

WICHITA FALLS FEDERAL CREDIT UNION
 General Ledger Income Statement
 Period Ending 12/18

Account Description	M-T-D Balance	%	Q-T-D Balance	%	Y-T-D Balance	%
INCOME FROM LOANS						
110101 CLOSED END LOANS	43,547.61	46.74	127,699.88	45.25	483,197.10	43.16
110102 SHARE SECURED VRL	774.61	.83	2,229.82	.79	8,175.82	.73
110103 OPEN END LOANS	2.12	.00	4.89	.00	44.90	.00
110108 HOME EQUITY LOANS	3,393.87	3.64	10,340.75	3.66	40,186.03	3.59
110199 BK LOANS	17.56	.02	50.76	.02	1,113.06	.10
110210 MASTERCARD LOANS	5,113.37	5.49	15,625.76	5.54	62,408.35	5.57
119100 LOAN INTEREST REFUNDS	5,051.89-	5.42-	5,051.89-	1.79-	5,051.89-	.45-
* TOTAL	47,797.25	51.31	150,899.97	53.47	590,073.37	52.71
INVESTMENT INCOME						
120101 INVESTMENT INCOME	20,478.52	21.98	58,467.03	20.72	228,510.50	20.41
* TOTAL	20,478.52	21.98	58,467.03	20.72	228,510.50	20.41
FEES & CHARGES						
130106 CASHIER CHECK FEES	130.00	.14	384.00	.14	1,824.00	.16
130108 DORMANT ACCOUNT FEES	.00	.00	41.04	.01	1,114.59	.10
130109 EXCESSIVE WITHDRAWAL FEES	10.00	.01	27.00	.01	382.00	.03
130110 FAX/XEROX/STMT COPIES FEES	270.00	.29	1,010.25	.36	4,365.45	.39
130111 OVERDRAFT ACH/SD TRANSFR FEES	501.00	.54	1,431.00	.51	5,163.00	.46
130112 RETURN MBR MAIL FEES	.00	.00	18.00	.01	100.34	.01
130113 COURTESY PAY FEES	1,720.00	1.85	4,070.00	1.44	15,747.00	1.41
130114 STOP PYMT SERV CHG FEES	40.00	.04	240.00	.09	835.00	.07
130115 NEGATIVE BALANCE FEES	60.00	.06	60.00	.02	587.33	.05
130116 SD CHECK FEE INCOME	8.00	.01	28.00	.01	103.00	.01
130117 RETURNED SHARE DRAFT/ACH FEES	2,349.54	2.52	7,823.50	2.77	29,087.57	2.60
130119 ATM & DEBT CARD FEES	400.00	.43	1,207.50	.43	4,206.50	.38
130120 WAS DB INTERCHG > 150201	.00	.00	.00	.00	.00	.00
130121 MASTERCARD FEE INCOME	293.81	.32	922.09	.33	3,363.19	.30
130122 WAS MC INTERCHANGE > 150203	.00	.00	.00	.00	.00	.00
130123 ATM SRCHRG SETT - CENTRAL SVC	996.00	1.07	2,565.00	.91	10,914.00	.97
130124 TF ATM ISSUER CH FEES	889.73	.96	2,304.49	.82	8,842.59	.79
130125 ATM SRCHRG SETT - AIRPORT	165.00	.18	486.00	.17	1,749.00	.16
130126 MISC ITEMS-COIN BK, BAG FEES	52.50	.06	62.50	.02	87.50	.01
130127 ATM SRCHRG SETT - CITY HALL	111.00	.12	327.00	.12	1,284.00	.11
130128 ATM SRCHRG SETT - TRAVEL CENTE	147.00	.16	372.00	.13	1,695.00	.15
130201 LOAN RELATED FEES	.00	.00	138.00-	.05-	419.00	.04
130202 LATE FEES FROM LOANS	175.97	.19	511.57	.18	2,116.49	.19
130203 LOAN SERVICE FEES	150.00	.16	510.00	.18	2,090.00	.19
130301 RETURNED CHECK FEES	20.00	.02	55.00	.02	430.00	.04
130401 WIRE FEES (MEMBER)	90.00	.10	180.00	.06	820.00	.07
130501 CHECK CASHING FEES	.00	.00	12.00	.00	35.72	.00
* TOTAL	8,579.55	9.21	24,509.94	8.68	97,362.27	8.70
MISCELLANEOUS INCOME						
150101 MISCELLANEOUS INCOME	.00	.00	.00	.00	14,525.41	1.30
150102 CD PENALTIES	48.14	.05	80.99	.03	148.99	.01
150103 CREDIT LIFE INSURANCE REIMBURS	79.12	.08	233.65	.08	946.54	.08
150104 INSURANCE SALES (GAP & MECH)	92.00	.10	184.00	.07	1,019.00	.09
150106 CREDIT DISABILITY INS SERV INC	7.27	.01	22.54	.01	87.49	.01
150107 MEMBERCONNECT/CUNA	.00	.00	1,549.04	.55	6,131.27	.55
150201 DEBIT CARD INTERCHANGE INCOME	12,938.66	13.89	37,331.13	13.23	144,504.09	12.91

WICHITA FALLS FEDERAL CREDIT UNION
 General Ledger Income Statement
 Period Ending 12/18

Account Description	M-T-D		Q-T-D		Y-T-D	
	Balance	%	Balance	%	Balance	%
150202 ATM REBATE INCOME	912.00	.98	2,682.11	.95	11,575.97	1.03
150203 MCARD INTERCHANGE INCOME	2,227.00	2.39	6,252.00	2.22	24,594.00	2.20
150902 HARLAND & IPAY REBATES	2.60	.00	2.60	.00	15.10	.00
* TOTAL	16,306.79	17.50	48,338.06	17.13	203,547.86	18.18
** TOTAL GROSS REVENUE	93,162.11	100.00	282,215.00	100.00	1,119,494.00	100.00
COMPENSATION						
210101 EMPLOYEE SALARIES	17,180.14	18.44	60,851.95	21.56	211,727.01	18.91
* TOTAL	17,180.14	18.44	60,851.95	21.56	211,727.01	18.91
EMPLOYEE BENEFITS						
220101 OTHER EMPLOYMENT TAXES-FEES	57.09	.06	380.26	.13	1,040.98	.09
220102 EMPLOYEE RETIREMENT	11,456.93	12.30	34,758.19	12.32	139,002.25	12.42
220103 EMPLOYEE INSURANCE	3,965.14	4.26	11,301.68	4.00	44,699.62	3.99
220104 MEDICARE TAX	345.14	.37	963.93	.34	3,098.52	.28
220105 SOCIAL SECURITY TAX	1,475.69	1.58	4,121.41	1.46	13,248.60	1.18
220106 EMPLOYEE RETIREMENT FEE	202.00	.22	606.00	.21	2,040.28	.18
220107 ACCRUED EMP VACATION	458.94	.49	792.90	.28	7,675.86	.69
220108 ACCRUE INCENTIVE BONUS	633.00	.68	1,899.00	.67	7,200.00	.64
* TOTAL	18,593.93	19.96	54,823.37	19.43	218,006.11	19.47
TRAVEL & CONFERENCE						
230101 TRAVEL & CONFERENCE	.00	.00	651.68	.23	3,925.55	.35
* TOTAL	.00	.00	651.68	.23	3,925.55	.35
ASSOCIATION DUES						
240101 TX CR UNION LEAGUE DUES	658.00	.71	1,974.00	.70	7,897.47	.71
240102 WF CHAPTER DUES	.00	.00	.00	.00	250.00	.02
* TOTAL	658.00	.71	1,974.00	.70	8,147.47	.73
OFFICE OCCUPANCY EXPENSE						
250601 PERSONAL PROPERTY TAX	220.62	.24	833.69	.30	2,678.69	.24
250602 RENT	1,000.00	1.07	3,000.00	1.06	12,000.00	1.07
* TOTAL	1,220.62	1.31	3,833.69	1.36	14,678.69	1.31
OFFICE OPERATIONS						
260101 TELEPHONE/COMMUNICATIONS	737.85	.79	2,724.77	.97	5,584.65	.50
260102 POSTAGE	1,998.08	2.14	3,153.34	1.12	7,225.70	.65
260103 FORMS	764.58	.82	979.51	.35	7,390.26	.66
260104 SUPPLIES	874.13	.94	2,357.07	.84	5,845.74	.52
260105 BANKING FEES	1,120.90	1.20	3,284.12	1.16	13,555.44	1.21
260106 SERVICE MAINTENANCE CONTRACTS	592.26	.64	2,277.55	.81	11,211.48	1.00
260107 SHARE DRAFT EXPENSE	279.06	.30	843.82	.30	3,429.79	.31
260109 ATM/DEBIT CARD EXPENSE	9,915.89	10.64	32,047.55	11.36	119,906.96	10.71
260110 ATM MACHINE EXPENSE	501.21	.54	2,104.42	.75	6,624.55	.59
260112 BILL PAY FEES	662.00	.71	2,132.00	.76	9,242.00	.83
260301 FLEX MAINTENANCE AGREEMENT	1,202.50	1.29	3,421.00	1.21	13,347.50	1.19
260502 CUMIS BOND	1,697.97	1.82	5,106.91	1.81	20,817.49	1.86
260600 IBM I7 SERVER	.00	.00	.00	.00	5,480.48	.49
260601 F F & E DEPRECIATION	1,271.17	1.36	3,813.51	1.35	13,388.02	1.20
* TOTAL	21,617.60	23.20	64,245.57	22.76	243,050.06	21.71
EDUCATIONAL & PROMOTIONAL						

WICHITA FALLS FEDERAL CREDIT UNION
 General Ledger Income Statement
 Period Ending 12/18

	Account Description	M-T-D		Q-T-D		Y-T-D	
		Balance	%	Balance	%	Balance	%
270101	PROMO/ADVERTISING EXPENSE	1,673.73	1.80	2,620.96	.93	5,927.40	.53
270102	EDUCATION / TRAINING EXPENSE	349.00	.37	349.00	.12	2,528.00	.23
270302	PUBLICATIONS/SUBSCRIPTIONS	.00	.00	.00	.00	433.00	.04
	* TOTAL	2,022.73	2.17	2,969.96	1.05	8,888.40	.79
LOAN SERVICING							
280101	COLLECTION EXPENSE	.00	.00	300.00	.11	1,267.78	.11
280201	CREDIT REPORTS	284.13	.30	883.85	.31	4,401.22	.39
280301	MASTERCARD BILLINGS/FEES	2,847.18	3.06	9,899.66	3.51	41,441.00	3.70
280401	LOAN FILING FEES	.00	.00	146.00-	.05-	337.65	.03
280501	MORTGAGE LOAN EXPENSES	.00	.00	.00	.00	.00	.00
	* TOTAL	3,131.31	3.36	10,937.51	3.88	47,447.65	4.24
PROFESSIONAL & OUTSIDE SERVICE							
290101	LEGAL FEES	212.50	.23	212.50	.08	62.50	.01
290201	CPA AUDIT FEES	768.47	.82	2,305.41	.82	10,908.77	.97
290301	IT / COMPUTER RELATED	3,075.90	3.30	9,103.87	3.23	23,392.10	2.09
290302	IRA FEES	.00	.00	.00	.00	2,273.97	.20
290401	MONEY TRANSPORT	500.00	.54	1,300.00	.46	4,603.38	.41
290501	PROFESSIONAL & OUTSIDE SERVICE	2,226.58	2.39	11,293.42	4.00	24,040.39	2.15
	* TOTAL	6,783.45	7.28	24,215.20	8.58	65,281.11	5.83
PROVISION FOR LOAN LOSSES							
300101	PROVISION FOR LOAN LOSSES	12,500.00	13.42	27,500.00	9.74	50,000.00	4.47
300102	PROVISION FOR SHARE LOSSES	250.00	.27	750.00	.27	3,000.00	.27
	* TOTAL	12,750.00	13.69	28,250.00	10.01	53,000.00	4.73
SUPERVISORY & EXAM FEES							
320101	NCUA & EXAM FEES	495.00	.53	1,485.00	.53	5,693.11	.51
	* TOTAL	495.00	.53	1,485.00	.53	5,693.11	.51
CASH OVER & SHORT							
330101	CASH OVER & SHORT	17.00-	.02-	17.00-	.01-	215.17	.02
	* TOTAL	17.00-	.02-	17.00-	.01-	215.17	.02
INTEREST ON BORROWED MONEY							
340101	INTEREST ON BORROWED MONEY	.00	.00	.46	.00	55.23	.00
	* TOTAL	.00	.00	.46	.00	55.23	.00
ANNUAL MEETING EXPENSE							
350101	ANNUAL MEETING	260.00	.28	780.00	.28	3,280.00	.29
	* TOTAL	260.00	.28	780.00	.28	3,280.00	.29
MISC. OPERATING EXPENSE							
360101	MISC. OPERATING EXPENSE	.00	.00	700.00	.25	4,330.58	.39
360102	BUSINESS MEALS	1,558.01	1.67	1,583.55	.56	1,880.83	.17
360103	ACCOUNT / CARD LOSSES	71.99	.08	191.48	.07	3,812.75	.34
360106	EQUIPMENT REPAIR	445.00	.48	586.88	.21	1,748.22	.16
360107	GIFTS, CARDS, FLOWERS	.00	.00	.00	.00	275.21	.02
360109	PUBLIC RELATIONS	57.89	.06	375.44	.13	2,702.68	.24
360111	SMALL EQUIPMENT PURCHASE	.00	.00	3,616.91	1.28	7,838.81	.70
	* TOTAL	2,132.89	2.29	7,054.26	2.50	22,589.08	2.02
	** TOTAL OPERATING EXPENSE	86,828.67		262,055.65		905,984.64	

WICHITA FALLS FEDERAL CREDIT UNION
 General Ledger Income Statement
 Period Ending 12/18

Account Description	M-T-D Balance	%	Q-T-D Balance	%	Y-T-D Balance	%
-----	-----	-----	-----	-----	-----	-----
***INCOME OR LOSS FROM OPERATION	6,333.44		20,159.35		213,509.36	
DIVIDENDS						
380101 SHARE DIVIDENDS	1,923.17	2.06	5,850.38	2.07	23,482.50	2.10
380102 IRA DIVIDENDS	694.02	.74	2,179.25	.77	9,079.58	.81
380103 SHARE CERTIFICATE DIVIDENDS	2,287.01	2.45	6,832.43	2.42	25,050.85	2.24
380104 IRA CERTIFICATE DIVIDENDS	500.69	.54	1,472.25	.52	5,353.70	.48
380105 SPECIAL SAVINGS DIVIDENDS	134.40	.14	411.48	.15	1,649.69	.15
380106 CHRISTMAS CLUB DIVIDENDS	1.13	.00	6.81	.00	21.07	.00
380902 SHARE DRAFT/CHECKNG DIVIDENDS	188.12	.20	532.48	.19	2,120.31	.19
* TOTAL	5,728.54	6.15	17,285.08	6.12	66,757.70	5.96
GAIN/LOSS INVESTMENTS						
420101 GAIN/LOSS INVESTMENT	.00	.00	.00	.00	.00	.00
* TOTAL	.00	.00	.00	.00	.00	.00
GAIN/LOSS PROPERTY SALE						
430101 GAIN/LOSS ASSETS SALE	.00	.00	.00	.00	.00	.00
430201 SALE OF REPO ASSETS	.00	.00	.00	.00	.00	.00
* TOTAL	.00	.00	.00	.00	.00	.00
OTHER NON-OPERATING INCOME						
440199 OTHER NON-OPERATING INCOME	.00	.00	.00	.00	.00	.00
* TOTAL	.00	.00	.00	.00	.00	.00
***TOTAL DIVIDENDS AND EXPENSES	92,557.21	99.35	279,340.73	98.98	972,742.34	86.89
NET INCOME OR LOSS	604.90	.65	2,874.27	1.02	146,751.66	13.11