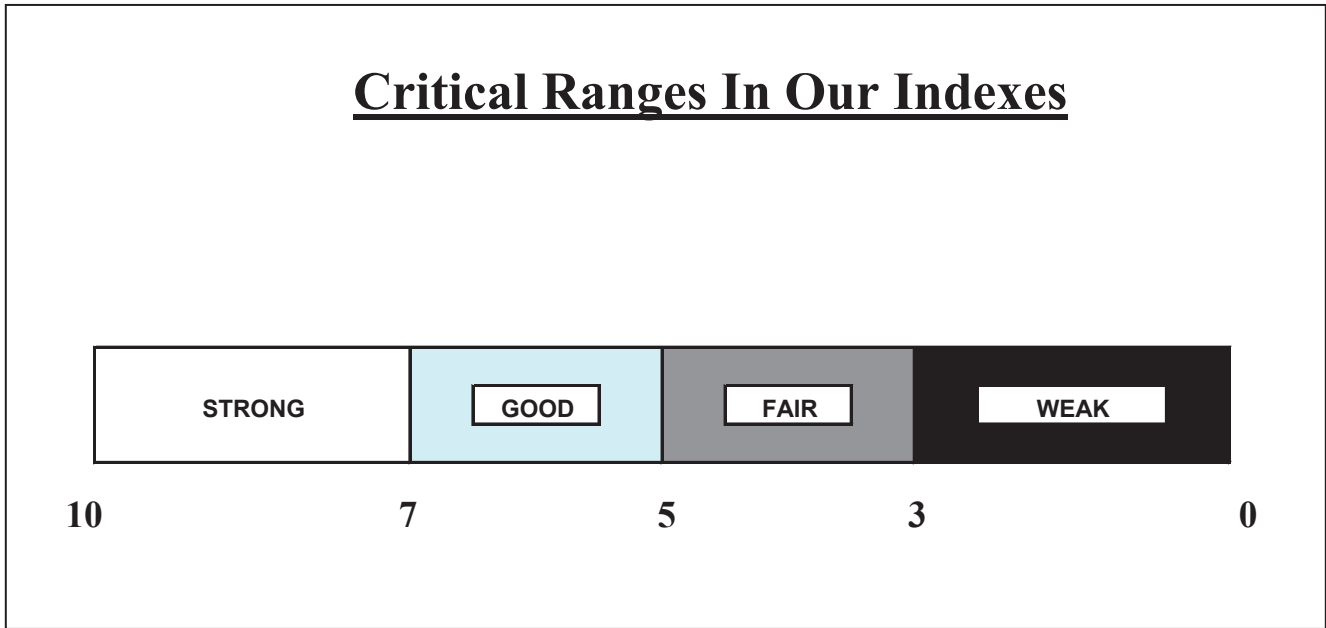
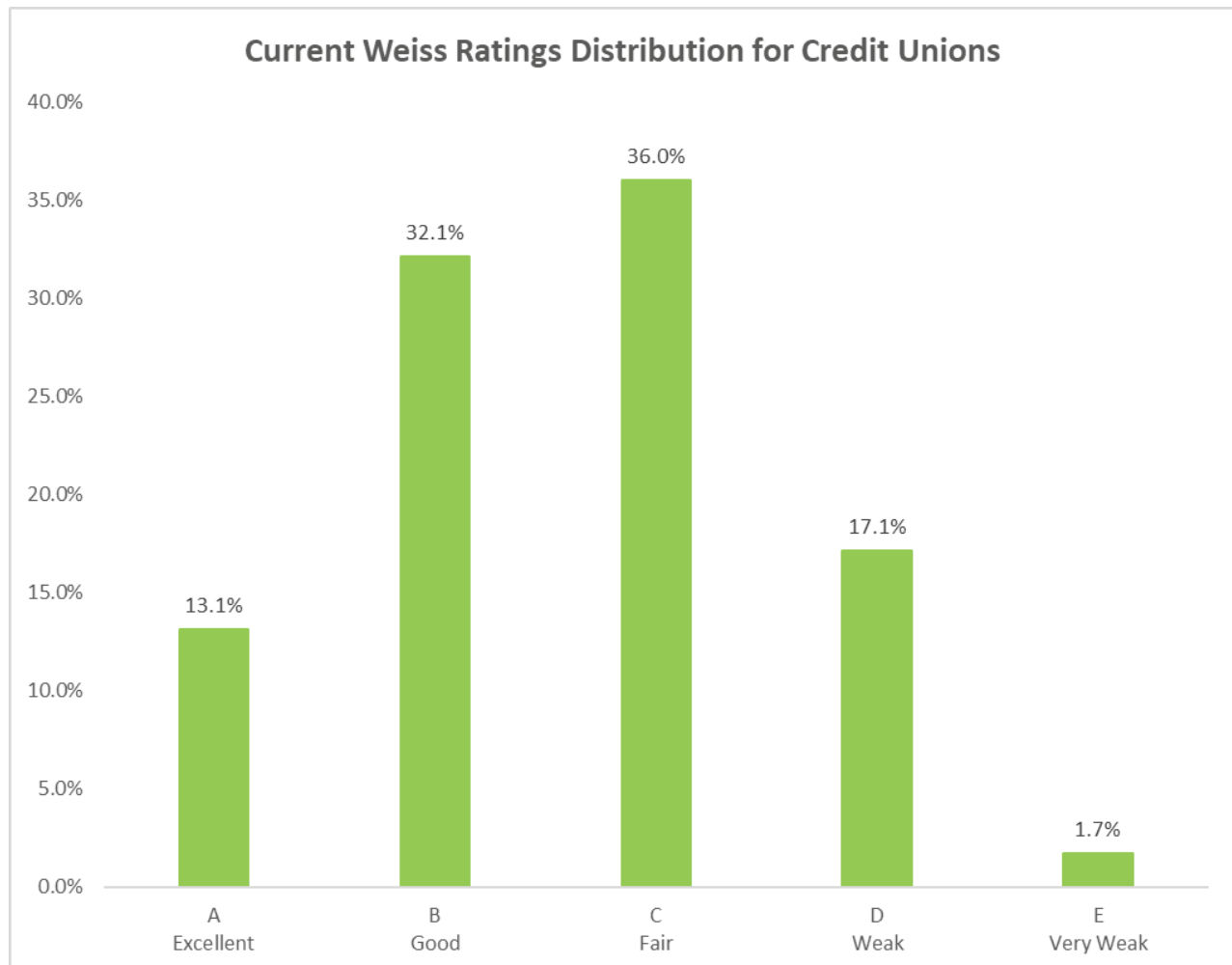


Each of these indexes is measured according to the following range of values.



Finally, the indexes are combined to form a composite company rating which is then verified by our analysts. The resulting distribution of ratings assigned to all credit unions looks like this:



**12. Securities/  
Total Assets**

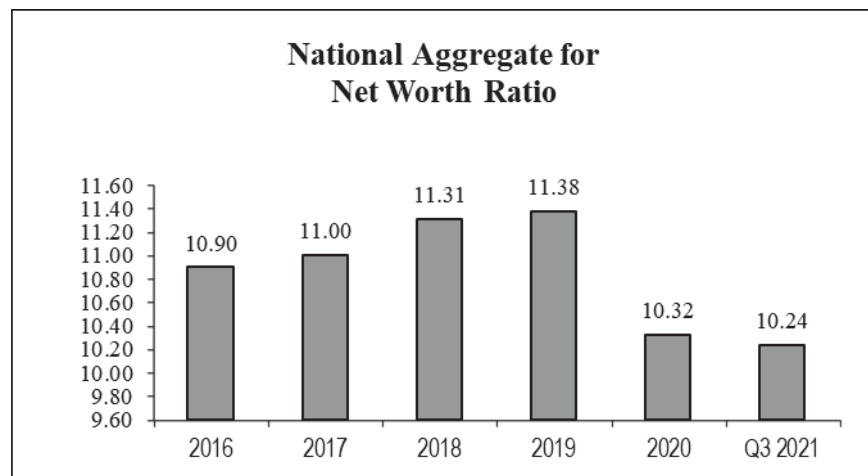
The percentage of the institution’s asset base invested in securities, including U.S. Treasury securities, mortgage-backed securities, and municipal bonds. This does not include securities the institution may be holding on behalf of individual customers. Although securities are similar to loans in that they represent obligations to pay a debt at some point in the future, they are a more liquid investment than loans and usually present less risk of default. In addition, mortgage-backed securities can present less credit risk than holding mortgage loans themselves due to the diversification of the underlying mortgages.

**13. Capitalization  
Index**

An index that measures the adequacy of the institution’s capital resources to deal with potentially adverse business and economic situations that could arise. It is based on an evaluation of the company’s degree of leverage compared to total assets as well as risk-adjusted assets. See the *Critical Ranges In Our Indexes* table for a description of the different critical levels presented in this index.

**14. Net Worth Ratio**

Net worth divided by total assets. This ratio answers the question: How much does the institution have in stockholders’ equity for every dollar of assets? Thus, the Net Worth Ratio represents the amount of actual “capital cushion” the institution has to fall back on in times of trouble. We feel that this is the single most important ratio in determining financial strength because it provides the best measure of an institution’s ability to withstand losses.



Asset Quality Index	Non-Performing Loans as a % of Total Loans	Charge-Offs as a % of Capital	Net Charge-Offs Avg Loans	Profitability Index	Net Income (\$Mil)	Return on Assets	Return on Equity	Net Interest Spread	Overhead Efficiency Ratio	Liquidity Index	Liquidity Ratio	Hot Money Ratio	Stability Index
7.6	0.53	5.5	0.55	3.5	0.52	0.29	4.05	3.82	84.3	3.5	10.8	5.7	4.6
10.0	2.50	0.9	2.39	4.0	0.21	0.56	4.09	1.82	68.0	5.6	24.5	0.0	7.2
9.0	0.15	1.5	0.55	8.2	0.49	1.51	13.83	5.76	68.6	4.4	25.6	2.8	5.5
10.0	0.10	0.7	0.06	5.4	15.30	0.99	11.43	2.15	68.8	3.6	11.7	4.0	7.6
10.0	0.31	0.8	0.13	9.3	1.95	1.40	7.16	2.95	63.4	3.4	14.7	10.9	10.0
10.0	0.24	1.3	0.03	6.8	18.20	0.82	7.97	3.02	84.4	6.2	39.6	1.1	8.9
8.7	2.36	4.0	0.27	8.6	0.17	1.30	7.70	3.21	55.2	6.3	56.4	0.0	6.3
8.4	0.72	4.2	0.17	9.8	16.86	1.98	16.61	4.04	60.7	4.3	23.6	9.1	10.0
8.6	0.20	1.2	0.12	5.2	0.15	1.06	10.09	4.06	79.8	5.1	23.7	0.6	4.7
7.4	5.50	5.0	2.53	0.9	-0.02	-1.27	-3.25	4.63	131.1	6.8	104.6	0.0	6.8
7.2	1.59	4.9	-1.21	4.6	0.05	0.88	8.78	2.45	81.8	4.7	7.2	0.0	3.7
10.0	0.13	0.7	0.05	7.2	1.80	1.01	10.08	4.19	72.8	6.3	43.1	2.9	7.7
7.0	1.33	5.4	0.13	3.5	0.21	0.56	6.11	3.48	80.2	7.0	58.0	1.4	3.2
8.8	0.00	0.0	0.04	6.7	0.13	1.01	7.38	2.74	62.8	5.4	38.4	4.8	6.3
10.0	0.00	0.0	0.00	3.9	0.03	0.73	4.29	3.74	75.0	6.2	46.0	0.0	5.4
10.0	3.82	0.9	0.00	0.3	-0.02	-0.84	-3.49	3.65	148.4	8.9	121.1	0.0	6.3
10.0	0.10	0.4	0.01	8.5	0.36	1.50	10.34	4.25	59.4	6.5	59.6	5.8	7.5
10.0	0.68	1.8	0.05	7.6	0.49	1.13	9.57	2.44	66.0	6.0	34.3	0.0	7.0
9.4	0.67	2.9	0.24	5.5	0.82	0.83	7.66	3.26	80.9	5.3	23.7	0.4	7.0
8.6	0.74	3.9	0.51	8.3	0.44	1.16	9.82	5.63	73.1	6.0	37.9	0.6	7.1
10.0	0.27	1.2	0.09	3.7	1.92	0.53	4.43	3.10	86.2	4.5	14.9	4.8	7.4
10.0	0.00	0.0	2.48	0.8	-0.01	-0.38	-3.44	2.50	104.6	7.4	93.0	0.0	5.2
6.4	0.95	8.4	0.10	2.7	0.08	0.17	3.92	3.64	96.5	5.8	33.8	1.8	1.7
6.4	0.51	3.9	0.00	2.5	0.01	0.09	1.26	4.95	98.0	6.1	44.9	3.4	1.0
6.6	1.08	6.9	0.89	0.8	-0.02	-0.06	-0.80	3.66	98.6	4.5	23.7	0.0	2.3
10.0	0.00	0.0	-0.22	6.1	0.16	0.70	4.60	5.27	81.3	7.0	63.4	3.3	8.2
7.9	0.46	3.0	0.31	4.3	0.13	0.60	6.11	4.25	81.5	5.3	35.5	8.9	4.5
10.0	0.10	0.8	0.06	5.2	1.06	0.78	9.09	2.92	79.0	3.1	13.9	8.8	5.5
8.9	0.48	3.7	0.39	2.8	0.25	0.17	2.29	3.31	85.3	5.0	22.3	0.5	3.8
0.0	8.94	395.6	0.00	2.7	-0.03	-0.89	-31.21	7.17	107.1	3.5	8.9	0.0	3.8
10.0	0.31	1.0	0.65	3.3	0.28	0.44	4.27	3.20	79.2	5.9	28.8	0.4	5.0
7.3	6.21	7.9	0.00	2.3	0.00	-0.03	-0.11	6.61	98.1	7.3	84.8	0.0	7.1
8.0	0.31	2.7	0.51	4.9	0.65	0.69	9.68	4.07	78.4	4.1	23.3	9.4	4.2
10.0	0.00	0.0	0.06	3.1	0.04	0.23	2.46	2.56	94.4	5.2	25.9	2.1	4.9
7.9	2.13	5.0	0.28	10.0	2.38	2.50	12.00	4.07	33.4	5.7	42.8	0.2	9.6
5.8	1.32	12.5	0.23	1.7	-0.01	-0.03	-0.36	3.32	98.4	4.3	17.0	5.7	3.1
9.4	4.26	3.0	0.00	0.9	0.00	-0.30	-1.15	2.64	108.8	6.6	35.7	0.0	6.0
10.0	0.04	0.0	0.24	3.0	0.01	0.05	0.20	2.71	99.0	7.8	95.7	0.0	6.7
9.4	0.46	2.9	0.05	7.7	1.12	1.23	13.21	2.98	67.7	3.3	14.9	14.8	6.9
9.0	1.16	3.5	0.05	2.6	0.14	0.19	1.00	2.38	94.5	5.0	39.3	9.8	7.5
8.9	0.54	3.6	0.25	8.8	25.49	1.30	14.20	3.79	71.0	4.5	22.6	4.5	6.8
10.0	0.00	0.0	1.99	1.7	0.00	0.00	0.00	4.32	100.0	7.3	69.4	0.0	1.7
5.4	0.89	5.9	0.56	3.0	0.18	0.31	3.02	4.88	82.8	3.8	23.9	14.4	3.6
6.5	1.10	11.0	0.58	3.6	0.13	0.55	4.73	3.93	82.5	5.7	33.2	6.2	5.8
7.5	1.03	7.0	0.65	4.4	1.07	0.62	6.50	4.10	82.0	2.2	12.1	18.3	5.4
10.0	0.62	2.0	0.11	3.4	0.05	0.54	3.85	3.89	92.4	4.8	32.1	8.4	5.3
9.0	0.37	1.8	0.27	4.3	0.77	0.55	5.22	2.16	77.5	4.5	22.6	9.9	6.4
8.9	0.15	1.1	0.10	5.0	0.27	1.17	11.31	2.95	66.0	2.8	18.4	11.6	5.8
8.3	0.35	3.1	0.34	4.4	1.15	0.64	6.45	3.69	80.4	2.9	6.8	5.8	6.2
9.0	0.78	3.5	0.09	2.3	0.07	0.08	0.55	2.73	93.2	2.7	11.6	17.1	7.9
9.7	0.45	2.5	0.29	5.6	2.04	1.02	10.78	2.90	70.1	3.9	25.2	6.7	5.7
9.8	0.02	0.1	-0.01	2.1	0.02	0.12	0.71	3.37	95.3	4.1	32.3	11.9	7.2
9.9	0.33	1.4	0.22	7.8	0.47	1.46	10.91	3.22	69.8	4.5	27.6	1.3	6.7
10.0	0.19	1.0	0.08	2.7	0.06	0.18	2.70	2.56	94.3	4.7	17.2	0.7	2.5
8.6	0.50	1.4	0.13	9.8	0.36	3.13	13.82	4.42	55.6	5.2	31.3	0.0	7.0
8.7	0.00	0.0	0.00	2.5	0.01	0.31	1.82	4.06	91.5	6.3	50.8	0.0	7.1
9.8	0.60	1.2	0.00	1.6	-0.02	-0.13	-1.24	3.00	106.7	7.6	59.7	0.0	4.2
10.0	0.03	0.4	0.01	6.5	6.00	1.13	12.34	3.23	71.6	4.9	27.5	7.5	7.3
8.7	0.51	3.8	0.16	5.2	44.75	0.75	7.02	2.80	78.1	3.3	11.0	4.9	7.9
3.8	1.28	11.1	-0.14	2.1	0.00	0.09	1.47	6.45	98.6	5.6	36.6	0.0	1.0

Asset Quality Index	Non-Performing Loans as a % of Total Loans	Charge-Offs as a % of Capital	Net Charge-Offs Avg Loans	Profitability Index	Net Income (\$Mil)	Return on Assets	Return on Equity	Net Interest Spread	Overhead Efficiency Ratio	Liquidity Index	Liquidity Ratio	Hot Money Ratio	Stability Index
9.9	0.18	1.1	0.24	4.0	0.32	0.61	6.26	3.32	79.1	3.9	24.7	5.3	4.3
10.0	0.00	0.0	0.00	0.0	-0.01	-1.52	-8.47	1.71	220.0	7.3	66.6	0.0	6.5
10.0	0.00	0.0	0.00	3.5	0.01	0.40	2.43	4.20	89.0	4.6	27.1	0.0	6.7
10.0	0.34	1.0	0.37	3.8	0.37	0.38	1.70	4.16	80.1	4.3	30.0	10.9	7.7
9.6	0.37	2.7	0.21	4.2	28.78	0.65	8.11	2.97	80.2	3.7	25.3	19.5	6.2
7.9	0.52	3.3	0.31	8.6	5.56	1.44	13.28	4.44	74.7	5.6	33.1	7.3	7.2
8.8	0.36	1.6	0.13	4.0	0.49	0.45	3.42	2.78	84.1	4.6	26.9	10.4	7.4
6.7	0.70	6.2	0.77	10.0	0.44	2.29	31.28	5.69	56.9	2.5	20.8	29.6	3.2
10.0	0.12	0.6	0.12	2.6	0.06	0.09	0.78	2.06	96.4	4.9	47.6	11.6	6.3
8.8	0.00	0.0	0.00	3.7	0.00	0.17	0.71	6.45	96.2	6.3	49.6	0.0	7.4
10.0	0.24	0.5	-0.09	6.7	0.11	1.27	8.69	4.00	73.6	7.8	72.7	0.0	6.3
9.9	0.18	0.9	0.12	3.8	4.82	0.69	5.28	2.51	78.7	3.3	8.6	9.9	7.9
9.7	0.24	2.2	0.40	5.8	14.62	1.05	12.72	3.80	75.2	4.2	12.7	5.5	5.2
10.0	0.01	0.0	-0.02	5.5	0.35	0.84	9.56	2.91	75.1	5.0	25.0	2.8	4.5
10.0	0.00	0.0	0.10	2.4	0.00	0.00	0.00	1.94	97.3	5.9	41.0	0.0	7.3
9.8	0.05	0.2	-0.02	2.5	0.00	-0.02	-0.15	3.52	100.4	6.8	54.6	0.0	6.6
10.0	0.10	0.3	-0.03	2.6	0.03	0.12	1.17	2.67	98.5	7.2	57.4	0.0	5.0
10.0	0.00	0.0	-0.05	3.3	0.05	0.17	1.29	3.06	93.8	6.7	46.6	3.0	7.2
10.0	0.07	0.2	0.09	2.5	0.03	0.11	0.92	2.72	95.8	6.3	40.9	5.1	6.3
10.0	0.10	0.5	0.01	4.2	1.12	0.60	5.41	2.46	73.1	4.2	11.7	0.0	7.7
8.6	0.08	1.0	0.16	8.7	33.25	1.39	17.85	2.98	63.2	2.8	13.7	13.7	6.6
10.0	0.21	0.9	0.25	2.5	0.11	0.15	1.82	2.38	103.9	4.8	21.6	2.7	3.5
9.9	0.16	1.5	0.04	4.1	2.20	0.53	7.18	2.95	85.5	4.3	14.0	2.8	5.4
10.0	0.55	1.5	0.07	5.3	0.13	0.72	5.64	2.80	76.8	4.8	19.1	0.0	6.9
10.0	0.01	0.1	0.00	6.9	1.76	7.43	74.59	12.24	32.8	5.2	45.9	9.1	2.6
6.0	3.17	8.9	0.00	0.0	-0.02	-1.45	-11.00	2.88	145.5	6.4	40.0	0.0	6.9
7.1	0.89	5.0	0.40	0.4	-0.11	-0.75	-8.47	2.48	120.4	4.0	12.5	4.8	4.1
10.0	0.82	1.3	-0.02	3.5	0.41	0.44	2.83	2.22	86.0	4.7	13.3	8.4	7.9
10.0	2.46	1.9	0.00	0.7	-0.02	-0.46	-2.08	1.84	130.0	5.0	24.6	0.0	7.3
10.0	0.00	0.0	0.00	2.1	0.00	0.02	0.13	2.09	99.0	5.6	22.7	1.4	6.8
7.6	0.45	3.4	0.13	7.5	0.79	1.13	13.88	4.22	64.9	4.3	24.0	7.7	4.7
10.0	0.17	0.4	0.09	3.4	0.13	0.33	2.71	2.10	84.4	5.6	29.9	3.0	7.0
10.0	0.16	0.3	-0.05	1.5	0.01	0.05	0.61	2.07	99.2	6.4	53.8	2.9	2.7
10.0	0.02	0.2	0.00	3.7	0.39	0.45	5.11	3.19	87.2	5.5	30.7	3.6	5.7
9.6	0.90	2.7	0.04	4.1	0.06	0.46	2.44	2.16	76.5	3.5	21.2	13.3	7.8
6.7	1.06	6.2	0.74	5.3	0.26	0.64	7.74	3.62	79.8	5.7	35.5	1.2	3.7
10.0	1.26	1.9	0.29	3.9	0.04	0.40	2.17	3.46	89.3	5.7	30.7	1.8	6.6
10.0	0.06	0.1	0.63	2.4	0.09	0.11	0.57	2.81	88.7	5.1	30.0	7.9	7.2
10.0	0.07	0.5	0.07	5.5	1.60	0.70	10.44	2.53	78.0	4.7	17.2	1.2	4.2
7.7	0.77	6.3	0.29	1.8	-0.01	-0.13	-0.86	5.10	103.0	5.8	40.3	4.2	6.8
10.0	0.17	1.1	0.06	6.6	12.78	0.96	9.56	2.96	71.4	5.0	33.3	10.5	8.4
10.0	1.10	1.6	-0.20	3.0	0.11	0.54	2.72	2.53	83.1	6.3	30.7	0.0	5.3
9.7	0.20	1.1	0.02	4.0	0.09	0.61	8.40	3.55	87.1	4.8	14.8	0.0	2.8
8.5	0.29	2.3	0.22	5.6	4.25	0.88	9.20	3.71	83.0	3.7	10.7	5.4	7.0
7.6	2.67	6.9	-0.17	0.8	-0.04	-0.68	-5.96	4.08	138.7	7.7	74.2	0.0	5.4
10.0	0.04	0.3	0.05	4.3	2.00	0.52	6.00	3.34	85.8	5.1	24.5	3.6	6.0
8.0	0.43	3.1	0.85	2.1	0.01	0.02	0.25	4.45	93.7	5.0	20.7	5.1	3.2
7.6	0.74	6.8	0.21	4.9	0.64	0.81	13.97	2.83	78.7	4.3	16.5	0.0	2.3
7.8	1.21	3.5	0.52	6.2	0.06	0.87	11.35	2.73	65.5	5.0	12.6	0.0	2.3
2.7	1.76	19.7	7.35	2.7	-0.26	-1.03	-10.32	7.03	68.7	4.7	17.5	0.0	4.5
9.9	0.10	0.6	-0.02	1.8	0.05	0.20	1.86	3.11	98.2	4.2	27.8	10.2	4.7
9.1	0.63	3.0	0.15	9.3	80.81	10.30	89.94	4.27	25.9	3.5	32.9	27.7	8.3
8.0	0.53	3.5	0.28	7.0	7.52	1.10	10.35	4.10	69.4	5.2	30.5	5.4	8.0
9.6	0.18	1.4	-0.01	3.9	0.30	0.50	6.32	3.45	90.6	5.0	29.7	9.1	3.7
8.2	0.10	2.9	-0.02	2.0	-0.01	-0.03	-0.41	3.64	98.9	6.8	47.9	0.0	2.2
6.2	0.82	5.7	0.00	1.5	-0.01	-0.04	-0.53	2.89	101.3	4.4	13.4	0.3	2.5
5.9	0.99	6.2	0.10	2.3	0.01	0.11	1.56	3.95	96.7	6.2	39.4	0.0	1.0
8.1	0.50	2.9	0.15	8.7	0.59	1.17	10.90	4.99	71.5	3.9	21.6	10.2	5.9
10.0	0.15	0.9	0.01	9.0	112.68	1.48	13.60	2.61	63.0	5.1	25.9	4.6	10.0
10.0	0.01	0.0	-0.35	6.4	0.16	1.01	10.04	3.43	75.5	6.8	42.9	0.0	5.7

Asset Quality Index	Non-Performing Loans as a % of Total Loans	Charge-Offs as a % of Capital	Net Charge-Offs Avg Loans	Profitability Index	Net Income (\$Mil)	Return on Assets	Return on Equity	Net Interest Spread	Overhead Efficiency Ratio	Liquidity Index	Liquidity Ratio	Hot Money Ratio	Stability Index
8.6	0.92	3.9	1.01	0.4	-0.15	-0.35	-2.87	4.10	102.0	4.9	44.8	16.4	5.1
9.8	0.08	0.5	0.21	8.8	0.75	1.26	8.84	3.97	68.9	4.2	19.7	5.1	7.4
7.7	2.68	5.6	0.17	2.7	0.01	0.21	0.81	4.27	93.1	4.8	105.5	34.6	6.6
8.6	0.12	0.8	0.06	3.9	0.37	0.42	4.27	3.63	88.4	3.8	16.9	2.3	6.1
10.0	1.32	1.7	-0.01	8.2	3.92	1.20	5.54	1.60	47.5	3.9	28.1	13.4	9.5
8.7	0.21	1.1	0.14	9.8	2.85	1.61	11.55	3.85	62.3	3.4	6.4	6.5	9.4
10.0	0.20	1.3	0.03	8.2	12.04	1.33	13.89	3.54	71.2	3.9	17.8	9.7	6.4
7.1	0.60	5.2	0.16	3.5	0.07	0.44	7.81	3.72	89.2	4.2	20.1	1.7	1.7
10.0	0.00	0.0	0.00	5.1	0.10	0.65	5.21	2.28	79.2	5.2	25.5	0.0	7.6
8.5	0.69	4.4	0.46	3.5	0.44	0.42	6.73	3.15	86.0	5.2	20.1	2.9	2.4
8.4	0.00	0.0	-0.05	4.0	0.04	0.53	2.76	3.64	84.7	3.4	15.9	6.7	7.6
10.0	0.63	1.4	0.02	0.8	-0.04	-0.19	-1.05	2.98	105.8	4.5	28.8	10.5	5.2
9.7	0.30	1.3	0.04	1.6	0.13	0.18	1.84	2.47	94.5	4.3	17.2	3.7	3.9
10.0	0.81	1.4	0.17	2.7	0.02	0.10	0.47	2.75	99.2	6.1	42.7	0.1	6.8
9.9	0.17	1.0	0.11	9.7	23.94	1.51	12.73	3.96	64.8	6.1	36.0	2.7	9.8
6.2	13.68	14.0	0.15	9.8	0.23	1.77	8.10	2.28	37.6	5.2	27.0	6.7	8.5
8.5	2.00	3.8	-0.36	9.8	0.03	3.75	12.78	6.72	40.0	6.1	51.4	0.0	5.7
8.1	0.61	3.0	0.08	5.1	0.61	1.00	11.23	2.97	73.4	4.1	20.4	4.6	4.5
9.6	1.19	2.6	2.00	3.1	0.03	0.28	1.40	5.28	81.0	3.9	32.4	24.9	5.9
3.4	6.18	17.0	0.00	6.3	0.02	0.84	4.81	3.33	75.0	5.5	40.8	0.0	5.4
8.4	0.44	2.2	0.24	8.6	0.68	1.40	10.88	5.60	70.7	4.7	24.1	3.8	6.9
10.0	0.13	1.0	0.03	6.1	12.09	0.81	10.09	2.21	69.5	4.8	20.1	1.1	5.5
10.0	0.15	0.7	0.16	7.8	3.78	1.22	8.71	3.33	72.2	2.0	5.9	24.4	7.9
5.2	1.03	7.6	0.20	2.3	0.01	0.07	0.83	4.85	98.7	4.3	27.3	8.9	3.0
5.1	1.58	12.6	-0.02	7.5	0.37	1.18	11.84	4.01	70.3	0.9	13.2	43.0	5.6
7.7	0.67	5.2	0.81	4.2	2.18	0.53	5.51	4.61	82.9	3.9	20.4	9.2	6.3
7.2	0.32	2.5	-0.01	4.2	0.33	0.59	7.24	3.40	87.7	4.0	24.2	12.4	3.5
7.9	0.50	2.9	0.84	8.0	0.30	1.80	15.14	6.64	68.4	2.6	7.4	13.0	5.7
10.0	0.07	0.5	0.19	6.4	0.76	1.05	12.37	3.25	71.5	4.7	24.2	2.0	5.1
6.3	1.14	10.3	0.60	8.5	46.26	1.42	16.71	4.63	70.9	3.0	18.3	16.4	5.8
9.8	0.08	1.2	0.19	0.9	-0.15	-0.32	-5.39	2.85	107.7	7.1	45.4	0.2	1.3
9.8	1.31	1.6	2.09	1.4	-0.01	-0.60	-1.59	6.89	95.3	7.3	79.8	0.0	5.7
10.0	0.10	0.7	0.22	5.8	0.73	0.80	8.13	3.31	73.7	6.5	49.9	3.6	6.3
10.0	0.00	0.0	0.00	4.8	0.01	0.98	10.96	1.93	37.5	6.0	39.3	0.0	3.7
9.5	0.92	2.5	0.05	2.6	0.03	0.17	0.99	3.27	97.1	5.3	40.5	5.9	6.7
8.6	0.38	2.2	0.50	7.3	0.40	1.03	8.42	4.79	84.2	4.3	31.9	10.6	6.2
9.9	0.13	1.8	0.18	8.7	3.66	1.58	15.03	3.79	82.6	3.8	25.5	16.8	8.3
10.0	0.13	0.5	0.32	2.9	0.15	0.33	2.49	2.58	88.1	3.3	26.8	22.1	6.6
9.7	0.07	0.6	0.20	5.8	12.92	1.05	10.74	2.87	73.3	2.5	5.7	15.0	7.4
8.2	0.99	4.4	0.11	9.5	1.76	1.42	11.23	2.61	52.9	3.5	14.4	13.1	9.5
8.6	0.55	4.2	0.51	9.0	5.68	1.46	14.83	3.60	72.7	3.6	22.3	12.9	6.9
8.5	0.00	0.0	0.15	10.0	0.32	2.18	24.13	6.22	69.9	3.7	17.6	4.2	4.4
6.5	0.47	5.9	0.41	8.4	1.92	1.15	11.55	4.42	73.8	2.8	12.8	14.9	7.5
10.0	0.25	0.7	0.17	5.1	0.67	0.81	6.33	2.29	72.3	4.5	13.0	1.5	8.3
9.8	1.20	2.2	0.25	2.3	0.00	0.05	0.21	2.48	95.5	5.2	68.6	1.4	6.6
10.0	0.02	0.0	0.00	2.8	0.05	0.28	2.79	2.33	91.4	6.1	47.1	3.4	4.3
9.0	0.29	2.1	0.02	4.4	0.51	0.85	9.34	4.19	78.7	2.9	17.4	14.9	4.9
8.5	0.60	4.1	0.32	1.4	0.09	0.05	0.39	4.14	95.9	4.3	24.4	10.5	6.1
5.3	0.76	10.3	1.21	9.3	0.26	2.38	19.05	9.33	71.3	5.5	32.3	2.6	8.2
9.9	0.30	1.1	-0.06	2.7	0.02	0.21	2.06	2.64	92.6	5.6	31.3	0.0	5.4
10.0	0.19	1.4	0.07	4.9	2.14	0.72	7.25	3.39	81.0	4.6	33.7	9.3	6.5
8.9	0.33	2.0	0.22	5.9	0.48	0.87	8.56	5.94	86.1	5.3	43.3	7.6	4.5
10.0	0.25	2.0	0.13	2.5	0.31	0.28	3.34	2.27	87.7	3.2	23.8	20.2	4.9
9.7	0.49	2.4	0.30	5.9	1.47	0.90	7.41	3.30	74.7	4.1	16.4	3.9	8.6
7.8	0.59	3.5	0.24	2.1	0.01	0.06	0.94	2.62	94.9	6.2	45.7	0.0	1.0
7.6	0.62	2.9	2.38	10.0	1.52	12.98	137.39	8.08	31.8	2.7	30.9	38.5	3.9
10.0	0.31	1.9	0.41	7.2	10.35	1.85	27.42	2.90	62.6	5.2	25.2	4.4	3.9
10.0	0.30	1.0	-0.99	0.8	-0.06	-0.82	-7.16	4.52	122.0	5.4	60.1	17.2	4.6
8.7	0.18	1.9	0.11	4.3	0.88	0.85	11.16	3.39	81.9	4.2	13.6	2.6	4.0
10.0	0.37	2.0	0.22	5.2	109.27	0.84	8.79	2.43	72.5	4.9	25.2	5.9	7.1

**Connecticut**

City	Name	Telephone	City	Name	Telephone
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**Rating: B+**

WATERFORD	Charter Oak Federal Credit Union	(860) 446-8085			
EAST HARTFORD	Finex Credit Union	(860) 282-0001			
ROCKY HILL	Nutmeg State Financial Credit Union	(860) 513-5000			