

Member Dashboard

December 31, 2011

ALM Related Limits	Town Hall		Target	Current
	Business Plan	Regulation		
NRSRO Rating AA or better	AA	AA-	AA+	AA+
No prohibited securities	None	None	None	None
Leverage Ratio	4.00%	4.00%	4.06%	5.34%
Retained Earnings Ratio ¹	0.15%	0.15%	0.15%	0.29%
NEV Volatility (Base Plus)	10%	20%	15%	14.2%
NEV Ratio (Base Plus)	2%	2%	3%	5.7%
Average Weighted Average Life of Loans and Investments (yrs)	1.32	2.00	1.32	0.71
Stressed Average Weighted Average Life of Loans and Investments (yrs)	1.55	2.25	1.55	0.79

¹ NCUA Regulations require corporate credit unions to achieve specific Retained Earnings Ratio milestones. These milestones are: a corporate must have a 0.45% Retained Earnings Ratio by October 21, 2013, a 1.00% Retained Earnings Ratio by October 21, 2016, and a 2.00% Retained Earnings Ratio by October 21, 2020.

Single Obligor Limit to Capital ²	Town Hall		Target	Current
	Model Portfolio	Regulation		
Auto Loan Asset Backed Securities	25%	25%	25%	12.0%
Credit Card Asset Backed Securities	25%	50%	25%	19.0%
FFELP Student Loan Securities	25%	25%	25%	19.9%
Equipment Asset Backed Securities	N/A	25%	25%	2.3%
Corporate Bonds	25%	25%	12.5%	0.0%

Sector Limits to Capital ²	Town Hall		Target	Current
	Model Portfolio	Regulation		
Auto Loan Asset Backed Securities	200%	500%	200%	22.4%
Credit Card Asset Backed Securities	200%	500%	200%	60.1%
FFELP Student Loan Securities	200%	1,000%	200%	22.1%
Equipment Asset Backed Securities	200%	500%	200%	2.3%
Corporate Bonds	200%	1,000%	200%	0.0%
Agency Residential Mortgage Backed Securities	300%	1,000%	300%	128.2%
Agency Debt	300%	NA	300%	27.5%

² Sector and obligor limits are set as a percentage of the corporate's total capital. As of December 31, 2011, total capital is \$106,873,750. Total capital consists of Perpetual Contributed Capital, Retained Earnings, Unamortized Members' Capital Accounts and 45% of Unrealized Gains on Available-for-Sale Investments, less Investments in CUSOs.

Member Dashboard

December 31, 2011 - Continued

Diversification Limits to Assets	Town Hall Model			Current
	Balance Sheet	Regulation	Target	
Loans	14%	NA	14%	14.5%
Auto Loan Asset Backed Securities	7%	25%	7%	1.2%
Credit Card Asset Backed Securities	8%	25%	8%	3.2%
FFELP Student Loan Securities	8%	50%	8%	1.2%
Equipment Asset Backed Securities	N/A	25%	N/A	0.1%
Corporate Bonds	3%	50%	3%	0.0%
Agency Residential Mortgage Backed Securities	15%	50%	15%	6.8%
Agency Debt	4%	NA	4%	1.5%
Other (USC & Non-Earning)	0%	NA	0%	18.5%
Overnight Investments	41%	NA	41%	53.0%

Town Hall Commitments	Status
Successful merger with Georgia Corporate	Seamless merger and smooth integration of Georgia Corporate members
Day one access to the Federal Reserve Excess Balance Account (EBA)	Day one access to EBA achieved and then improved
Diversified board of directors in asset size and geography	Eight states represented as well as asset sizes ranging from small to large
Board of directors above reproach	All directors were from credit unions with excellent or outstanding financial ratings
Select an executive search firm to find a permanent CEO	Executive search firm hired immediately following merger
Commitments on fees for services and return on shares	Fees and share rates maintained
Maintain a scalable organization	Operating expenses shrunk to fit size of organization confirming scalable model
Maintain quality of service	Service quality and continual improvement mentality maintained
Full service corporate	All services maintained and new services being added
Meaningful lines of credit for membership	Meaningful lines maintained