	HIGH YIELD ACCTS-06	6,946,364.20	
911055	DA MONEY MARKET ACCT - 55	1,287,875.01	
911066	DA MONEY MARKET ACCT - 66	16,879,281.53	
	TOTAL SHARES		88,213,546.65
			0.00
931000	REGULAR RESERVE	712,564.82	712,564.82
940000	UNDIVIDED EARNINGS	10,206,041.03	
945000	UNREALIZED GAIN/LOSS	(136,415.02)	
			10,069,626.01
			0.00
			0.00
			0.00
	TOTAL EQUITY		<u>98,995,737.48</u>
	TOTAL LIABILITIES AND EQUITY		<u><u>99,792,513.23</u></u>