INCOME STATEMENT

TAZEWELL COUNTY EMPLY CU

ACCT NO	DESCRIPTION	CURRENT PERIOD THIS YEAR	%	CURRENT PERIOD LAST YEAR	%	YEAR TO DATE THIS YEAR	%	YEAR TO DATE LAST YEAR	%
111	INTEREST ON LOANS	13,477.71		14,301.68		90,493.37		98,046.06	
111.1	INTEREST ON PRIVATE STUDENT LN	25.00		.00		417.49		.00	
111.2	INTEREST ON CONS STUDENT LOANS	.00		.00		.00		.00	
111.7	INTEREST ON EQUITY LOANS	1,155.33		1,161.77		7,438.85		8,031.26	
111.8	INTEREST-FIXED RATE 2ND MTG	703.34		828.89		5,265.13		6,227.83	
120	LOAN LATE FEES	196.54		285.84		2,170.36		2,183.01	
121	INVESTMENT INCOME	19,760.79		17,202.92		140,854.35		142,758.46	
121.5	RENT INCOME	1,000.00		1,000.00		7,000.00		7,000.00	
122	C.U. SERVICE CORPORATION	28.44		10.67		143.77		106.86	
129	STUDENT LOAN ORIGINATION INC	1.74		.00		6.36		.00	
130	SHARE DRAFT FEES	2,099.00		3,900.50		13,063.65		15,438.50	
130.1	ATM FEE INCOME	140.00		64.00		666.00		494.61	
130.2	ATM INCOME	1.62		40.36		28.90		206.32	
131.5	COOP INCOME	77.16		303.63		1,487.78		2,366.74	
132	GAP/MRC INCOME	250.00		675.00		700.00		800.00	
132.1	CR DISABILITY/CR LIFE	752.96		400.40		3,749.20		2,268.04	
132.5	MEMBER CONNECT INCOME	.00		217.42		518.32		696.63	
132.7	HARLAND CLARKE UPCHARGE	.00		39.52		138.88		148.52	
133	CHRG OFF CK ACCT RECOVERY	.00		.00		2.35		.00	
151	MISC. OPERATING INCOME	883.75		882.00		2,988.37		1,688.49	
	TOTAL OPERATING INCOME	40,553.38		41,314.60		277,133.13		288,461.33	
	OPERATING EXPENSES:								
211	SALARIES	19,721.31		19,822.16		135,845.70		134,072.67	
211.1	SALARIES ADJUSTMENTS	.00		.00		.00		.00	
222	SOCIAL SECURITY TAXES	1,437.44		1,469.17		9,893.59		9,925.87	
223	STATE UNEMPLOYMENT TAXES	115.07		113.83		415.28		427.22	
2231	FEDERAL UNEMPLOYMENT TAXES	.00		57.19		258.59		265.66	
224	HEALTH INSURANCE	2,388.97		2,143.80		16,365.04		14,210.19	
2241	CFO'S LIFE & DISABILITY INS	114.76		114.36		803.32		800.68	
224.2	FLEX SPENDING EXPENSE	12.75		380.64		89.25		2,380.84	
224.3	STAFF SIMPLE IRA	480.24		474.75		3,342.60		3,290.93	
225	CELL PHONE REIMBURSEMENT	50.00		50.00		350.00		350.00	
231	EMPL. TRAVEL & CONF. EXP.	198.29		266.88		1,447.10		906.12	
232	DIRECTIOR EXPENSE	91.40		77.06		798.74		693.73	
239	MARKETING EXPENSE	1,604.04		980.94		7,786.49		5,880.65	
240	ASSOCIATION DUES	.00		.00		540.00		725.00	
241	LEAGUE DUES	.00		.00		.00		.00	
251	RENT	.00		.00		.00		.00	
253	UTILITIES	527.79		464.88		3,391.34		3,105.63	
254	DEP EXP-BUILDING	477.85		477.85		3,344.95		3,344.95	
255	ILLINOIS USER TAX	.00		.00		.00		.00	
256	REAL ESTATE TAXES	500.00		500.00		3,500.00		3,500.00	
257	LAWN AND WEED MAINTENANCE	.00		-220.00		.00		.00	
258	OFFICE CLEANING	300.00		.00		1,860.00		1,560.00	
259	OFFICE OCCUPANCY EXPENSE	698.11		1,048.52		4,960.23		4,948.33	
260	MOWING AND SNOW REMOVAL	480.00		580.00		2,090.00		2,720.00	
261	COMMUNICATIONS/POSTAGE	1,022.00		1,085.88		5,641.83		4,793.32	
2611	TELEPHONE EXPENSE	181.10		363.58		1,052.48		1,052.35	

INCOME STATEMENT
TAZEWELL COUNTY EMPLY CU

ACCT NO	DESCRIPTION	CURRENT PERIOD THIS YEAR	%	LAST YEAR	%	YEAR TO DATE THIS YEAR	%	LAST YEAR	%
263	MAINTENANCE OF F/E	569.68		551.27		3,987.76		3,757.89	
264	STATIONERY AND SUPPLIES	934.32		375.17		6,253.54		5,207.24	
265	BOND & CASUALTY INSURANCE	1,740.76		2,061.75		12,616.19		14,613.25	
265.1	BUILDING INSURANCE	.00		.00		.00		.00	
266	DEPRECIATION OF F/E	3,085.29		3,480.93		22,616.03		25,075.92	
269	BANK SERVICE CHARGES	649.35		752.18		4,638.44		5,376.59	
269.1	ATM EXPENSE	1,690.18		1,573.17		13,633.42		12,703.89	
269.2	CO-OP NETWORK EXPENSE	545.10		541.86		3,378.24		3,213.52	
269.3	CHECK ORDER EXPENSE	50.04		61.30		227.08		420.53	
270	CHARGE OFF CHECKING ACCTS	.00		15.78		55.89		18.73	
271.1	PLASTIC CARD LOSS	.00		.00		220.84		.00	
271	ATM YEARLY MAINTENANCE	.00		247.67		247.67		1,727.10	
272	PUBLICITY AND PROMOTIONS	.00		.00		.00		89.46	
272.1	DONATIONS	.00		.00		.00		.00	
273	STAFF TRAINING	99.00		400.00		209.00		400.00	
280	REAL ESTATE OWNED EXPENSE	.00		.00		.00		.00	
282	COLLECTION EXPENSE	873.00		1,214.48		10,594.89		7,010.84	
289	HOME EQUITY EXPENSE	.00		.00		71.50		15.75	
289.1	LOAN SERVIVING EXPENSE	540.65		607.16		3,912.40		4,231.15	
289.2	PRIVATE STUDENT LOAN EXPENSE	79.98		.00		315.90		.00	
289.3	CONS STUDENT LOAN EXPENSE	.00		.00		.00		.00	
289.4	PRIVATE STUDENT LN ORIG FEE	8.68		.00		15.87		.00	
290	MAINT. OF SOFT WARE	20.64		20.64		144.48		144.48	
290.1	BROKER FEES	100.51		120.74		723.80		723.44	
291	ATTORNEY FEES	.00		.00		.00		.00	
292	AUDIT FEES	1,342.00		1,342.00		9,394.00		9,394.00	
292.1	AUDIT FEES-STATE	1,102.00		1,102.00		7,714.00		7,714.00	
293	ACCOUNTING SERVICES	135.00		125.00		945.00		886.00	
299	DATA PROCESSING EXPENSE	3,040.98		2,705.28		21,304.11		20,836.81	
294	SUPERVISION FEE TO STATE	.00		.00		.00		.00	
301	PROVISION FOR LOAN LOSSES	.00		.00		.00		.00	
302	PROVISION FOR EQUITY LOSS	.00		.00		.00		.00	
311	MEMBER INS-NCUA ASSESSED	.00		.00		.00		.00	
312	LIFE SAVINGS INSURANCE	.00		.00		.00		.00	
313	BORROWERS' INSURANCE	.00		.00		.00		.00	
330	CASH OVER AND SHORT	.00		.00		-10.00		30.00	
340	INT ON BORROWED MONEY	92.73		11.07		96.68		94.96	
350	ANNUAL MEETING EXPENSE	.00		.00		6.06		4.04	
370	MISC. OPERATING EXPENSE	370.15		99.00		1,603.15		748.54	
370.1	MISC OPT EXPENSE CORRECTIONS	.00		.00		.00		.00	
430	CORPORATE CU DEPLETION	.00		.00		.00		.00	
401	LOSS OR GAIN ON SALE OF OREO	.00		.00		.00		.00	
402	LOSS OR GAIN ON SALE OF ASSETS	.00		.00		-2,791.88		.00	
	TOTAL OPERATING EXPENSE	47,471.16		47,659.94		325,900.59		323,392.27	
	INCOME (LOSS) FROM OPERATIONS	-6,917.78		-6,345.34		-48,767.46		-34,930.94	
380	DIVIDENDS	862.50		813.59		5,827.99		5,543.28	
380.2	DIVIDENDS-CHRISTMAS CLUBS	6.15		6.29		29.81		31.50	
380.1	DIVIDEND EXPENSE- MONEY MARKET	610.48		626.89		4,209.48		4,403.34	

INCOME STATEMENT

TAZEWELL COUNTY EMPLY CU

ACCT NO	DESCRIPTION	CURRENT PERIOD THIS YEAR	%	LAST YEAR	%	YEAR TO DATE THIS YEAR	%	LAST YEAR	%
380.55	DIVIDENDS-3 MOS CERTIFICATES	.00		.00		.00		38.42	
380.52	DIVIDENDS- 6 MOS CERTIFICATES	52.89		71.91		367.12		535.28	
380.5	DIVIDENDS- 12 MOS CERTIFICATES	474.03		865.62		3,719.05		6,215.86	
380.53	DIVIDENDS- 18 MOS CERTIFICATES	62.30		120.11		534.26		851.29	
380.51	DIVIDENDS- 24 MOS CERTIFICATES	867.21		1,212.56		6,403.15		10,316.24	
380.54	DIVIDENDS- 30 MOS CERTIFICATES	40.60		58.60		367.32		400.32	
	NET INCOME (LOSS)	-9,893.94		-10,120.91		-70,225.64		-63,266.47	

REPORT DATE: 07/31/15
BEGIN TIME: 10:47:57
END TIME: 10:47:57
ELAPSED TIME: 00:00:00

END OF REPORT