

2010 annual report



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agenda

for the 62nd
ANNUAL GENERAL MEETING

1. Call Meeting to Order, Opening Comments and Introductions
2. Report on Registration
3. Adoption of the Agenda
4. Motion to Accept the Minutes of the 61st Annual General Meeting and the Special General Meeting held on November 16, 2010
5. Report of the Board of Directors
6. Loan Activity Report
7. Audit Committee Report
8. External Auditor Report
9. Presentation of the Financial Statements
10. Appointment of the External Auditor
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12. Report of the CEO
13. Question Period
14. Adjourn Meeting

notes



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last year's minutes

From the 61st Annual General Meeting held on April 6, 2010
at Best Western Lamplighter Inn, London

1. Call to Order

The meeting was called to order at 7:05 p.m. by Kim Darling, Board Chair. Kim welcomed those in attendance to the 2009 Annual meeting and then introduced the Board and CEO.

2. Report on Registration

Lew Figol, Corporate Secretary, reported that 30 members and 1 guest were present. Kim Darling declared that the meeting was duly constituted, as the minimum requirement of 20 members was present to establish a quorum.

3. Adoption of the Agenda

Motion: That the Agenda for the meeting as printed in the 2009 Annual Report be adopted.

Moved/Seconded: L. Rivard / J. Harwood

4. Minutes of the Previous Annual General Meeting

Kim Darling presented the minutes from the 60th Annual General Meeting.

Motion: That the minutes of the 60th Annual General Meeting for London Civic Employees' Credit Union held at the Best Western Lamplighter Inn, 591 Wellington Road South in London, on Tuesday April 7, 2009 be accepted as printed in the 2009 Annual Report.

Moved/Seconded: J. Fitzgerald/A. Lake

5. Board of Directors' & Management Report

Kim Darling offered a few words on London Civics' achievements in 2009. London Civic saw significant growth in total assets, steady growth in retained earnings. The Credit Union has been able to invest internally versus externally.

During 2009 a survey was conducted of both members and non-members, so we could determine how to provide the best value to our membership.

Katherine Bezzina the recipient of our 2009 Scholarship award was added as a Youth Advisor to the Board.

2010 plans for London Civic are:

- continued growth
- increase membership
- focus on attracting young members
- marketing and rebranding.

Ultimately, London Civic will continue to work toward achieving all the elements contained within our Vision of Success.

Kim concluded by thanking the CEO, Lew Figol, the Board and staff for their continued commitment to the success of London Civic.

6. Loan Activity Report

Jill Regan presented a brief summary of the loan activity that occurred in 2009. Jill Regan stated that the credit union advanced 12,345,960 in loans, lines of credit, MeritLines and mortgages during 2009.

Jill Regan indicated that Meritline loans and personal lines of credit continue to be an attractive and growing component of lending for the membership.

She concluded by encouraging members to seek out London Civic's financial services team of: Larry Dilling, Zenalia Vetere, Teri Lynn Witherspoon & Jill Regan.

Motion: That the Report on Loan Activity as printed in the 2009 Annual Report and as presented at the Annual General Meeting be accepted.

Moved/Seconded: M. McNaughton/B. Hobbs

7. Audit Committee Report

Nancy Hindmarsh stated that the Audit Committee consists of a standing committee of four members from the Board of Directors, as recommended by Section 125 of the Credit Union and Caisses Populaires Act, 1994. The mandate of this committee is to review, recommend and ensure adherence to the administrative and regulatory policies that have been developed for London Civic Employees' Credit Union Limited.

In addition the Audit Committee meets with the External Auditor, and reviews the Credit Unions internal audit.

Based on its findings, the Audit Committee issues reports and makes recommendations to the Board of Directors.

The Audit Committee receives the full support of Management and plays an effective role in monitoring and improving the internal controls at London Civic.

Motion: That the Audit Committee Report as printed in the 2009 Annual Report and as presented at the Annual General Meeting be adopted.

Moved/Seconded: J. Regan / R. Welch

8. Report of the External Auditor

Jim Lane, CA from the firm of Retford Lane Bates LLP presented the Report from the External Auditor:

Motion: That the External Auditor's Report as printed in the 2009 Financial Statements and as presented at the Annual General Meeting be accepted.

Moved/Seconded: P. Fitzgerald/J. Harwood

9. Financial Statements

Nancy Hindmarsh provided a brief summary of the highlights from the 2009 financial statements.

Motion: "That the financial Statements for December 31, 2009 including Notes to the Financial Statements be accepted as presented".

Moved/Seconded: G. Brunton/D. Green

10. Appointment of External Auditors

Nancy thanked Jim Lane CA and the firm of Retford Lane Bates LLP for their services offered to the credit union during the past year.

One of the roles of the Audit Committee is to retain the services of an external auditing firm.

Motion: That the firm of Retford Lane Bates LLP Chartered Accountants be appointed as External Auditors for London Civic Employees' Credit Union for the year ended December 31, 2010.

Moved/Seconded: R. Welch/L. Rivard

11. Board Elections

Jim Morton indicated that during the past year, two Board members resigned (Terry Simpkin and Maggie McNaughton). The Board of Directors replaced them with Sherry McEvoy and Richard Kemp. In addition, the term for Kim Darling has expired.

In accordance with the by-laws of London Civic Employees' Credit Union,

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last year's minutes

(continued)

the credit union undertakes a general call for nominees to the Board of Directors. The credit union seeks nominations by publishing a notice in the credit union office, providing nomination information on the website and through personal contacts.

Nominees

In accordance with the By-laws and the Credit Union Act, the Board of Directors has the right to fill any vacancies and bring those individuals to the annual meeting to be confirmed by the membership.

After interviewing a candidate, the Corporate Governance committee recommended to the board of Directors that Sherry McEvoy be chosen to complete the term of Terry Simpkin.

After interviewing a number of candidates, the Corporate Governance committee recommended to the Board of directors that Richard Kemp be chosen to complete the term of Maggie McNaughton.

In addition, we received only three nominations for the three current Board vacancies. Nominations were received from the following individuals:

- Kim Darling
- Richard Kemp
- Sherry McEvoy

The Corporate Governance Committee receives Board nominations. A mandate of the Corporate Governance Committee is to seek a Board that is comprised of members with complementary skills and who represents different parts of the bond. The committee interviewed each Nominee to determine their fit on the LCECU Board of Directors from the view point of best achieving a diverse range of skill sets and bond member representation. Accordingly, the Corporate Governance Committee is recommending the following motion:

Motion: The Corporate Governance Committee recommends to the membership that Kim Darling, Sherry McEvoy and Richard Kemp be elected to serve on the London Civic Employees' Credit Union Board of Directors for a term of 3 years.

Moved/Seconded: B. Hobbs/J. Fitzgerald

12. Address from the CEO

Lew Figol enlightened the membership on the many ways that London Civic Employees' Credit Union and its staff works to support the community financially and with the donation of staff time. Financially, London Civic has made donations to the following organizations:

- United Way
- Crime Stoppers
- Reforest London

In addition each and every staff member has volunteered time in their community last year and will continue to do so in 2010.

London Civic helped a fellow Credit Union and its members, when a strike barred access to their Credit Union premises. For three weeks London Civic made our office available to these members.

In late 2009, the Deposit Insurance Corporation of Ontario approached us to help out the members of a small credit union that had failed. We were able to help 185 members of the former London Diesel Credit Union by providing them with a new credit union home.

London Civic awarded our first scholarship to Kathryn Bezzina. As well as the scholarship Ms Bezzina was given a seat on the Board of Directors as our Youth Advisor. We would like to thank Ms Bezzina for her valuable input through out the year.

Financially our credit union had a successful year. Our members once again put their faith in the Credit Union for their borrowing and investment requirements.

Lew Figol thanked the board for their confidence in management and staff, for their guidance & expertise. Lew Figol also thanked all of our staff for their dedication to the credit union ideals and for the way that they help serve the members.

Lew Figol thanked and acknowledged the backbone of our organization, our staff:

Nancy Glendenning
Larry Dilling
Don Green
Rick Welch
Karen DeForest
Jill Regan
Julie Gignac
Leslie MacIntosh
Zenalia Vetere
Bonnie Lupa (on leave)
Teri Lynn Witherspoon

At this time Lew Figol acknowledged and thanked Nancy Glendenning for her 30 years of hard work and dedication with London Civic.

In closing, Lew Figol acknowledged and thanked the members. We exist to serve your best interests and your needs and it has indeed been a pleasure serving you this past year, and I look forward to serving your needs for years to come.

Resolution on the amendments to the By-Laws of the Credit Union

Kim Darling spoke to the membership as to why the Credit Union needs to amend the by-laws and highlighted the changes that were being made.

Motion: "That the By-Laws as presented with the changes be accepted as recommended by the Board of Directors"

Moved/Seconded: J. Harwood/J. Ross

13. Question Period

Lew Figol and Kim Darling provided responses to questions raised at the meeting.

Patricia Fitzgerald enquired on why did we not vote on the new members from London Diesel Credit Union?

L. Figol informed the membership that a vote was not required as the London Diesel Credit Union members were asked to join London Civic. The Deposit Insurance Corporation of Ontario asked London Civic if they would be interested in letting these members join. This did not require a vote as the Diesel membership was less than 10% of our membership.

Patricia Fitzgerald inquired if the membership was being supplied with

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last year's minutes

(continued)

summary of the survey that was distributed in 2009?

Lew Figol informed the membership that they would not be supplied with the results of the survey. The survey did bring to light that the membership was happy with the service and the Credit Union staff, which was reflected in the financial results for 2009.

Lou Rivard inquired as to whether the Board would look at changing its By-Laws to allow a member of the Board to serve longer than 3 consecutive terms?

Kim Darling informed the membership that the Board did look at this By-Law and felt it did not need changing at this time. The Board strives to seek members with diverse & complementary skills to represent the bond.

Patricia Fitzgerald asked if there were any other credit unions that might like to join London Civic?

Lew Figol informed the membership that there are several small credit unions in the London area. It is becoming increasingly difficult for the smaller credit unions to keep up with the IFRS changes that are required of them. London Civic will endeavour to help any credit union that seeks our assistance.

14. Adjourn Meeting

Kim Darling offered a few closing comments then thanked the membership for attending this year's Annual General Meeting.

Motion: To adjourn the 2009 Annual General Meeting.

Moved/Seconded:
G. Brunton/M. McNaughton

minutes for the SPECIAL GENERAL MEETING

NOVEMBER 16, 2010 | BEST WESTERN LAMPLIGHTER INN | LONDON

Call to Order

The meeting was called to order at 7:02 p.m. by Kim Darling, Board Chair. Kim welcomed all that were in attendance to the Special General meeting. She then introduced the rest of the Board of Directors and the CEO.

Report on Registration

Lew Figol, Corporate Secretary, reported that there were 45 members present. Kim Darling declared that the meeting was duly constituted as the minimum requirement of members was present to establish quorum.

Adoption of Agenda

Motion: That the Agenda for the meeting that was given to the members be adopted.

Moved/Seconded:

J. Regan/J. Harwood

Report from Board of Directors

Kim Darling stated that the Credit Union's mission statement is always front and centre of all decision making. She then quoted the mission statement: "To always provide personalized and professional financial services to our members, while at the same time recognizing our bond of association, respecting our founding philosophy, individual equality, and member ownership." She then advised that it was important to understand how "boomerang" fit with the goals of the Credit Union.

Kim Darling explained that at the AGM in April 2010, it was decided that the Credit Union would no longer be a "closed bond" credit union. This would

mean that we would have options with regards to growth and would allow diversity of membership that would ensure that the Credit Union would be successful in the future. The reason for looking into a name change was because we couldn't compete with larger Financial Institutions and we need to find a way to make us different. We need to make members and potential members aware of how we are different than banks, but to still focus on our strengths, such as service.

Presentation of the Re-branding

Lew Figol opened with a quote from Michelangelo: "The greatest danger for most of us is not that our aim is too high and we miss it, but that it is too low and we reach it."

He explained that the Credit Union has always provided a strong core of quality products and services, but has been facing a stagnant growth.

The first steps in the rebranding process was to analyse the membership demographics, the penetration of our bonds, and conduct a member survey to gather enough information to choose a name that was different from our old one; we needed a new name that would be head and shoulders above all others. We needed to be different and get noticed.

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minutes (continued) for the SPECIAL GENERAL MEETING

NOVEMBER 16, 2010 | BEST WESTERN LAMPLIGHTER INN | LONDON

He told us that a successful name must meet certain naming principals in order to succeed.

- It must be memorable—it has to be easy to spell and pronounce.
- It has to speak of your personality, quality and essence of your values.
- It has to inspire usage on its own—a brand name should work for you and not you for it
- It should avoid geographical names when possible
- It should set us apart from our competition
- We must be able to trademark it
- It should outlast current trends

The simple value, “where your money comes back to you”, developed into the tag line and from that value, the name boomerang was chosen. The name meets all the principals and values of the Credit Union. Lew Figol advised that the Board vote was unanimous and asked the members for their support and their vote.

Question Period

During the question period, the members freely expressed their opinions, both in favour of the recommended name as well as those that were opposed. All members present were given sufficient time to express their opinions.

Resolution on the amendment of the name change from London Civic Employees’ Credit Union to “boomerang CREDIT UNION”

Kim Darling asked the members to vote and that we have the vote by a show of hands. Tom Jolliffe requested that a motion be made to have the vote by secret ballot.

Motion: That the vote be held by secret ballot
Moved/Seconded:
J. Hleba/K. Walsh

The tallying of the votes was undertaken by J. Hleba (member), K. Darling (Board Chair) and D. Green (CFO, Credit Union). Kim advised that the resolution had been passed. The final vote was 37 for and 8 against.

Kim Darling asked that all ballots be destroyed.
Motion: To destroy all ballots
Moved/Seconded:
L. Rivard/B. Hobbs

All showed hands in agreement.

Adjourn Meeting

Kim thanked everyone for attending the meeting.
Motion: To adjourn the meeting.
Moved/Seconded:
L. Rivard/J. Harwood

Our staff

Friendly, professional staff helping make your money come back to you!

Karen DeForest
Member Service Representative

Larry Dilling
Senior Account Manager

Lew Figol
Chief Executive Officer

Julie Gignac
Member Service Representative

Nancy Glendenning
Deposit Services Manager

Donald Green
Chief Financial Officer

Leslie MacIntosh
Administrative Support

Jill Regan
Senior Account Manager

Zenalia Vetere
Senior Financial Services Officer

Rick Welch
Senior Member Service Representative

Teri Lynn Witherspoon
Senior Financial Services Officer



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board of directors

Kim Darling **CHAIR**

Nancy Hindmarsh **VICE CHAIR**

Brenda Harwood

Jim Morton*

Mike Turner*

Ken Walsh*

Sherry McEvoy

Richard Kemp

*Term expires

audit committee

Nancy Hindmarsh **CHAIR**

Brenda Harwood

Sherry McEvoy

Mike Turner

Richard Kemp

corporate governance committee

Ken Walsh **CHAIR**

Kim Darling

Nancy Hindmarsh

Jim Morton



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A MESSAGE FROM YOUR BOARD AND MANAGEMENT

Boomerang Credit Union is the place where your money comes back to **YOU!**

Boomerang Credit Union experienced strong growth in 2010. Member loans increased by \$1.4 million (4.2%) to \$35.1 million; deposits increased by \$1.38 million (3.9%) to \$36.56 million; and assets increased by \$1.58 million (4.1%) to \$39.64 million. The credit union's total equity position increased to \$2.74 million or 6.9% of assets, which exceeds the requirements of legislation which are 5.0%.

During the year, the credit union experienced significant growth in member demand for mortgages which was likely encouraged by continued low interest rates. The credit union also saw a strong growth in registered deposits such as RRSP's and TFSA's, where the overall members registered savings plans portfolio grew 10.1%.

Economically, 2010 showed signs of recovering from the recession. As interest rates increased only slightly in 2010, our financial margins continued to remain very tight. Increased borrowing of our members allowed us to post an increase in income before adjustments of \$151,763, an amount that was similar to the amount recorded in 2009. This amount is significant as the credit union recorded substantial expenses associated with the rebranding of the credit union to Boomerang Credit Union. As a result of the positive financial results in 2010, the Board of Directors declared and paid a dividend on shares of 5.00% (4.05% in 2009), as well as a loan rebate and bonus interest on deposits of 1.40% (1.35% in 2009) to all members that qualified based on their patronage of the credit union during the year. These share dividends were paid in early 2011 directly to the members' savings and chequing accounts. The payment of shares continues to be one way in which the credit union provides members with superior value.

As reported at the annual meeting last year, the credit union's main focus in 2010 was to rebrand the credit union in such a way that members would take notice of the credit union. A consultant was hired to work with the board of directors, management and staff to put a plan into place to rebrand the credit union. The plan consisted of several phases which included an assessment of our brand, tactical plan and recommendations as well as a marketing strategy to achieve better brand awareness. The membership approved the rebranding of the credit union to Boomerang Credit Union in November, 2010 and the Financial Services Commission of Ontario (FSCO) approved the new name in January 2011.

In 2011, Boomerang Credit Union will continue our commitment to serving our members' needs and solidifying our brand. We are producing a new branded chip card for better security and protection for the membership, and are currently exploring the possibility of introducing new and expanded services for the membership; for example, new product offerings that would be beneficial and profitable to the membership such as a new share product as well as the possibility of offering small business services in the future.

We would like to thank you, our members, for your continued loyalty, support and feedback, which are very important to us in meeting your needs and expectations. Your greatest compliment to us is your referral of family and friends to become members and transfer their business to the Boomerang Credit Union. We will continue to work hard to earn your continued loyalty and referrals and we look forward to working together with you to meet the important challenges of the future.

boomerang CREDIT UNION - where your money comes back to **YOU!**

Kim Darling
Chair, Board of Directors

Lew Figol
Chief Executive Officer



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MANAGEMENT'S RESPONSIBILITY FOR FINANCIAL REPORTING

THE ACCOMPANYING FINANCIAL STATEMENTS OF LONDON CIVIC EMPLOYEES' CREDIT UNION LIMITED ARE THE RESPONSIBILITY OF MANAGEMENT AND HAVE BEEN APPROVED BY THE BOARD OF DIRECTORS.

Management has prepared the financial statements in accordance with Canadian generally accepted accounting principles. Financial statements are not precise, as they include certain amounts based on estimates and judgments.

Management has determined such amounts on a reasonable basis in order to ensure that the financial statements are presented fairly, in all material respects. Management has prepared the financial information presented elsewhere in the annual report, and has ensured that it is consistent with that in the financial statements. Management is responsible for maintaining systems of internal accounting and administrative controls to provide reasonable assurance as to the reliability of financial information, and to ensure that the Credit Union's assets are appropriately accounted for and adequately safeguarded.

The Board of Directors is responsible for ensuring that Management fulfills its responsibilities for financial reporting and is ultimately responsible for reviewing and approving the financial statements.

The Board carries out this responsibility principally through its Audit Committee. The Audit Committee meets periodically with Management and the external auditors throughout the year, and reports its findings to the Board for its consideration.

The financial statements have been audited by Retford Lane Bates LLP, the external auditors, in accordance with Canadian generally accepted auditing standards. The external auditors have free and independent access to the Audit Committee.

Lew Figol

Chief Executive Officer

Don Green, CA

Chief Financial Officer



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loan activity report

In their meetings, the Board of Directors reviewed and approved the New Loan Activity Report. To ensure quality in loan underwriting, all lending officers have a specified lending limit. Personal loans in excess of their limit are reviewed and approved by the Senior Account Manager or Chief Executive Officer. In addition, all Mortgage and Meritline loans are reviewed and approved by the Chief Executive Officer. Loans in excess of the Chief Executive Officer's lending limit are forwarded to the Board of Directors for approval. The table below summarizes the lending activity for the year ended December 31, 2010.

| | 2009 | | 2010 | |
|--------------------------------|------------|-------------------|------------|-------------------|
| LOANS APPROVED | | | | |
| Personal Loans | #378 | \$4,460,798 | #266 | \$3,453,653 |
| Line of Credit | 144 | 755,575 | 77 | 423,340 |
| Mortgages | 31 | 2,575,207 | 29 | 3,986,012 |
| Meritline | 61 | 4,554,380 | 35 | 2,882,190 |
| Total | 614 | 12,345,960 | 407 | 10,745,195 |
| LOANS DECLINED | 127 | | 100 | |
| TOTAL LOAN APPLICATIONS | 741 | | 507 | |



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audit committee report

The Audit Committee consists of a standing committee of five members from the Board of Directors whose duties are prescribed by Section 125 of the Credit Union and Caisses Populaires Act, 1994 and by Section 27 of the Ontario Regulations 237/09. The mandate of this committee is to review, recommend and ensure adherence to the administrative and regulatory policies that have been developed for Boomerang Credit Union Limited.

The audit committee met quarterly as well as with the external auditor for a total of five meetings during the year. The Audit Committee conducted its affairs in accordance with the Act and Regulations and reviewed policies and procedures to ensure that the Credit Union adhered to the Deposit Insurance Corporation of Ontario's Standards of Sound Business and Financial Practices.

The Audit Committee also reviewed and discussed with Management the results of the internal audit reports regarding the Credit Union's compliance to policies and procedures, the CRIMS risk assessment report, as well as the DICO's On Site Verification findings. In addition, the Audit Committee met with the external auditor to review the terms and results of the annual external audit. The committee reviewed all of the recommendations contained in all the reports and notes that management is addressing the issues.

Based on the foregoing, the audit committee is confident that the Credit Union's financial reporting systems and controls are adequate to meet its needs and are being complied with.

Based on its findings, the Audit Committee issues reports and makes recommendations to the Board of Directors.

The Audit Committee receives the full support of Management and plays an effective role in monitoring and improving the control structure at Boomerang Credit Union Limited.

Submitted on Behalf of the Audit Committee.

Nancy Hindmarsh
Audit Committee Chair



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five-year review

BALANCE SHEET

| | 2010 | 2009 | 2008 | 2007 | 2006 |
|-----------------------------------|--------------------|-------------|-------------|-------------|-------------|
| Cash resources and investments | \$3,960,137 | \$3,762,334 | \$4,033,848 | \$3,558,824 | \$2,599,481 |
| Loans to members | 35,188,710 | 33,801,106 | 30,366,594 | 29,368,853 | 26,980,697 |
| Less allowance for impaired loans | (74,474) | (106,428) | (112,504) | (138,153) | (112,186) |
| Capital & other assets | 571,631 | 610,157 | 707,552 | 966,866 | 793,120 |
| Total Assets | 39,646,004 | 38,067,169 | 34,995,490 | 33,756,390 | 30,261,112 |
| Member deposits | 36,562,097 | 35,180,495 | 32,286,897 | 29,821,318 | 25,487,847 |
| Other liabilities | 364,507 | 357,660 | 306,774 | 1,542,312 | 2,627,398 |
| Member shares | 189,800 | 192,250 | 183,310 | 185,175 | 166,450 |
| Patronage shares | 104,298 | 75,906 | 87,076 | 112,132 | 132,659 |
| Retained earnings | 2,425,302 | 2,260,858 | 2,131,433 | 2,095,453 | 1,846,758 |
| Total Tier 1 Capital | \$2,719,400 | \$2,529,014 | \$2,401,819 | \$2,392,760 | \$2,145,867 |
| Regulatory capital ratio | 6.92% | 6.69% | 7.00% | 7.22% | 7.04% |

INCOME STATEMENT

| | | | | | |
|---|--------------------|-------------|-------------|-------------|-------------|
| Interest income | \$1,810,329 | \$1,737,431 | \$1,856,543 | \$1,934,321 | \$1,670,880 |
| Investment and other income | 269,012 | 301,337 | 330,313 | 281,582 | 234,282 |
| Total revenue | 2,079,341 | 2,038,768 | 2,186,856 | 2,215,903 | 1,905,162 |
| Interest paid to members | 641,605 | 702,783 | 892,937 | 816,774 | 617,334 |
| Borrowing costs | 1,622 | 7,784 | 35,264 | 135,035 | 72,907 |
| Net interest and other income | 1,436,114 | 1,328,201 | 1,258,655 | 1,264,094 | 1,214,921 |
| Salaries and benefits | 624,660 | 581,686 | 578,510 | 589,345 | 480,817 |
| Other operating expenses | 629,687 | 563,866 | 539,754 | 549,940 | 472,661 |
| Income before other adjustments | 181,767 | 182,649 | 140,391 | 124,809 | 261,443 |
| Gain (loss) from revaluation of investments | 45,226 | | (71,999) | - | - |
| Gain (loss) on sale of capital assets | | | - | (3,447) | - |
| Distribution to members | (30,003) | (27,600) | (24,000) | (25,490) | (38,889) |
| Income before income taxes | 196,990 | 155,049 | 44,392 | 95,872 | 222,554 |
| Income taxes | 32,546 | 25,624 | 8,412 | 18,155 | 41,479 |
| Net Income | \$164,444 | \$129,425 | \$35,980 | \$77,717 | \$181,075 |
| Number of members | 3,968 | 3,994 | 3,805 | 3,836 | 3,444 |
| Asset growth | 4.1% | 8.8% | 3.7% | 13.0% | 11.6% |
| Growth in member deposits | 3.9% | 9.0% | 8.3% | 17.0% | 7.5% |
| Liquidity | 9.7% | 9.7% | 11.2% | 10.8% | 8.9% |