

Performance Analytics

FinancialEdge Community Credit
Union

PO Box 446, Bay City, MI 48707

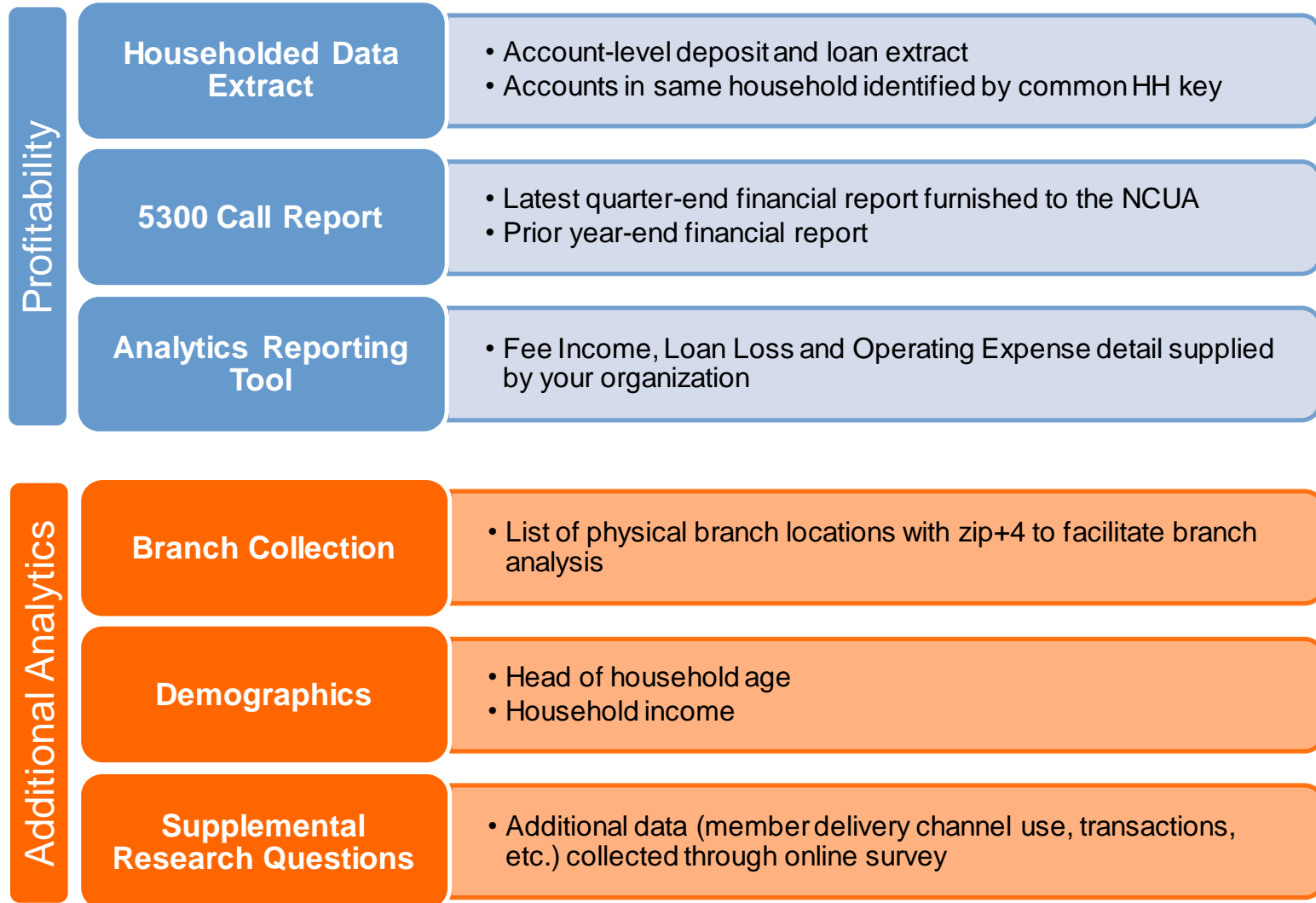
Winter 2017

Data as-of 12/31/2016



Board Report

Data Sources Used for Performance Analytics



Overview of Analysis

Credit Union:

FinancialEdge Community Credit Union

Total Assets	\$	88.7
Total Deposits	\$	78.8
Total Loans	\$	57.4

Comparisons:

Comparison Group	Description	Number of Credit Unions
Peer Group	Community / Less than \$100 Million	8
Asset Size	Less than \$100 Million	11
Region Average	Great Lakes	70
National Average	All Performance Analytics participants	318
High Performers	Raddon Performance Index percentile above 90 (Top 10% of All Participants)	

Percentile
The ranking of the credit union for each ratio on a scale of 1 to 100; Generally, the higher the percentile, the better the performance; The comparison group is all participating credit unions.

XXX

Shading indicates that the percentile for that ratio is above 65, indicating strong performance.

Consumer Segments - All Households

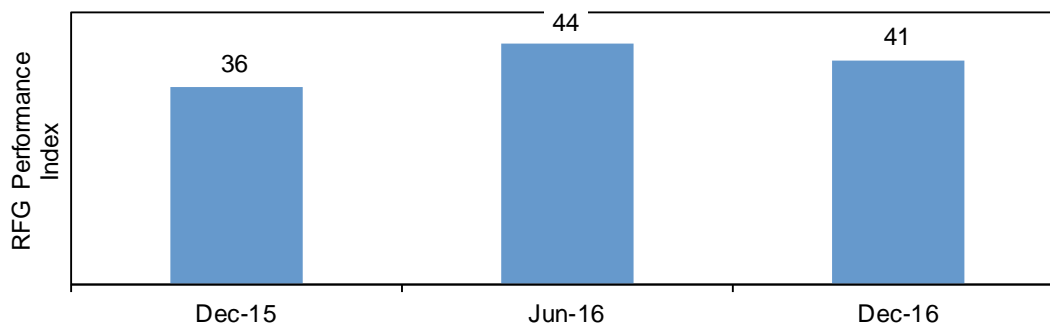
FinancialEdge Community Credit Union

Age and Income	18 - 34	35 - 44	45 - 54	55+
\$125,000 or more	Credit Driven	Upscale		
\$50,000 - \$124,999		Middle Market	Middle Income Depositor	
Less than \$50,000	Fee Driven		Low Income Depositor	

Consumer Segments	Age Definition	Income Definition	FinancialEdge % of Households
Fee Driven	18 to 44	Less than \$50,000	21.2%
Credit Driven	18 to 34	\$50,000 or more	5.9%
Middle Market	35 to 54	\$50,000 to \$124,999	12.9%
Low Income Depositor	45 +	Less than \$50,000	27.7%
Middle Income Depositor	55 +	\$50,000 to \$124,999	17.1%
Upscale	35 +	\$125,000 or more	6.9%
Unclassified	N/A	N/A	8.4%
Total			100.0%

Raddon Performance Index

FinancialEdge Community Credit Union



The Raddon Performance Index combines the credit union's percentile score for the key ratios listed to derive a composite measure of performance.

Is your index improving over time? What area is driving the improvement?

FinancialEdge	Weight	Dec-15		Jun-16		Dec-16	
		Ratio	Percentile	Ratio	Percentile	Ratio	Percentile
Household Profit	15.0%	(\$26)	9	\$24	26	\$29	23
Return on Assets ¹	10.0%	0.12%	9	0.51%	35	0.48%	25
Growth							
New HH Index	7.5%	16	6	30	14	43	36
Cross-Sold HH Index	7.5%	36	25	43	34	33	17
Operational Efficiency	15.0%	93.1%	4	89.2%	12	89.2%	7
Margin							
Deposits	7.5%	0.80%	95	0.92%	95	0.81%	87
Loans	7.5%	4.19%	71	4.09%	71	4.18%	83
Checking Fees / HH	15.0%	\$152	79	\$153	79	\$154	79
Household Balances							
Deposits	7.5%	\$12,051	44	\$12,510	47	\$12,299	41
Loans	7.5%	\$16,925	32	\$17,557	35	\$17,455	27
Raddon Performance Index	100.0%	36	20	44	34	41	29
Comparisons		Ratio		Ratio		Ratio	
Peer Group		35		39		51	
Asset Size		37		35		46	
Region Average		49		51		50	
National Average		52		52		52	
High Performers		77		76		78	

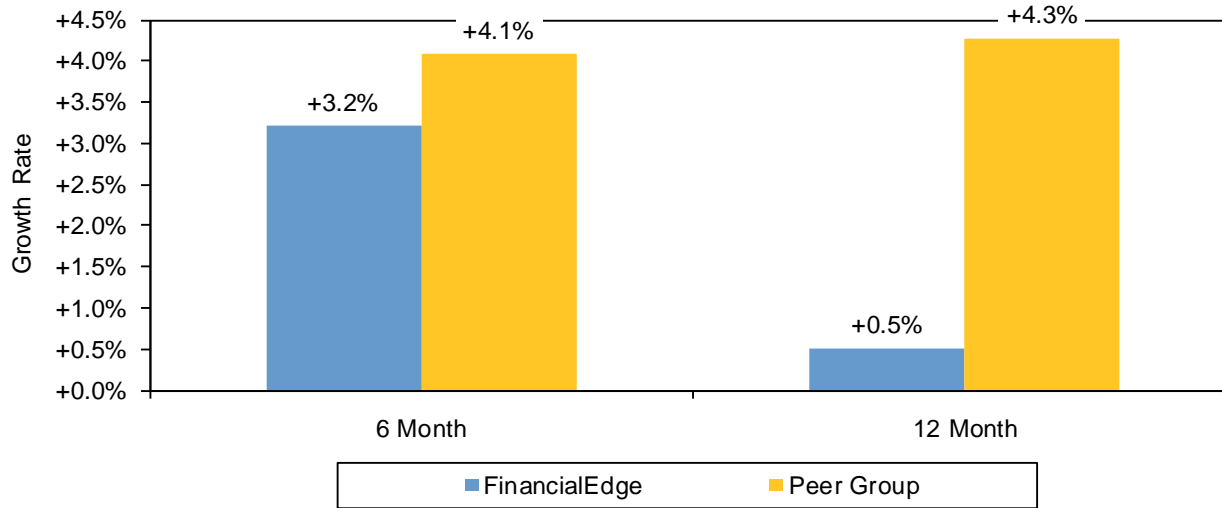
¹Uses ROA or Adjusted ROA, whichever is higher



Household and Balance Growth

Trend in Member Households

FinancialEdge Community Credit Union



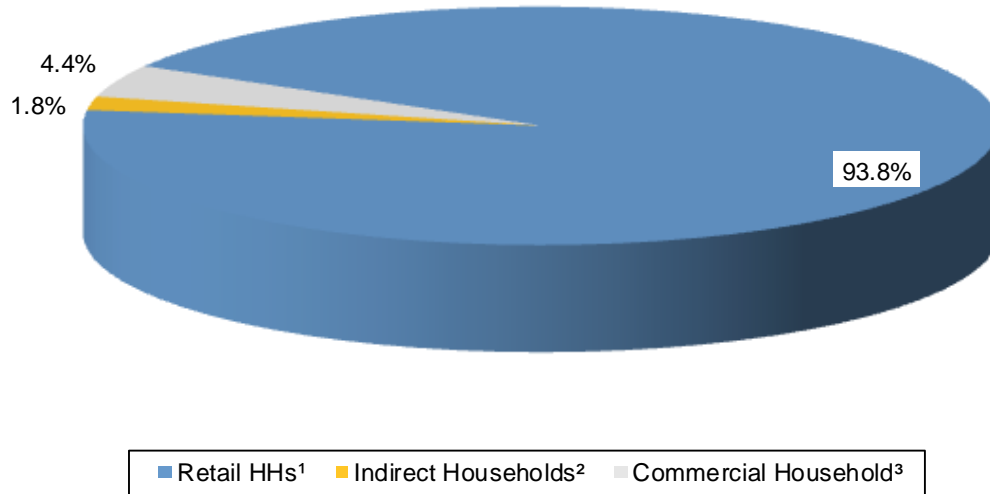
As of December 2016, FinancialEdge had 6,466 member households.

The annualized growth rate of households over the past 6 Months at FinancialEdge is +3.2%.

	Member Households				Annualized Growth Rate	
	Dec-15	Jun-16	Dec-16		6 Month	12 Month
	FinancialEdge	6,433	6,364		6,466	+3.2%	+0.5%
<i>Percentile</i>	3	3	2	40	17	
Peer Group				+4.1%	+4.3%	
Asset Size				+6.2%	+3.8%	
Region Average				+3.7%	+4.4%	
National Average				+4.7%	+4.8%	
High Performers				+5.9%	+6.1%	

Business Line Households

FinancialEdge Community Credit Union



Retail Households include households where a product other than an indirect loan was the first account opened, and there are no commercial accounts.

Indirect Households include those households where an Indirect Loan was the first account opened in the household.

Commercial Households have at least one commercial deposit or loan account, but could have retail accounts as well.

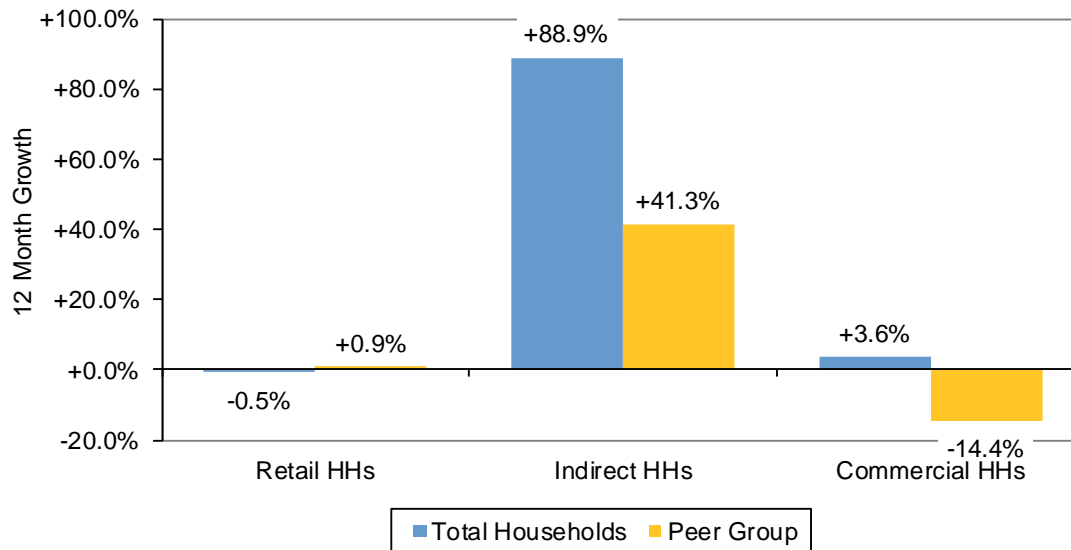
Total Households	FinancialEdge			Comparisons - % of Total Households				
	# of HHs	% of HHs	Percentile	Peer Group	Asset Size	Region Average	National Average	High Performers
Retail HHs ¹	6,062	93.8%	67	88.0%	91.0%	89.2%	88.6%	90.8%
Indirect Households ²	119	1.8%	16	10.7%	7.9%	8.0%	8.9%	5.4%
Commercial Household ³	285	4.4%	77	1.3%	1.0%	2.9%	2.5%	3.8%
Total	6,466	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%

¹Retail Households include households where a product other than an indirect loan was the first account opened, and there are no commercial accounts.

²Indirect Households include those households where an Indirect Loan was the first account opened in the household.

³Commercial Households have at least one commercial deposit or loan account, but could have retail accounts as well.

Household Growth by Business Line



As of December 2016, FinancialEdge had 6,062 retail households.

The annualized growth rate of retail households over the past 12 Months at FinancialEdge is -0.5%.

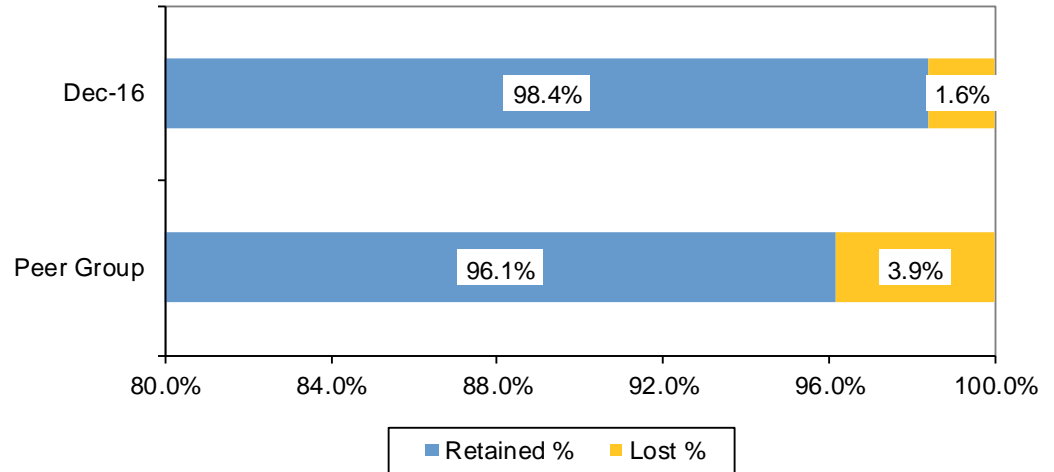
The annualized growth rate of indirect households over the past 12 Months at FinancialEdge is +88.9%.

The annualized growth rate of commercial households over the past 12 Months at FinancialEdge is +3.6%.

FinancialEdge							Comparisons - 12 Month Growth Rate		
Total Households	Dec-15	Jun-16	Dec-16	6 Month Growth	12 Month Growth	Percentile	Peer Group	National Average	High Performers
Retail HHs	6,095	6,012	6,062	+1.7%	-0.5%	17	+0.9%	+3.5%	+5.2%
Indirect HHs	63	76	119	+113.2%	+88.9%	93	+41.3%	+22.5%	+19.3%
Commercial HHs	275	276	285	+6.5%	+3.6%	25	-14.4%	+10.2%	+11.1%
Total	6,433	6,364	6,466	+3.2%	+0.5%	17	+4.3%	+4.8%	+6.1%

Household Retention

FinancialEdge	Total
Total Households -- Dec-16	6,466
Total Households -- Jun-16	6,364
Net Change in Households	102
Gross New Households	204
Lost Households	102
Retained Households	6,262



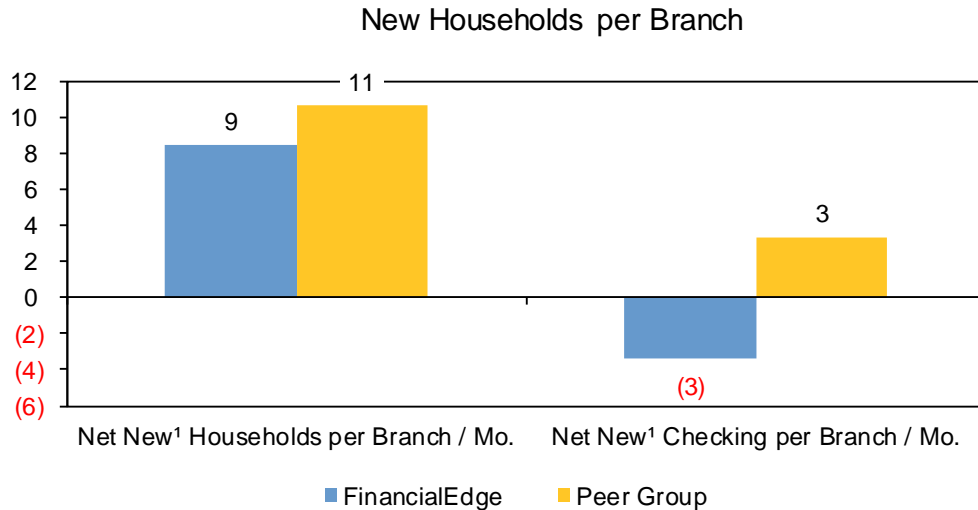
Retention Percentages	FinancialEdge % of Households ¹				Comparisons - % of Total Households				
	Dec-15	Jun-16	Dec-16	Percentile	Peer Group	Asset Size	Region Average	National Average	High Performers
Retained %	97.4%	95.6%	98.4%	91	96.1%	96.1%	96.4%	96.3%	97.0%
Lost %	2.6%	4.4%	1.6%	91	3.9%	3.9%	3.6%	3.7%	3.0%
Gross New %	2.6%	3.4%	3.2%	9	6.0%	5.2%	5.2%	5.9%	6.0%
Net New %	-0.1%	-1.1%	1.6%	40	2.2%	3.4%	1.7%	2.4%	3.1%

¹ This analysis can only be computed if the Credit Union processed six months previous. Distortions may result from acquisition or merger activity; in such cases results will not be shown.

Household Retention by Business Line

FinancialEdge	Total Households		Retail Households		Indirect Households		Commercial Households	
	Total	Percentile	Total	Percentile	Total	Percentile	Total	Percentile
Total Households -- Dec-16	6,466	2	6,062	3	119	7	285	16
Total Households -- Jun-16	6,364	3	6,012	3	76	7	276	15
Net Change in Households	102	22	50	27	43	29	9	28
Gross New Households	204	2	141	3	57	10	6	9
Lost Households	102	99	91	98	14	95	--	--
Retained Households	6,262	1	5,921	2	62	4	--	--
Retained Percentage	98.4%	91	98.5%	83	81.6%	5	--	--
Lost Percentage	1.6%	91	1.5%	82	18.4%	5	--	--
Gross New Percentage	3.2%	9	2.3%	11	75.0%	97	2.2%	10
Net New Percentage	1.6%	40	0.8%	37	56.6%	96	3.3%	44

Net New Growth per Branch



The chart to the left illustrates the trend in the number of new member households per credit union branch per month. The table below also shows new checking accounts per credit union branch per month.

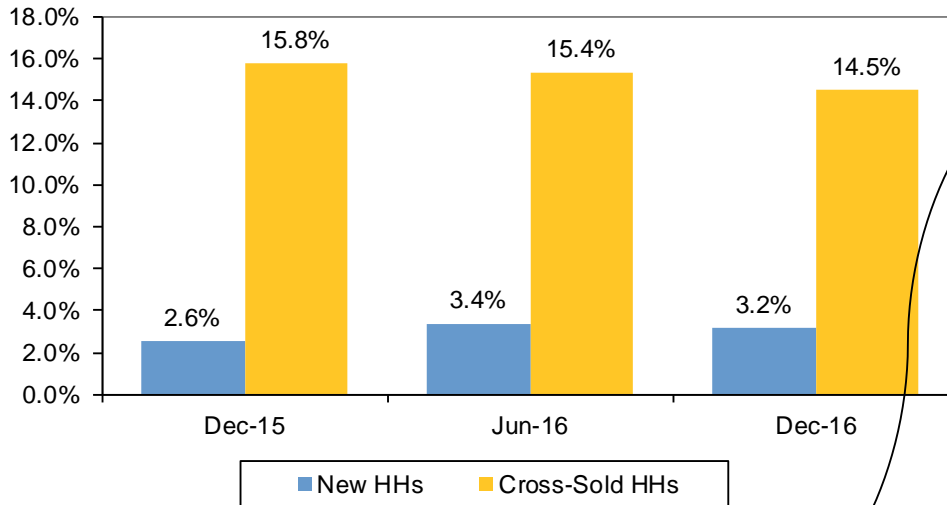
The effectiveness of the branch network driving new growth is measured on this page.

Two standard measurements that should be monitored on the net growth are households per branch per month and the net new checking accounts per branch per month. These ratios tend to be higher among community credit unions.

	Net New ¹ Households per Branch / Mo.			Net New ¹ Checking per Branch / Mo.		
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16
FinancialEdge	(0)	(6)	9	2	3	(3)
<i>Percentile</i>	18	9	38	15	26	7
Peer Group	6	7	11	5	1	3
Asset Size	7	3	26	6	4	25
Region Average	18	16	16	11	13	11
National Average	22	21	20	12	13	13
High Performers	31	25	29	17	19	19

¹ Net New is defined as new minus lost over the last six months.

New and Cross-Sold Households



3.2% of households at FinancialEdge are new to the credit union in the last six months.

14.5% of the households at the credit union are Cross-Sold HHs. These are households that opened an account with the credit union in the last six months, but had an existing relationship prior to that period.

The higher this percentage, the more effective the credit union is in cross-selling to its existing member base.

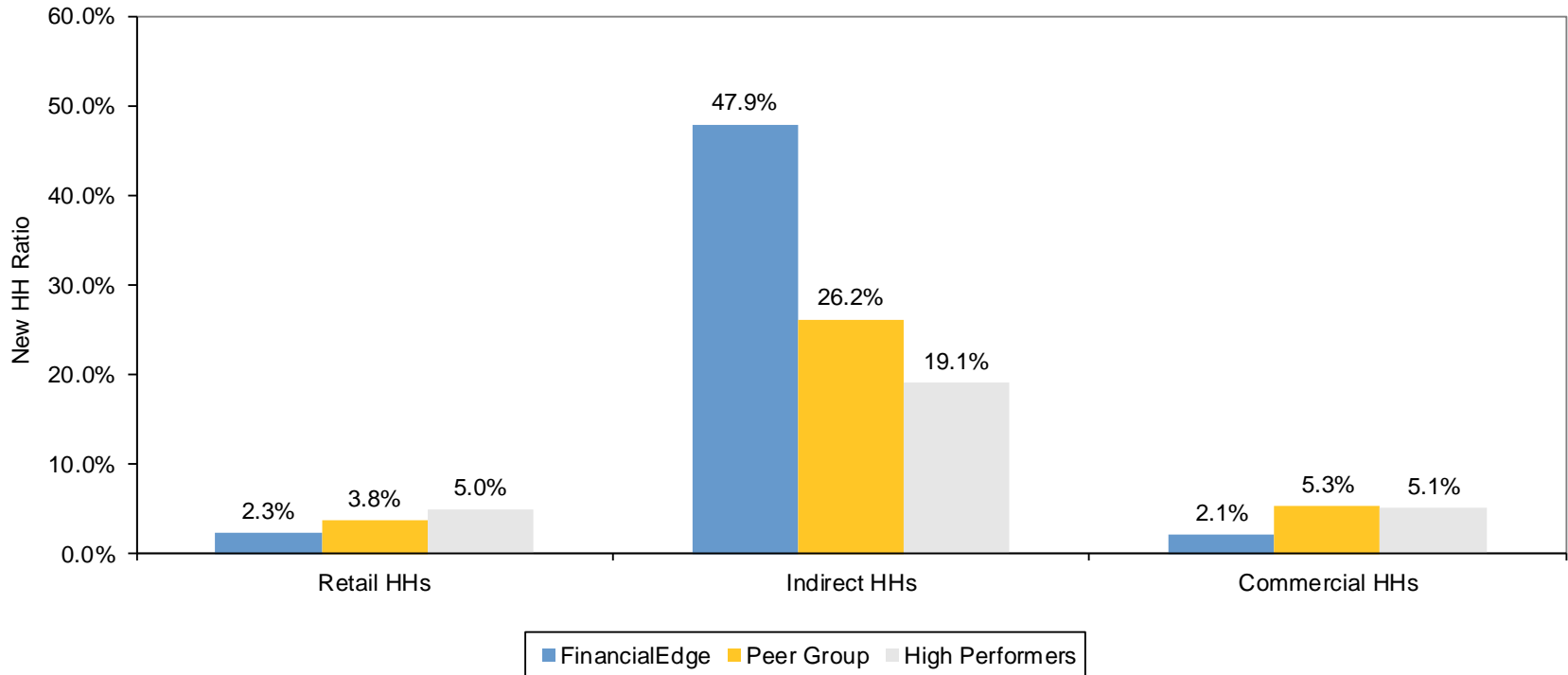
FinancialEdge	New Household Ratio ¹	Cross-Sold Household Ratio	
		Including CDs ²	Excluding CDs ³
Dec-16	3.2%	14.5%	12.2%
<i>Percentile</i>	<i>9</i>	<i>82</i>	<i>84</i>
Jun-16	3.4%	15.4%	11.9%
Dec-15	2.6%	15.8%	12.7%
Comparisons - Dec-16			
Peer Group	5.8%	13.5%	11.3%
Asset Size	5.2%	12.2%	10.2%
Region Average	5.3%	12.2%	10.2%
National Average	5.6%	11.7%	9.4%
High Performers	5.8%	14.3%	11.8%

¹ Households in which all accounts with the credit union have been opened in the last six months

² Households in which some accounts with the credit union were opened in the last six months, but some were opened more than six months ago

³ Cross-sold percentage excluding CDs and IRAs, which often are renewals

New Households: Business Lines

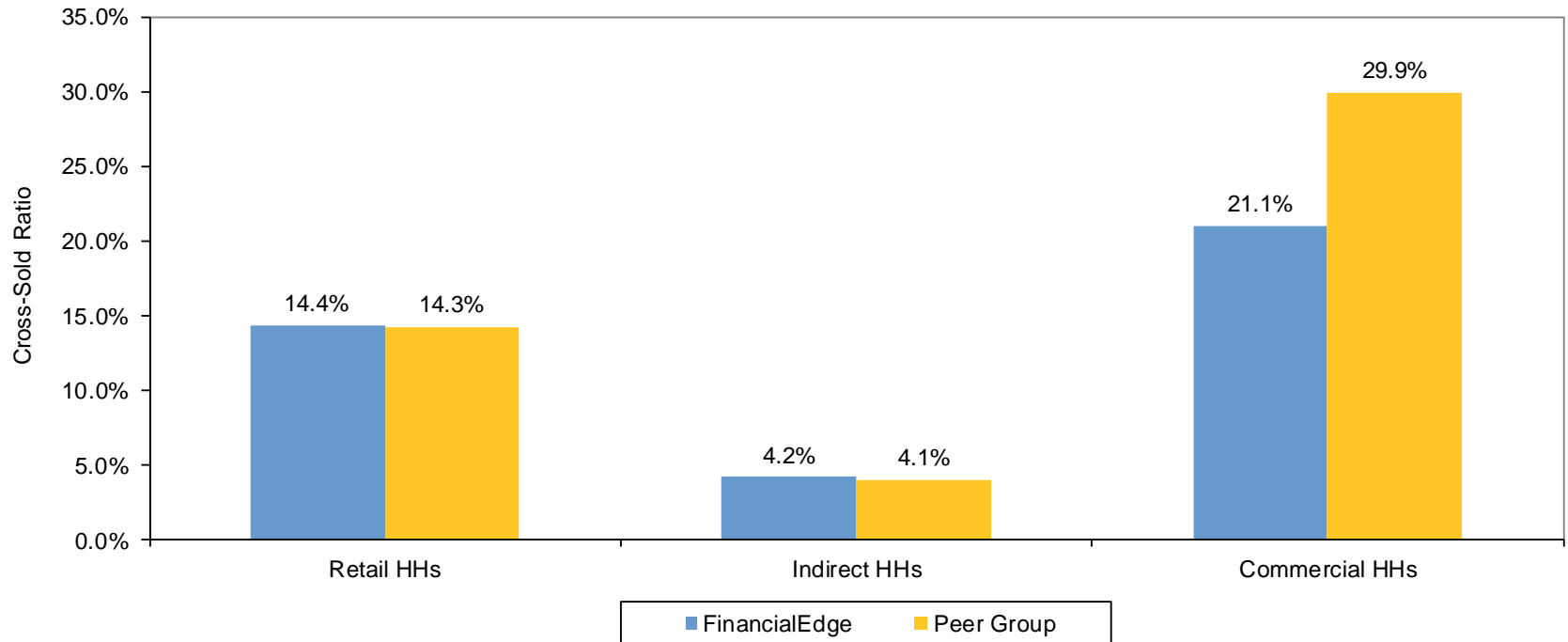


FinancialEdge					Comparisons - Dec-16				
New HH Ratio	Dec-15	Jun-16	Dec-16	Percentile	Peer Group	Asset Size	Region Average	National Average	High Performers
All HHs	2.6%	3.4%	3.2%	9	5.8%	5.2%	5.3%	5.6%	5.8%
Retail HHs	2.6%	3.1%	2.3%	12	3.8%	3.7%	4.2%	4.3%	5.0%
Indirect HHs	7.9%	31.6%	47.9%	99	26.2%	26.1%	19.6%	20.7%	19.1%
Commercial HHs	0.7%	2.9%	2.1%	9	5.3%	4.9%	4.7%	5.7%	5.1%

What Type of Accounts Were Opened In New Retail Households

	FinancialEdge -- Retail HHs				Comparisons - Dec-16			
	Dec-15	Jun-16	Dec-16	Percentile	Peer Group	Region Average	National Average	High Performers
New Household Ratio	2.6%	3.1%	2.3%	12	3.8%	4.2%	4.3%	5.0%
Deposit accounts opened by new Retail Households (2.3% of Retail HHs in Dec-16):								
Consumer Checking	51.6%	48.6%	33.3%	3	48.9%	58.2%	60.3%	64.7%
Savings	98.7%	100.0%	100.0%	100	98.6%	97.8%	95.2%	93.4%
Tiered MMDA	0.6%	0.5%	2.1%	81	2.7%	1.3%	1.5%	2.2%
Traditional MMDA	--	--	--	--	1.5%	2.8%	1.4%	4.5%
High Rate MMDA	--	--	--	--	--	1.3%	0.9%	0.9%
CDs (new/renewed)	--	0.5%	0.7%	27	3.2%	2.2%	2.4%	2.2%
Loan accounts opened by new Retail Households (2.3% of Retail HHs in Dec-16):								
Direct Auto Loans	8.2%	4.3%	7.1%	26	14.6%	14.0%	13.3%	12.6%
Indirect Auto Loans	0.6%	0.5%	--	--	0.8%	0.7%	0.8%	1.3%
Consumer Loans	10.7%	5.9%	8.5%	71	13.7%	7.7%	8.1%	7.6%
Equity Lines	--	--	0.7%	54	0.7%	1.1%	1.5%	1.3%
Equity Loans	--	0.5%	1.4%	93	2.1%	0.6%	0.7%	0.7%
Held Mortgage	3.1%	4.9%	3.5%	92	1.9%	1.9%	1.4%	3.0%
Sold Mortgage	--	--	--	--	--	1.8%	1.3%	2.0%
Classic Credit Cards	--	--	--	--	6.1%	4.3%	3.7%	2.7%
Gold Credit Cards	--	--	--	--	--	1.9%	2.5%	2.5%
Platinum Credit Cards	5.7%	3.2%	3.5%	44	1.8%	4.9%	5.9%	6.7%
Unsecured Lines	--	--	--	--	5.8%	4.0%	2.8%	2.0%

Cross-Sold Households: Business Lines



FinancialEdge					Comparisons - Dec-16				
Cross-Sold HH Ratio	Dec-15	Jun-16	Dec-16	Percentile	Peer Group	Asset Size	Region Average	National Average	High Performers
All HHs	15.8%	15.4%	14.5%	82	13.5%	12.2%	12.2%	11.7%	14.3%
Retail HHs	15.9%	15.1%	14.4%	77	14.3%	12.7%	12.7%	12.3%	14.5%
Indirect HHs	3.2%	7.9%	4.2%	50	4.1%	5.3%	5.2%	4.9%	5.4%
Commercial HHs	17.1%	24.3%	21.1%	77	29.9%	27.5%	17.1%	17.4%	22.1%

What Type of Accounts Were Opened In Cross-Sold Retail Households

	FinancialEdge -- Retail HHs				Comparisons - Dec-16			
	Dec-15	Jun-16	Dec-16	Percentile	Peer Group	Region Average	National Average	High Performers
Cross-Sold Household Ratio	15.9%	15.1%	14.4%	77	14.3%	12.7%	12.3%	14.5%
Deposit accounts opened by cross-sold Households (14.4% of Retail HHs in Dec-16):								
Consumer Checking	15.7%	16.8%	12.7%	18	14.0%	16.7%	17.8%	19.4%
Savings	15.6%	17.9%	14.3%	22	17.4%	21.3%	20.2%	20.9%
Tiered MMDA	0.8%	1.1%	1.0%	29	1.6%	2.2%	2.4%	2.6%
Traditional MMDA	--	--	--	--	1.2%	3.0%	1.9%	5.2%
High Rate MMDA	--	--	--	--	--	1.4%	1.2%	1.4%
CDs (new/renewed)	18.0%	22.3%	16.2%	41	19.3%	16.7%	19.3%	16.7%
Loan accounts opened by cross-sold Retail Households (14.4% of Retail HHs in Dec-16):								
Direct Auto Loans	18.0%	10.9%	15.6%	39	18.8%	20.0%	18.4%	17.8%
Indirect Auto Loans	4.6%	5.1%	4.2%	34	5.1%	6.7%	6.8%	8.2%
Consumer Loans	36.2%	34.3%	42.3%	94	34.0%	20.8%	18.9%	19.3%
Equity Lines	1.9%	--	0.8%	16	1.3%	2.5%	2.5%	3.0%
Equity Loans	0.1%	0.4%	1.7%	76	2.1%	1.3%	1.2%	1.3%
Held Mortgage	2.2%	2.5%	2.7%	79	1.3%	2.7%	2.0%	3.0%
Sold Mortgage	--	--	--	--	1.0%	2.1%	1.9%	2.4%
Classic Credit Cards	--	--	--	--	6.6%	3.7%	4.3%	3.9%
Gold Credit Cards	--	--	--	--	--	3.2%	3.7%	4.5%
Platinum Credit Cards	6.7%	7.6%	6.4%	43	3.8%	6.9%	7.7%	8.3%
Unsecured Lines	0.4%	--	0.2%	13	5.3%	3.6%	4.1%	3.0%

New & Cross-Sold Households Profile

FinancialEdge	Dec-16					
	New Households		Cross-Sold Households		Other Households	
Profitability Factors	Ratio	Percentile	Ratio	Percentile	Ratio	Percentile
Percent of HHs	3.2%	9	14.5%	82	82.3%	43
Products per HH	1.21	22	3.49	63	2.07	69
Percent Single Product	82%	24	8%	61	44%	68
Percent With Loans	44%	42	82%	75	45%	37
Average Loan Balance	\$20,382	33	\$22,125	17	\$15,830	32
Loan Margins	5.53%	95	4.31%	86	4.05%	76
Real Estate Loan Mix	21%	63	46%	61	60%	80
Percent With Checking	26%	16	81%	52	60%	53
Average Deposit Balance	\$2,961	45	\$21,958	21	\$10,939	43
Deposit Margin	1.05%	95	0.74%	90	0.83%	85
Core Money Mix	93%	88	63%	77	83%	61
Loan Interest Income	\$498	68	\$785	49	\$287	40
Deposit Interest Income	\$31	84	\$163	69	\$89	71
Fee Income	\$88	28	\$337	55	\$178	61
Operating Expense	\$314	66	\$1,153	20	\$542	22
Loan Loss	\$24	68	\$25	90	\$8	95
Efficiency Ratio	50.9%	80	89.7%	12	97.6%	9
Average HH Profit	\$278	83	\$107	27	\$5	20
Loan Profit	\$328	79	\$237	21	\$81	22
Deposit Profit	(\$49)	74	(\$130)	63	(\$75)	53
Return on Balance	2.33%	98	0.27%	39	0.03%	20

New Households Profile Trends

FinancialEdge	New Households					
	Dec-15		Jun-16		Dec-16	
Profitability Factors	Ratio	Percentile	Ratio	Percentile	Ratio	Percentile
Percent of HHs	2.6%	8	3.4%	18	3.2%	9
Products per HH	1.25	29	1.21	17	1.21	22
Percent Single Product	80%	24	83%	18	82%	24
Percent With Loans	28%	18	27%	19	44%	42
Average Loan Balance	\$22,054	50	\$18,955	30	\$20,382	33
Loan Margins	3.01%	28	4.51%	77	5.53%	95
Real Estate Loan Mix	72%	98	44%	86	21%	63
Percent With Checking	50%	57	45%	46	26%	16
Average Deposit Balance	\$842	3	\$2,980	46	\$2,961	45
Deposit Margin	1.11%	97	0.68%	68	1.05%	95
Core Money Mix	100%	100	43%	19	93%	88
Loan Interest Income	\$184	16	\$233	28	\$498	68
Deposit Interest Income	\$9	45	\$20	67	\$31	84
Fee Income	\$143	68	\$124	56	\$88	28
Operating Expense	\$292	72	\$316	63	\$314	66
Loan Loss	\$19	69	\$5	93	\$24	68
Efficiency Ratio	86.6%	26	83.8%	28	50.9%	80
Average HH Profit	\$26	26	\$56	35	\$278	83
Loan Profit	\$73	17	\$114	31	\$328	79
Deposit Profit	(\$48)	77	(\$58)	68	(\$49)	74
Return on Balance	0.37%	31	0.69%	46	2.33%	98

New Retail Households Profile Trends

FinancialEdge	New Retail Households					
	Dec-15		Jun-16		Dec-16	
Profitability Factors	Ratio	Percentile	Ratio	Percentile	Ratio	Percentile
Percent of HHs	2.6%	14	3.1%	29	2.3%	12
Products per HH	1.25	13	1.18	5	1.23	8
Percent Single Product	81%	8	85%	4	82%	7
Percent With Loans	26%	44	18%	17	23%	35
Average Loan Balance	\$22,436	68	\$20,944	65	\$21,225	61
Loan Margins	2.40%	14	3.22%	39	4.31%	78
Real Estate Loan Mix	79%	93	71%	86	56%	73
Percent With Checking	52%	27	49%	24	33%	3
Average Deposit Balance	\$839	3	\$1,496	6	\$4,115	47
Deposit Margin	1.11%	98	1.03%	94	1.04%	95
Core Money Mix	100%	100	74%	57	93%	88
Loan Interest Income	\$139	32	\$120	24	\$208	64
Deposit Interest Income	\$9	40	\$16	51	\$43	91
Fee Income	\$149	60	\$134	48	\$98	22
Operating Expense	\$290	53	\$286	59	\$263	75
Loan Loss	\$13	51	\$2	94	\$5	89
Efficiency Ratio	97.7%	31	105.7%	26	75.4%	69
Average HH Profit	(\$7)	34	(\$17)	31	\$80	71
Loan Profit	\$39	16	\$37	16	\$113	65
Deposit Profit	(\$45)	76	(\$55)	68	(\$32)	79
Return on Balance	-0.10%	33	-0.33%	26	0.90%	81

Cross-Sold Households Profile Trends

FinancialEdge	Cross-Sold Households					
	Dec-15		Jun-16		Dec-16	
Profitability Factors	Ratio	Percentile	Ratio	Percentile	Ratio	Percentile
Percent of HHs	15.8%	87	15.4%	87	14.5%	82
Products per HH	3.52	67	3.47	64	3.49	63
Percent Single Product	8%	59	9%	49	8%	61
Percent With Loans	80%	62	76%	50	82%	75
Average Loan Balance	\$22,677	24	\$22,677	23	\$22,125	17
Loan Margins	4.35%	79	4.35%	84	4.31%	86
Real Estate Loan Mix	49%	64	43%	58	46%	61
Percent With Checking	80%	54	81%	59	81%	52
Average Deposit Balance	\$21,587	24	\$25,612	31	\$21,958	21
Deposit Margin	0.72%	94	0.85%	96	0.74%	90
Core Money Mix	62%	80	59%	72	63%	77
Loan Interest Income	\$786	54	\$745	48	\$785	49
Deposit Interest Income	\$155	80	\$218	81	\$163	69
Fee Income	\$310	51	\$325	58	\$337	55
Operating Expense	\$1,150	18	\$1,130	18	\$1,153	20
Loan Loss	\$74	50	\$14	93	\$25	90
Efficiency Ratio	91.9%	14	87.8%	20	89.7%	12
Average HH Profit	\$27	17	\$143	44	\$107	27
Loan Profit	\$165	6	\$247	25	\$237	21
Deposit Profit	(\$137)	72	(\$103)	75	(\$130)	63
Return on Balance	0.07%	20	0.33%	54	0.27%	39

Cross-Sold Retail Households Profile Trends

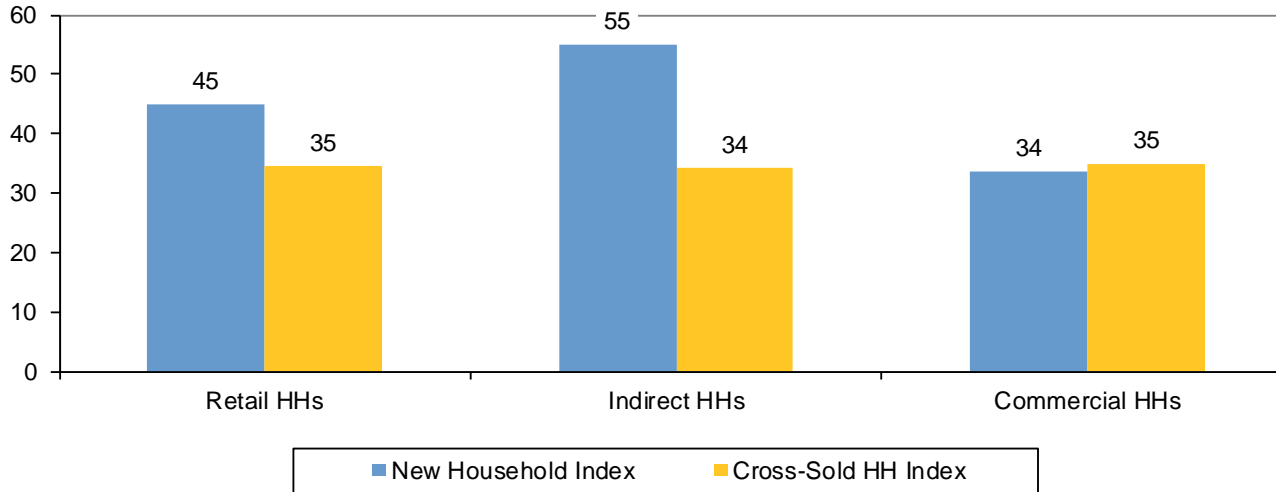
FinancialEdge	Cross-Sold Retail Households					
	Dec-15		Jun-16		Dec-16	
Profitability Factors	Ratio	Percentile	Ratio	Percentile	Ratio	Percentile
Percent of HHs	15.9%	84	15.1%	83	14.4%	77
Products per HH	3.41	58	3.32	51	3.39	55
Percent Single Product	8%	43	9%	37	8%	50
Percent With Loans	80%	65	76%	55	82%	78
Average Loan Balance	\$20,568	23	\$20,244	21	\$20,672	17
Loan Margins	4.35%	79	4.40%	83	4.31%	84
Real Estate Loan Mix	49%	54	44%	49	48%	55
Percent With Checking	79%	44	80%	49	80%	46
Average Deposit Balance	\$21,208	24	\$24,901	30	\$21,783	23
Deposit Margin	0.72%	94	0.84%	96	0.74%	91
Core Money Mix	61%	80	58%	72	62%	79
Loan Interest Income	\$714	55	\$673	50	\$735	56
Deposit Interest Income	\$152	81	\$209	81	\$161	71
Fee Income	\$309	52	\$323	57	\$338	57
Operating Expense	\$1,096	19	\$1,053	23	\$1,107	19
Loan Loss	\$71	47	\$13	92	\$24	89
Efficiency Ratio	93.2%	18	87.4%	30	89.7%	22
Average HH Profit	\$8	20	\$139	50	\$103	38
Loan Profit	\$134	8	\$224	30	\$216	24
Deposit Profit	(\$125)	76	(\$85)	78	(\$112)	67
Return on Balance	0.02%	21	0.34%	64	0.27%	48

Other Households Profile Trends

FinancialEdge	Other Households					
	Dec-15		Jun-16		Dec-16	
Profitability Factors	Ratio	Percentile	Ratio	Percentile	Ratio	Percentile
Percent of HHs	81.6%	40	81.2%	30	82.3%	43
Products per HH	2.07	73	2.05	68	2.07	69
Percent Single Product	45%	65	44%	67	44%	68
Percent With Loans	45%	44	45%	41	45%	37
Average Loan Balance	\$14,856	30	\$15,877	38	\$15,830	32
Loan Margins	4.14%	69	3.96%	63	4.05%	76
Real Estate Loan Mix	62%	81	63%	83	60%	80
Percent With Checking	59%	50	60%	59	60%	53
Average Deposit Balance	\$10,540	45	\$10,404	42	\$10,939	43
Deposit Margin	0.84%	94	0.96%	94	0.83%	85
Core Money Mix	82%	63	86%	71	83%	61
Loan Interest Income	\$277	38	\$280	37	\$287	40
Deposit Interest Income	\$87	85	\$99	80	\$89	71
Fee Income	\$163	52	\$173	57	\$178	61
Operating Expense	\$541	19	\$546	19	\$542	22
Loan Loss	\$24	59	\$5	95	\$8	95
Efficiency Ratio	102.6%	9	99.1%	10	97.6%	9
Average HH Profit	(\$38)	9	\$0	24	\$5	20
Loan Profit	\$46	6	\$69	17	\$81	22
Deposit Profit	(\$84)	60	(\$69)	62	(\$75)	53
Return on Balance	-0.22%	9	0.00%	24	0.03%	20

New & Cross-Sold Household Indices

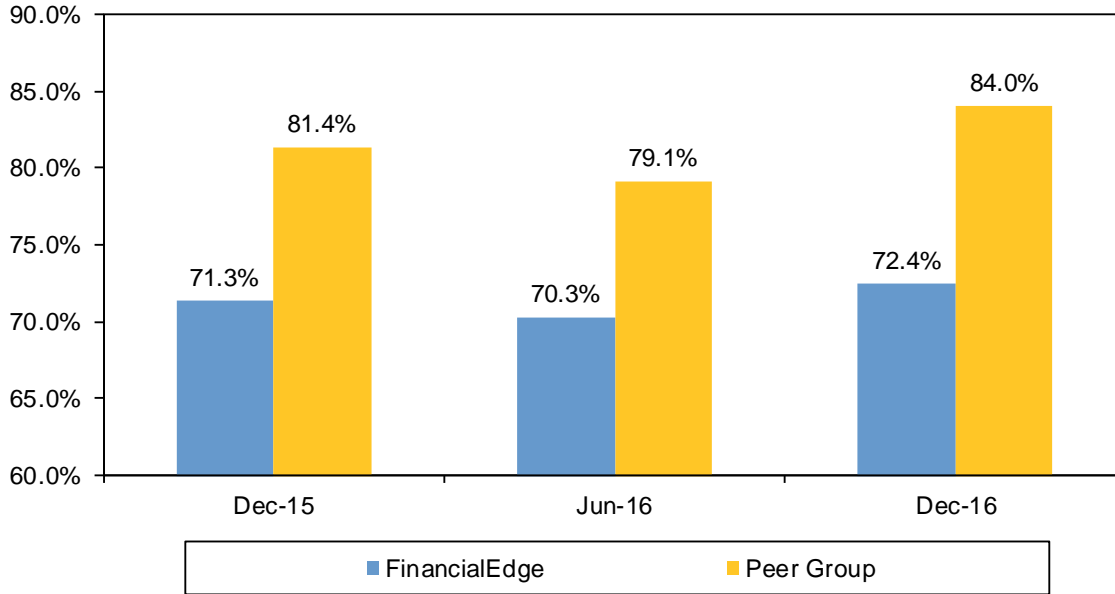
FinancialEdge Community Credit Union



The New & Cross-Sold Household Indices combine the credit union's percentile score for the key ratios listed to derive a composite measure of performance.

New Household Index	Retail HHs		Indirect HHs		Commercial HHs		All New HHs	
	Ratio	Percentile	Ratio	Percentile	Ratio	Percentile	Ratio	Percentile
New Household Ratio	2.3%	12	47.9%	99	2.1%	9	3.2%	9
Deposit Balance	\$4,115	49	\$13	7	\$3,843	16	\$2,961	47
Loan Balance	\$4,817	48	\$17,737	20	\$24,038	53	\$8,992	34
Household Profit	\$80	71	\$760	94	\$355	57	\$278	83
New Household Index	45	40	55	60	34	22	43	36
Cross-Sold Household Index	Retail HHs		Indirect HHs		Commercial HHs		All Cross-Sold HHs	
	Ratio	Percentile	Ratio	Percentile	Ratio	Percentile	Ratio	Percentile
Cross-sold HH Ratio	14.4%	77	4.2%	50	21.1%	77	14.5%	82
Deposit Balance - New Accts.	\$4,732	12	\$146	26	\$4,216	12	\$4,674	12
Loan Balance - New Accts.	\$7,031	11	\$7,003	13	\$10,637	26	\$7,262	11
Profit - New Accts.	\$103	38	\$360	48	\$145	25	\$107	27
Cross-Sold HH Index	35	18	34	17	35	20	33	17

Loan to Deposit Ratio



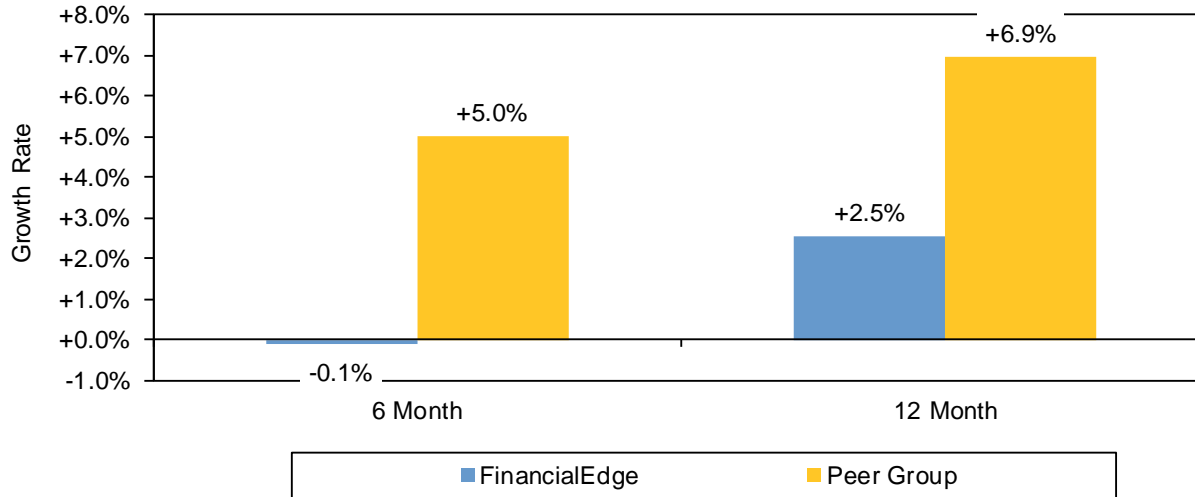
The chart shows the loan to deposit ratio trend for the credit union as compared with the Peer Group.

For the year, FinancialEdge's loan to deposit ratio is 72.4%. This is less than the Peer Group average (84.0%).

The loan to deposit ratio has increased (70.3% vs. 72.4%) in the last 6 months.

	Loans to Deposits		
	Dec-15	Jun-16	Dec-16
FinancialEdge	71.3%	70.3%	72.4%
<i>Percentile</i>	<i>30</i>	<i>32</i>	<i>27</i>
Peer Group	81.4%	79.1%	84.0%
Asset Size	73.3%	73.3%	79.2%
Region Average	80.4%	79.6%	82.3%
National Average	79.6%	78.7%	81.7%
High Performers	86.6%	82.6%	86.2%

Trend in Total Deposit Balances



As of December 2016, FinancialEdge had \$78.8 million in total deposits.

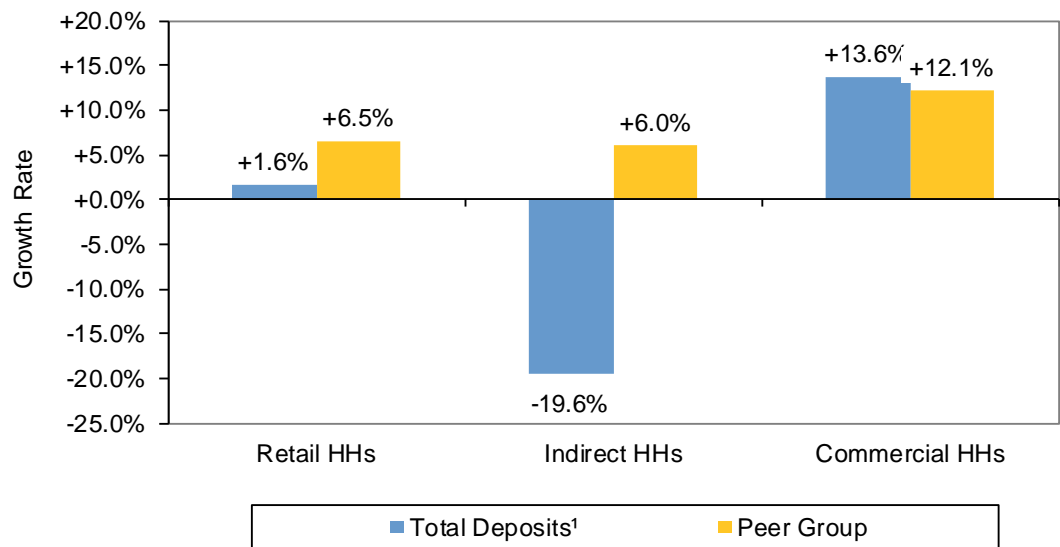
The annualized growth rate of deposits over the past 6 Months at FinancialEdge is -0.1%.

Over the past 12 Months, deposits have grown at a rate of +2.5%.

	Total Deposits (\$M) ¹			Annualized Growth Rate	
	Dec-15	Jun-16	Dec-16	6 Month	12 Month
	FinancialEdge	\$76.9	\$78.9	\$78.8	-0.1%	+2.5%
<i>Percentile</i>	<i>4</i>	<i>4</i>	<i>4</i>	<i>11</i>	<i>9</i>
Peer Group				+5.0%	+6.9%
Asset Size				+2.1%	+5.7%
Region Average				+5.3%	+6.9%
National Average				+6.3%	+8.3%
High Performers				+8.0%	+9.5%

¹Total deposits based on 5300 data

Deposit Growth by Business Line



As of December 2016, FinancialEdge had \$78.8 million in total deposit balances in all households.

For Retail HHs, the growth rate of deposit balances annualized over the past 12 Months at FinancialEdge is +1.6%.

For Indirect HHs, the growth rate of deposit balances annualized over the past 12 Months at FinancialEdge is -19.6%.

For Commercial HHs, the growth rate of deposit balances annualized over the past 12 Months at FinancialEdge is +13.6%.

FinancialEdge (Balances in \$M)							Comparisons - 12 Month Growth Rate		
Total Deposits ¹	Dec-15	Jun-16	Dec-16	6 Month Growth	12 Month Growth	Percentile	Peer Group	National Average	High Performers
Retail HHs	\$71.2	\$72.4	\$72.3	-0.1%	+1.6%	9	+6.5%	+7.9%	+8.4%
Indirect HHs	\$0.0	\$0.0	\$0.0	+151.8%	-19.6%	12	+6.0%	+23.6%	+35.2%
Commercial HHs	\$5.7	\$6.4	\$6.4	+0.1%	+13.6%	47	+12.1%	+18.8%	+31.7%
Total	\$76.9	\$78.9	\$78.8	-0.1%	+2.5%	9	+6.9%	+8.3%	+9.5%

¹ Business line totals from account data; overall total from 5300 data

Trends in Deposit Mix

FinancialEdge	Dec-15		Jun-16		Dec-16	
	Mix	Percentile	Mix	Percentile	Mix	Percentile
Checking & Savings	53.6%	72	54.3%	69	55.0%	73
Checking	11.0%	8	10.3%	7	11.4%	9
Totally Free	8.6%	32	7.9%	27	8.8%	34
Self-Service	--	--	--	--	--	--
Budget	--	--	--	--	--	--
Minimum Balance Non-Int	--	--	--	--	--	--
Minimum Balance Interest	2.5%	40	2.4%	39	2.5%	37
Relationship	--	--	--	--	0.1%	11
High Rate	--	--	--	--	--	--
Savings	42.5%	88	44.0%	87	43.6%	88
MMA, CDs & IRAs	43.8%	29	41.8%	28	40.6%	26
Money Market Accounts	20.3%	32	19.9%	33	20.5%	33
Traditional MMDA	--	--	--	--	--	--
Tiered MMDA	20.3%	54	19.9%	53	20.5%	48
High Rate MMDA	--	--	--	--	--	--
Certificate of Deposit	17.1%	48	15.7%	42	14.0%	36
IRAs	6.3%	44	6.2%	48	6.1%	48
Commercial Deposits	2.6%	48	4.0%	63	4.4%	66
Commercial Checking	1.1%	35	1.8%	52	1.4%	39
Other Deposits	1.5%	59	2.1%	70	3.0%	85

Six Month Deposit Growth Summary

FinancialEdge 6 Month Growth	All Retail Deposits	Checking	Savings	Money Markets	Certificate of Deposit	IRA	Commercial Deposits
Balances	-1.0%	+22.1%	-1.8%	+5.1%	-21.2%	-1.8%	+22.2%
<i>Percentile</i>	<i>10</i>	<i>82</i>	<i>18</i>	<i>58</i>	<i>3</i>	<i>38</i>	<i>68</i>
Households	+3.2%	-2.0%	+3.4%	+1.9%	-13.7%	-9.4%	+7.1%
<i>Percentile</i>	<i>40</i>	<i>7</i>	<i>43</i>	<i>69</i>	<i>7</i>	<i>3</i>	<i>47</i>
Accounts	-0.2%	-1.6%	+2.2%	+1.7%	-17.6%	-11.5%	+11.5%
<i>Percentile</i>	<i>17</i>	<i>8</i>	<i>38</i>	<i>69</i>	<i>4</i>	<i>3</i>	<i>69</i>
Account Retention	95.4%	95.7%	98.0%	97.2%	65.0%	87.6%	97.7%
<i>Percentile</i>	<i>74</i>	<i>38</i>	<i>94</i>	<i>69</i>	<i>58</i>	<i>61</i>	<i>92</i>

Peer Group							
Balances	+4.9%	+8.4%	+2.6%	+0.5%	+5.9%	+6.6%	+2.5%
Households	+4.2%	+4.0%	+3.7%	-1.1%	-1.2%	+2.6%	+3.2%
Accounts	+3.3%	+4.5%	+3.4%	-1.4%	-3.0%	+2.7%	+5.4%
Account Retention	94.2%	95.9%	95.8%	97.2%	65.4%	81.4%	95.9%
Asset Size							
Balances	+2.8%	+5.1%	+0.2%	+1.0%	+3.5%	+6.1%	+1.4%
Households	+6.3%	+9.8%	+3.1%	-0.8%	-3.3%	+1.9%	+2.6%
Accounts	+5.1%	+10.9%	+3.4%	-1.0%	-3.7%	+1.4%	+4.7%
Account Retention	94.1%	95.5%	95.6%	97.0%	64.4%	83.8%	95.8%
Region Average							
Balances	+5.0%	+14.6%	+2.0%	+4.6%	+2.6%	+1.1%	+9.0%
Households	+4.0%	+4.1%	+4.0%	-0.1%	-1.3%	-0.8%	+4.0%
Accounts	+2.5%	+4.3%	+2.2%	-0.4%	-1.9%	-2.6%	+5.2%
Account Retention	94.3%	96.2%	95.5%	95.7%	67.1%	84.3%	93.8%
National Average							
Balances	+5.9%	+11.5%	+5.0%	+4.9%	+3.7%	+2.5%	+14.8%
Households	+4.6%	+4.8%	+4.4%	-0.2%	-1.4%	+0.4%	+9.0%
Accounts	+3.5%	+5.1%	+3.4%	-0.5%	-1.4%	-1.4%	+9.3%
Account Retention	94.1%	95.8%	95.6%	95.7%	65.1%	84.7%	93.7%
High Performers							
Balances	+7.5%	+15.5%	+7.3%	+6.9%	+5.2%	+4.3%	+8.6%
Households	+5.9%	+6.2%	+5.8%	+3.2%	-0.5%	+2.6%	+11.9%
Accounts	+5.3%	+6.7%	+5.2%	+3.3%	-0.4%	+1.7%	+12.5%
Account Retention	94.7%	95.9%	96.3%	96.1%	69.7%	84.3%	94.4%

Six Month Checking Growth Detail

FinancialEdge 6 Month Growth	All Checking	Totally Free	Self Service	Budget	Min. Bal. Non-Int.	Min. Bal. Interest	Relationship	High Rate
Balances	+22.1%	+23.7%	--	--	--	+12.6%	--	--
<i>Percentile</i>	82	79	--	--	--	64	--	--
Households	-2.0%	-3.1%	--	--	--	-3.6%	--	--
<i>Percentile</i>	7	11	--	--	--	32	--	--
Accounts	-1.6%	-2.9%	--	--	--	-3.4%	--	--
<i>Percentile</i>	8	13	--	--	--	34	--	--
Account Retention	95.7%	95.1%	--	--	--	97.9%	--	--
<i>Percentile</i>	38	32	--	--	--	64	--	--

Peer Group								
Balances	+8.4%	+11.7%	--	--	--	+1.5%	+20.5%	+4.8%
Households	+4.0%	+3.9%	--	--	--	-0.7%	+27.4%	+1.0%
Accounts	+4.5%	+4.3%	--	--	--	-1.1%	+28.3%	+0.8%
Account Retention	95.9%	95.6%	--	--	--	97.1%	--	--
Asset Size								
Balances	+5.1%	+9.6%	-25.3%	-50.2%	--	+1.5%	+20.5%	-6.9%
Households	+9.8%	+9.5%	-1.3%	-6.5%	+200.0%	-0.7%	+27.4%	-4.7%
Accounts	+10.9%	+10.5%	-1.3%	-5.4%	--	-1.1%	+28.3%	-5.3%
Account Retention	95.5%	95.6%	92.3%	77.5%	--	97.1%	--	90.0%
Region Average								
Balances	+14.6%	+14.3%	+12.3%	+27.9%	+19.3%	+11.3%	+15.4%	+18.2%
Households	+4.1%	+3.0%	+2.8%	+1.2%	+6.6%	+3.9%	+7.9%	+11.6%
Accounts	+4.3%	+3.0%	+2.2%	+1.5%	+6.8%	+3.9%	+8.3%	+12.0%
Account Retention	96.2%	95.3%	95.2%	82.2%	94.0%	96.2%	95.6%	96.4%
National Average								
Balances	+11.5%	+12.7%	+16.6%	+19.6%	+21.2%	+10.2%	+14.8%	+10.3%
Households	+4.8%	+6.8%	+7.3%	+4.4%	+4.5%	+1.8%	+6.6%	+8.7%
Accounts	+5.1%	+7.2%	+7.5%	+4.5%	-0.4%	+1.8%	+6.9%	+8.9%
Account Retention	95.8%	94.7%	94.4%	84.1%	90.6%	95.5%	94.8%	95.8%
High Performers								
Balances	+15.5%	+19.8%	+9.2%	+44.4%	+29.9%	+7.8%	+36.5%	+26.1%
Households	+6.2%	+6.9%	+3.6%	+9.5%	+2.0%	+3.4%	+16.9%	+19.4%
Accounts	+6.7%	+7.1%	+3.6%	+9.2%	+2.2%	+3.3%	+17.7%	+20.4%
Account Retention	95.9%	94.3%	92.8%	85.9%	96.7%	97.3%	96.4%	97.6%

Six Month Money Market Growth Detail

FinancialEdge 6 Month Growth	Total MMA	Traditional MMA	Tiered MMA	High-Rate MMA
Balances	+5.1%	--	+5.1%	--
<i>Percentile</i>	58	--	56	--
Households	+1.9%	--	+1.9%	--
<i>Percentile</i>	69	--	70	--
Accounts	+1.7%	--	+1.7%	--
<i>Percentile</i>	69	--	67	--
Account Retention	97.2%	--	97.2%	--
<i>Percentile</i>	69	--	64	--

Peer Group				
Balances	+0.5%	-1.5%	+3.1%	--
Households	-1.1%	-0.2%	-2.3%	--
Accounts	-1.4%	-0.4%	-2.8%	--
Account Retention	97.2%	97.0%	97.5%	--
Asset Size				
Balances	+1.0%	-0.6%	+2.1%	+5.1%
Households	-0.8%	+1.1%	-2.5%	-4.5%
Accounts	-1.0%	+0.9%	-2.9%	-4.2%
Account Retention	97.0%	97.0%	97.0%	95.8%
Region Average				
Balances	+4.6%	+3.1%	+10.4%	+5.3%
Households	-0.1%	-1.1%	+4.7%	-0.5%
Accounts	-0.4%	-1.2%	+4.9%	-0.3%
Account Retention	95.7%	94.5%	96.2%	93.7%
National Average				
Balances	+4.9%	+0.8%	+8.0%	+7.9%
Households	-0.2%	-2.7%	+1.9%	+3.0%
Accounts	-0.5%	-0.9%	+1.8%	+3.0%
Account Retention	95.7%	94.9%	96.2%	94.9%
High Performers				
Balances	+6.9%	+6.1%	+10.8%	+3.9%
Households	+3.2%	+5.7%	+0.6%	-3.9%
Accounts	+3.3%	+5.7%	+0.8%	-3.7%
Account Retention	96.1%	95.6%	96.3%	93.9%

Six Month Commercial Deposit Growth Detail

FinancialEdge 6 Month Growth	All Comm. Deposits	Commercial Checking				Commercial Savings	Commercial MMA	Commercial CD
		Total	Traditional	Analysis	Non-Profit			
Balances	+22.2%	-46.1%	-46.1%	--	--	-15.1%	-2.4%	--
<i>Percentile</i>	68	4	3	--	--	14	38	--
Households	+7.1%	--	--	--	--	+7.1%	-20.0%	--
<i>Percentile</i>	47	--	--	--	--	46	6	--
Accounts	+11.5%	-4.0%	-4.0%	--	--	+4.7%	-18.2%	--
<i>Percentile</i>	69	9	8	--	--	34	7	--
Account Retention	97.7%	91.2%	91.2%	--	--	95.0%	90.9%	--
<i>Percentile</i>	92	12	13	--	--	42	14	--
Peer Group								
Balances	+2.5%	-30.3%	-30.2%	-16.5%	--	-15.1%	-2.4%	--
Households	+3.2%	+1.9%	+1.9%	+33.3%	--	+7.1%	-20.0%	--
Accounts	+5.4%	+2.0%	+1.9%	+33.3%	--	+4.7%	-18.2%	--
Account Retention	95.9%	90.7%	90.7%	--	--	95.0%	90.9%	100.0%
Asset Size								
Balances	+1.4%	-32.4%	-32.3%	-16.5%	--	+37.7%	+5.6%	--
Households	+2.6%	+0.3%	+0.3%	+33.3%	--	+3.5%	+15.0%	--
Accounts	+4.7%	+0.4%	+0.3%	+33.3%	--	+4.0%	+15.9%	--
Account Retention	95.8%	91.9%	91.9%	--	--	95.4%	95.5%	100.0%
Region Average								
Balances	+9.0%	+5.6%	+4.2%	+10.2%	+30.2%	+19.0%	+7.2%	+7.0%
Households	+4.0%	+6.3%	+5.5%	+15.6%	+8.4%	+7.0%	+3.1%	+2.2%
Accounts	+5.2%	+6.7%	+5.7%	+10.5%	+1.8%	+7.5%	+4.3%	+6.8%
Account Retention	93.8%	93.6%	94.8%	86.9%	94.8%	94.0%	95.9%	69.5%
National Average								
Balances	+14.8%	+16.5%	+16.4%	+14.3%	+10.5%	+22.6%	+6.9%	+10.6%
Households	+9.0%	+10.5%	+10.5%	+12.6%	+7.1%	+11.4%	+6.4%	+1.1%
Accounts	+9.3%	+10.6%	+10.4%	+8.2%	+5.3%	+11.4%	+7.0%	+6.3%
Account Retention	93.7%	93.9%	94.1%	91.7%	94.7%	94.1%	94.9%	68.2%
High Performers								
Balances	+8.6%	+15.2%	+20.7%	-22.4%	+16.5%	+2.7%	+4.8%	+28.7%
Households	+11.9%	+10.9%	+11.4%	+6.7%	+14.6%	+7.0%	+4.9%	+19.8%
Accounts	+12.5%	+11.4%	+11.9%	+1.4%	+3.9%	+7.7%	+4.7%	+20.0%
Account Retention	94.4%	94.6%	94.1%	88.5%	96.0%	95.7%	95.9%	71.9%

Twelve Month Deposit Growth Summary

FinancialEdge 12 Month Growth	All Retail Deposits	Checking	Savings	Money Markets	Certificate of Deposit	IRA		Commercial Deposits
Balances	+0.6%	+6.4%	+5.0%	+3.1%	-16.2%	-1.4%		+72.8%
<i>Percentile</i>	<i>7</i>	<i>27</i>	<i>18</i>	<i>40</i>	<i>3</i>	<i>37</i>		<i>95</i>
Households	+0.3%	-0.2%	+0.4%	-1.2%	-10.5%	-9.0%		+4.3%
<i>Percentile</i>	<i>17</i>	<i>12</i>	<i>18</i>	<i>38</i>	<i>10</i>	<i>3</i>		<i>27</i>
Accounts	-0.1%	+1.2%	+0.8%	-1.6%	-13.4%	-7.6%		+10.1%
<i>Percentile</i>	<i>16</i>	<i>20</i>	<i>20</i>	<i>37</i>	<i>5</i>	<i>9</i>		<i>55</i>

Peer Group								
Balances	+6.5%	+7.8%	+5.4%	-0.2%	+10.7%	+4.4%		-2.8%
Households	+4.2%	+3.2%	+4.2%	-2.1%	-0.6%	-0.6%		-14.1%
Accounts	+3.3%	+3.6%	+3.7%	-2.6%	-1.3%	-0.6%		-11.8%
Asset Size								
Balances	+5.7%	+7.3%	+5.6%	-0.8%	+7.9%	+1.6%		-2.8%
Households	+3.7%	+8.0%	+2.6%	-2.8%	-2.0%	-1.7%		-14.1%
Accounts	+5.0%	+9.2%	+4.1%	-3.2%	-1.6%	-1.5%		-11.8%
Region Average								
Balances	+6.6%	+8.4%	+9.9%	+4.6%	+5.2%	-0.6%		+16.1%
Households	+4.3%	+5.1%	+4.2%	+1.4%	-1.1%	-3.0%		+7.0%
Accounts	+3.7%	+5.4%	+3.5%	+1.2%	-1.3%	-4.0%		+8.3%
National Average								
Balances	+8.0%	+12.1%	+10.9%	+5.1%	+6.3%	+1.5%		+15.1%
Households	+4.7%	+5.1%	+4.6%	+0.9%	-0.7%	-0.2%		+11.3%
Accounts	+3.9%	+5.3%	+4.0%	+0.7%	-0.7%	-1.1%		+12.0%
High Performers								
Balances	+8.9%	+15.0%	+12.7%	+7.1%	+4.2%	+2.4%		+11.2%
Households	+6.0%	+6.6%	+6.2%	+5.2%	-1.1%	+2.7%		+13.8%
Accounts	+5.8%	+7.1%	+5.8%	+5.3%	-0.7%	+1.1%		+15.7%

Twelve Month Checking Growth Detail

FinancialEdge 12 Month Growth	All Checking	Totally Free	Self Service	Budget	Min. Bal. Non-Int.	Min. Bal. Interest	Relationship	High Rate
Balances	+6.4%	+5.9%	--	--	--	+6.0%	--	--
<i>Percentile</i>	<i>27</i>	<i>31</i>	--	--	--	<i>40</i>	--	--
Households	-0.2%	-0.6%	--	--	--	-2.2%	--	--
<i>Percentile</i>	<i>12</i>	<i>18</i>	--	--	--	<i>43</i>	--	--
Accounts	+1.2%	+0.7%	--	--	--	-2.1%	--	--
<i>Percentile</i>	<i>20</i>	<i>22</i>	--	--	--	<i>44</i>	--	--

Peer Group								
Balances	+7.8%	+10.2%	--	--	--	+1.9%	+27.1%	+1.0%
Households	+3.2%	+2.7%	--	--	--	-0.2%	+37.7%	+1.5%
Accounts	+3.6%	+3.1%	--	--	--	-0.6%	+39.0%	+1.4%
Asset Size								
Balances	+7.3%	+11.3%	--	-1.1%	--	+1.9%	+27.1%	-7.1%
Households	+8.0%	+7.8%	--	-3.9%	--	-0.2%	+37.7%	-28.3%
Accounts	+9.2%	+8.9%	--	-5.8%	--	-0.6%	+39.0%	-28.3%
Region Average								
Balances	+8.4%	+7.7%	+7.5%	+5.4%	+11.2%	+7.5%	+14.6%	+19.9%
Households	+5.1%	+4.1%	+5.1%	+4.7%	+12.7%	+1.2%	+17.5%	+12.4%
Accounts	+5.4%	+4.3%	+4.5%	+4.8%	+12.5%	+1.2%	+14.7%	+12.5%
National Average								
Balances	+12.1%	+11.6%	+32.0%	+17.3%	+13.0%	+10.2%	+18.0%	+10.2%
Households	+5.1%	+6.0%	+12.8%	+6.3%	+2.9%	+2.1%	+12.0%	+3.7%
Accounts	+5.3%	+6.3%	+13.0%	+6.7%	+2.8%	+2.3%	+9.7%	+4.0%
High Performers								
Balances	+15.0%	+16.8%	+13.8%	+14.0%	+23.3%	+10.0%	+32.7%	+36.6%
Households	+6.6%	+7.0%	+1.3%	+15.1%	+3.6%	+3.6%	+26.6%	+19.2%
Accounts	+7.1%	+7.3%	+1.2%	+15.1%	+3.8%	+3.6%	+27.6%	+19.7%

Twelve Month Money Market Growth Detail

FinancialEdge 12 Month Growth	Total MMA	Traditional MMA	Tiered MMA	High-Rate MMA
Balances	+3.1%	--	+3.1%	--
<i>Percentile</i>	<i>40</i>	--	<i>34</i>	--
Households	-1.2%	--	-1.2%	--
<i>Percentile</i>	<i>38</i>	--	<i>35</i>	--
Accounts	-1.6%	--	-1.6%	--
<i>Percentile</i>	<i>37</i>	--	<i>33</i>	--

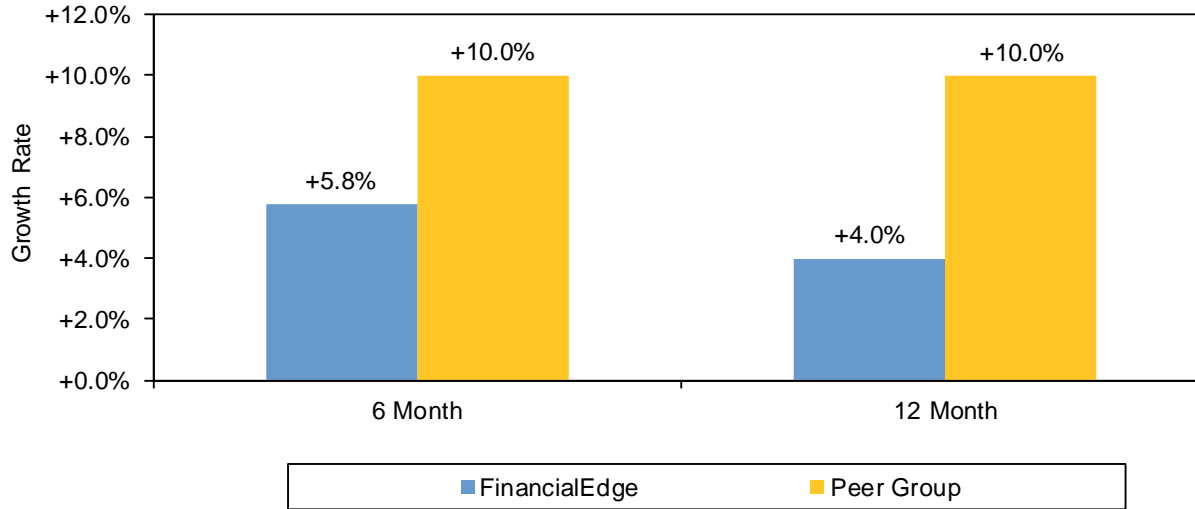
Peer Group				
Balances	-0.2%	-1.7%	+1.3%	--
Households	-2.1%	-1.3%	-3.0%	--
Accounts	-2.6%	-1.6%	-3.5%	--
Asset Size				
Balances	-0.8%	-1.7%	+0.6%	-6.5%
Households	-2.8%	-1.4%	-4.4%	-2.3%
Accounts	-3.2%	-1.9%	-4.9%	--
Region Average				
Balances	+4.6%	+3.8%	+8.3%	+4.8%
Households	+1.4%	+2.1%	+3.3%	+2.1%
Accounts	+1.2%	+2.0%	+3.3%	+2.1%
National Average				
Balances	+5.1%	+2.7%	+8.3%	+5.9%
Households	+0.9%	-1.8%	+2.5%	+2.0%
Accounts	+0.7%	-0.9%	+2.4%	+2.0%
High Performers				
Balances	+7.1%	+7.5%	+8.6%	+2.8%
Households	+5.2%	+10.4%	+1.5%	-2.7%
Accounts	+5.3%	+10.2%	+1.5%	-2.4%

Twelve Month Commercial Deposit Growth Detail

FinancialEdge 12 Month Growth	All Comm. Deposits	Commercial Checking				Commercial Savings	Commercial MMA	Commercial CD
		Total	Traditional	Analysis	Non-Profit			
Balances	+72.8%	+28.1%	+28.1%	--	--	+11.9%	+89.5%	--
<i>Percentile</i>	95	81	80	--	--	41	95	--
Households	+4.3%	+0.9%	+0.9%	--	--	+4.3%	+80.0%	--
<i>Percentile</i>	27	12	12	--	--	27	95	--
Accounts	+10.1%	-1.2%	-1.2%	--	--	+7.4%	+100.0%	--
<i>Percentile</i>	55	9	9	--	--	38	95	--

Peer Group								
Balances	-2.8%	+3.6%	+2.8%	+29.8%	--	+11.9%	+89.5%	-66.6%
Households	-14.1%	+2.3%	+2.4%	+16.7%	--	+4.3%	+80.0%	-66.7%
Accounts	-11.8%	+2.8%	+2.7%	+16.7%	--	+7.4%	+100.0%	-66.7%
Asset Size								
Balances	-2.8%	+3.6%	+2.8%	+29.8%	--	+11.9%	+89.5%	-66.6%
Households	-14.1%	+2.3%	+2.4%	+16.7%	--	+4.3%	+80.0%	-66.7%
Accounts	-11.8%	+2.8%	+2.7%	+16.7%	--	+7.4%	+100.0%	-66.7%
Region Average								
Balances	+16.1%	+14.0%	+14.0%	+27.8%	+16.5%	+12.8%	+18.0%	+9.7%
Households	+7.0%	+6.2%	+8.7%	+18.6%	+3.7%	+8.0%	+10.6%	+3.1%
Accounts	+8.3%	+6.5%	+9.1%	+16.7%	-1.5%	+8.9%	+12.1%	+6.5%
National Average								
Balances	+15.1%	+16.3%	+16.4%	+32.8%	+10.5%	+19.7%	+11.8%	+8.8%
Households	+11.3%	+11.9%	+12.6%	+11.8%	+4.6%	+13.1%	+13.3%	+5.9%
Accounts	+12.0%	+12.3%	+12.9%	+12.0%	+3.3%	+12.1%	+13.5%	+9.9%
High Performers								
Balances	+11.2%	+17.6%	+16.5%	+11.6%	+11.9%	+13.4%	+3.9%	+7.8%
Households	+13.8%	+12.1%	+12.8%	+9.2%	+7.5%	+7.9%	+20.0%	+5.5%
Accounts	+15.7%	+12.9%	+13.5%	+5.5%	+2.6%	+8.7%	+20.0%	+6.2%

Trend in Total Loan Balances



As of December 2016, FinancialEdge had \$57.4 million in loans.

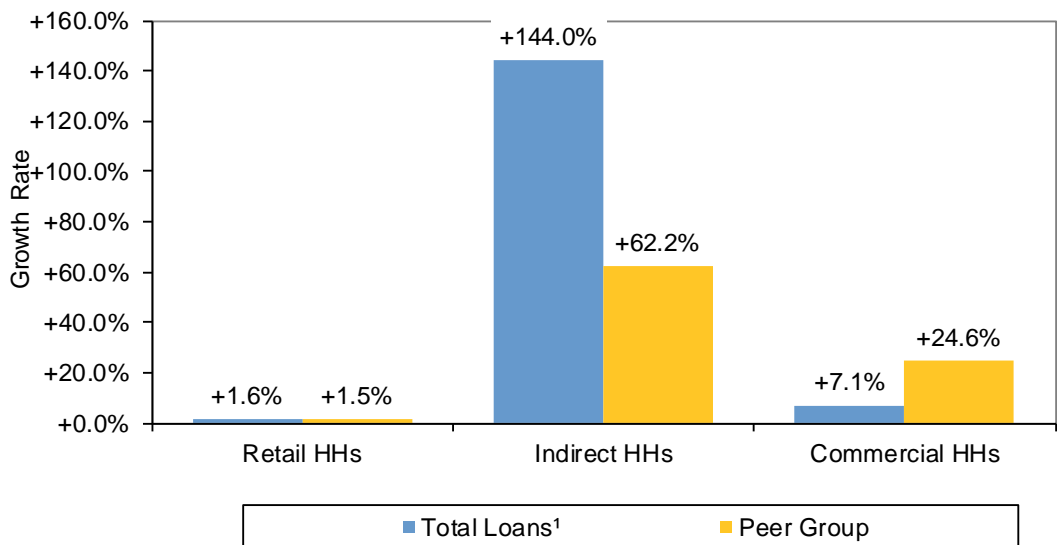
The annualized growth rate of loans over the past 6 Months at FinancialEdge is +5.8%.

Over the past 12 Months, loans have grown at a rate of +4.0%. The growth rate for the Peer Group is +10.0%.

	Total Loan Balances (\$M) ¹			Annualized Growth Rate	
	Dec-15	Jun-16	Dec-16	6 Month	12 Month
	FinancialEdge	\$55.2	\$55.8	\$57.4	+5.8%	+4.0%
<i>Percentile</i>	4	4	3	22	15
Peer Group				+10.0%	+10.0%
Asset Size				+8.6%	+7.9%
Region Average				+10.9%	+10.8%
National Average				+12.1%	+11.3%
High Performers				+13.6%	+12.7%

¹Total loans based on 5300 data

Loan Growth by Business Line



As of December 2016, FinancialEdge had \$57.4 million in total loan balances.

For Retail HHs, the growth rate of loan balances annualized over the past 12 Months at FinancialEdge is +1.6%.

For Indirect HHs, the growth rate of loan balances annualized over the past 12 Months at FinancialEdge is +144.0%.

For Commercial HHs, the growth rate of loan balances annualized over the past 12 Months at FinancialEdge is +7.1%.

FinancialEdge (Balances in \$M)							Comparisons - 12 Month Growth Rate		
Total Loans ¹	Dec-15	Jun-16	Dec-16	6 Month Growth	12 Month Growth	Percentile	Peer Group	National Average	High Performers
Retail HHs	\$47.5	\$46.9	\$48.2	+5.7%	+1.6%	17	+1.5%	+8.8%	+11.4%
Indirect HHs	\$0.7	\$0.9	\$1.7	+190.1%	+144.0%	96	+62.2%	+29.6%	+27.6%
Commercial HHs	\$6.3	\$6.7	\$6.8	+3.0%	+7.1%	39	+24.6%	+16.0%	+18.2%
Total	\$55.2	\$55.8	\$57.4	+5.8%	+4.0%	15	+10.0%	+11.3%	+12.7%

¹ Business line totals from account data; overall total from 5300 data

Trends in Loan Mix

FinancialEdge	Dec-15		Jun-16		Dec-16	
	Mix	Percentile	Mix	Percentile	Mix	Percentile
Real Estate	58.2%	80	56.5%	80	54.8%	77
Held Mortgage	50.8%	87	52.0%	89	47.5%	86
HELOC	4.8%	38	--	--	4.1%	32
Equity Loan	2.5%	42	4.5%	66	3.2%	57
Auto & Consumer Loans	29.8%	27	32.7%	30	33.4%	32
Total Auto Loans	19.8%	20	20.7%	20	22.3%	24
Direct Auto	14.6%	45	14.2%	42	14.3%	44
Indirect Auto	5.2%	20	6.6%	23	8.0%	24
Consumer Loans	10.0%	74	11.9%	80	11.1%	75
Cards and Lines	6.6%	50	5.5%	40	6.1%	50
Total Credit Cards	5.8%	50	5.5%	48	5.3%	46
Classic	--	--	--	--	--	--
Gold	--	--	--	--	--	--
Platinum	5.8%	66	5.5%	63	5.3%	59
Unsecured LOC	0.8%	56	--	--	0.8%	58
Commercial Loans	5.4%	38	5.3%	36	5.6%	36
Commercial Real Estate	5.4%	49	5.3%	43	5.5%	47
Other Commercial Loans	0.1%	10	0.1%	9	0.1%	12

Six Month Loan Growth Summary

FinancialEdge 6 Month Growth	All Retail Loans	Auto	Real Estate	Credit Cards	Consumer Loans	Unsecured LOC	Commercial Loans
Balances	+7.7%	+23.9%	+2.2%	+2.2%	-5.7%	--	+19.9%
<i>Percentile</i>	30	74	33	17	13	--	66
Households	+9.5%	+15.7%	+10.2%	+2.8%	-10.2%	--	+10.8%
<i>Percentile</i>	64	74	86	31	8	--	59
Accounts	+9.5%	+13.8%	+11.4%	+3.3%	-8.6%	--	+13.1%
<i>Percentile</i>	65	65	88	34	10	--	64
Account Retention	89.4%	84.1%	98.6%	98.5%	62.1%	--	93.4%
<i>Percentile</i>	39	37	99	75	10	--	59

Peer Group							
Balances	+8.4%	+17.7%	-1.0%	+29.8%	+4.2%	-0.3%	+7.1%
Households	+11.0%	+11.4%	+4.4%	+14.2%	+7.8%	-0.7%	+22.8%
Accounts	+8.7%	+10.5%	+4.0%	+14.6%	+7.0%	-0.5%	+19.4%
Account Retention	83.4%	82.4%	92.5%	95.3%	72.2%	91.2%	93.5%
Asset Size							
Balances	+10.0%	+14.3%	+5.7%	+29.6%	+0.3%	-2.0%	+7.1%
Households	+7.9%	+7.8%	+3.4%	+10.7%	+5.0%	-3.5%	+22.8%
Accounts	+4.1%	+7.1%	+3.6%	+6.6%	+4.0%	-3.7%	+19.4%
Account Retention	83.7%	82.7%	92.9%	92.1%	76.2%	87.8%	93.5%
Region Average							
Balances	+11.3%	+18.2%	+5.5%	+17.0%	+10.7%	+0.9%	+9.9%
Households	+6.7%	+10.2%	+1.8%	+7.2%	+12.6%	-3.4%	+8.1%
Accounts	+6.6%	+10.0%	+1.7%	+4.6%	+9.1%	-3.5%	+10.2%
Account Retention	89.0%	84.3%	90.9%	95.5%	73.7%	93.0%	90.9%
National Average							
Balances	+12.1%	+17.2%	+7.7%	+13.8%	+13.3%	+4.0%	+14.5%
Households	+7.5%	+11.5%	+3.2%	+7.8%	+11.1%	+0.7%	+10.4%
Accounts	+6.7%	+11.4%	+3.1%	+6.7%	+10.3%	+1.1%	+11.8%
Account Retention	89.0%	84.9%	91.2%	95.5%	74.8%	94.0%	88.6%
High Performers							
Balances	+14.1%	+18.4%	+9.3%	+19.3%	+16.8%	+7.3%	+16.2%
Households	+9.5%	+12.8%	+6.1%	+10.9%	+12.1%	+0.8%	+7.2%
Accounts	+8.8%	+12.9%	+5.6%	+9.4%	+11.6%	+0.6%	+8.5%
Account Retention	88.2%	84.0%	91.4%	95.4%	73.9%	97.1%	89.2%

Six Month Auto Loan Growth Detail

FinancialEdge 6 Month Growth	Total Auto Loans	Direct Auto Loans			Indirect Auto Loans
		Total	New	Used	
Balances	+23.9%	+10.3%	+4.1%	+11.5%	+53.1%
<i>Percentile</i>	<i>74</i>	<i>61</i>	<i>46</i>	<i>69</i>	<i>82</i>
Households	+15.7%	+9.7%	-6.5%	+10.4%	+30.1%
<i>Percentile</i>	<i>74</i>	<i>76</i>	<i>22</i>	<i>80</i>	<i>72</i>
Accounts	+13.8%	+8.1%	-6.3%	+9.3%	+29.2%
<i>Percentile</i>	<i>65</i>	<i>68</i>	<i>21</i>	<i>77</i>	<i>70</i>
Account Retention	84.1%	84.5%	85.7%	84.4%	83.1%
<i>Percentile</i>	<i>37</i>	<i>68</i>	<i>42</i>	<i>74</i>	<i>14</i>

Peer Group					
Balances	+17.7%	+6.1%	+1.7%	+7.0%	+32.8%
Households	+11.4%	+2.3%	-2.8%	+2.7%	+23.9%
Accounts	+10.5%	+2.0%	-1.4%	+2.4%	+23.9%
Account Retention	82.4%	81.4%	85.4%	80.8%	85.5%
Asset Size					
Balances	+14.3%	+5.0%	+7.6%	+4.4%	+41.6%
Households	+7.8%	+0.8%	-0.7%	+0.8%	+29.4%
Accounts	+7.1%	+0.5%	+0.8%	+0.6%	+29.5%
Account Retention	82.7%	81.8%	85.7%	81.4%	86.9%
Region Average					
Balances	+18.2%	+9.7%	+11.1%	+7.1%	+26.8%
Households	+10.2%	+3.7%	+3.5%	+2.8%	+15.9%
Accounts	+10.0%	+3.6%	+4.0%	+2.7%	+16.1%
Account Retention	84.3%	82.0%	83.6%	81.3%	85.9%
National Average					
Balances	+17.2%	+9.6%	+8.0%	+9.1%	+24.1%
Households	+11.5%	+5.2%	+4.9%	+5.2%	+19.2%
Accounts	+11.4%	+5.3%	+5.1%	+5.4%	+19.4%
Account Retention	84.9%	82.9%	85.5%	82.3%	85.6%
High Performers					
Balances	+18.4%	+16.1%	+14.3%	+13.3%	+17.0%
Households	+12.8%	+8.8%	+9.0%	+8.5%	+10.8%
Accounts	+12.9%	+8.7%	+9.5%	+8.5%	+11.1%
Account Retention	84.0%	82.1%	86.4%	81.3%	85.3%

Six Month Real Estate Loan Growth Detail

FinancialEdge 6 Month Growth	Total Real Estate	Held Mortgage	Home Equity Loan	HELOC
Balances	+2.2%	-9.6%	-53.3%	--
<i>Percentile</i>	33	10	3	--
Households	+10.2%	-18.2%	-93.7%	--
<i>Percentile</i>	86	3	1	--
Accounts	+11.4%	-30.7%	-92.6%	--
<i>Percentile</i>	88	2	1	--
Account Retention	98.6%	79.5%	44.7%	--
<i>Percentile</i>	99	2	1	--

Peer Group				
Balances	-1.0%	-5.2%	-5.2%	+7.4%
Households	+4.4%	-4.6%	-9.0%	+7.5%
Accounts	+4.0%	-6.7%	-9.4%	+8.1%
Account Retention	92.5%	91.6%	81.2%	92.1%
Asset Size				
Balances	+5.7%	-0.8%	-4.6%	+4.2%
Households	+3.4%	-1.7%	-7.6%	+2.8%
Accounts	+3.6%	-3.2%	-7.8%	+3.2%
Account Retention	92.9%	91.7%	83.9%	91.8%
Region Average				
Balances	+5.5%	+6.2%	-2.9%	+5.8%
Households	+1.8%	+3.0%	-4.8%	+1.5%
Accounts	+1.7%	+2.7%	-4.7%	+1.3%
Account Retention	90.9%	91.9%	85.5%	90.1%
National Average				
Balances	+7.7%	+8.1%	-5.1%	+8.2%
Households	+3.2%	+4.8%	-5.7%	+4.9%
Accounts	+3.1%	+4.6%	-5.7%	+4.7%
Account Retention	91.2%	92.0%	86.7%	90.8%
High Performers				
Balances	+9.3%	+14.8%	-4.6%	+7.3%
Households	+6.1%	+10.1%	-5.0%	+6.3%
Accounts	+5.6%	+9.9%	-5.0%	+6.2%
Account Retention	91.4%	89.3%	87.2%	91.1%

Six Month Credit Card Growth Detail

FinancialEdge 6 Month Growth	All Credit Cards	Classic Cards	Gold Cards	Platinum Cards
Balances	+2.2%	--	--	+2.2%
<i>Percentile</i>	<i>17</i>	--	--	<i>19</i>
Households	+2.8%	--	--	+2.8%
<i>Percentile</i>	<i>31</i>	--	--	<i>28</i>
Accounts	+3.3%	--	--	+3.3%
<i>Percentile</i>	<i>34</i>	--	--	<i>33</i>
Account Retention	98.5%	--	--	98.5%
<i>Percentile</i>	<i>75</i>	--	--	<i>66</i>

Peer Group				
Balances	+29.8%	+19.2%	--	+27.2%
Households	+14.2%	+4.7%	--	+17.2%
Accounts	+14.6%	+5.9%	--	+16.8%
Account Retention	95.3%	97.4%	--	95.0%
Asset Size				
Balances	+29.6%	+19.2%	+31.8%	+26.7%
Households	+10.7%	+4.7%	+12.9%	+11.4%
Accounts	+6.6%	+5.9%	+13.5%	+5.6%
Account Retention	92.1%	97.4%	97.2%	91.3%
Region Average				
Balances	+17.0%	+15.9%	+12.5%	+19.8%
Households	+7.2%	+4.8%	+5.8%	+8.4%
Accounts	+4.6%	+7.5%	+9.1%	+8.9%
Account Retention	95.5%	95.2%	92.6%	95.6%
National Average				
Balances	+13.8%	+7.9%	+5.5%	+15.3%
Households	+7.8%	+0.5%	+4.3%	+9.4%
Accounts	+6.7%	+0.3%	+4.9%	+10.3%
Account Retention	95.5%	90.7%	92.6%	95.3%
High Performers				
Balances	+19.3%	+0.6%	+10.6%	+24.4%
Households	+10.9%	-1.0%	+6.4%	+13.0%
Accounts	+9.4%	-0.9%	+6.5%	+21.1%
Account Retention	95.4%	93.5%	94.7%	97.2%

Six Month Commercial Loan Growth Detail

FinancialEdge 6 Month Growth	All Commercial	Commercial Real Estate	Land Development	Agriculture	Comm & Industrial	Commercial Credit Card	Commercial LOC	All Other Commercial
Balances	+19.9%	+18.5%	--	--	--	--	--	+165.8%
<i>Percentile</i>	66	67	--	--	--	--	--	97
Households	+10.8%	+5.6%	--	--	--	--	--	+200.0%
<i>Percentile</i>	59	46	--	--	--	--	--	99
Accounts	+13.1%	+6.7%	--	--	--	--	--	+400.0%
<i>Percentile</i>	64	46	--	--	--	--	--	100
Account Retention	93.4%	95.0%	--	--	--	--	--	--
<i>Percentile</i>	59	66	--	--	--	--	--	--

Peer Group								
Balances	+7.1%	+4.9%	--	--	-38.1%	+15.1%	-69.0%	+165.8%
Households	+22.8%	+7.4%	--	--	-2.2%	+11.1%	+66.7%	+200.0%
Accounts	+19.4%	+6.3%	--	--	-3.7%	+8.9%	+66.7%	--
Account Retention	93.5%	98.3%	--	--	90.7%	--	83.3%	50.0%
Asset Size								
Balances	+7.1%	+4.9%	--	--	-38.1%	+15.1%	-69.0%	+165.8%
Households	+22.8%	+7.4%	--	--	-2.2%	+11.1%	+66.7%	+200.0%
Accounts	+19.4%	+6.3%	--	--	-3.7%	+8.9%	+66.7%	--
Account Retention	93.5%	98.3%	--	--	90.7%	--	83.3%	50.0%
Region Average								
Balances	+9.9%	+12.8%	+13.6%	+35.9%	+15.5%	+16.6%	+36.8%	+18.7%
Households	+8.1%	+8.3%	-14.5%	+12.6%	+19.9%	+14.8%	+12.2%	+10.6%
Accounts	+10.2%	+10.0%	-12.6%	+16.5%	+16.5%	+13.2%	+12.8%	+5.9%
Account Retention	90.9%	91.9%	66.2%	91.9%	88.8%	89.4%	90.2%	83.5%
National Average								
Balances	+14.5%	+11.0%	+15.9%	-7.9%	+7.6%	+15.2%	+16.2%	+10.7%
Households	+10.4%	+11.0%	-0.5%	-8.2%	+9.7%	+17.3%	+11.8%	+9.7%
Accounts	+11.8%	+11.0%	+1.2%	-7.4%	+9.5%	+13.4%	+13.4%	+7.7%
Account Retention	88.6%	91.9%	70.9%	81.4%	86.0%	91.9%	86.3%	84.2%
High Performers								
Balances	+16.2%	+12.6%	+21.8%	+19.1%	-12.7%	+18.6%	+13.1%	+11.8%
Households	+7.2%	+8.6%	+15.1%	--	+13.2%	+7.0%	+15.1%	+2.8%
Accounts	+8.5%	+7.7%	+18.9%	+6.1%	+10.9%	+8.6%	+14.0%	+1.7%
Account Retention	89.2%	90.4%	74.4%	93.9%	81.7%	94.8%	81.9%	80.4%

Twelve Month Loan Growth Summary

FinancialEdge 12 Month Growth	All Retail Loans	Auto	Real Estate	Credit Cards	Consumer Loans	Unsecured LOC		Commercial Loans
Balances	+3.8%	+17.0%	-1.9%	-4.5%	+16.1%	+1.9%		+8.1%
<i>Percentile</i>	<i>18</i>	<i>57</i>	<i>15</i>	<i>7</i>	<i>66</i>	<i>61</i>		<i>44</i>
Households	+0.9%	+3.7%	-2.9%	+2.2%	+8.5%	-52.1%		+5.4%
<i>Percentile</i>	<i>13</i>	<i>25</i>	<i>13</i>	<i>23</i>	<i>57</i>	<i>1</i>		<i>42</i>
Accounts	+0.5%	+2.5%	-4.5%	+3.0%	+12.9%	-52.6%		+6.6%
<i>Percentile</i>	<i>13</i>	<i>20</i>	<i>9</i>	<i>31</i>	<i>70</i>	<i>1</i>		<i>42</i>

Peer Group								
Balances	+9.5%	+17.2%	+2.7%	+18.4%	+5.0%	-1.9%		-4.7%
Households	+7.1%	+8.6%	+6.2%	+12.0%	+4.6%	-11.1%		+12.8%
Accounts	+5.8%	+8.0%	+6.2%	+12.3%	+5.1%	-11.3%		+54.5%
Asset Size								
Balances	+7.5%	+14.5%	+1.1%	+20.3%	+2.6%	+0.4%		-4.7%
Households	+4.8%	+6.3%	+0.3%	+11.7%	+3.6%	-9.0%		+12.8%
Accounts	+3.3%	+5.9%	-0.9%	+12.0%	+3.9%	-8.9%		+54.5%
Region Average								
Balances	+10.8%	+18.5%	+6.6%	+8.9%	+13.3%	+0.9%		+10.4%
Households	+7.3%	+11.2%	+3.0%	+6.9%	+14.5%	-0.6%		+9.7%
Accounts	+6.8%	+11.0%	+2.9%	+7.9%	+14.3%	-0.6%		+12.9%
National Average								
Balances	+11.2%	+18.1%	+7.8%	+8.7%	+13.4%	+1.6%		+16.7%
Households	+7.4%	+11.9%	+4.1%	+7.9%	+11.1%	+0.6%		+12.5%
Accounts	+6.9%	+11.7%	+4.0%	+8.1%	+11.1%	+0.6%		+15.6%
High Performers								
Balances	+13.2%	+19.0%	+9.5%	+13.0%	+14.6%	+2.7%		+18.0%
Households	+8.4%	+12.3%	+5.9%	+10.7%	+8.8%	+0.7%		+8.6%
Accounts	+8.2%	+12.6%	+5.6%	+10.2%	+8.5%	+0.6%		+17.8%

Twelve Month Auto Loan Growth Detail

FinancialEdge 12 Month Growth	Total Auto Loans	Direct Auto Loans			Indirect Auto Loans
		Total	New	Used	
Balances	+17.0%	+2.0%	-1.0%	+2.6%	+58.6%
<i>Percentile</i>	<i>57</i>	<i>30</i>	<i>30</i>	<i>35</i>	<i>82</i>
Households	+3.7%	-4.3%	-1.6%	-4.7%	+28.2%
<i>Percentile</i>	<i>25</i>	<i>11</i>	<i>31</i>	<i>12</i>	<i>70</i>
Accounts	+2.5%	-5.0%	-1.6%	-5.3%	+27.3%
<i>Percentile</i>	<i>20</i>	<i>11</i>	<i>30</i>	<i>12</i>	<i>68</i>

Peer Group					
Balances	+17.2%	+3.8%	+4.0%	+4.0%	+38.9%
Households	+8.6%	-1.1%	-0.9%	-1.0%	+25.9%
Accounts	+8.0%	-1.2%	-0.6%	-0.9%	+26.0%
Asset Size					
Balances	+14.5%	+4.2%	+7.2%	+3.5%	+38.9%
Households	+6.3%	-1.3%	-0.5%	-1.3%	+25.9%
Accounts	+5.9%	-1.3%	+0.3%	-1.2%	+26.0%
Region Average					
Balances	+18.5%	+9.0%	+10.0%	+8.1%	+22.8%
Households	+11.2%	+4.5%	+4.9%	+4.2%	+14.7%
Accounts	+11.0%	+4.5%	+5.0%	+4.2%	+14.8%
National Average					
Balances	+18.1%	+9.4%	+9.7%	+8.9%	+24.6%
Households	+11.9%	+5.1%	+6.4%	+4.7%	+20.4%
Accounts	+11.7%	+5.2%	+6.5%	+4.7%	+20.7%
High Performers					
Balances	+19.0%	+14.9%	+15.6%	+14.1%	+17.1%
Households	+12.3%	+7.9%	+8.1%	+7.6%	+14.4%
Accounts	+12.6%	+8.2%	+8.1%	+7.8%	+14.7%

Twelve Month Real Estate Loan Growth Detail

FinancialEdge 12 Month Growth	Total Real Estate	Held Mortgage	Home Equity Loan	HELOC
Balances	-1.9%	-2.7%	+32.3%	-10.7%
<i>Percentile</i>	<i>15</i>	<i>17</i>	<i>95</i>	<i>10</i>
Households	-2.9%	-3.0%	+16.1%	-12.0%
<i>Percentile</i>	<i>13</i>	<i>15</i>	<i>93</i>	<i>8</i>
Accounts	-4.5%	-2.8%	+15.9%	-14.7%
<i>Percentile</i>	<i>9</i>	<i>16</i>	<i>92</i>	<i>5</i>

Peer Group				
Balances	+2.7%	-3.2%	+33.3%	+0.1%
Households	+6.2%	-2.4%	+28.6%	-0.4%
Accounts	+6.2%	-2.3%	+28.8%	-0.4%
Asset Size				
Balances	+1.1%	-4.7%	+25.5%	-2.2%
Households	+0.3%	-12.1%	+22.2%	-3.0%
Accounts	-0.9%	-12.2%	+22.4%	-3.0%
Region Average				
Balances	+6.6%	+8.2%	+1.3%	+5.1%
Households	+3.0%	+5.3%	-1.3%	+1.9%
Accounts	+2.9%	+5.3%	-1.3%	+1.8%
National Average				
Balances	+7.8%	+9.1%	-3.6%	+8.0%
Households	+4.1%	+5.5%	-4.4%	+4.7%
Accounts	+4.0%	+5.5%	-4.4%	+4.7%
High Performers				
Balances	+9.5%	+9.5%	-2.2%	+8.8%
Households	+5.9%	+4.7%	-2.7%	+6.7%
Accounts	+5.6%	+4.8%	-2.6%	+6.7%

Twelve Month Credit Card Growth Detail

FinancialEdge 12 Month Growth	All Credit Cards	Classic Cards	Gold Cards	Platinum Cards
Balances	-4.5%	--	--	-4.5%
<i>Percentile</i>	<i>7</i>	--	--	<i>12</i>
Households	+2.2%	--	--	+2.2%
<i>Percentile</i>	<i>23</i>	--	--	<i>21</i>
Accounts	+3.0%	--	--	+3.0%
<i>Percentile</i>	<i>31</i>	--	--	<i>26</i>

Peer Group				
Balances	+18.4%	+8.0%	--	+19.9%
Households	+12.0%	+6.0%	--	+13.5%
Accounts	+12.3%	+7.0%	--	+13.3%
Asset Size				
Balances	+20.3%	+8.0%	--	+22.3%
Households	+11.7%	+6.0%	--	+12.7%
Accounts	+12.0%	+7.0%	--	+12.7%
Region Average				
Balances	+8.9%	+4.6%	+10.1%	+9.8%
Households	+6.9%	+0.5%	+9.4%	+8.0%
Accounts	+7.9%	+1.0%	+12.4%	+8.5%
National Average				
Balances	+8.7%	-0.3%	-0.6%	+9.1%
Households	+7.9%	-0.6%	+1.6%	+10.1%
Accounts	+8.1%	-0.2%	+2.3%	+10.2%
High Performers				
Balances	+13.0%	-2.0%	+3.5%	+19.9%
Households	+10.7%	+1.3%	+5.4%	+23.7%
Accounts	+10.2%	+1.4%	+5.6%	+23.2%

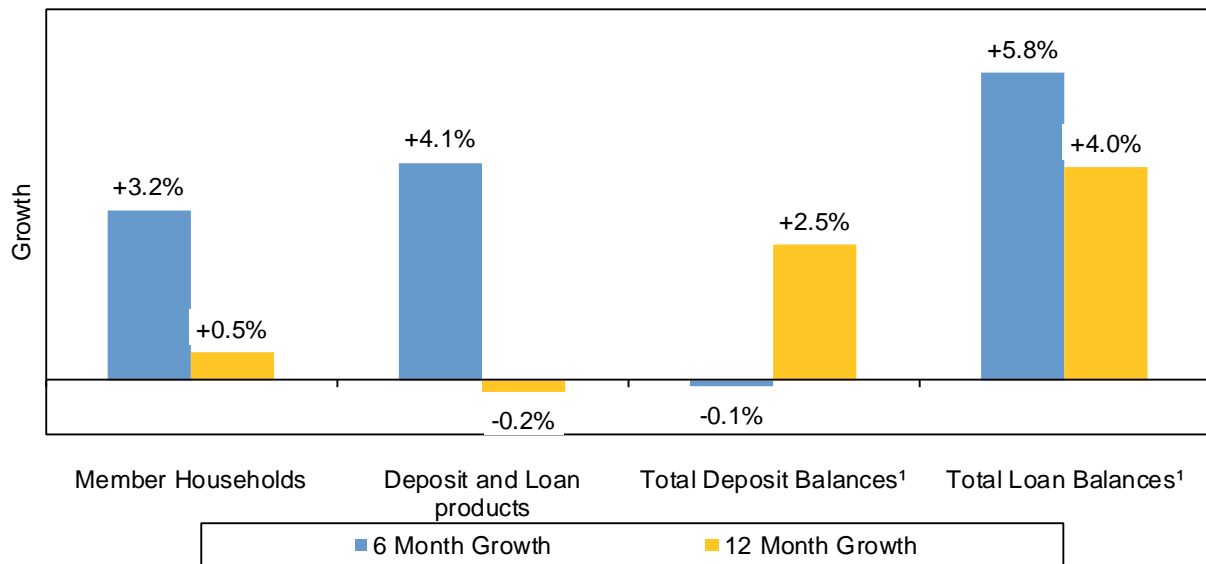
Twelve Month Commercial Loan Growth Detail

FinancialEdge 12 Month Growth	All Commercial	Commercial Real Estate	Land Development	Agriculture	Comm & Industrial	Commercial Credit Card	Commercial LOC	All Other Commercial
Balances	+8.1%	+7.5%	--	--	--	--	--	+66.9%
<i>Percentile</i>	<i>44</i>	<i>44</i>	--	--	--	--	--	<i>89</i>
Households	+5.4%	+2.8%	--	--	--	--	--	+100.0%
<i>Percentile</i>	<i>42</i>	<i>37</i>	--	--	--	--	--	<i>98</i>
Accounts	+6.6%	+3.3%	--	--	--	--	--	+200.0%
<i>Percentile</i>	<i>42</i>	<i>36</i>	--	--	--	--	--	<i>99</i>

Peer Group								
Balances	-4.7%	+3.7%	--	--	-28.3%	-6.6%	+18.9%	+66.9%
Households	+12.8%	+7.6%	--	--	+1.4%	+5.6%	+25.0%	+100.0%
Accounts	+54.5%	+6.2%	--	--	-3.2%	+4.4%	+25.0%	+200.0%
Asset Size								
Balances	-4.7%	+3.7%	--	--	-28.3%	-6.6%	+18.9%	+66.9%
Households	+12.8%	+7.6%	--	--	+1.4%	+5.6%	+25.0%	+100.0%
Accounts	+54.5%	+6.2%	--	--	-3.2%	+4.4%	+25.0%	+200.0%
Region Average								
Balances	+10.4%	+13.0%	-16.2%	-4.8%	+16.1%	+14.2%	+12.4%	+10.4%
Households	+9.7%	+10.2%	+22.3%	-20.0%	+23.6%	+10.7%	+8.0%	+4.2%
Accounts	+12.9%	+12.3%	+12.2%	-20.0%	+26.8%	+16.9%	+8.9%	+9.0%
National Average								
Balances	+16.7%	+14.7%	+2.5%	-15.2%	+12.8%	+16.6%	+10.3%	+12.0%
Households	+12.5%	+13.9%	+9.4%	-12.7%	+10.3%	+15.8%	+9.3%	+10.9%
Accounts	+15.6%	+15.5%	+14.0%	-12.9%	+15.9%	+17.8%	+9.4%	+11.7%
High Performers								
Balances	+18.0%	+14.8%	-1.2%	-4.2%	-8.6%	+17.0%	+22.7%	+23.1%
Households	+8.6%	+10.1%	+16.8%	-25.0%	+7.2%	+12.5%	+10.5%	+10.6%
Accounts	+17.8%	+10.7%	+47.2%	-17.8%	+6.5%	+13.8%	+8.6%	+1.6%

Growth Summary

All Households



Are you above or below average for growth of households, products, deposits and loans?

Has your growth increased or decreased in the last 12 months?

Is your product growth exceeding your household growth?

FinancialEdge	6 Month Growth		12 Month Growth	
	Ratio	Percentile	Ratio	Percentile
Member Households	+3.2%	40	+0.5%	17
Deposit and Loan products	+4.1%	44	-0.2%	12
Total Deposit Balances ¹	-0.1%	11	+2.5%	9
Total Loan Balances ¹	+5.8%	22	+4.0%	15

¹ Balance growth for all households is computed from the 5300 Call Report.

Growth Summary by Business Line

FinancialEdge

Retail Households	6 Month Growth		12 Month Growth	
	Ratio	Percentile	Ratio	Percentile
Member Households	+1.7%	38	-0.5%	17
Deposit and Loan products	+2.7%	42	-1.2%	11
Total Deposit Balances ¹	-0.1%	16	+1.6%	9
Total Loan Balances ¹	+5.7%	34	+1.6%	17

Indirect Households	6 Month Growth		12 Month Growth	
	Ratio	Percentile	Ratio	Percentile
Member Households	+113.2%	96	+88.9%	93
Deposit and Loan products	+115.5%	96	+82.7%	91
Total Deposit Balances ¹	+151.8%	94	-19.6%	12
Total Loan Balances ¹	+190.1%	98	+144.0%	96

Commercial Households	6 Month Growth		12 Month Growth	
	Ratio	Percentile	Ratio	Percentile
Member Households	+6.5%	44	+3.6%	25
Deposit and Loan products	+6.6%	45	+2.9%	24
Total Deposit Balances ¹	+0.1%	23	+13.6%	47
Total Loan Balances ¹	+3.0%	37	+7.1%	39

¹ Balance growth by business line is computed from the account data.

Growth Summary Comparisons

FinancialEdge

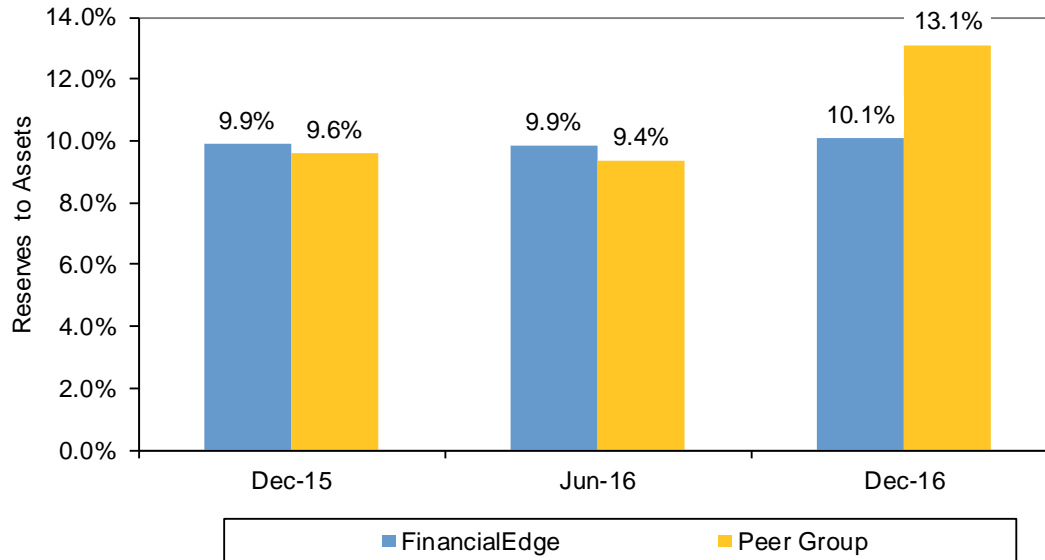
6 Month Growth	Dec-16					
	FinancialEdge	Peer Group	Asset Size	Region Average	National Average	High Performers
Member Households	+3.2%	+4.1%	+6.2%	+3.7%	+4.7%	+5.9%
Deposit and Loan products	+4.1%	+5.5%	+6.2%	+4.5%	+5.0%	+6.8%
Total Deposit Balances	-0.1%	+5.0%	+2.1%	+5.3%	+6.3%	+8.0%
Total Loan Balances	+5.8%	+10.0%	+8.6%	+10.9%	+12.1%	+13.6%

12 Month Growth	Dec-16					
	FinancialEdge	Peer Group	Asset Size	Region Average	National Average	High Performers
Member Households	+0.5%	+4.3%	+3.8%	+4.4%	+4.8%	+6.1%
Deposit and Loan products	-0.2%	+4.3%	+4.0%	+5.1%	+5.1%	+6.9%
Total Deposit Balances	+2.5%	+6.9%	+5.7%	+6.9%	+8.3%	+9.5%
Total Loan Balances	+4.0%	+10.0%	+7.9%	+10.8%	+11.3%	+12.7%



Earnings Overview

Reserves and Return on Equity



The chart and table show Reserves to Assets and the Return on Equity for the Credit Union.

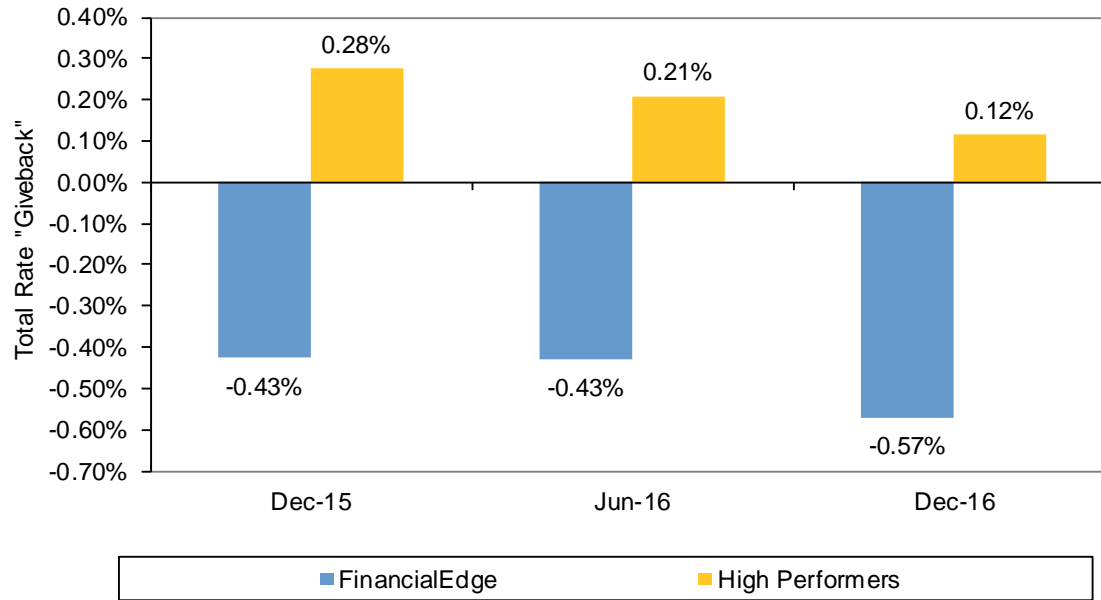
The higher the Reserves to Assets ratio, the more of a rate giveback the institution can make to its member base.

At FinancialEdge, the Reserves to Assets ratio is 10.1%, which compares with the Peer Group Average of 13.1%.

The Credit Union's Return on Equity is 4.8%, which compares with the Peer Group ROE of 6.5%.

	Reserves to Assets			Return on Equity		
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16
FinancialEdge	9.9%	9.9%	10.1%	1.2%	5.2%	4.8%
<i>Percentile</i>	<i>37</i>	<i>41</i>	<i>43</i>	<i>9</i>	<i>38</i>	<i>29</i>
Peer Group	9.6%	9.4%	13.1%	3.0%	4.1%	6.5%
Asset Size	11.7%	11.1%	13.0%	2.9%	2.9%	5.0%
Region Average	11.1%	11.1%	11.2%	7.3%	6.9%	6.6%
National Average	10.8%	10.8%	10.9%	7.2%	6.5%	7.0%
High Performers	11.9%	11.9%	13.1%	12.4%	10.8%	11.4%

Rate Giveback



The Total Rate Giveback for FinancialEdge is -0.57%. This indicates that the credit union is paying lower rates on deposits or charging higher rates on loans compared with credit unions nationally.

Looking further, the Loan Rate Giveback is -0.45%. This indicates that the credit union is less aggressive (higher rates) than credit unions nationally in loan pricing.

The Deposit Rate Giveback is -0.12%. This indicates the credit union is less aggressive (offering lower rates) than credit unions nationally in deposit pricing.

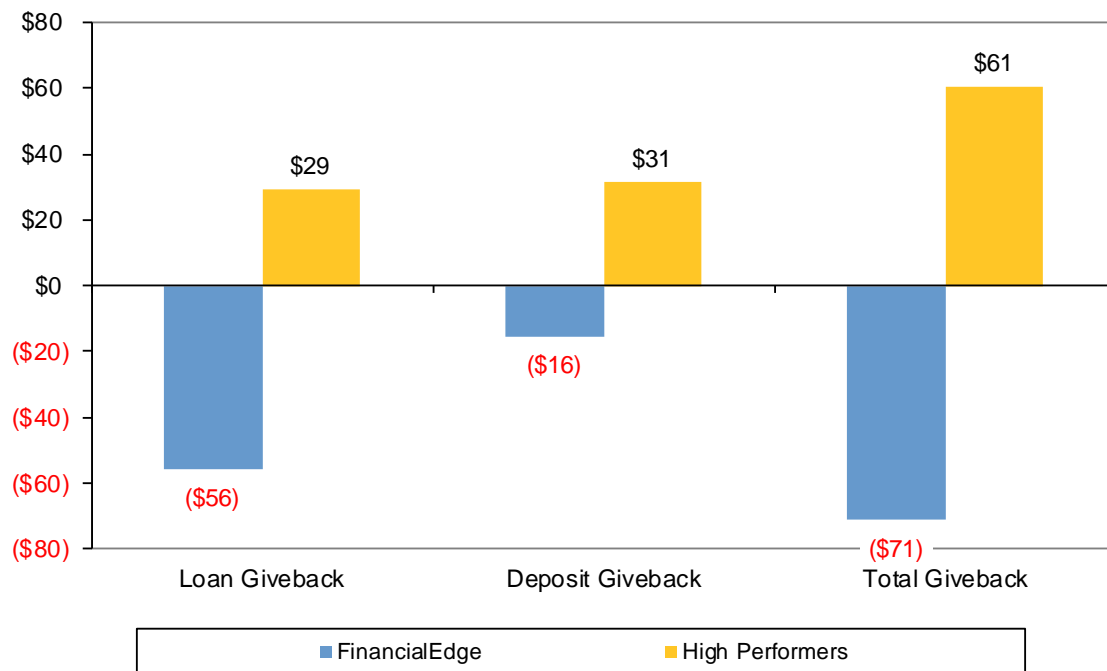
	Total Rate Giveback ¹ (%)			Loan Rate Giveback ² (%)			Deposit Rate Giveback ³ (%)		
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16
FinancialEdge	-0.43%	-0.43%	-0.57%	-0.33%	-0.31%	-0.45%	-0.10%	-0.12%	-0.12%
Percentile	12	13	8	17	18	13	18	14	11
Peer Group	-0.22%	-0.23%	-0.28%	-0.28%	-0.22%	-0.32%	0.07%	-0.01%	0.04%
Asset Size	-0.23%	-0.10%	-0.11%	-0.25%	-0.06%	-0.14%	0.02%	-0.04%	0.02%
Region Average	0.06%	0.03%	0.02%	0.05%	0.04%	0.03%	0.01%	-0.01%	-0.01%
National Average	0.09%	0.06%	0.09%	0.07%	0.06%	0.07%	0.01%	0.00%	0.02%
High Performers	0.28%	0.21%	0.12%	0.19%	0.13%	0.06%	0.08%	0.08%	0.06%

¹The Total Rate Giveback is the difference between the Net Interest Margin and the calculated margin assuming the CU's loans and deposits were priced at the national averages.

²The Loan Rate Giveback is the difference between the Earning Asset Yield and the Adjusted Asset Yield.

³The Deposit Rate Giveback is the difference between the Cost of Funds and the Adjusted Cost of Funds.

Rate Giveback in Dollars



To gain another perspective, this page quantifies the rate giveback shown on the previous page in terms of dollars per household.

The Total Rate Giveback per HH ratio is a component of the Membership Value Score shown in the relationship section of this Board Report.

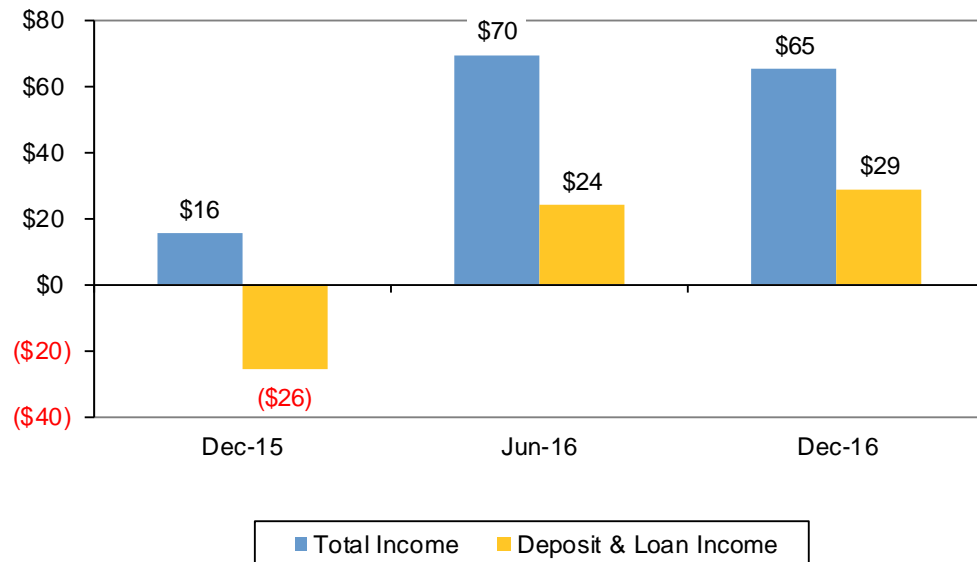
	Total Rate Giveback per HH ¹ (\$)			Loan Rate Giveback per HH ² (\$)			Deposit Rate Giveback per HH ³ (\$)		
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16
FinancialEdge	(\$51)	(\$55)	(\$71)	(\$40)	(\$40)	(\$56)	(\$12)	(\$15)	(\$16)
<i>Percentile</i>	15	13	8	18	18	12	22	19	16
Peer Group	(\$26)	(\$27)	(\$40)	(\$32)	(\$25)	(\$44)	\$6	(\$2)	\$4
Asset Size	(\$27)	(\$13)	(\$20)	(\$28)	(\$5)	(\$23)	\$2	(\$8)	\$2
Region Average	\$24	\$22	\$19	\$18	\$21	\$17	\$6	\$2	\$2
National Average	\$25	\$22	\$26	\$19	\$18	\$19	\$7	\$4	\$7
High Performers	\$94	\$75	\$61	\$56	\$45	\$29	\$39	\$31	\$31

¹The Total Rate Giveback per HH (\$) quantifies the credit union's overall rate benefit (loans and deposits) to members.

²The Loan Rate Giveback per HH (\$) quantifies the credit union's loan rate benefit to members.

³The Deposit Rate Giveback per HH (\$) quantifies the credit union's deposit rate benefit to members.

Income per Household

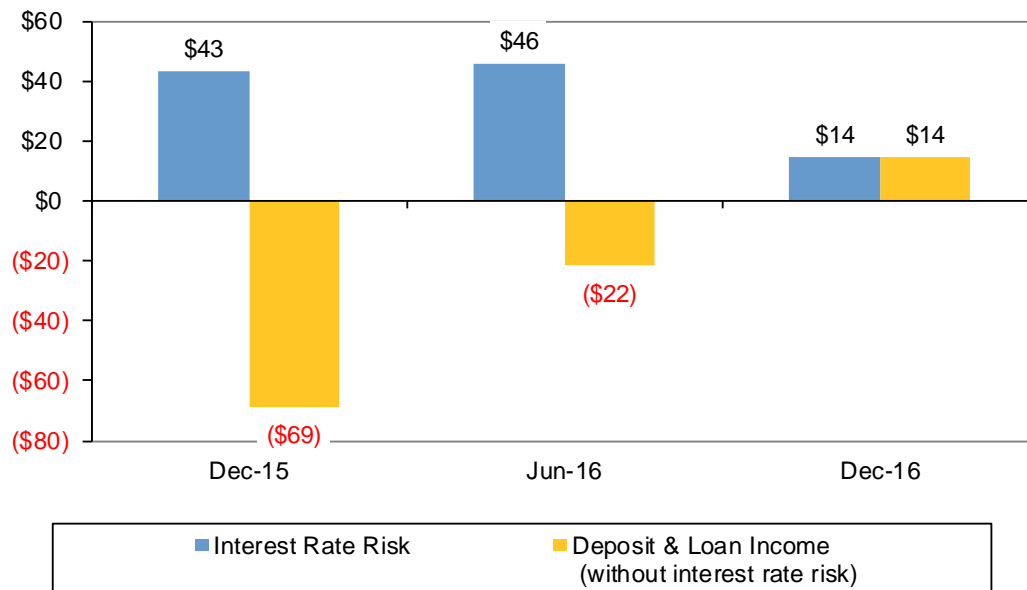


Total Income per Household at FinancialEdge is \$65 for the December 2016 reporting period. This is a measure of the annual net income from the 5300 report.

Income generated from deposits and loans is \$29, while income from non-deposit / non-loan activities is \$36.

	Total Income			Deposit & Loan Income			Non-Deposit & Non-Loan Income		
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16
FinancialEdge	\$16	\$70	\$65	(\$26)	\$24	\$29	\$41	\$45	\$36
<i>Percentile</i>	<i>9</i>	<i>34</i>	<i>26</i>	<i>9</i>	<i>26</i>	<i>23</i>	<i>57</i>	<i>65</i>	<i>53</i>
Peer Group	\$34	\$48	\$116	\$19	\$38	\$109	\$15	\$10	\$11
Asset Size	\$38	\$41	\$89	\$22	\$23	\$80	\$17	\$18	\$14
Region Average	\$125	\$121	\$117	\$52	\$78	\$89	\$73	\$43	\$29
National Average	\$127	\$119	\$126	\$81	\$82	\$87	\$46	\$37	\$39
High Performers	\$313	\$275	\$300	\$280	\$247	\$256	\$34	\$28	\$44

Income per Household Components



Total Income is comprised of three components:

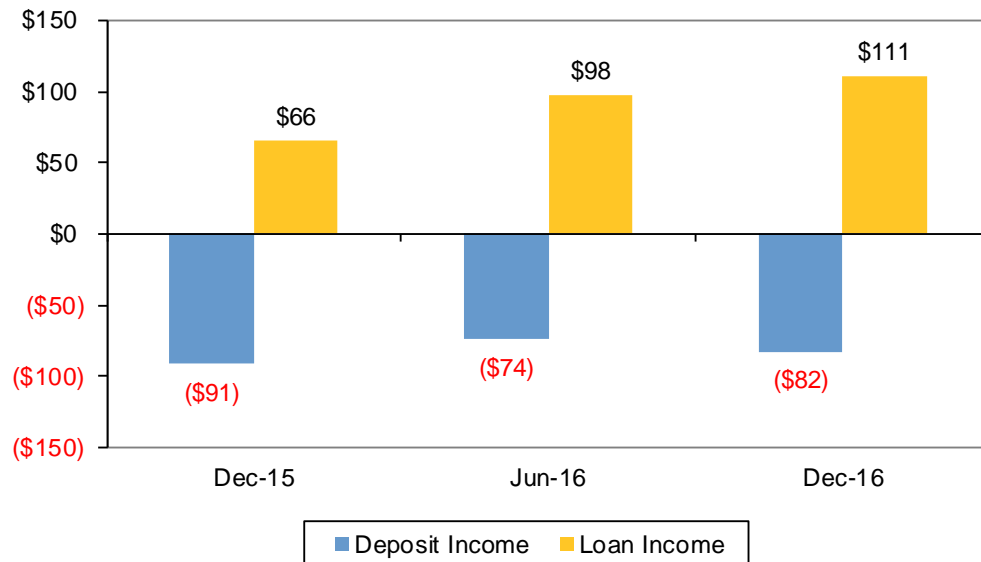
- Non-Deposit and Non-Loan Income
- Interest Rate Risk
- Deposit and Loan Income

Simply put, interest rate risk is the difference between actual net interest income and computed net interest income using replacement rates, allocated across all accounts based on balances.

As default risk (which is included in the deposit and loan income category) is diminished, it becomes increasingly important to manage the interest rate risk effectively to maintain earning levels.

	Overall Deposit & Loan Income			Interest Rate Risk			Deposit & Loan Income (without interest rate risk)		
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16
FinancialEdge	(\$26)	\$24	\$29	\$43	\$46	\$14	(\$69)	(\$22)	\$14
Percentile	9	26	23	82	82	69	6	13	20
Peer Group	\$19	\$38	\$109	(\$13)	\$10	(\$6)	\$31	\$28	\$115
Asset Size	\$22	\$23	\$80	\$3	\$19	(\$2)	\$18	\$4	\$82
Region Average	\$52	\$78	\$89	(\$18)	\$9	\$13	\$70	\$69	\$75
National Average	\$81	\$82	\$87	(\$2)	\$4	\$2	\$83	\$78	\$85
High Performers	\$280	\$247	\$256	\$76	\$72	\$50	\$203	\$175	\$206

Deposit & Loan Income per Household

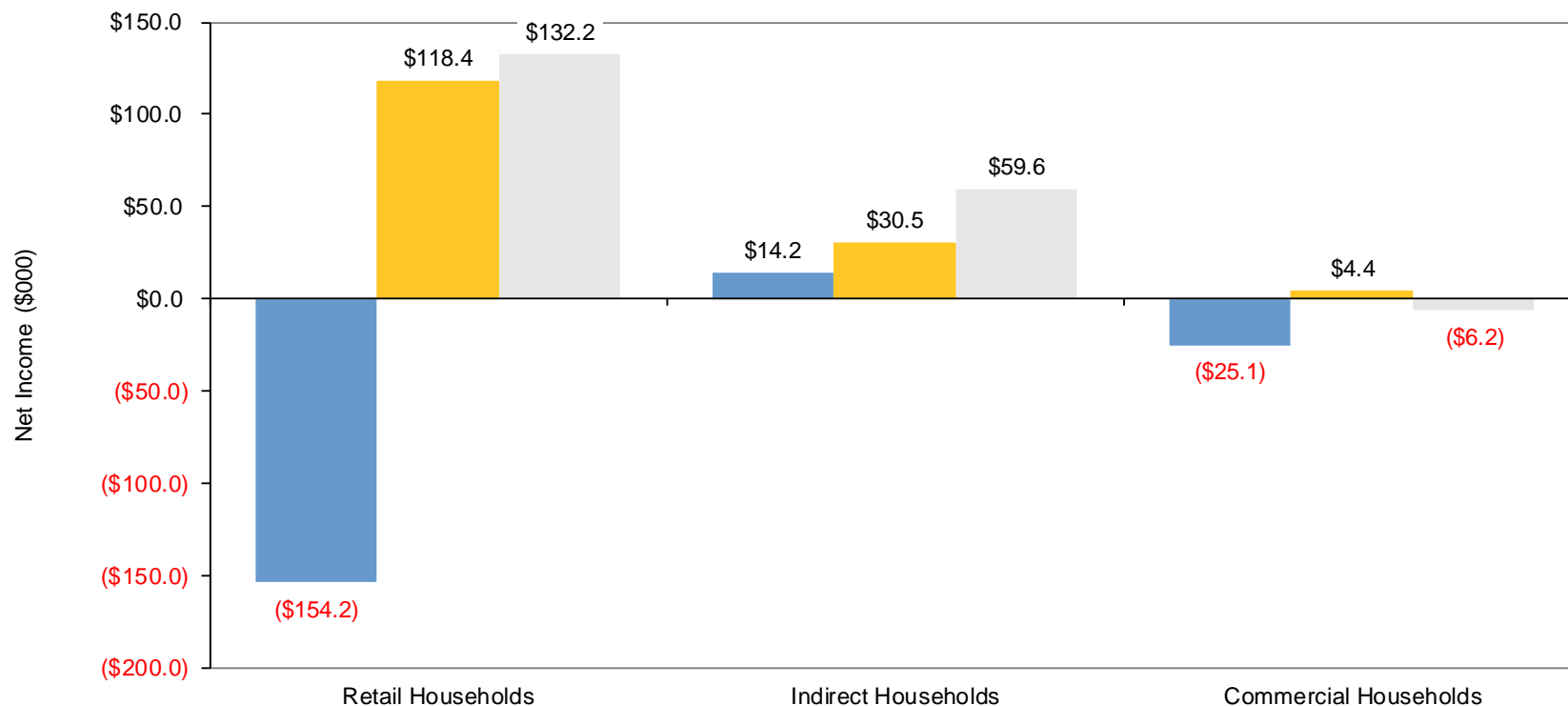


Deposit & Loan Income per Household at FinancialEdge is \$29 for the December 2016 reporting period. This is a measure of the amount of annual net income generated by deposits and loans.

Loans generate \$111 of the income, while deposits generate -\$82 of the total.

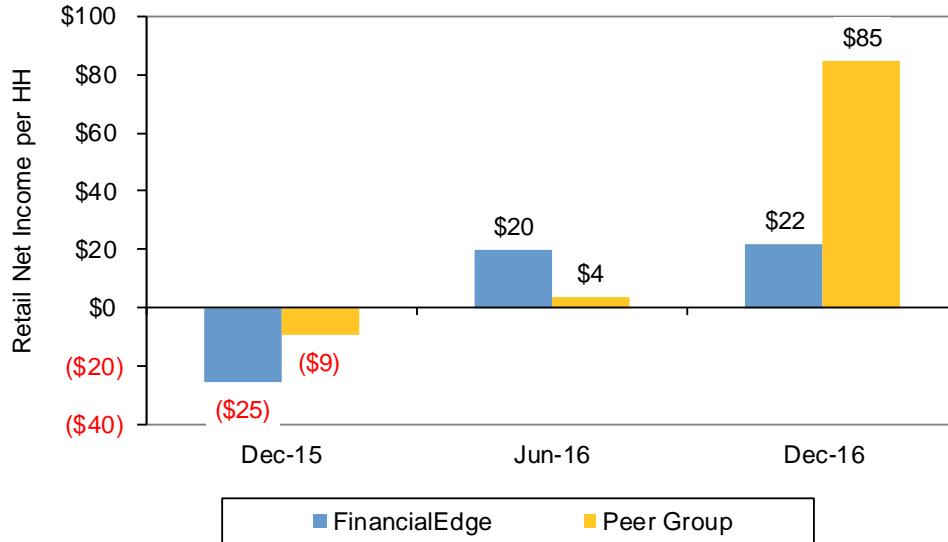
	Deposit & Loan Income			Deposit Income			Loan Income		
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16
FinancialEdge	(\$26)	\$24	\$29	(\$91)	(\$74)	(\$82)	\$66	\$98	\$111
Percentile	9	26	23	61	63	55	7	21	23
Peer Group	\$19	\$38	\$109	(\$117)	(\$107)	(\$66)	\$136	\$145	\$175
Asset Size	\$22	\$23	\$80	(\$104)	(\$100)	(\$71)	\$125	\$123	\$152
Region Average	\$52	\$78	\$89	(\$104)	(\$76)	(\$72)	\$156	\$154	\$160
National Average	\$81	\$82	\$87	(\$107)	(\$91)	(\$85)	\$188	\$174	\$172
High Performers	\$280	\$247	\$256	(\$48)	(\$47)	(\$40)	\$328	\$293	\$296

Net Income Contribution by Business Line



FinancialEdge	December-15			June-16			December-16	
	(000s)	Percent		(000s)	Percent		(000s)	Percent
Retail Households	(\$154.2)	-93.4%		\$118.4	77.2%		\$132.2	71.2%
Indirect Households	\$14.2	8.6%		\$30.5	19.9%		\$59.6	32.1%
Commercial Households	(\$25.1)	-15.2%		\$4.4	2.9%		(\$6.2)	-3.3%
Total Net Income	(\$165.1)	-100.0%		\$153.3	100.0%		\$185.6	100.0%

Income Per Household by Business Line



The chart shows your Net Income per Retail Household compared to your Peer Group.

For Retail Households, the Net Income per household is \$22.

For Indirect Households, the Net Income per household is \$501.

For Commercial Households, the Net Income per household is -\$22.

Also look at the profit trends to see which business lines are improving over time.

	Net Income Per Household								
	Retail Households			Indirect Households			Commercial Households		
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16
FinancialEdge	(\$25)	\$20	\$22	\$225	\$401	\$501	(\$91)	\$16	(\$22)
<i>Percentile</i>	22	42	39	48	82	91	14	21	16
Peer Group	(\$9)	\$4	\$85	\$289	\$376	\$327	(\$707)	(\$185)	\$382
Asset Size	(\$8)	(\$0)	\$62	\$297	\$376	\$266	(\$419)	(\$185)	\$328
Region Average	\$28	\$50	\$59	\$255	\$225	\$211	\$643	\$845	\$738
National Average	\$44	\$48	\$55	\$259	\$203	\$192	\$2,418	\$2,191	\$1,260
High Performers	\$222	\$197	\$207	\$374	\$296	\$260	\$4,870	\$3,856	\$4,257

Factors Impacting Net Income by Business Line

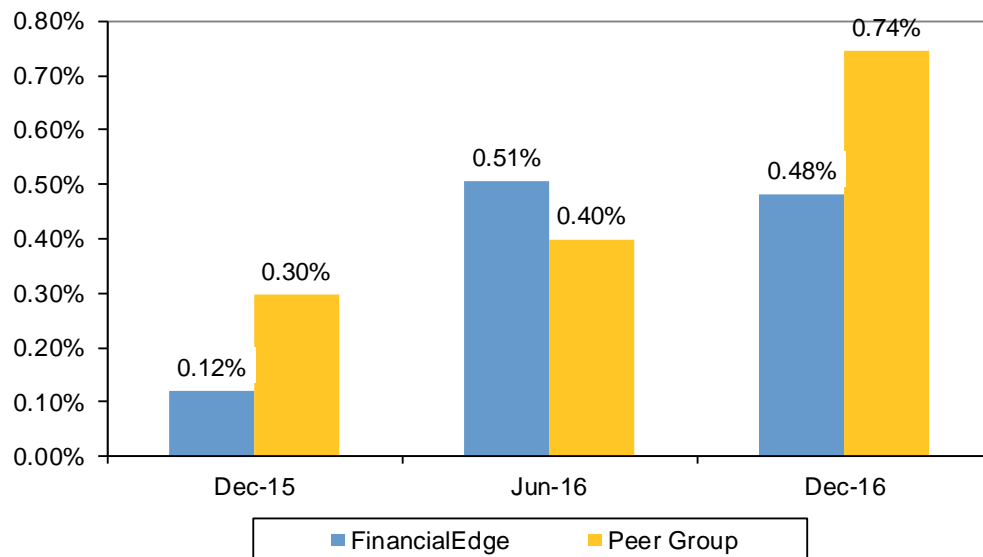
FinancialEdge Community Credit Union

Retail Households	FinancialEdge				Peer Group	Asset Size	Region Average	National Average	High Performers
	Dec-15	Jun-16	Dec-16	Percentile					
Net Interest Inc.	\$418	\$427	\$425	60	\$415	\$378	\$402	\$408	\$546
Non-Interest Inc.	\$188	\$196	\$201	55	\$179	\$180	\$204	\$200	\$255
Operating Expense	\$601	\$597	\$594	23	\$476	\$461	\$513	\$516	\$557
Loan Losses	\$30	\$6	\$10	91	\$33	\$34	\$34	\$38	\$37
Net Income	(\$25)	\$20	\$22	39	\$85	\$62	\$59	\$55	\$207

Indirect Households	FinancialEdge				Peer Group	Asset Size	Region Average	National Average	High Performers
	Dec-15	Jun-16	Dec-16	Percentile					
Net Interest Inc.	\$721	\$769	\$915	83	\$802	\$841	\$671	\$720	\$792
Non-Interest Inc.	\$44	\$76	\$79	55	\$83	\$82	\$85	\$86	\$95
Operating Expense	\$449	\$421	\$434	55	\$445	\$511	\$444	\$487	\$535
Loan Losses	\$91	\$22	\$58	65	\$112	\$146	\$100	\$127	\$92
Net Income	\$225	\$401	\$501	91	\$327	\$266	\$211	\$192	\$260

Commercial Households	FinancialEdge				Peer Group	Asset Size	Region Average	National Average	High Performers
	Dec-15	Jun-16	Dec-16	Percentile					
Net Interest Inc.	\$1,113	\$1,176	\$1,116	41	\$1,797	\$1,597	\$1,721	\$2,283	\$5,728
Non-Interest Inc.	\$173	\$199	\$206	28	\$192	\$197	\$269	\$319	\$456
Operating Expense	\$1,331	\$1,349	\$1,329	22	\$1,514	\$1,383	\$1,127	\$1,173	\$1,537
Loan Losses	\$47	\$10	\$15	89	\$93	\$83	\$123	\$169	\$390
Net Income	(\$91)	\$16	(\$22)	16	\$382	\$328	\$738	\$1,260	\$4,257

Return on Assets



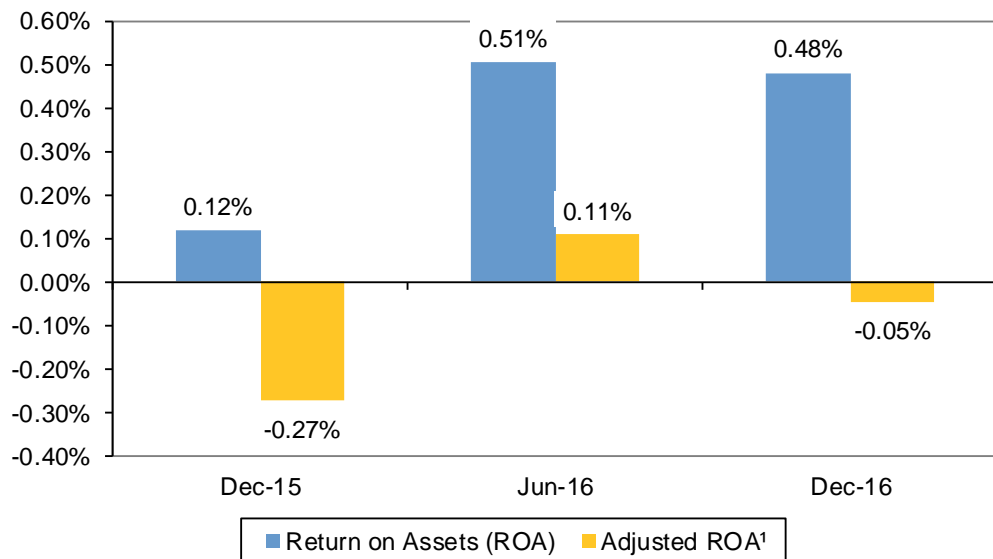
FinancialEdge's return on assets is 0.48%.

The chart compares FinancialEdge's return on assets to the Peer Group average.

In the table below, note the strong earnings exhibited by High Performers.

	ROA		
	Dec-15	Jun-16	Dec-16
FinancialEdge	0.12%	0.51%	0.48%
Percentile	9	35	25
Peer Group	0.30%	0.40%	0.74%
Asset Size	0.34%	0.30%	0.61%
Region Average	0.82%	0.77%	0.73%
National Average	0.76%	0.69%	0.74%
High Performers	1.36%	1.24%	1.37%

ROA and Adjusted ROA



The chart illustrates the trend in both ROA and Adjusted ROA. Adjusted ROA is ROA adjusted for the "rate giveback" to the member base.

FinancialEdge has an annualized rate giveback of:

-0.53%

For all of 2016. This indicates that the credit union is paying lower rates on deposits or charging higher rates on loans compared with credit unions nationally.

	Return on Assets (ROA)			Adjusted ROA ¹			Interest Rate Giveback		
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16
FinancialEdge	0.12%	0.51%	0.48%	-0.27%	0.11%	-0.05%	-0.39%	-0.40%	-0.53%
Percentile	9	35	25	5	14	8	11	14	8
Peer Group	0.30%	0.40%	0.74%	0.09%	0.19%	0.48%	-0.21%	-0.21%	-0.26%
Asset Size	0.34%	0.30%	0.61%	0.13%	0.20%	0.50%	-0.22%	-0.10%	-0.11%
Region Average	0.82%	0.77%	0.73%	0.88%	0.80%	0.75%	0.06%	0.03%	0.02%
National Average	0.76%	0.69%	0.74%	0.85%	0.75%	0.83%	0.08%	0.06%	0.08%
High Performers	1.36%	1.24%	1.37%	1.63%	1.44%	1.48%	0.27%	0.20%	0.12%

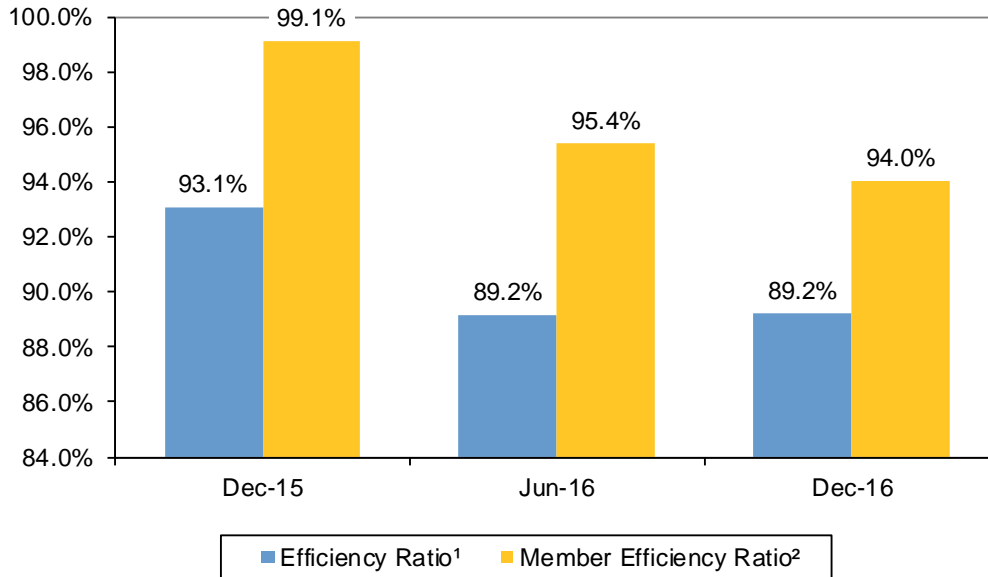
¹ Adjusted ROA represents the institution's ROA assuming deposits and loans were priced at the national average for all Performance Analytics participants.



Operational Efficiency

Trends in the Efficiency Ratio

Lower Efficiency Ratios Are Better



The Efficiency Ratio measures the percentage of income to cover non-interest expense. Lower Efficiency Ratios indicate greater efficiency.

In the current economic and regulatory environment, improving efficiency will be critical to sustained success for the organization.

Most important will be the efficiencies generated at the member level through the core deposit and loan operations. A focus on relationship development to drive household profitability will be fundamental to improving the Member Efficiency Ratio.

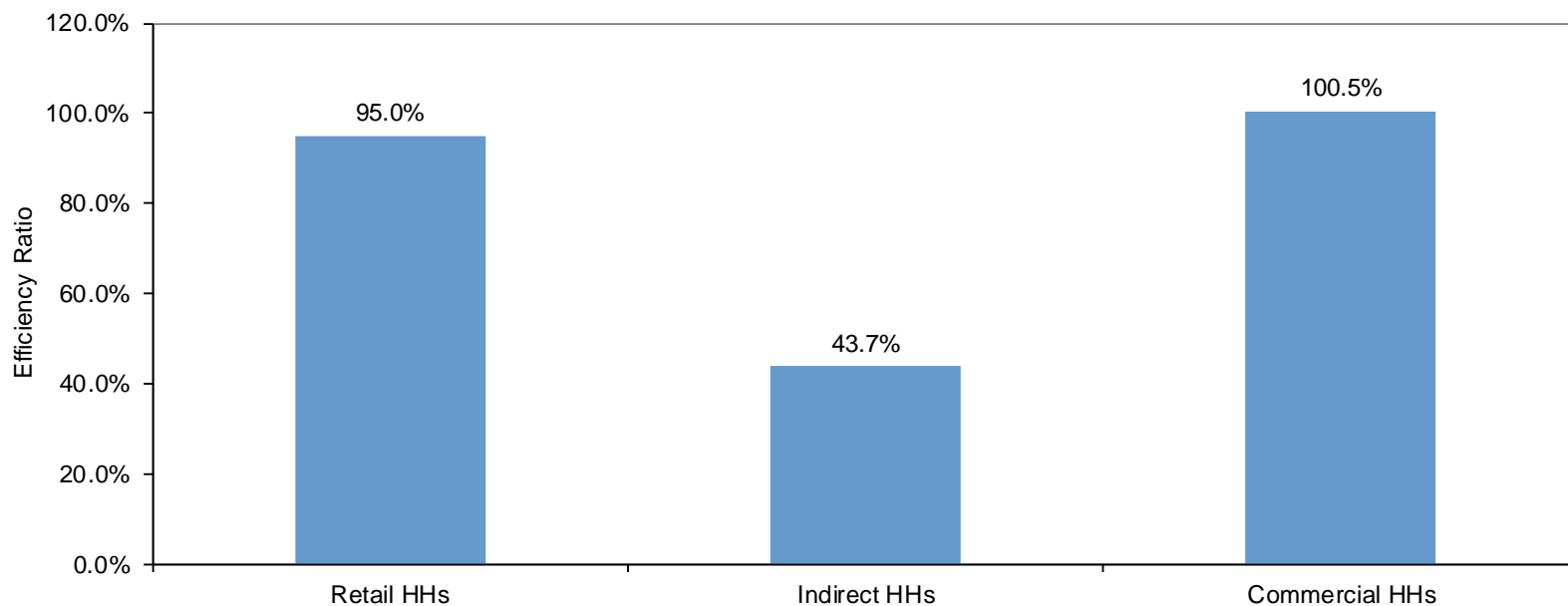
Refer to the A-E Profit Segments in the Segmentation section of this analysis to gauge the current percent of profitable households at the Credit Union and develop strategies to move 'D' and 'E' households into a profitable relationship with your institution.

	Efficiency Ratio ¹			Member Efficiency Ratio ²		
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16
FinancialEdge	93.1%	89.2%	89.2%	99.1%	95.4%	94.0%
<i>Percentile</i>	4	12	7	8	11	9
Peer Group	85.1%	85.5%	77.3%	87.1%	86.2%	76.8%
Asset Size	84.6%	86.0%	79.5%	86.9%	89.4%	81.1%
Region Average	77.0%	78.9%	77.3%	81.2%	83.6%	81.3%
National Average	76.3%	77.3%	75.9%	81.2%	81.6%	80.5%
High Performers	63.7%	67.2%	64.6%	64.8%	68.0%	66.7%

¹ The Efficiency Ratio is Total Non-Interest Expense divided by Total Adjusted Operating Income.

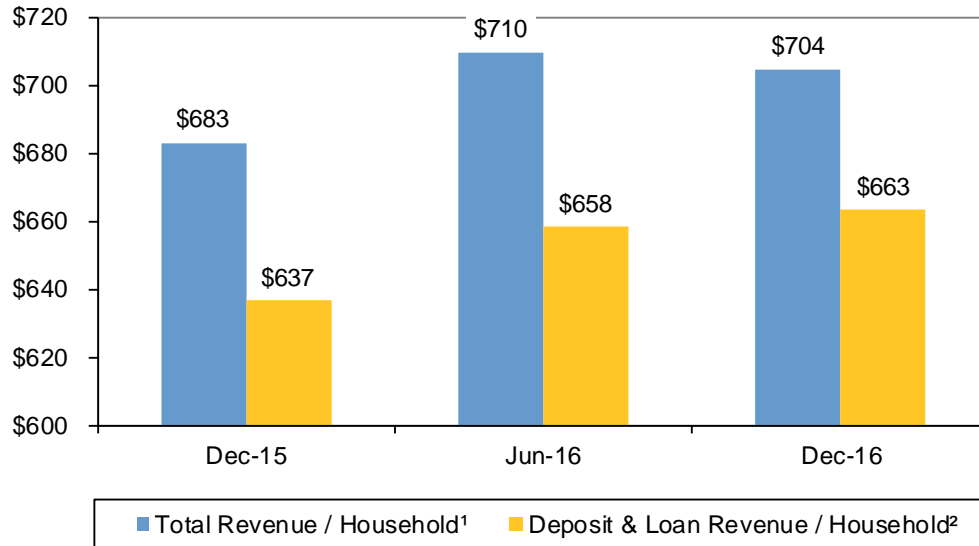
² Member Efficiency Ratio is Non-Interest Expense divided by Adjusted Operating Income for Deposits and Loans ONLY.

Efficiency of Business Lines



	Revenue			Expense			Efficiency		
	Retail HHs	Indirect HHs	Commercial HHs	Retail HHs	Indirect HHs	Commercial HHs	Retail HHs	Indirect HHs	Commercial HHs
FinancialEdge	\$626	\$994	\$1,322	\$594	\$434	\$1,329	95.0%	43.7%	100.5%
Percentile	59	83	36	23	55	22	26	78	12
Peer Group	\$594	\$885	\$1,989	\$476	\$445	\$1,514	81.8%	52.8%	82.4%
Asset Size	\$557	\$923	\$1,794	\$461	\$511	\$1,383	84.7%	56.6%	84.6%
Region Average	\$605	\$755	\$1,989	\$513	\$444	\$1,127	86.3%	62.1%	67.5%
National Average	\$608	\$806	\$2,602	\$516	\$487	\$1,173	86.5%	66.4%	66.5%
High Performers	\$801	\$888	\$6,184	\$557	\$535	\$1,537	71.1%	67.4%	50.0%

Revenue Generation



Efficiency can be improved either through revenue generation or expense control. This page examines revenue generation.

This page displays the trends in revenue generation. Revenue is expressed in Total as well as by Deposit and Loan only.

FinancialEdge generates \$704 in Total Revenue per Household. This compares to the Peer Group at \$675.

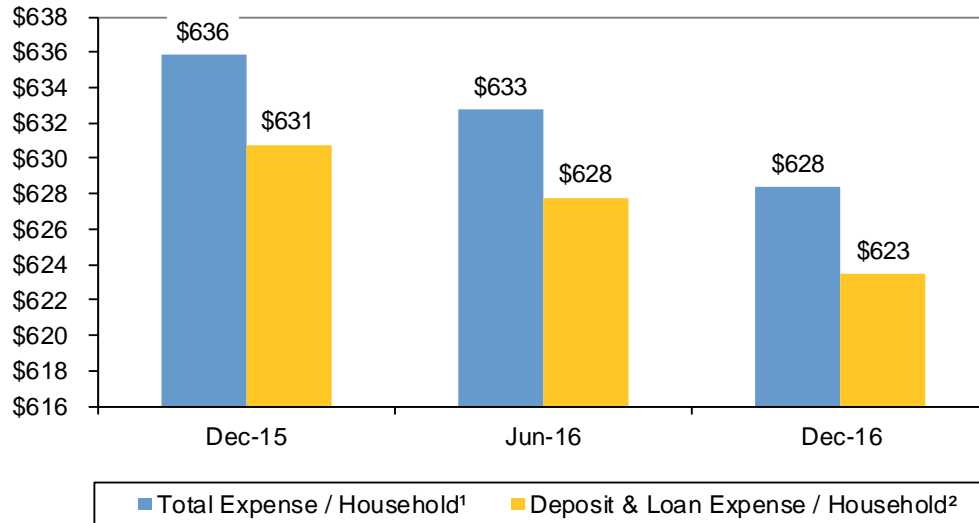
Annualized deposit and loan revenue per member household was \$663 for this same period at FinancialEdge. This compares with the Peer Group average of \$642.

	Total Revenue / Household ¹			Deposit & Loan Revenue / Household ²		
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16
FinancialEdge	\$683	\$710	\$704	\$637	\$658	\$663
<i>Percentile</i>	<i>54</i>	<i>59</i>	<i>55</i>	<i>55</i>	<i>60</i>	<i>58</i>
Peer Group	\$604	\$601	\$675	\$572	\$565	\$642
Asset Size	\$580	\$636	\$643	\$542	\$536	\$594
Region Average	\$676	\$683	\$699	\$594	\$630	\$660
National Average	\$702	\$712	\$720	\$642	\$651	\$665
High Performers	\$926	\$915	\$930	\$885	\$867	\$881

¹ Total credit union net interest income plus non-interest income divided by total households.

² Net interest income plus non-interest income from deposit and loan products divided by total households.

Operating Expense Control



Efficiency can also be improved by controlling expenses.

This page displays the trends of Total Expense as well as Deposit and Loan Expense.

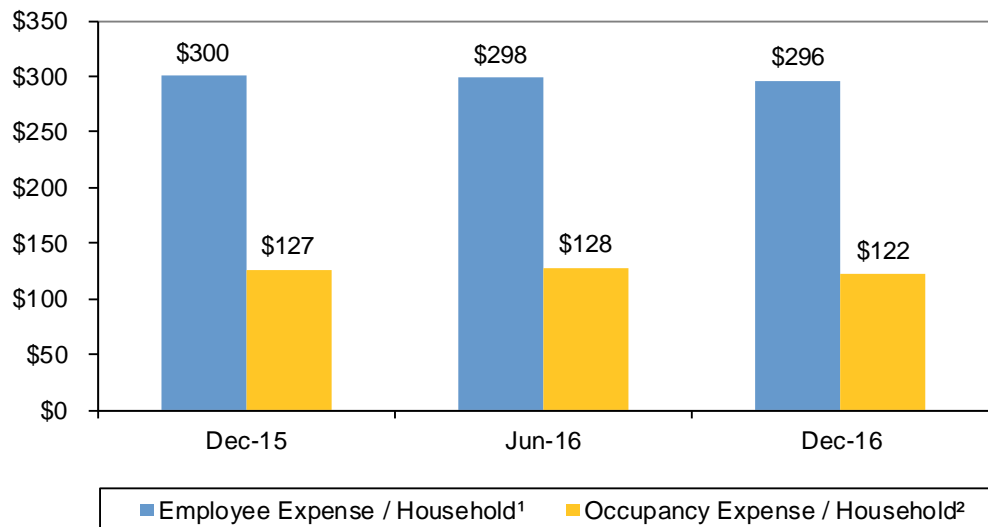
Annualized deposit and loan expense per member household was \$623 at FinancialEdge. This compares with the Peer Group average of \$490.

	Total Expense / Household ¹			Deposit & Loan Expense / Household ²		
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16
FinancialEdge	\$636	\$633	\$628	\$631	\$628	\$623
<i>Percentile</i>	<i>18</i>	<i>19</i>	<i>22</i>	<i>15</i>	<i>16</i>	<i>18</i>
Peer Group	\$506	\$507	\$517	\$489	\$482	\$490
Asset Size	\$486	\$559	\$516	\$465	\$475	\$472
Region Average	\$512	\$530	\$539	\$500	\$518	\$529
National Average	\$532	\$546	\$544	\$518	\$522	\$529
High Performers	\$572	\$597	\$588	\$562	\$582	\$580

¹ Total expense is total credit union expense divided by total households

² Deposit and Loan Expense are expenses assigned to deposit and loans divided by total households

Operating Expense Detail



The table illustrates the trend in operating expenses at the household level. Expenses are broken out into three broad areas: employee salaries and benefits, occupancy and office expenses, and all other non-interest expenses. Employee and Occupancy expense are graphed.

For the first 12 months, FinancialEdge had annualized employee operating expenses per household of \$296. This compares to the Peer Group average of \$240.

In the same period, occupancy expenses were \$122, compared with \$97 for the Peer Group.

	Employee Expense / Household ¹			Occupancy Expense / Household ²			Other Expense / Household		
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16
FinancialEdge	\$300	\$298	\$296	\$127	\$128	\$122	\$209	\$206	\$210
<i>Percentile</i>	<i>27</i>	<i>32</i>	<i>33</i>	<i>53</i>	<i>58</i>	<i>60</i>	<i>4</i>	<i>5</i>	<i>5</i>
Peer Group	\$240	\$238	\$240	\$119	\$110	\$97	\$147	\$159	\$180
Asset Size	\$224	\$265	\$235	\$125	\$127	\$114	\$137	\$166	\$167
Region Average	\$253	\$263	\$270	\$136	\$144	\$141	\$124	\$122	\$128
National Average	\$271	\$283	\$280	\$140	\$143	\$141	\$121	\$121	\$123
High Performers	\$304	\$311	\$312	\$151	\$160	\$146	\$117	\$126	\$131

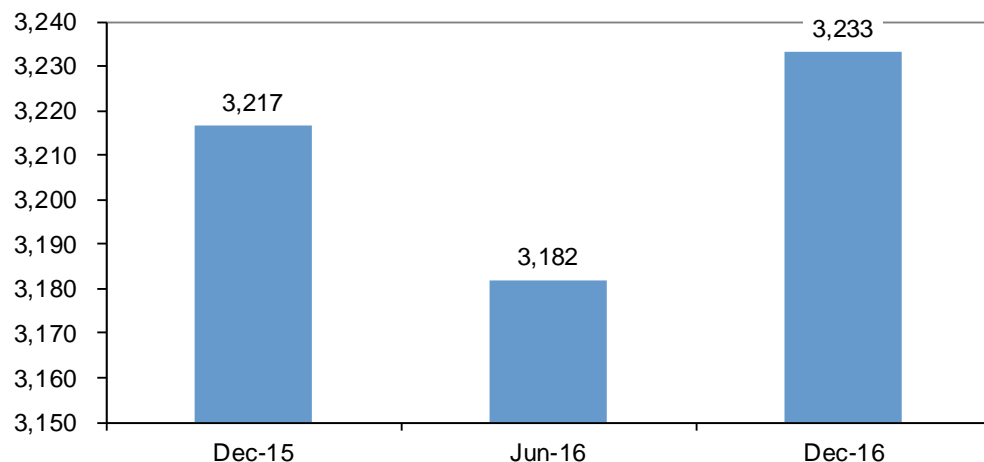
Expenses are based on total expenses (not just those assigned to deposit and loan products) / total households

¹ Employee expense includes compensation and benefits expense.

² Occupancy expense includes occupancy and operations expense.

Factors Influencing Occupancy Expense

Households per Branch



The chart to the left illustrates the trend in the number of member households per credit union branch. The higher this number, the lower occupancy expenses will tend to be. The table below also shows deposits (in \$ millions) per branch.

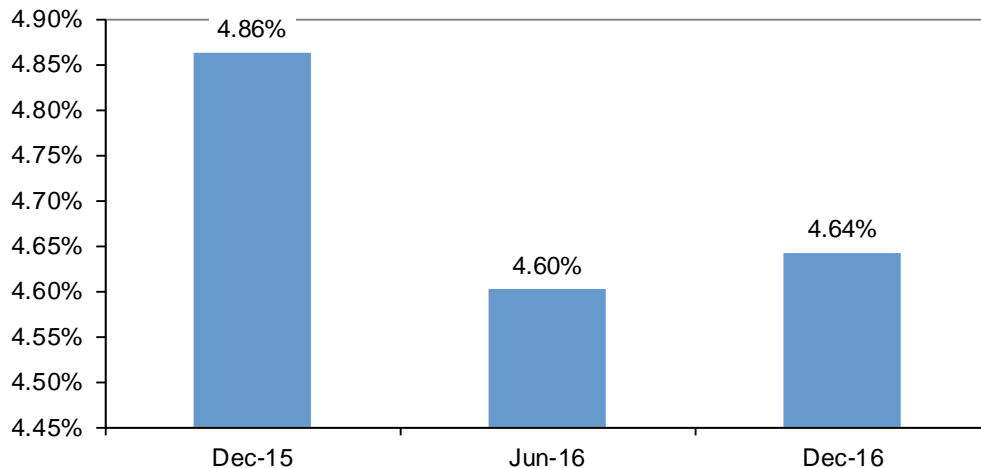
FinancialEdge has 3,233 member households per average branch. This compares with the Peer Group average of 2,697 member households per branch.

The credit union has average deposits per branch of \$39.4 million. This compares with the Peer Group average of \$30.3 million.

	Households per Branch			Deposits (\$M) per Branch		
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16
FinancialEdge	3,217	3,182	3,233	\$38.41	\$39.39	\$39.38
<i>Percentile</i>	<i>27</i>	<i>26</i>	<i>27</i>	<i>25</i>	<i>26</i>	<i>24</i>
Peer Group	3,013	3,035	2,697	\$31.63	\$33.67	\$30.30
Asset Size	3,730	3,394	3,557	\$38.55	\$38.93	\$36.95
Region Average	5,885	4,990	5,722	\$99.99	\$80.23	\$95.59
National Average	5,525	5,480	5,598	\$90.50	\$89.88	\$90.41
High Performers	5,542	5,356	5,265	\$141.57	\$124.10	\$126.07

Expense to Assets

Lower Expense to Assets is Better



The chart to the left displays the trend in total credit union expense as a percent of assets.

A low ratio means you are leveraging the institution's expense load by generating higher loan volume.

For all of 2016, operating expense as a percent of assets (annualized) was 4.64%. This is worse than the Peer Group average (4.13%).

	Expense / Assets		
	Dec-15	Jun-16	Dec-16
FinancialEdge	4.86%	4.60%	4.64%
<i>Percentile</i>	10	13	12
Peer Group	4.62%	4.34%	4.13%
Asset Size	4.39%	4.30%	4.33%
Region Average	3.70%	3.71%	3.75%
National Average	3.57%	3.56%	3.56%
High Performers	2.83%	2.93%	2.95%

Expense to Assets Detail

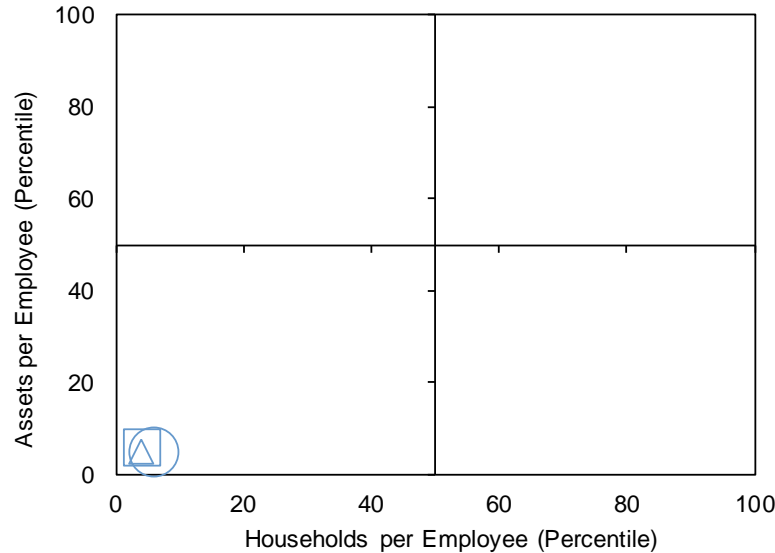
This page shows the break-down of expense to assets as well as comparisons. The lower the number the better the credit union has leveraged the expense structure.

	FinancialEdge			Comparisons - Dec-16				
	Jun-16	Dec-16	Percentile	Peer Group	Asset Size	Region Average	National Average	High Performers
	Compensation & Benefits	2.17%	2.19%	21	1.90%	1.95%	1.87%	1.81%	1.56%
Travel & Conference Expense	0.01%	0.04%	48	0.07%	0.07%	0.05%	0.04%	0.04%
Occupancy Expense	0.33%	0.34%	18	0.34%	0.33%	0.26%	0.24%	0.20%
Operations Expense	0.60%	0.57%	61	0.45%	0.65%	0.76%	0.68%	0.54%
Education & Promotion	0.15%	0.15%	37	0.17%	0.17%	0.16%	0.14%	0.12%
Loan Servicing	0.48%	0.47%	10	0.38%	0.41%	0.31%	0.26%	0.21%
Professional & Outside Svcs	0.79%	0.82%	6	0.71%	0.63%	0.23%	0.26%	0.19%
Member Insurance	--	--	--	--	--	0.00%	0.00%	0.00%
Operating Fees (e.g. Examin.)	0.03%	0.03%	3	0.02%	0.02%	0.02%	0.01%	0.01%
Misc. Operating Expenses	0.04%	0.04%	67	0.09%	0.10%	0.11%	0.09%	0.08%
Total Expense to Assets	4.60%	4.64%	12	4.13%	4.33%	3.75%	3.56%	2.95%

Trends in Employee Efficiency

A - High Touch

B - High Efficiency



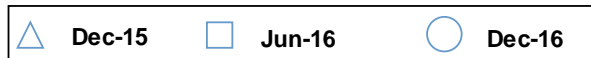
The chart illustrates the number of member households per full-time equivalent employee. Also shown in the table below is assets (in \$ millions) per full time equivalent employee.

FinancialEdge appears to be less efficient with its employee base compared to the Peer Group, as each employee is servicing 185 member households, compared with 245 member households per employee for the Peer Group.

Assets per employee (\$2.54M) are lower compared with the Peer Group average (\$3.22M).

C - Low Efficiency

D - Dormancy



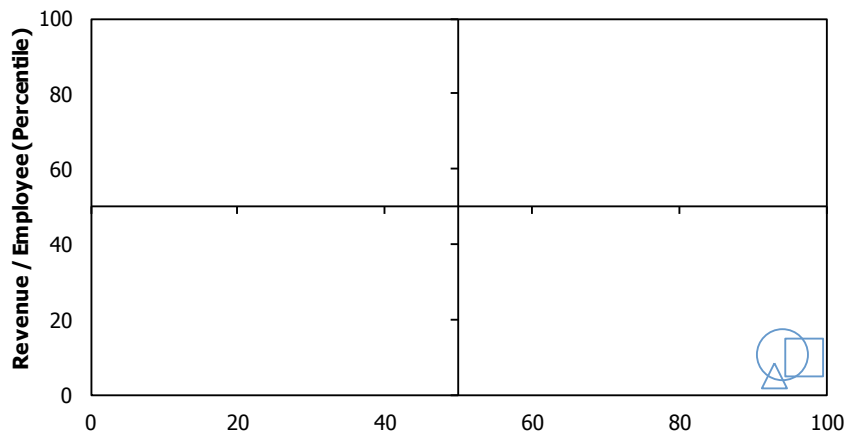
	Households per Employee ¹			Assets (\$M) per Employee ¹			Accounts per Employee ¹		
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16
FinancialEdge	179	174	185	\$2.40	\$2.43	\$2.54	675	660	696
Percentile	4	4	6	5	6	5	12	13	18
Peer Group	242	270	245	\$2.73	\$3.17	\$3.22	787	861	756
Asset Size	283	260	258	\$3.26	\$3.42	\$3.23	869	821	788
Region Average	277	268	267	\$4.40	\$4.22	\$4.33	957	938	912
National Average	276	274	276	\$4.70	\$4.74	\$4.79	923	914	910
High Performers	247	255	241	\$7.13	\$6.63	\$6.62	939	962	885

¹ Part-time employees are counted as 1/2 of a full-time employee.

Overall Employee Efficiency

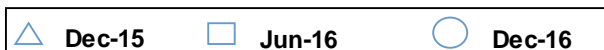
A - High Comp / High Revenue

B - Low Comp / High Revenue



C - High Comp / Low Revenue

D - Low Comp / Low Revenue



Employee compensation is typically the single largest category of non-interest expense. This page compares the compensation for each employee to the revenue generated by each employee.

For FinancialEdge, compensation per employee \$54.8 is lower compared to the Peer Group Average \$58.0.

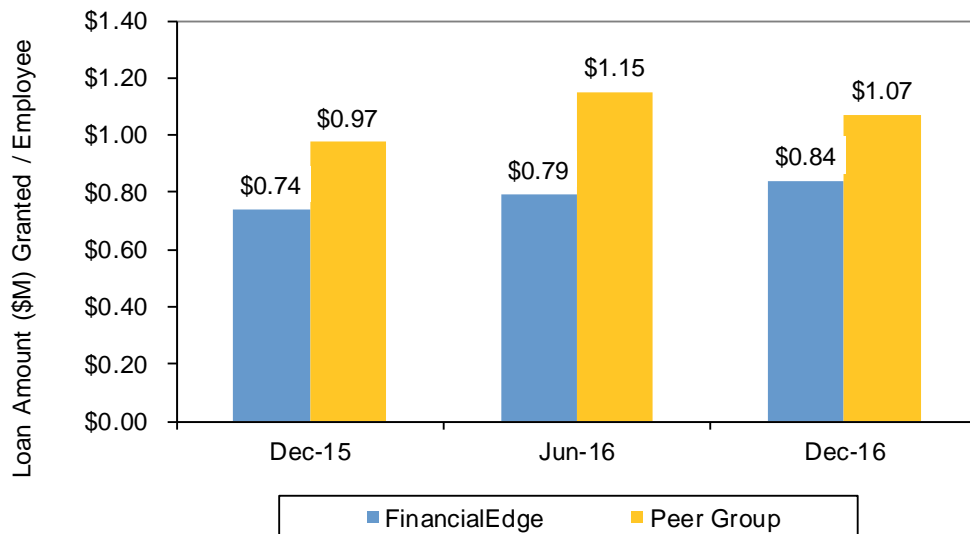
Each employee generates \$128.1 in revenue compared with \$153.3 for the Peer Group.

	Comp. Expense / Employee ^{1 2} (\$000)			Revenue / Employee ¹ (\$000)		
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16
FinancialEdge	\$53.6	\$52.0	\$54.8	\$116.4	\$122.4	\$128.1
<i>Percentile</i>	<i>93</i>	<i>97</i>	<i>94</i>	<i>5</i>	<i>10</i>	<i>11</i>
Peer Group	\$57.2	\$62.5	\$58.0	\$129.6	\$143.6	\$153.3
Asset Size	\$60.3	\$65.9	\$59.8	\$145.1	\$148.8	\$153.0
Region Average	\$66.5	\$68.7	\$68.2	\$170.4	\$170.9	\$167.5
National Average	\$71.6	\$74.2	\$73.5	\$176.6	\$177.5	\$178.8
High Performers	\$73.7	\$77.1	\$73.5	\$221.9	\$221.8	\$214.8

¹ Part-time employees are counted as 1/2 of a full-time employee.

² Higher compensation expense per employee correlates to a lower percentile, based on the direct impact the expense has on net income.

Loan Production Efficiency



This page displays the loan production efficiency per employee, by measuring total loan balance, number of loans, and loan amount granted for each employee.

The chart to the left illustrates the trend in the amount of loans granted per employee. In the most recent period, on a per employee basis, \$0.84 million in loans were granted for FinancialEdge, compared with \$1.07 for the Peer Group.

The total loans per employee is \$1.64 million compared with \$2.32 for the Peer Group.

The number of loans granted per employee is 98 compared with 76 for the Peer Group.

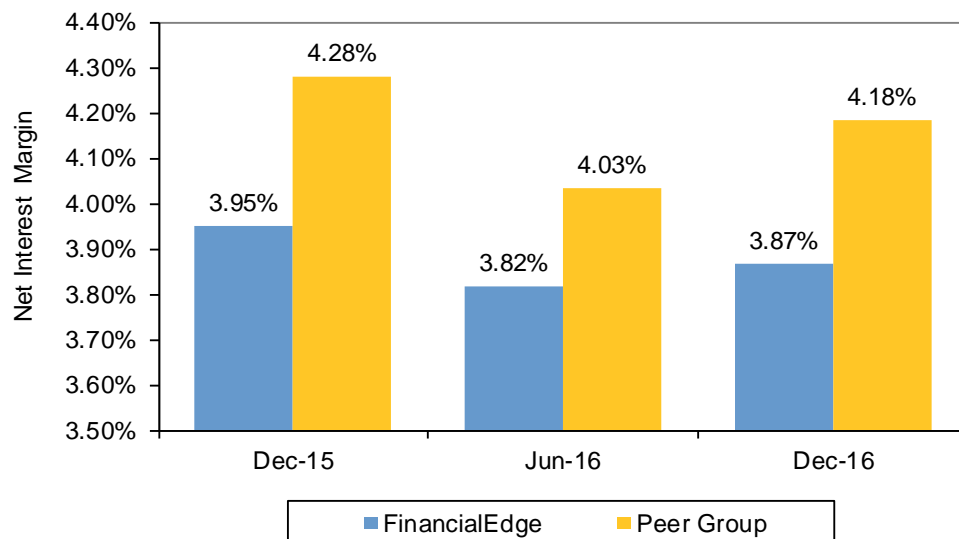
	Loans / Employee (\$M) ¹			Number of Loans Granted / Employee ¹			Loan Amount Granted / Employee (\$M) ¹		
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16
FinancialEdge	\$1.53	\$1.53	\$1.64	118	89	98	\$0.74	\$0.79	\$0.84
<i>Percentile</i>	<i>5</i>	<i>4</i>	<i>7</i>	<i>77</i>	<i>68</i>	<i>69</i>	<i>11</i>	<i>15</i>	<i>11</i>
Peer Group	\$2.04	\$2.24	\$2.32	97	68	76	\$0.97	\$1.15	\$1.07
Asset Size	\$2.08	\$2.13	\$2.16	88	60	67	\$0.99	\$1.09	\$1.03
Region Average	\$2.99	\$2.89	\$3.03	113	248	228	\$1.38	\$1.40	\$1.52
National Average	\$3.06	\$3.08	\$3.22	103	162	129	\$1.52	\$1.52	\$1.62
High Performers	\$4.30	\$4.11	\$3.99	87	154	89	\$2.24	\$2.19	\$2.22

¹ Part-time employees are counted as 1/2 of a full-time employee.



Margin Management

Net Interest Margins



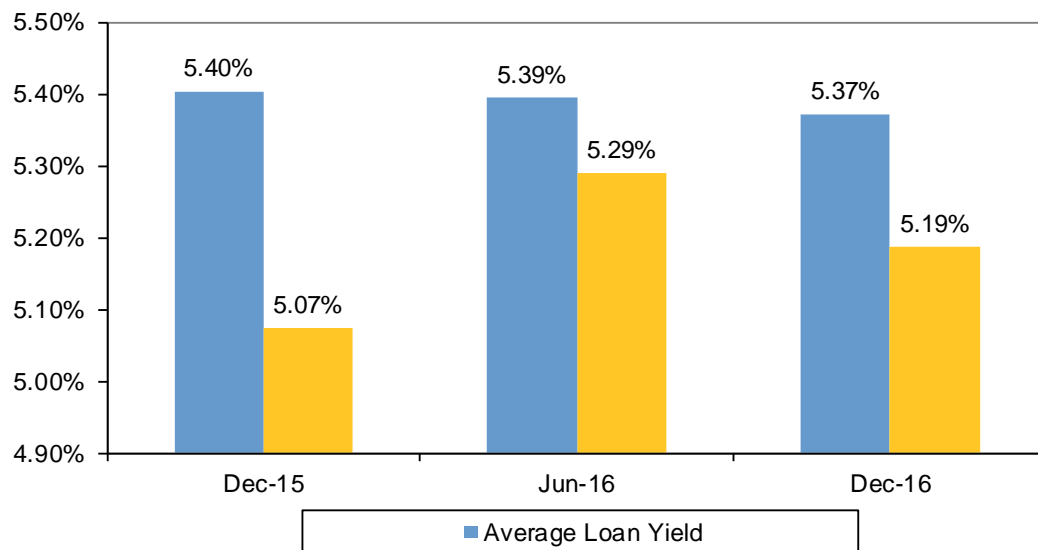
The chart illustrates the trend in net interest margins and compares your institution with the Peer Group Average.

The Net Interest Margin is the difference between the Earning Asset Yield and the Cost of Funds, which are both shown in the table below.

At FinancialEdge, the Earning Asset Yield (loans and investments) is 4.13% and the Cost of Funds (deposits and borrowings) is 0.26%. This results in a Net Interest Margin of 3.87%, compared to the Peer Group Average of 4.18%.

	Earning Asset Yield			Cost of Funds			Net Interest Margin		
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16
FinancialEdge	4.24%	4.08%	4.13%	0.29%	0.26%	0.26%	3.95%	3.82%	3.87%
<i>Percentile</i>	<i>79</i>	<i>71</i>	<i>71</i>	<i>75</i>	<i>80</i>	<i>78</i>	<i>84</i>	<i>78</i>	<i>81</i>
Peer Group	4.70%	4.40%	4.65%	0.42%	0.37%	0.46%	4.28%	4.03%	4.18%
Asset Size	4.26%	4.06%	4.35%	0.37%	0.37%	0.44%	3.89%	3.69%	3.92%
Region Average	3.81%	3.69%	3.80%	0.42%	0.41%	0.43%	3.39%	3.28%	3.37%
National Average	3.77%	3.74%	3.77%	0.45%	0.44%	0.45%	3.32%	3.30%	3.31%
High Performers	3.69%	3.63%	3.72%	0.56%	0.52%	0.52%	3.13%	3.11%	3.20%

Trends in Loan Yields



The chart to the left shows the trends in overall loan yields and the Risk-Adjusted Loan Yield, which is the average loan yield adjusted for net chargeoffs.

The Average Loan Yield over the last 12 months at FinancialEdge was 5.37%. This compares with the Peer Group average of 5.66%.

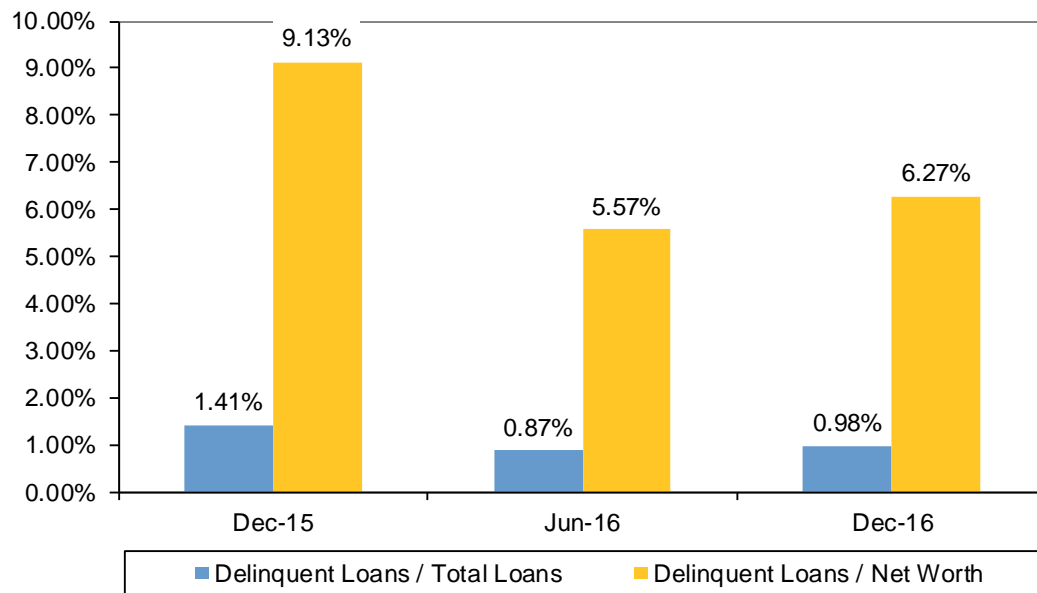
The Risk-Adjusted Loan Yield during this same period was 5.19%. This compares with the Peer Group average of 5.18%.

The Risk-Adjusted Loan Yield is often a better measure of effective loan pricing because it factors into loan yields the impact of higher-risk lending.

	Average Loan Yield			Risk-Adjusted Loan Yield ¹		
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16
FinancialEdge	5.40%	5.39%	5.37%	5.07%	5.29%	5.19%
<i>Percentile</i>	<i>83</i>	<i>85</i>	<i>86</i>	<i>91</i>	<i>94</i>	<i>93</i>
Peer Group	5.60%	5.36%	5.66%	4.99%	4.85%	5.18%
Asset Size	5.60%	5.19%	5.51%	4.98%	4.74%	5.01%
Region Average	4.79%	4.67%	4.71%	4.37%	4.32%	4.30%
National Average	4.73%	4.67%	4.64%	4.28%	4.24%	4.20%
High Performers	4.45%	4.40%	4.52%	4.15%	4.12%	4.25%

¹ Risk-Adjusted Loan Yield is the Average Loan Yield minus Net Chargeoffs, as reported on the 5300 Call Report.

Loan Delinquencies



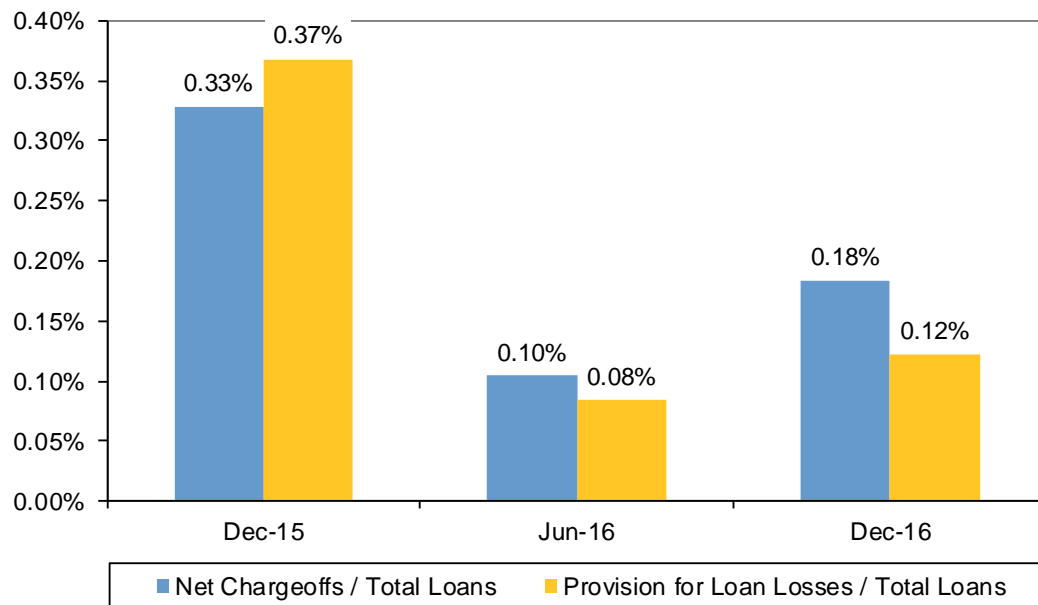
On the previous page, we saw how loan chargeoffs can reduce the loan yield. Here, we measure the trend of loan delinquencies, as they are often an indicator of potential future chargeoffs. When measuring delinquency, we are including loans that are 60+ days delinquent.

Delinquencies were equal to 0.98% of the average loans. This compares to the Peer Group average of 1.13%.

Delinquent loans were 6.27% of FinancialEdge's net worth, compared to 7.54% for the Peer Group.

	Delinquent Loans / Total Loans			Delinquent Loans / Net Worth		
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16
FinancialEdge	1.41%	0.87%	0.98%	9.13%	5.57%	6.27%
<i>Percentile</i>	<i>12</i>	<i>20</i>	<i>16</i>	<i>11</i>	<i>25</i>	<i>20</i>
Peer Group	1.36%	1.06%	1.13%	10.51%	8.53%	7.54%
Asset Size	1.21%	1.02%	1.29%	7.88%	7.44%	8.47%
Region Average	0.87%	0.65%	0.75%	5.57%	4.11%	4.90%
National Average	0.73%	0.61%	0.67%	4.89%	4.08%	4.52%
High Performers	0.59%	0.42%	0.61%	3.87%	2.59%	3.46%

Chargeoffs and Provision for Loan Losses



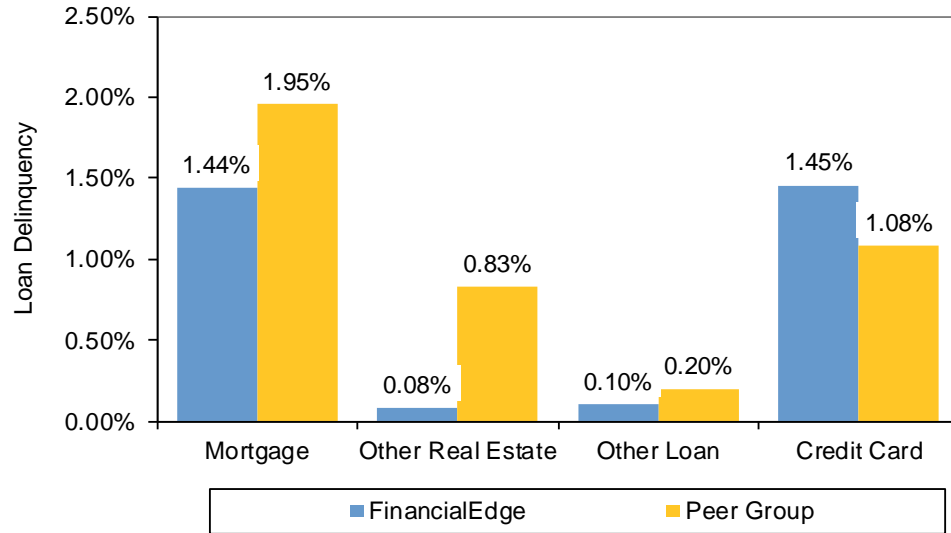
Net chargeoffs were equal to 0.18% of the average loans for the year at FinancialEdge. This compares to the Peer Group average of 0.47%.

For the same period, provision for loan loss as a percentage of total loans was 0.12%. This compares to the Peer Group average of 0.43%.

Net chargeoffs were 150% of the provision for loan losses. This compares to the Peer Group average of 129%.

	Net Chargeoffs / Total Loans			Provision for Loan Losses / Total Loans			Net Chargeoffs / Provision for Loan Losses		
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16
FinancialEdge	0.33%	0.10%	0.18%	0.37%	0.08%	0.12%	89%	124%	150%
Percentile	61	92	83	48	88	86	65	22	11
Peer Group	0.60%	0.50%	0.47%	0.71%	0.52%	0.43%	85%	99%	129%
Asset Size	0.62%	0.44%	0.49%	0.67%	0.43%	0.45%	102%	89%	126%
Region Average	0.41%	0.35%	0.41%	0.41%	0.33%	0.45%	153%	129%	103%
National Average	0.45%	0.43%	0.44%	0.44%	0.46%	0.47%	175%	107%	103%
High Performers	0.30%	0.28%	0.27%	0.26%	0.29%	0.27%	75%	97%	61%

Loan Delinquency by Loan Type



In what loan categories are the delinquency ratios highest? The percentages on this page illustrate the delinquency rate by loan type. In this analysis, we include loans that are 60+ days delinquent.

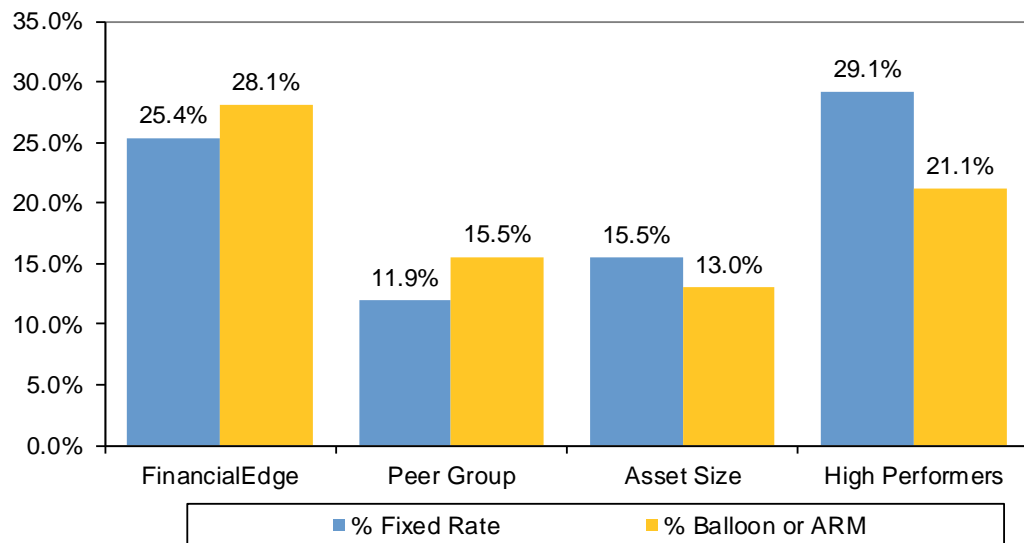
The mortgage delinquency ratio of 1.44% is lower compared to the Peer Group Average 1.95%.

The other real estate delinquency ratio of 0.08% is lower compared to the Peer Group Average 0.83%.

The credit card delinquency ratio of 1.45% is higher compared to the Peer Group Average 1.08%.

	Loan Delinquency by Product			
	Mortgage	Other Real Estate	Other Loan	Credit Card
FinancialEdge				
Dec-16	1.44%	0.08%	0.10%	1.45%
<i>Percentile</i>	<i>7</i>	<i>81</i>	<i>58</i>	<i>12</i>
Jun-16	1.03%	--	0.14%	0.62%
Dec-15	1.64%	1.33%	0.46%	0.73%
Peer Group	1.95%	0.83%	0.20%	1.08%
Asset Size	2.53%	0.62%	0.22%	1.01%
Region Average	0.57%	0.64%	0.24%	0.81%
National Average	0.57%	0.62%	0.23%	0.87%
High Performers	0.57%	0.62%	0.16%	0.59%

Mortgage Volume by Type



This information comes from the 5300 Reports - Schedule A - Real Estate Loans.

The percentage of total loans by mortgage type indicates the level of interest rate risk.

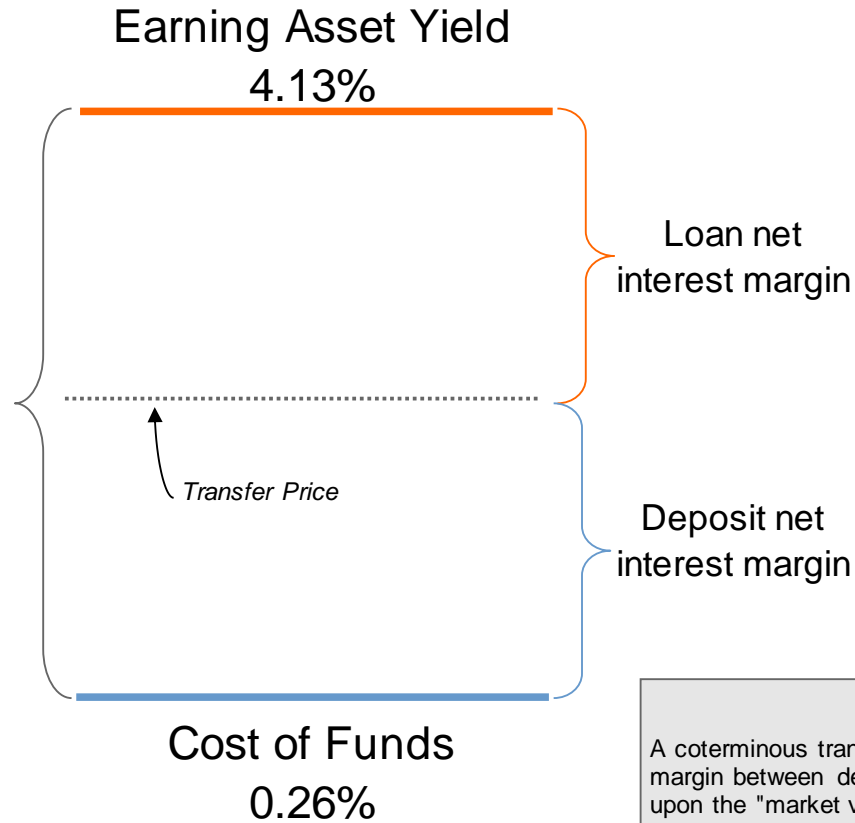
For example, high percentiles in Fixed Rate ≥ 15 years, means a higher percentage of total loans in this category than other credit unions in the CEO Strategies program.

	First Mortgage Detail - Distribution of Balances by Mortgage Type *						Total
	Fixed Rate		Balloon		Adjustable Rate		
FinancialEdge	≥ 15 years	< 15 years	≥ 5 years	< 5 years	≥ 1 year	< 1 year	
Dec-16	6.8%	18.6%	5.6%	22.5%	--	--	53.5%
<i>Percentile</i>	36	86	70	93	--	--	
Jun-16	6.8%	19.8%	4.8%	23.5%	--	--	55.0%
Dec-15	8.3%	19.6%	7.5%	21.1%	--	--	56.4%
Peer Group	5.0%	6.9%	0.7%	11.7%	2.9%	0.2%	27.4%
Asset Size	7.1%	8.3%	1.3%	9.5%	2.1%	0.1%	28.5%
Region Average	11.5%	12.8%	5.4%	7.7%	2.9%	0.9%	41.1%
National Average	11.4%	11.2%	4.9%	6.2%	2.5%	1.1%	37.2%
High Performers	16.6%	12.5%	5.9%	11.0%	3.1%	1.1%	50.3%

* May include Commercial Real Estate from 5300 data

Why is Transfer Pricing Important?

The institution's net interest margin is 3.87%. How is this margin split between deposit and loan accounts?



A coterminous transfer price will allocate the margin between deposits and loans based upon the "market value" of money -- measured by averaging Treasury and FHLBB rates.

All Accounts Have a Unique Transfer Price

Raddon Transfer Pricing Table					
Blend of Treasury and FHLBB Rates					
Month	3 Month		2 Year		3 Year
.....
Jun-16	0.51%	.....	1.13%	.....	1.29%
Jul-16	0.49%	.....	0.81%	.....	0.93%
Aug-16	0.50%	.....	0.89%	.....	1.00%
Sep-16	0.54%	.....	1.00%	.....	1.13%
Oct-16	0.53%	.....	1.02%	.....	1.13%
Nov-16	0.56%	.....	1.05%	.....	1.21%
Dec-16	0.69%	.....	1.36%	.....	1.67%

Raddon maintains interest rate data since 1954. This is used in assigning transfer prices.

Institution Deposit and Loan Accounts						
Account #	Product Class	Duration Estimate	Open Date	Interest Rate	Transfer Price	Net Interest Margin
L254892	Equity Loan	3 Years	Jun-16	3.71%	1.29%	2.42%
L897525	Equity Loan	3 Years	Dec-16	3.98%	1.67%	2.31%
S568952	CD	2 Years	Aug-16	0.85%	0.89%	0.04%
S444521	CD	3 Months	Jul-16	0.57%	0.49%	-0.08%

Each account has a unique transfer price. The net interest margin for an account is the difference between the interest rate and the transfer price.

Duration Estimates Used in Transfer Pricing

Checking	Blended Rate ^{1,2}	
Savings	Blended Rate ^{1,2}	
Money Market Accounts	91 days ²	
CDs / IRAs	Original term of CD / IRA	

	Fixed Rate	Adjustable Rate ²
Auto Loans	2 years	91 days
Unsecured Lines of Credit	91 days ²	91 days
Other Retail Loans	3 years	91 days
Credit Cards	91 days ²	91 days
Held Mortgages		1 year
30 or 20 Fixed	7 years	
15, 10 or 7/23 Fixed	5 years	
5/25 Fixed	3 years	
Home Equity Line of Credit	91 days ²	91 days
Home Equity Loans	3 years	91 days
Commercial Loans		
Commercial Real Estate	5 years	91 days
Land Development Loans	1 year	91 days
Agricultural Loans	3 years	91 days
Commercial and Industrial	3 years	91 days
Other Commercial Loans	3 years	91 days
Commercial Credit Card	91 days ²	91 days
Commercial Line of Credit	91 days ²	91 days

¹50% - 5 yr (core funds)
 25% - 1 yr (seasonal funds)
 25% - 3 month (sensitive funds)

²Running Average of current month plus 11 previous months.

Raddon uses estimates of the duration of balances in order to select the appropriate transfer price for an account.

For example, even though a fixed rate mortgage may be written for 30 years, duration analysis indicates that the balances have a true duration of approximately 7 years.

Deposit Mix & Blended Margin

FinancialEdge	Deposit Mix				Dec-16	
	Dec-15	Jun-16	Dec-16	Percentile	Nat'l Avg	Difference
Checking	11.0%	10.3%	11.4%	9	17.8%	-6.3%
Savings	42.5%	44.0%	43.6%	88	31.1%	12.4%
Money Market	20.3%	19.9%	20.5%	33	24.0%	-3.6%
CDs	17.1%	15.7%	14.0%	36	17.8%	-3.8%
IRAs	6.3%	6.2%	6.1%	48	6.2%	-0.1%
Comm. Deposits	2.6%	4.0%	4.4%	66	3.0%	1.4%

FinancialEdge	Blended Margin				Dec-16
	Dec-15	Jun-16	Dec-16	Percentile	Nat'l Avg
Checking	1.20%	1.26%	1.12%	79	0.91%
Savings	1.21%	1.28%	1.12%	76	0.94%
Money Market	0.14%	0.28%	0.26%	68	0.14%
CDs	0.36%	0.58%	0.47%	92	0.01%
IRAs	0.67%	0.72%	0.60%	82	0.29%
Comm. Deposits	0.98%	0.99%	0.74%	37	0.80%

Blended Margin on Deposits	0.80%	0.92%	0.81%	87
Adjusted Blended Margin	0.70%	0.81%	0.73%	87
Margin Difference	0.10%	0.11%	0.08%	

This page recalculates the blended margin on deposits assuming you had the same deposit mix as the National Average. **A positive margin difference means your credit union benefits from your mix of deposits.**

*In instances where a particular product is not offered by the institution, both the average mix and average margin are assigned to that product when calculating the adjusted margin.

Deposit Product Contribution

To the "Deposit Giveback"

	Deposit Mix	Net Interest Margin ¹		
	FinancialEdge	FinancialEdge	National Average	Rate Giveback
Checking	11.4%	1.05%	0.93%	-0.12%
Savings	43.6%	1.05%	0.96%	-0.10%
Money Market Accts	20.5%	0.19%	0.16%	-0.04%
<i>Traditional MMDA</i>	--	--	0.21%	--
<i>Tiered MMDA</i>	20.5%	0.19%	0.15%	-0.04%
<i>High Rate MMDA</i>	--	--	0.08%	--
Certificate of Deposit	14.0%	0.40%	0.02%	-0.38%
IRAs	6.1%	0.53%	0.30%	-0.23%
Commercial Checking	1.4%	1.04%	1.00%	-0.04%
Other Deposits	3.0%	0.49%	0.49%	0.00%
Total Deposits	100.0%	0.74%	0.52%	-0.12%

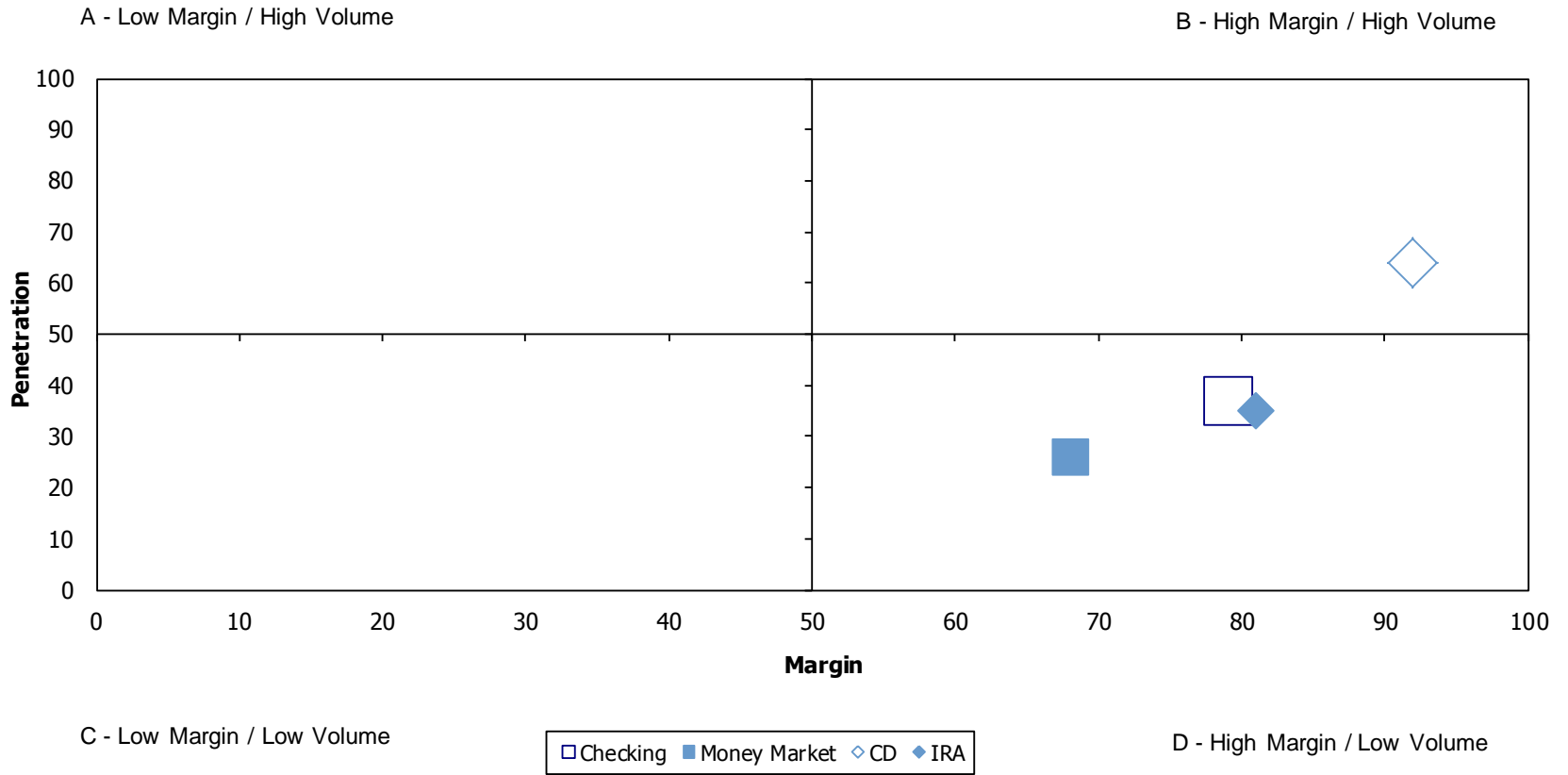
¹ Excludes interest rate risk adjustment

The data above illustrates factors that influence the contribution of the various deposit categories to the deposit giveback. The deposit product with the greatest contribution to the institution's deposit giveback is highlighted.

The Deposit Mix and actual rate giveback by product both influence the total giveback for a category of deposits. Note that the rate giveback is computed by looking at differences in net interest margins between the institution and national averages for credit unions.

Retail HHs: Penetration vs. Pricing Trade-Off

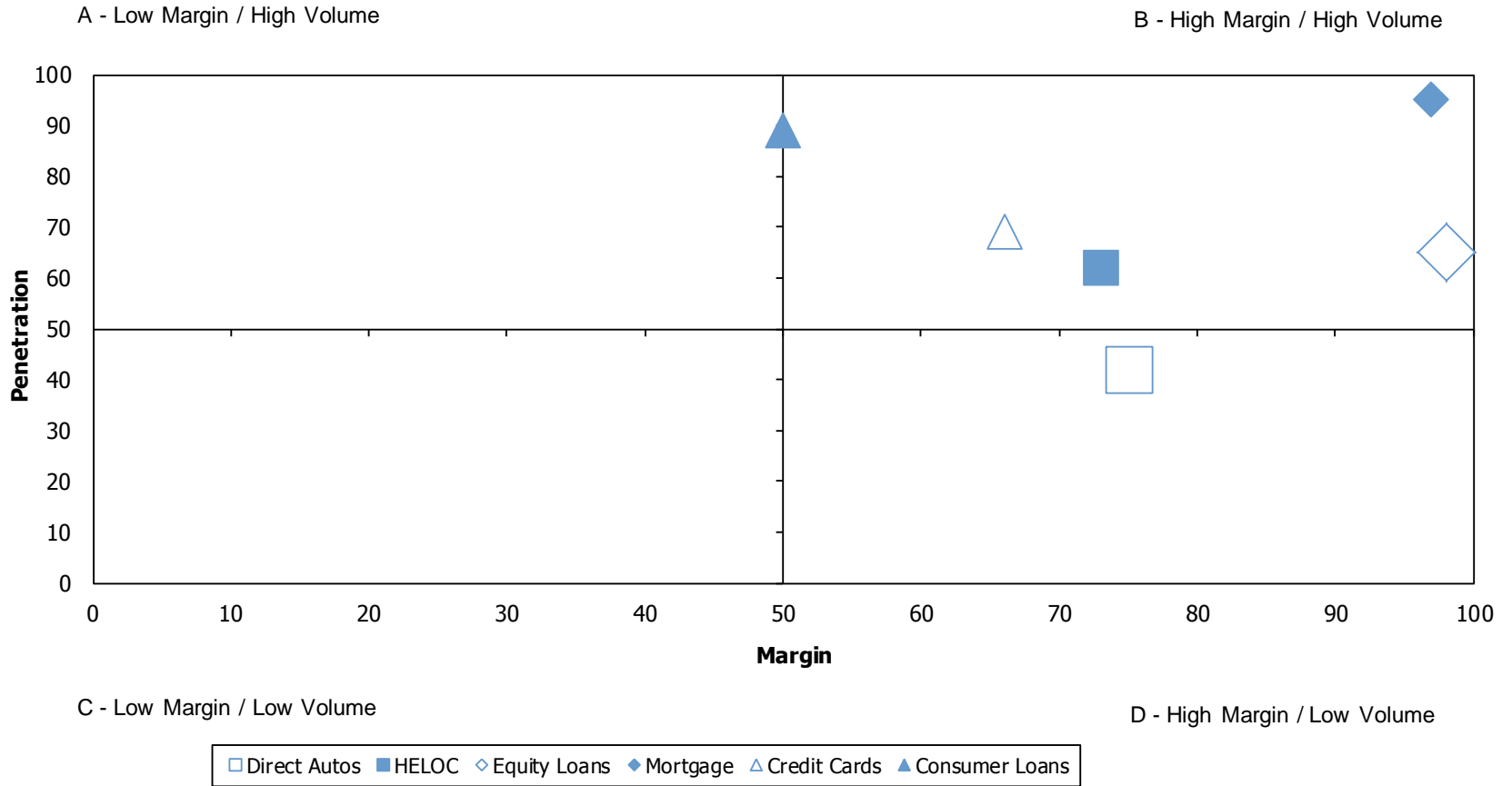
Deposit Products



* Note: Penetration and Margins based on percentiles from 0 to 100

Retail HHs: Penetration vs. Pricing Trade-Off

Loan Products



* Note: Penetration and Margins based on percentiles from 0 to 100

Loan Mix & Blended Margin

FinancialEdge	Loan Mix				Dec-16	
	Dec-15	Jun-16	Dec-16	Percentile	Nat'l Avg.	Difference
Real Estate	58.2%	56.5%	54.8%	77	42.1%	12.8%
Held Mortgage	50.8%	52.0%	47.5%	86	29.7%	17.8%
Equity Credit	7.3%	4.5%	7.3%	36	12.3%	-5.0%
Retail Loans	36.4%	38.2%	39.5%	30	51.4%	-11.8%
Auto Loans	19.8%	20.7%	22.3%	24	36.1%	-13.8%
Credit Cards	5.8%	5.5%	5.3%	46	5.8%	-0.4%
Consumer Loans	10.0%	11.9%	11.1%	75	8.3%	2.8%
Unsecured LOC	0.8%	--	0.8%	58	1.2%	-0.4%
Commercial Loans	5.4%	5.3%	5.6%	36	6.6%	-1.0%

FinancialEdge	Blended Margin				Dec-16
	Dec-15	Jun-16	Dec-16	Percentile	Nat'l Avg.
Real Estate	3.06%	2.98%	3.17%	92	2.46%
Held Mortgage	2.85%	2.87%	2.93%	97	1.91%
Equity Credit	4.46%	4.24%	4.75%	96	3.72%
Retail Loans	6.02%	5.76%	5.63%	81	4.68%
Auto Loans	4.21%	4.06%	4.03%	79	3.35%
Credit Cards	10.27%	10.15%	9.90%	66	9.09%
Consumer Loans	6.72%	6.69%	6.42%	51	6.47%
Unsecured LOC	11.32%	--	10.84%	44	11.32%
Commercial Loans	4.01%	3.89%	3.76%	74	3.51%

Blended Margin on Loans	4.19%	4.09%	4.18%	83
Adjusted Blended Margin	4.49%	4.31%	4.34%	93
Margin Difference	-0.30%	-0.22%	-0.16%	

This page recalculates the blended margin on loans assuming you had the same loan mix as the National Average. **A positive margin difference means your credit union benefits from your mix of loans.**

*In instances where a particular product is not offered by the institution, both the average mix and average margin are assigned to that product when calculating the adjusted margin.

Loan Product Contribution to the "Loan Giveback"

	Loan Mix		Net Interest Margin ¹	
	FinancialEdge	FinancialEdge	National Average	Rate Giveback
Held Mortgage	47.5%	2.86%	1.92%	-0.94%
HELOC	4.1%	3.88%	3.72%	-0.16%
Equity Loan	3.2%	5.72%	3.87%	-1.84%
Total Auto Loans	22.3%	3.96%	3.39%	-0.58%
<i>Direct Auto</i>	14.3%	3.61%	3.23%	-0.38%
<i>Indirect Auto</i>	8.0%	4.60%	3.71%	-0.89%
Consumer Loans	11.1%	6.35%	6.50%	0.15%
Total Credit Cards	5.3%	9.83%	9.37%	-0.46%
<i>Classic</i>	--	--	11.43%	--
<i>Gold</i>	--	--	9.61%	--
<i>Platinum</i>	5.3%	9.83%	9.18%	-0.65%
Unsecured LOC	0.8%	10.77%	11.35%	0.58%
Commercial Real Estate	5.5%	3.69%	3.20%	-0.49%
Other Commercial Loans	0.1%	3.86%	4.10%	0.24%
Total Loans	100.0%	4.11%	3.67%	-0.45%

¹ Excludes interest rate risk adjustment

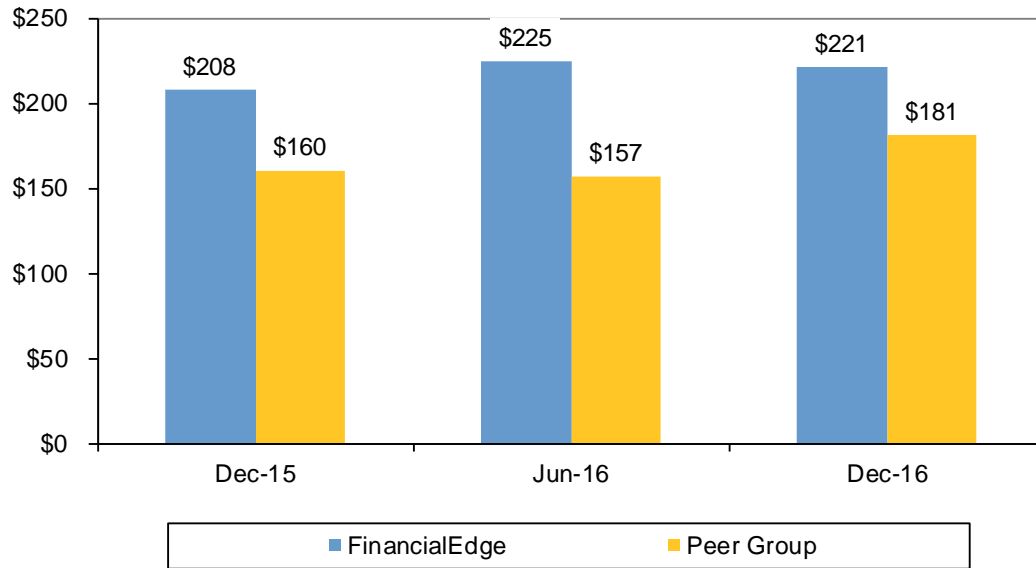
The data above illustrates factors that influence the contribution of the various loan categories to the loan giveback. The loan product with the greatest contribution to the institution's loan giveback is highlighted.

The Loan Mix and actual rate giveback by product both influence the total giveback for a category of loans. Note that the rate giveback is computed by looking at differences in net interest margins between the institution and national averages for credit unions.



Non-Interest Income

Trends in Non-Interest Income



\$221 in non-interest income per household is generated by the credit union. Compared with the Peer Group, FinancialEdge has more non-interest income per household.

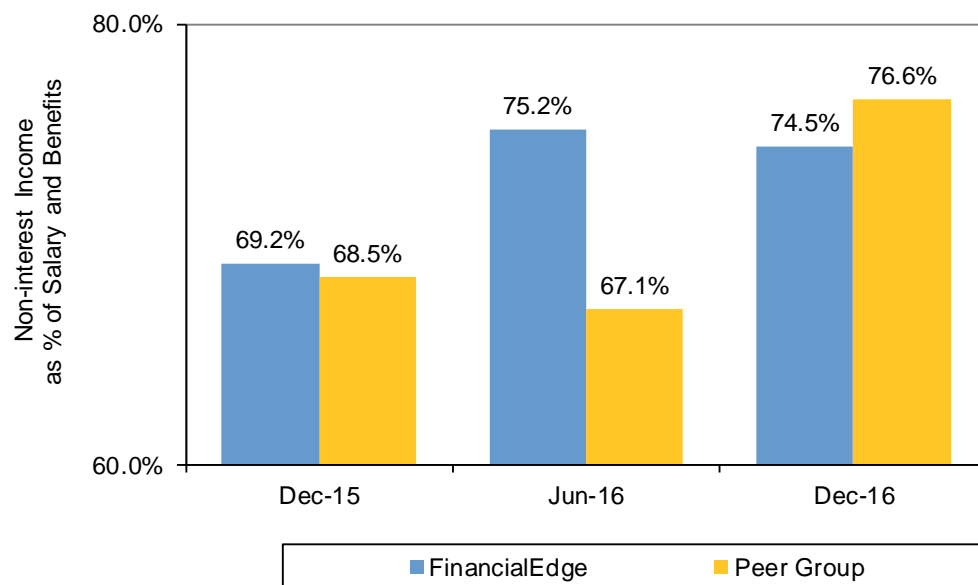
Also examine the non-interest income by business line. Typically, commercial households will generate the highest levels of non-interest income, while indirect households will generate the lowest levels.

	\$ Per Household ¹			\$ Per Business Line ²		
	Dec-15	Jun-16	Dec-16	Retail HHs	Indirect HHs	Commercial HHs
FinancialEdge	\$208	\$225	\$221	\$201	\$79	\$206
<i>Percentile</i>	<i>45</i>	<i>60</i>	<i>53</i>	<i>55</i>	<i>55</i>	<i>28</i>
Peer Group	\$160	\$157	\$181	\$179	\$83	\$192
Asset Size	\$166	\$185	\$201	\$180	\$82	\$197
Region Average	\$224	\$230	\$232	\$204	\$85	\$269
National Average	\$224	\$223	\$231	\$200	\$86	\$319
High Performers	\$279	\$284	\$291	\$255	\$95	\$456

¹ Total institution non-interest income (per 5300 data) divided by total number of households.

² Total deposit and loan non-interest income (per account data) divided by total number of households.

Non-Interest Income as Percent of Salary and Benefits



Non-interest income is an increasingly important source of revenue for the industry. It is generally more stable than margin income.

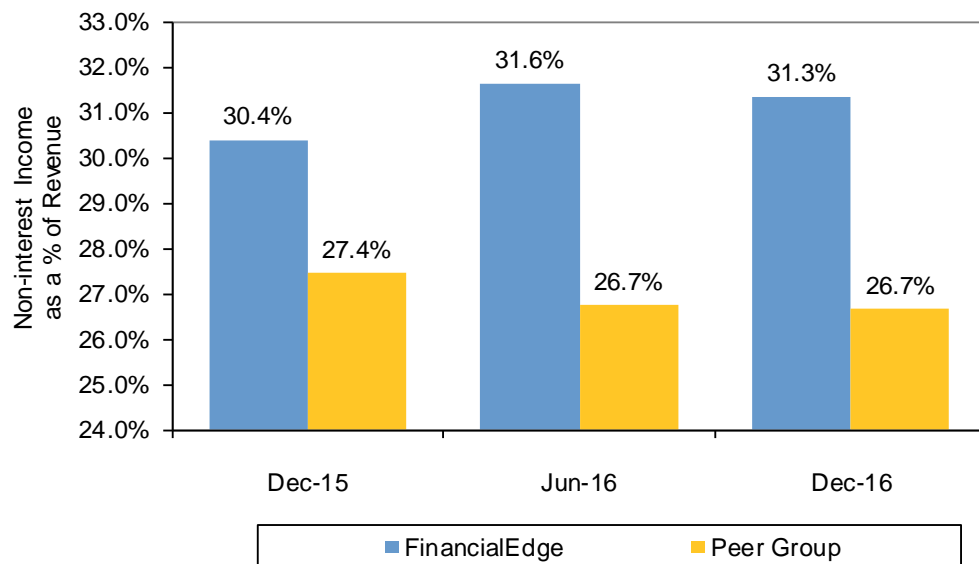
For each employee at FinancialEdge, \$40,792 in non-interest income is generated.

The institution covers 74.5% of its salary and benefit expense with non-interest income.

	Non-interest Income / Employee			Non-interest Income as % of Salary and Benefits ¹		
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16
FinancialEdge	\$37,090	\$39,147	\$40,792	69.2%	75.2%	74.5%
<i>Percentile</i>	<i>9</i>	<i>12</i>	<i>12</i>	<i>27</i>	<i>43</i>	<i>36</i>
Peer Group	\$38,342	\$41,270	\$44,275	68.5%	67.1%	76.6%
Asset Size	\$47,071	\$47,123	\$51,343	79.8%	73.0%	86.1%
Region Average	\$59,586	\$61,046	\$59,404	90.7%	89.0%	88.3%
National Average	\$59,717	\$59,190	\$61,284	84.9%	81.3%	85.0%
High Performers	\$67,791	\$71,583	\$68,815	95.1%	94.6%	96.2%

¹Total institution non-interest income divided by total salary and benefits expense.

Non-Interest Income as a Percent of Revenue



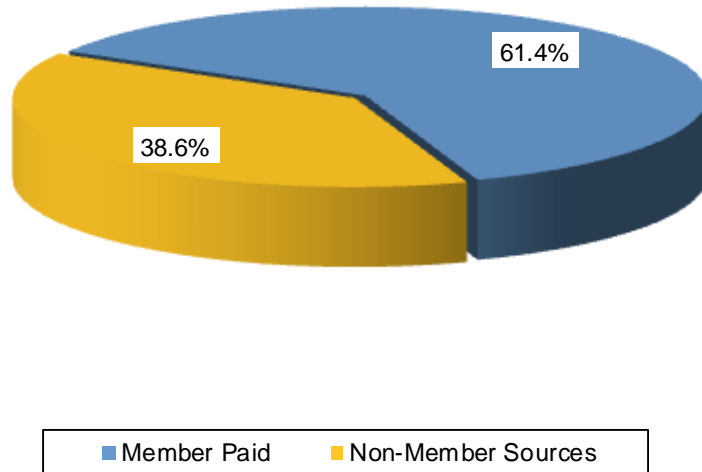
FinancialEdge generates 31.3% of total revenue from non-interest income sources.

How much of this non-interest income is generated through fees? Fees to total non-interest income is 57.0%, compared to 64.4% for the Peer Group.

	Non-interest Income as a % of Revenue ¹			Fee Income / Non-interest Income		
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16
FinancialEdge	30.4%	31.6%	31.3%	57.2%	53.9%	57.0%
<i>Percentile</i>	<i>38</i>	<i>52</i>	<i>45</i>	<i>71</i>	<i>66</i>	<i>76</i>
Peer Group	27.4%	26.7%	26.7%	60.2%	55.8%	64.4%
Asset Size	29.8%	29.5%	31.4%	60.5%	51.8%	63.3%
Region Average	33.4%	33.9%	33.7%	47.0%	47.2%	46.6%
National Average	32.3%	31.6%	32.4%	50.0%	49.3%	48.8%
High Performers	31.4%	31.9%	32.2%	41.6%	44.5%	43.3%

¹ Total institution non-interest income as a percent of net interest income plus non-interest income.

Non-Member Generated Non-Interest Income



As consumer advocacy pressures continue to mount, member-generated fee income stands to be threatened by policies and regulation. In turn, maximizing non-interest income through non-member sources becomes increasingly critical to sustained revenue generation. This page examines the proportion of your institution's non-interest income that comes from non-member sources. The following lists detail the items included in each group:

Member Paid:

- Annual and Late Fees
- Origination Fees
- Minimum Balance Fees
- NSF/Overdraft Fees
- Early Withdrawal Penalties
- Electronic Service Fees
- Other Product Usage Fees

Non-Member Paid:

- Interchange Income
- Insurance Services
- Investment Services
- Sold Mortgage Servicing Income

	Non-Interest Income Per Household*						Percent from Non-Member Sources		
	Member Paid			Non-Member Sources			Dec-15	Jun-16	Dec-16
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16			
FinancialEdge	\$120	\$123	\$129	\$75	\$82	\$81	38.5%	40.1%	38.6%
<i>Percentile</i>	<i>82</i>	<i>85</i>	<i>85</i>	<i>23</i>	<i>30</i>	<i>27</i>	<i>11</i>	<i>12</i>	<i>11</i>
Peer Group	\$91	\$69	\$101	\$69	\$58	\$69	42.9%	45.3%	41.9%
Asset Size	\$85	\$65	\$96	\$65	\$60	\$76	43.2%	47.3%	45.3%
Region Average	\$89	\$97	\$94	\$108	\$112	\$107	54.7%	53.2%	53.4%
National Average	\$91	\$91	\$93	\$103	\$105	\$105	53.4%	53.9%	53.5%
High Performers	\$109	\$110	\$109	\$131	\$144	\$132	55.6%	57.2%	55.3%

*The combination of non-interest income from these sources will not tie back to reported non-interest income, as each group is comprised of a selective set of sources, detailed in the text box above. Gains from the sale of a portfolio or branch, for instance, are not included in either portion.

Member Fee Giveback

Conceptually the same as Interest Rate Giveback, the Member Fee Giveback ratio quantifies the value returned to the membership through fee policies and structure. The credit union generates non-interest income both from the fees paid by members as well as from non-member sources, such as interchange income.

By comparing just the member-paid fees at FinancialEdge to the national average, the Member Fee Giveback ratio determines how reliant the credit union is on fees from the membership relative to the industry.

A positive Member Fee Giveback suggests the institution charges lower and/or fewer fees compared to the industry, while a negative ratio suggests greater reliance on fee income from members.

Member Paid Fees per HH		Member Fee Giveback	
National Average	FinancialEdge	FinancialEdge	Percentile
\$93	\$129	(\$36)	18

Dec-16

Sources of Non-Interest Income

Checking accounts generate 70% of total deposit and loan non-interest income at FinancialEdge. For the Peer Group, the comparable percentage is 76%.

Other areas of fee income growth for the credit union industry are first mortgages, non-traditional services, and gain or loss on sale of assets, here captured as part of the 'other' category.

At FinancialEdge, these areas are responsible for 2% and 10% of total deposit and loan non-interest income, respectively.

	Average Non-Interest Income Per Member Household Per Year						
	Checking ¹	Other Deposits ²	Credit Cards ³	First Mortgages ⁴	Other Loans ⁵	Commercial Fees ⁶	Other ⁷
FinancialEdge							
Dec-16	\$154	\$0	\$19	\$5	\$19	\$1	\$22
<i>Percentile</i>	79	18	46	45	51	36	
Jun-16	\$153	\$0	\$19	\$4	\$17	\$1	\$30
Dec-15	\$152	\$0	\$18	\$5	\$11	\$1	\$22
Comparatives - Dec-16							
Peer Group	\$130	\$2	\$10	\$3	\$25	\$0	
Asset Size	\$128	\$2	\$13	\$12	\$21	\$0	
Region Average	\$122	\$4	\$25	\$21	\$22	\$4	
National Average	\$123	\$3	\$24	\$17	\$22	\$4	
High Performers	\$155	\$3	\$29	\$38	\$21	\$6	

¹All checking fees plus debit card income.

²Fees and penalties for savings, MMDAs, CDs, and IRAs.

³Annual fees, other fees, and interchange income from credit cards.

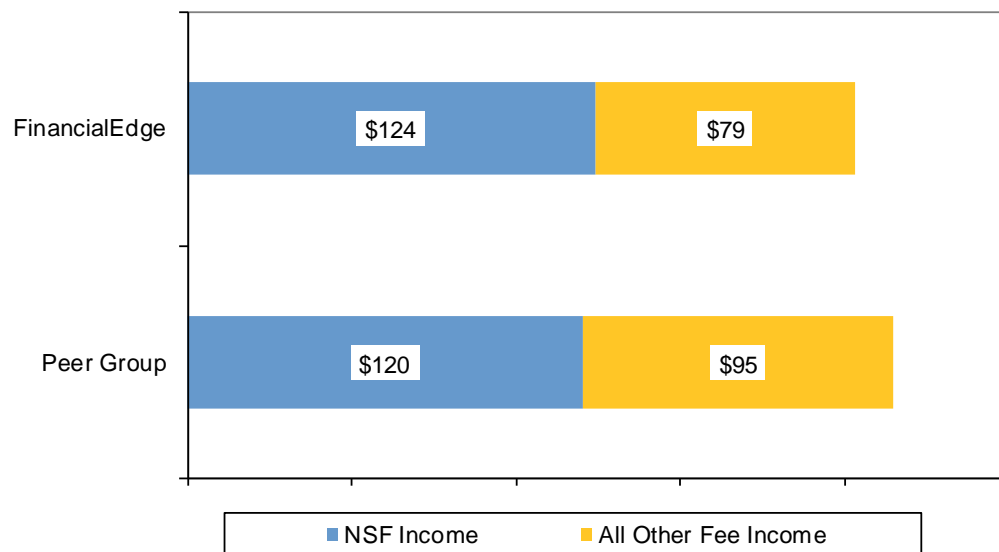
⁴Origination income, servicing income, gain on sale, and late fees.

⁵Application fees, late fees, annual fees, and other fees on consumer loans and lines of credit (not including credit card).

⁶Fee income from commercial deposit and loan accounts

⁷All other non-interest income, income from the sale of non-traditional products such as annuities, investment services, etc. Gain (loss) on sale also included here.

Checking Account Fee Income



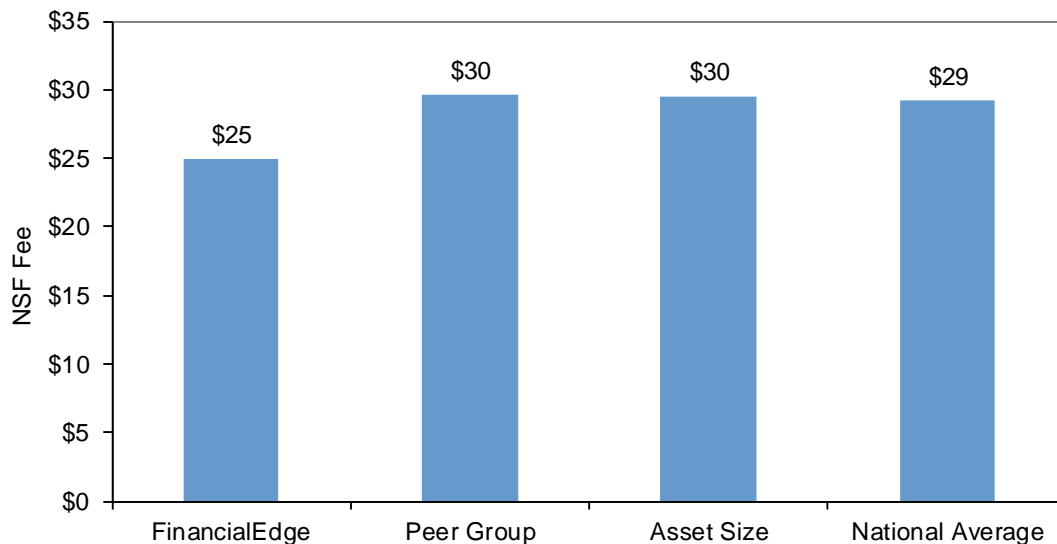
Total checking account fee income is equal to \$203 per checking account per year at FinancialEdge. NSF income generates \$124 of the total amount of fee income.

	Fees Per Checking Account Per Year					
	Total Fees ¹	Minimum Balance	NSF / OD Fees ²	ATM Income	Debit Card Income	Other Fees
FinancialEdge						
Dec-16	\$203	\$1	\$124	\$6	\$70	\$3
<i>Percentile</i>	<i>81</i>	<i>47</i>	<i>94</i>	<i>39</i>	<i>45</i>	<i>53</i>
Jun-16	\$197	\$1	\$117	\$6	\$70	\$3
Dec-15	\$201	\$1	\$125	\$6	\$66	\$3
Comparatives - Dec-16						
Peer Group	\$215	\$2	\$120	\$11	\$71	\$11
Asset Size	\$202	\$2	\$105	\$14	\$71	\$9
Region Average	\$164	\$5	\$71	\$11	\$73	\$4
National Average	\$166	\$5	\$71	\$12	\$73	\$6
High Performers	\$184	\$3	\$81	\$13	\$83	\$5

¹Includes only consumer checking accounts

²Includes fee income from overdraft privilege programs (if applicable)

Checking products



This page examines a few of the common services that credit unions offer in conjunction with checking accounts.

The \$25 NSF fee at FinancialEdge is less than the \$30 average charged by credit unions in the Peer Group.

FinancialEdge offers courtesy pay. 100% of credit unions in the Peer Group offer courtesy pay.

FinancialEdge offers an overdraft protection program. 100% of credit unions in the Peer Group offer this service.

FinancialEdge	NSF Fee	Courtesy Pay			Overdraft Protection		
		Offer?	Linked to ATM	Linked to POS	Courtesy Pay Fee	Offer?	ODP Fee
Dec-16	\$25	Yes	Yes	Yes	\$25	Yes	--
<i>Percentile</i>	<i>22</i>				<i>26</i>		<i>--</i>
Jun-16	\$25	Yes	Yes	Yes	\$25	Yes	--
Dec-15	\$25	Yes	Yes	Yes	\$25	Yes	--
Comparatives - Dec-16							
Peer Group	\$30	100%	100%	100%	\$30	100%	\$1
Asset Size	\$30	91%	82%	91%	\$26	100%	\$2
Region Average	\$30	97%	58%	85%	\$29	97%	\$4
National Average	\$29	95%	67%	91%	\$28	97%	\$4
High Performers	\$28	100%	55%	93%	\$27	100%	\$3

The percentages shown in the comparison data represent the percent of institutions that offer that service.

Debit Card Usage

With financial regulation poised to alter the interchange arena, optimizing the debit card channel will be critical to minimizing any potential loss of revenue.

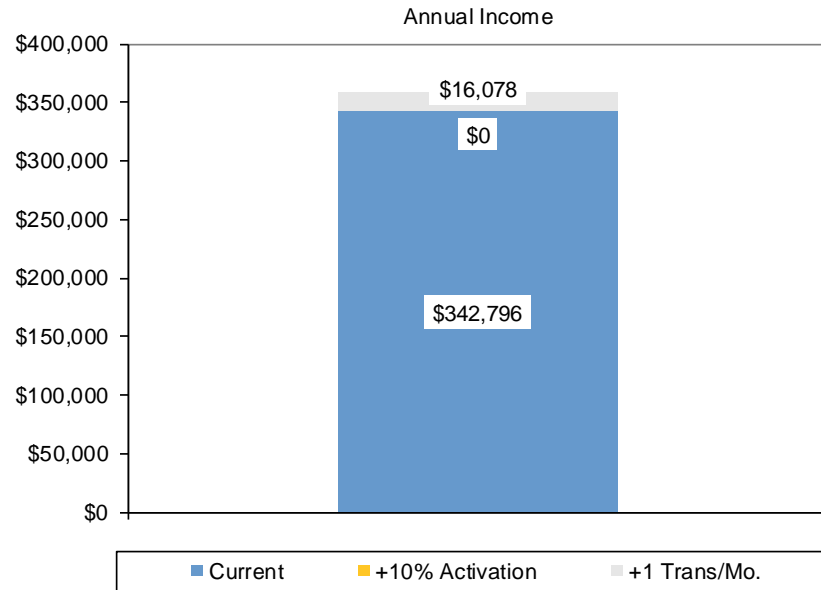
Increasing the number of active users and/or incenting card holders to increase their debit usage are two primary ways of generating additional revenue, while higher activation also reduces the sunk cost of dormant cardholders.

The graph to the right displays the potential revenue uplift by achieving the following: a 10% increase in activation and/or one (1) additional transaction per cardholder per month.

In total nominal dollars, the potential annual uplift at FinancialEdge is:

- One (1) Additional Monthly Trans. per Card: **\$16,078**
- Increase Activation by 10%*: **\$0**
- Do Both: **\$16,078**

** If activation is currently 90% or higher, the uplift is calculated*



FinancialEdge	Debit Card Penetration ¹	Debit Card Activation ²	Per Debit Card				
			Monthly Transactions	Percent Signature ⁴	Percent PIN ⁵	Avg Trans. Amount	Annual Income ³
Dec-16	81%	100%	21.3	59%	41%	\$34	\$86
<i>Percentile</i>	26	100	65	31	70	28	57
Jun-16	81%	100%	20.6	59%	41%	\$35	\$86
Dec-15	79%	100%	20.3	60%	40%	\$34	\$84
Comparatives - Dec-16							
Peer Group	80%	85%	19.2	64%	36%	\$35	\$79
Asset Size	84%	85%	18.4	67%	33%	\$35	\$77
Region Average	90%	79%	19.8	68%	32%	\$36	\$83
National Average	88%	81%	19.4	65%	35%	\$36	\$82
High Performers	89%	82%	19.4	64%	36%	\$36	\$77

¹ Percent of checking accounts with a debit card.

² Percent of debit cards that are active within the last 90 days.

³ Debit card interchange income plus any other debit card fees.

⁴ Percent of transactions that are signature-based as reported by the credit union.

⁵ Percent of transactions that are PIN-based as reported by the credit union.

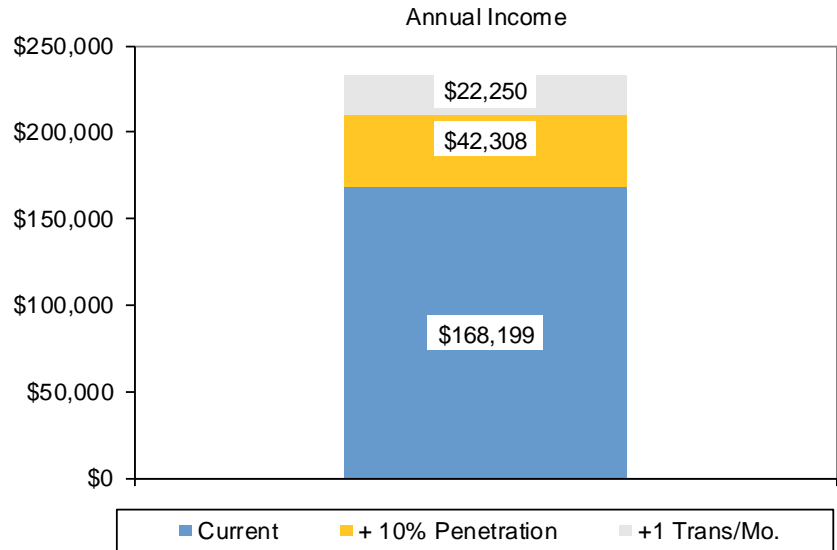
Credit Card Usage

As with debit cards, increased penetration and higher transaction volume in credit cards can help offset a portion of lost revenue resulting from the CARD Act and any other potential regulatory changes.

The graph to the right displays the potential revenue uplift by achieving the following: a 10% increase in penetration and/or one (1) additional transaction per cardholder per month.

In total nominal dollars, the potential annual uplift at FinancialEdge is:

- One (1) Additional Monthly Trans. per Card: **\$22,250**
- Increase Penetration by 10%: **\$42,308**
- Do Both: **\$72,035**



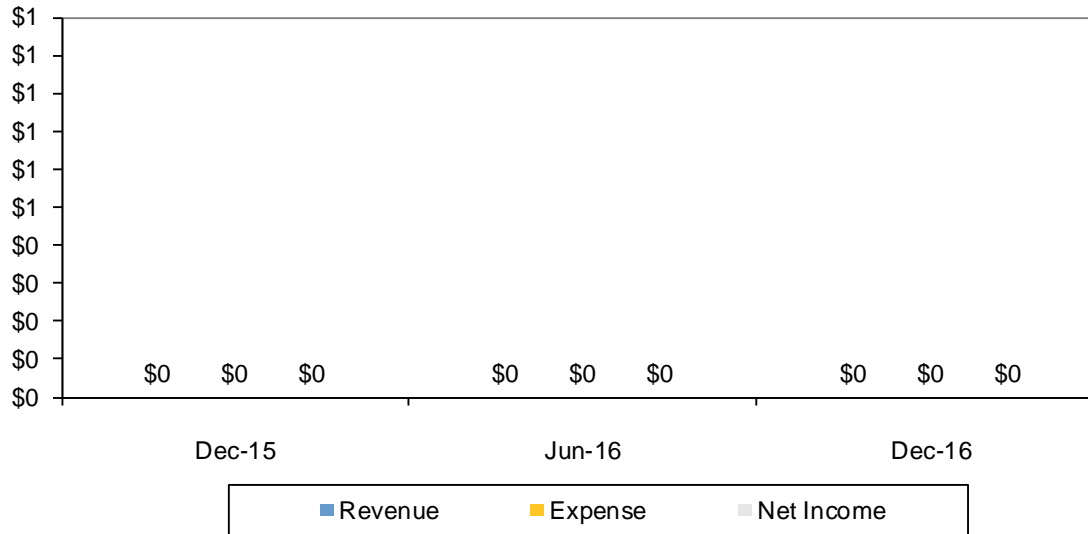
FinancialEdge	Credit Card Penetration ¹	Average Balance	Utilization Ratio	Per Credit Card Account				
				Monthly Transactions	Interchange Income ²	Annual Fees	Late Fees/Over Limit	Annual Income
Dec-16	30%	\$1,574	41.7%	4.0	\$41	--	\$17	\$58
<i>Percentile</i>	<i>74</i>	<i>8</i>	<i>87</i>	<i>16</i>	<i>11</i>	<i>--</i>	<i>70</i>	<i>13</i>
Jun-16	30%	\$1,579	41.6%	3.8	\$39	--	\$17	\$56
Dec-15	29%	\$1,684	44.4%	4.1	\$42	--	\$13	\$55
Comparisons - Dec-16								
Peer Group	18%	\$2,533	51.1%	4.1	\$43	--	\$18	\$62
Asset Size	19%	\$2,616	47.6%	4.7	\$49	--	\$17	\$66
Region Average	25%	\$2,410	34.9%	6.2	\$70	\$0	\$13	\$86
National Average	24%	\$2,591	32.7%	5.6	\$68	\$0	\$13	\$84
High Performers	26%	\$2,586	37.0%	6.2	\$77	\$0	\$12	\$89

¹ Percent of households with a credit card.

² Annual credit card interchange income from purchase transactions.

Investment Services

Total Annualized Contribution from Investment Services



As the baby boomer generation approaches retirement and/or transfers wealth to younger generations, investment services represent a significant opportunity for credit unions as a means of generating non-member fee revenue and broadening member relationships.

FinancialEdge does not offer investment services, or was unable to provide this information.

Every 1% increase in investment household penetration could represent an additional \$9,316 in net income for FinancialEdge.

* Since FinancialEdge does not offer investment services, the 1% uplift is calculated utilizing the National Average

FinancialEdge	Offer?	Total Assets Under Mgmt (\$000)	# of Members	% of Households	Per Investment Member			
					Assets	Revenue	Expense	Net Income
Dec-16	No	--	--	--	--	--	--	--
<i>Percentile</i>		--	--	--	--	--	--	--
Jun-16	No	--	--	--	--	--	--	--
Dec-15	No	--	--	--	--	--	--	--
Comparisons - Dec-16								
Peer Group	13%	\$13,977	164	0.8%	\$85,223	\$121	--	\$121
Asset Size	18%	\$24,529	702	9.7%	\$56,757	\$60	\$85	-\$25
Region Average	78%	\$106,152	1,509	2.8%	\$71,066	\$326	\$202	\$124
National Average	69%	\$142,412	2,139	2.9%	\$77,532	\$343	\$199	\$144
High Performers	76%	\$230,585	4,105	4.0%	\$74,625	\$275	\$189	\$86

Data for this page was supplied by the institution through our online supplemental research questions.



Relationship Management

Membership Value Score

The Membership Value Score quantifies the organization's benefit to members by benchmarking key metrics against all program participants. Three key areas contribute to the Membership Value Score calculation.

The credit union's financial stability is assessed by looking at reserves, earnings and efficiency. These ratios are relevant to membership value in that they highlight the organization's capacity to offer financial benefits back to its members.

In turn, the member giveback ratios quantify the potential earnings returned to members in terms of dollars per household. Positive interest rate and fee giveback ratios suggest the organization offers better pricing and charges lower/fewer fees, respectively, than the average credit union.

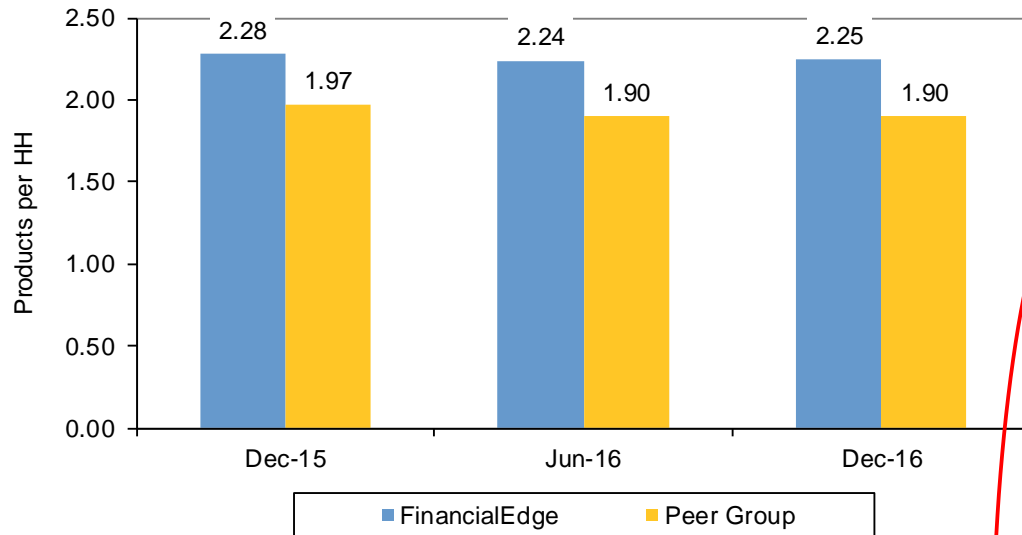
Finally, checking penetration and the share of wallet ratios provide a measure of the depth of relationships with the membership. Simply put, value cannot be afforded to members who take their business elsewhere. At the same time, deeper core relationships typically translate to a "win-win" scenario that rewards multi-service/high-balance households with better rates, lower fees and/or other benefits, while leading to a profitable relationship for the credit union.

FinancialEdge	Weight	Dec-15		Jun-16		Dec-16	
		Ratio	Percentile	Ratio	Percentile	Ratio	Percentile
Financial Stability							
Reserves to Assets	15.0%	9.9%	37	9.9%	41	10.1%	43
ROA or Adjusted ROA ¹	15.0%	0.12%	9	0.51%	35	0.48%	25
Efficiency Ratio	10.0%	93.1%	4	89.2%	12	89.2%	7
Member Giveback (\$)							
Interest Rate	15.0%	(\$51)	15	(\$55)	13	(\$71)	8
Fee	15.0%	(\$29)	20	(\$32)	16	(\$36)	18
Depth of Relationship							
Checking Penetration ²	10.0%	62.0%	58	63.1%	62	61.5%	54
Deposit Share of Wallet	10.0%	32.6%	61	33.0%	56	31.9%	51
Loan Share of Wallet	10.0%	24.3%	39	25.2%	28	27.5%	36
Membership Value Score	100.0%	29	9	32	10	29	7
Comparisons		Ratio		Ratio		Ratio	
Peer Group		36		39		39	
Asset Size		37		41		39	
Region Average		52		51		49	
National Average		52		53		51	
High Performers		68		68		65	

¹ Uses ROA or Adjusted ROA, whichever is higher

² Total checking penetration across all households

Trends in Products Per Household



The chart to the left shows the number of products used by an average member household.

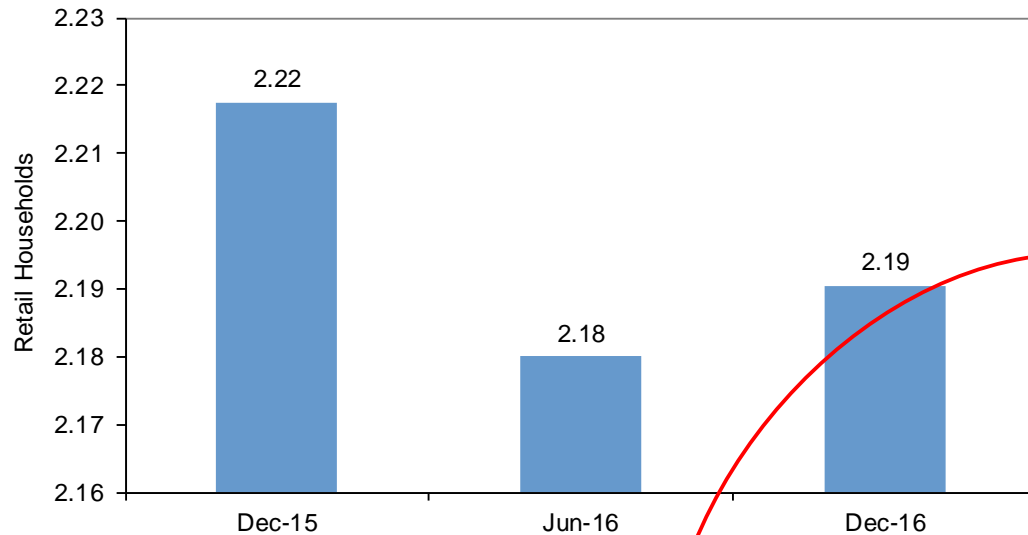
At FinancialEdge, the typical household uses 2.25 products. This is more than seen at Peer Group credit unions (1.90).

At FinancialEdge, the typical household has 3.77 accounts. This is more than seen at Peer Group credit unions (3.13).

	Products per Household ¹			Accounts per Household		
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16
FinancialEdge	2.28	2.24	2.25	3.78	3.79	3.77
<i>Percentile</i>	<i>76</i>	<i>73</i>	<i>73</i>	<i>80</i>	<i>81</i>	<i>81</i>
Peer Group	1.97	1.90	1.90	3.29	3.28	3.13
Asset Size	1.98	1.94	1.89	3.15	3.25	3.09
Region Average	2.22	2.20	2.18	3.54	3.53	3.50
National Average	2.12	2.11	2.11	3.40	3.38	3.35
High Performers	2.35	2.36	2.31	3.82	3.81	3.71

¹ The Products Per Household ratio excludes savings accounts with balances under \$100 unless this is a household's only product.

Products by Business Line



The chart to the left shows the number of products used by a typical household by business line.

At FinancialEdge, the typical retail household uses 2.19 products. This compares with the Peer Group of 1.97.

Compare your products per household for indirect and commercial households, if applicable.

	Products per Household ¹								
	Retail Households			Indirect Households			Commercial Households		
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16
FinancialEdge	2.22	2.18	2.19	1.32	1.18	1.22	3.85	3.83	3.85
<i>Percentile</i>	64	60	59	80	46	55	84	83	81
Peer Group	2.01	1.94	1.97	1.28	1.24	1.21	2.95	2.98	3.01
Asset Size	2.02	1.97	1.94	1.38	1.24	1.19	3.19	2.98	3.06
Region Average	2.25	2.23	2.22	1.30	1.27	1.26	3.39	3.26	3.31
National Average	2.17	2.16	2.16	1.25	1.25	1.26	3.27	3.22	3.24
High Performers	2.37	2.37	2.31	1.36	1.35	1.38	3.48	3.40	3.54

¹ The Products per Household ratio excludes savings accounts with balances under \$100 unless this is a household's only product.

Trends in Percent Single Product

FinancialEdge	Percent Single-Product ²				Comparisons - Dec-16				
	Dec-15	Jun-16	Dec-16	Percentile	Peer Group	Asset Size	Region Average	National Average	High Performers
Retail Deposits	39.5%	40.0%	40.0%	68	50.9%	51.0%	43.2%	44.3%	37.6%
Checking	19.2%	20.0%	18.8%	72	24.3%	26.5%	21.0%	22.5%	20.1%
Savings	39.6%	40.1%	40.0%	66	50.4%	49.9%	43.0%	43.7%	36.5%
MMA	4.6%	4.7%	5.9%	46	6.6%	6.7%	5.7%	6.2%	4.6%
CD	6.1%	4.6%	6.0%	79	12.5%	11.8%	10.4%	10.5%	9.9%
IRA	3.6%	5.2%	5.4%	85	10.2%	9.6%	9.0%	9.5%	6.7%
Retail Loans¹	12.1%	12.8%	13.7%	76	29.9%	24.6%	23.7%	25.3%	16.7%
Auto Loan	8.9%	10.3%	11.9%	76	32.5%	26.3%	29.7%	31.9%	21.1%
Consumer Loan	7.7%	7.5%	7.9%	71	20.4%	17.2%	16.8%	16.6%	13.4%
Unsecured Loan	3.6%	--	5.4%	32	4.8%	4.8%	3.9%	4.7%	2.6%
Credit Cards	9.6%	9.7%	9.9%	33	9.5%	9.1%	9.1%	9.1%	6.6%
Real Estate ¹	8.8%	10.3%	9.5%	28	11.8%	9.9%	7.9%	8.4%	6.6%
Held Mortgage	9.9%	11.6%	10.4%	31	13.7%	12.9%	10.0%	9.5%	7.1%
HELOC	3.2%	--	4.5%	50	7.6%	6.6%	4.5%	5.8%	3.8%
Home Equity	5.7%	3.2%	5.0%	61	9.6%	7.6%	5.7%	8.3%	4.5%
Comm. Deposits	4.3%	4.3%	4.5%	75	16.5%	14.6%	15.1%	17.3%	13.6%
Comm. Loans	10.8%	8.1%	7.7%	42	6.7%	6.7%	14.5%	11.7%	6.0%
TOTAL	39.7%	40.3%	40.2%	71	51.1%	51.2%	43.3%	45.0%	38.3%

¹ Excludes Sold Mortgage

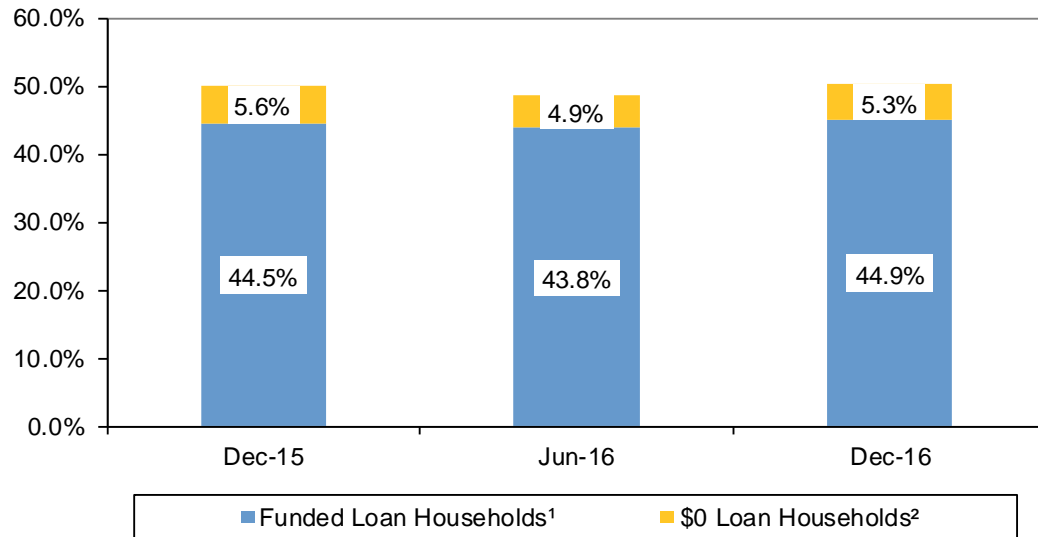
² Single product HHs have only one product or have 2 products, but one is a savings product with a balance under \$100.

Product Penetration

On this page, we look at product penetration overall and by business lines. To understand why products per household are higher or lower than average, look for the products with above average or below average penetration.

FinancialEdge	Penetration				By Business Line -- Dec-16		
	Dec-15	Jun-16	Dec-16	Percentile	Retail HHs	Indirect HHs	Commercial HHs
Checking	60.4%	61.5%	60.0%	54	61.4%	5.9%	52.3%
Savings	97.8%	97.6%	97.7%	33	99.0%	100.0%	69.5%
Money Market	5.1%	5.0%	5.0%	31	5.1%	--	4.2%
CD/IRA	9.0%	8.6%	8.1%	66	8.2%	--	8.8%
Auto	15.9%	15.4%	16.4%	25	14.8%	90.8%	18.2%
Held Mortgage	7.7%	8.3%	7.4%	96	7.5%	0.8%	8.1%
Equity Credit	5.2%	3.0%	4.9%	72	4.8%	--	9.1%
Credit Card	29.3%	29.8%	29.8%	74	30.5%	1.7%	26.7%
Other Consumer Loans	18.6%	16.9%	17.5%	61	17.5%	13.4%	20.0%
Commercial Checking	3.3%	3.4%	3.3%	70			75.4%
Commercial Deposits	3.9%	4.0%	4.1%	80			92.6%
Commercial Loans	0.6%	0.6%	0.6%	73			13.7%

Trends in Overall Loan Penetration



As of December 2016, 44.9% of households at FinancialEdge are 'Funded' loan households. This compares with the Peer Group average of 47.3%.

Another 5.3% of households are '\$0' loan households, which means they have a loan account but no loan balances at the credit union.

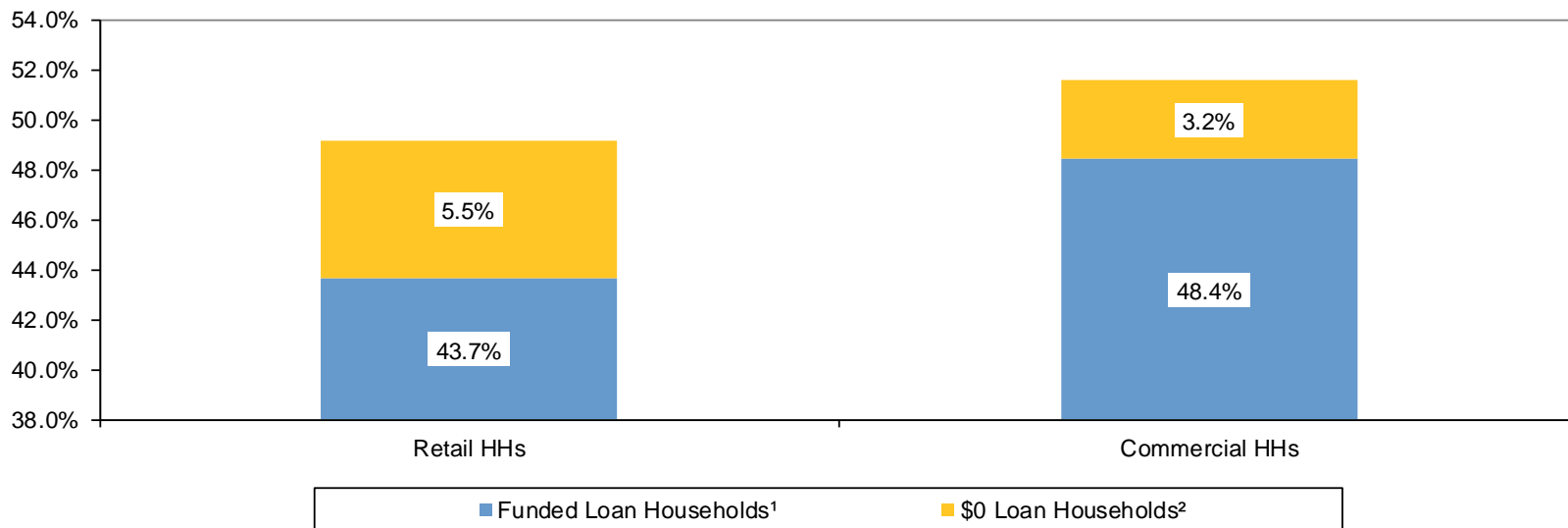
\$0 loan households represent potential borrowing households. Targeting these households to utilize existing credit lines will increase performance.

	Funded Loan Households ¹			\$0 Loan Households ²		
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16
FinancialEdge	44.5%	43.8%	44.9%	5.6%	4.9%	5.3%
<i>Percentile</i>	<i>48</i>	<i>47</i>	<i>47</i>	<i>58</i>	<i>44</i>	<i>48</i>
Peer Group	48.2%	45.6%	47.3%	2.9%	3.4%	2.8%
Asset Size	45.9%	43.7%	43.6%	3.3%	3.4%	3.0%
Region Average	46.8%	45.8%	47.1%	5.6%	5.4%	5.3%
National Average	44.9%	44.8%	45.7%	5.8%	5.9%	5.8%
High Performers	47.5%	46.0%	45.9%	5.6%	5.8%	5.4%

¹ Funded loan households are households with loan balances greater than \$0.

² \$0 loan households have a loan account but no loan balances.

Loan Penetration by Business Line



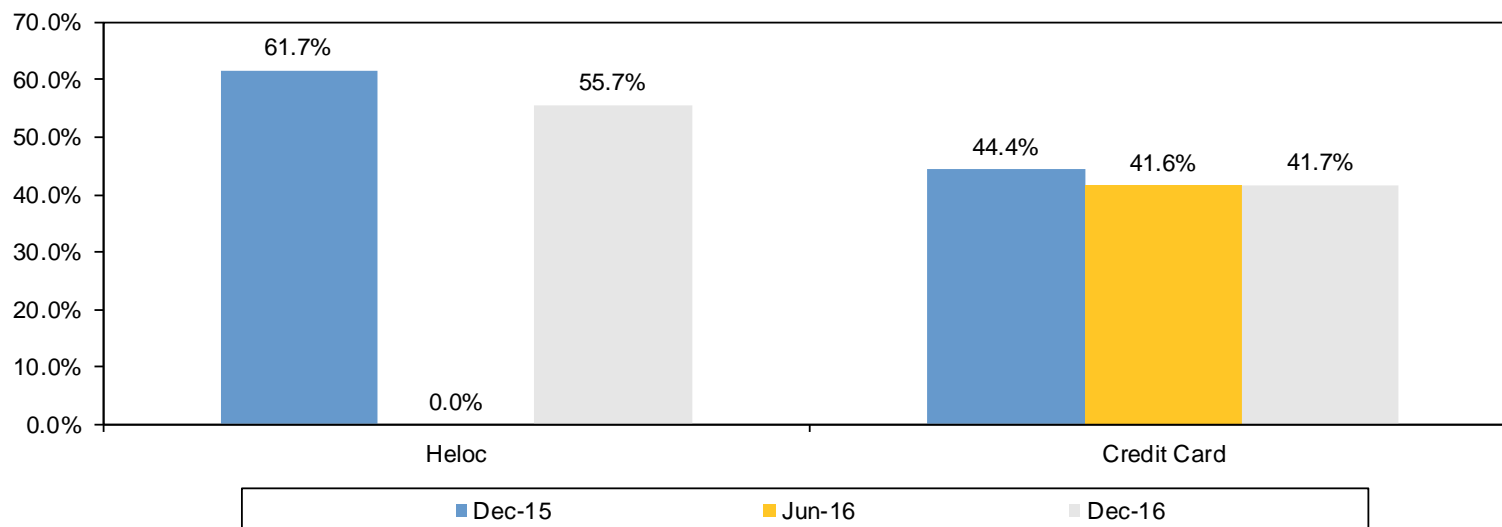
FinancialEdge	Funded Loan Households ¹			\$0 Loan Households ²	
	Retail HHs	Commercial HHs		Retail HHs	Commercial HHs
Dec-16	43.7%	48.4%		5.5%	3.2%
<i>Percentile</i>	66	80		44	30
Jun-16	42.9%	48.2%		5.1%	1.4%
Dec-15	43.7%	49.5%		5.7%	2.9%
Comparatives - Percentile					
Peer Group	41.0%	66.0%		3.4%	5.2%
Asset Size	39.0%	58.8%		3.4%	5.8%
Region Average	42.3%	43.1%		5.8%	5.7%
National Average	40.3%	39.3%		6.4%	5.8%
High Performers	42.8%	50.1%		5.8%	4.6%

\$0 loan households are typically Unsecured Lines of Credit.

The next page looks at utilization ratios of Home Equity Lines and Credit Cards.

¹ Funded loan households are households with loan balances greater than \$0.
² \$0 loan households have a loan account but no loan balances.
 Note: Indirect households are not shown because 100% are "funded loan HHs"

HELOC and Credit Card Utilization



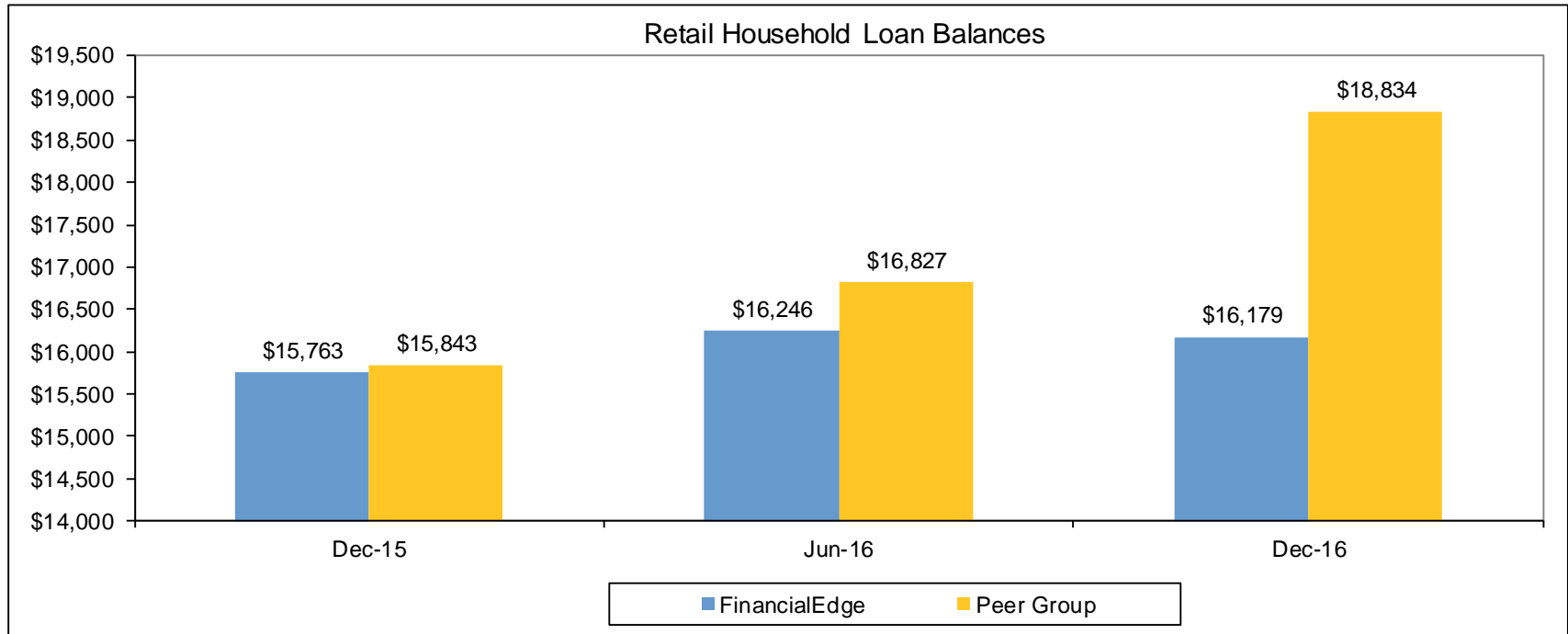
FinancialEdge	Heloc				Credit Card			
	Average Account Balance ¹	Average Unfunded Commit. ²	Total Commitment	Utilization Ratio ³	Average Account Balance ¹	Average Unfunded Commit. ²	Total Commitment	Utilization Ratio ³
Dec-16	\$10,630	\$8,455	\$19,085	55.7%	\$1,395	\$1,948	\$3,343	41.7%
<i>Percentile</i>	<i>3</i>	<i>6</i>	<i>1</i>	<i>57</i>	<i>8</i>	<i>5</i>	<i>4</i>	<i>87</i>
Jun-16	--	--	--	--	\$1,402	\$1,966	\$3,368	41.6%
Dec-15	\$10,158	\$6,314	\$16,472	61.7%	\$1,504	\$1,886	\$3,390	44.4%
Comparatives - Percentile								
Peer Group	\$23,341	\$9,906	\$33,247	71.2%	\$2,283	\$2,631	\$4,914	51.1%
Asset Size	\$24,767	\$10,185	\$34,952	71.9%	\$2,359	\$3,296	\$5,655	47.6%
Region Average	\$21,663	\$19,504	\$41,167	54.9%	\$2,145	\$4,905	\$7,050	34.9%
National Average	\$29,098	\$26,574	\$55,672	54.1%	\$2,310	\$5,312	\$7,622	32.7%
High Performers	\$30,132	\$28,311	\$58,443	54.5%	\$2,291	\$4,698	\$6,990	37.0%

¹ Average account balance comes from account extract and product code assignments

² Average unfunded commitment is account code 811 (HELOC) or account code 812 (credit cards) divided by total number of accounts.

³ Utilization ratio is average account balance divided by available line (average account balance plus average unfunded commitment).

Average Loan Balances by Business Line

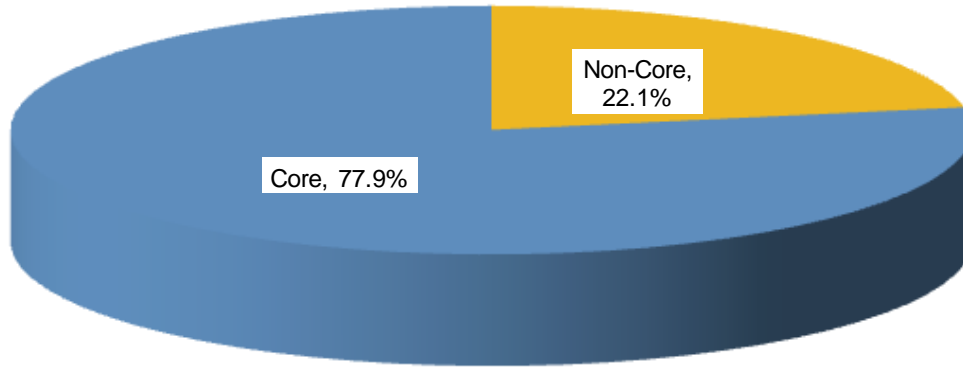


	Average Loan Balance ¹								
	Retail Households			Indirect Households			Commercial Households		
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16
FinancialEdge	\$15,763	\$16,246	\$16,179	\$11,020	\$11,429	\$14,237	\$43,796	\$48,577	\$45,947
<i>Percentile</i>	32	36	30	12	12	21	21	24	24
Peer Group	\$15,843	\$16,827	\$18,834	\$14,918	\$15,713	\$17,001	\$39,851	\$43,959	\$59,996
Asset Size	\$14,347	\$16,763	\$17,790	\$14,586	\$15,713	\$16,867	\$25,703	\$43,959	\$54,033
Region Average	\$19,204	\$19,539	\$19,922	\$14,689	\$14,234	\$15,451	\$97,597	\$104,313	\$96,630
National Average	\$20,580	\$20,686	\$21,000	\$17,956	\$18,156	\$18,503	\$155,258	\$157,926	\$127,382
High Performers	\$29,304	\$27,712	\$28,670	\$19,564	\$18,736	\$19,326	\$219,776	\$193,213	\$203,365

¹ Average Loan Balance is total loans / total loan households

Deposit Balances - Core vs. Non-Core

Deposit Balances



In the current environment, building member relationships and managing the cost of funds are critical to strong performance. The Core Deposit Ratio can be related back to each of these elements.

Holding a higher percentage of member deposits in core checking, savings and non-premium money market accounts generally contributes to a lower cost of funds.

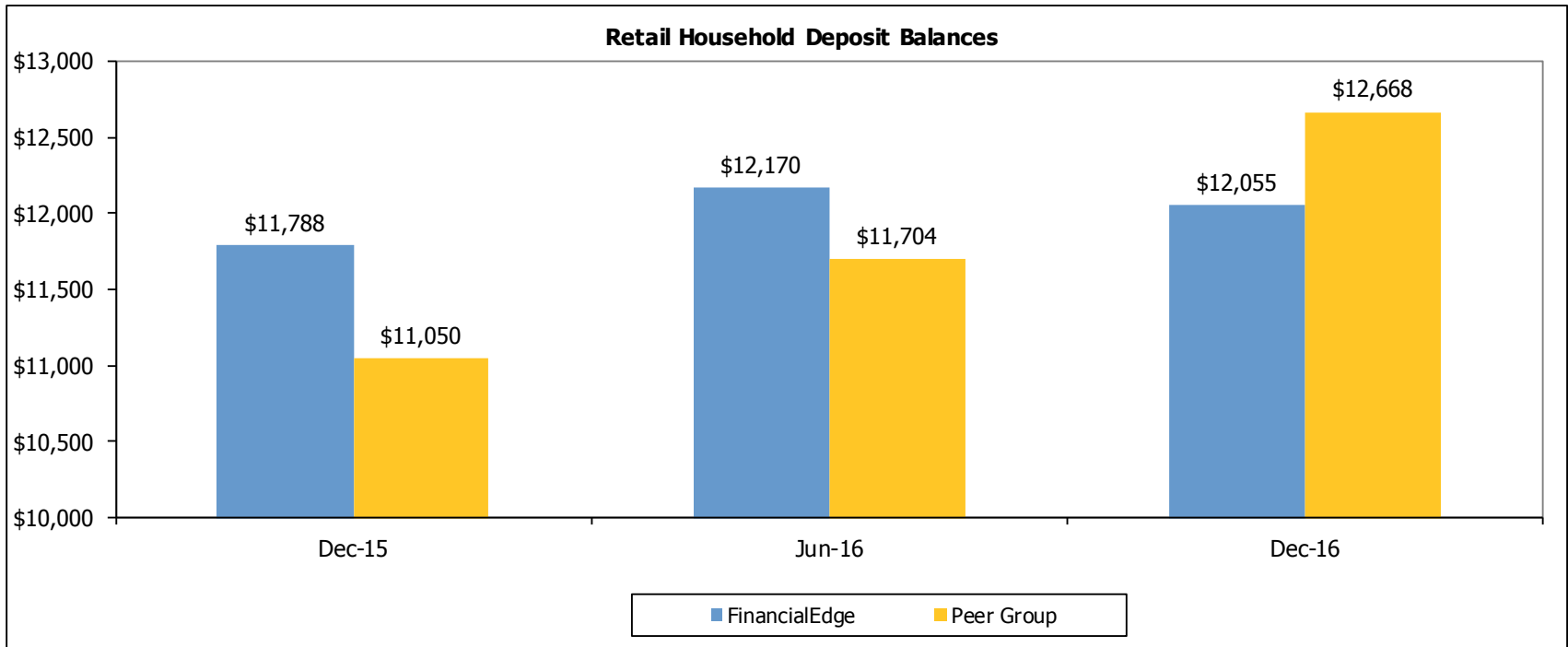
Additionally, these funds tend to be more stable than certificates of deposit where consumers are more likely to shop around for best rate.

	Deposits per Household ¹			Core Deposit Ratio ²		
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16
FinancialEdge	\$12,051	\$12,510	\$12,299	76%	77%	78%
<i>Percentile</i>	<i>44</i>	<i>47</i>	<i>41</i>	<i>67</i>	<i>67</i>	<i>68</i>
Peer Group	\$10,225	\$10,762	\$11,282	69%	70%	67%
Asset Size	\$10,307	\$11,886	\$10,754	70%	73%	72%
Region Average	\$13,529	\$13,743	\$13,970	67%	69%	71%
National Average	\$14,764	\$15,037	\$14,993	69%	70%	71%
High Performers	\$21,033	\$20,333	\$20,188	67%	68%	68%

¹ Includes commercial deposit balances.

² Percent of deposit balances in Consumer Checking, Commercial Checking, Consumer Savings, Commercial Savings, Traditional and Tiered MMDA.

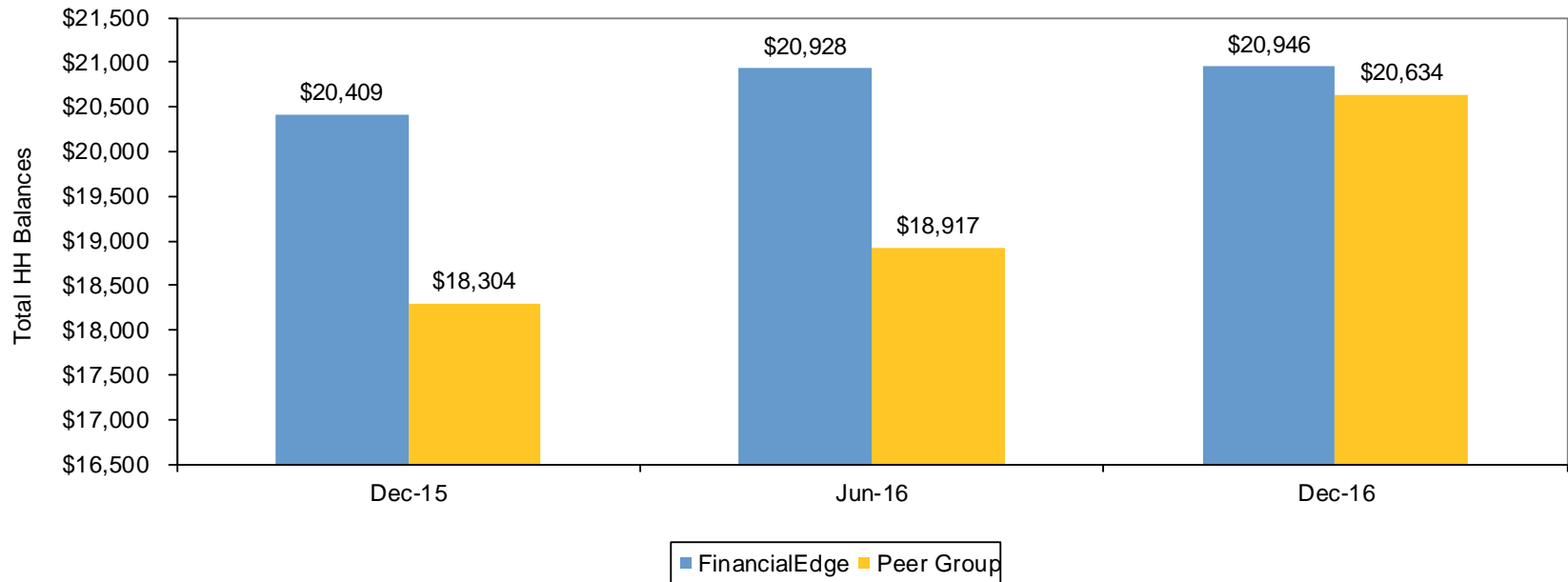
Deposit Balances by Business Line



	Average Deposit Balance ¹								
	Retail Households			Indirect Households			Commercial Households		
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16
FinancialEdge	\$11,788	\$12,170	\$12,055	\$156	\$59	\$66	\$20,562	\$23,263	\$22,545
<i>Percentile</i>	<i>30</i>	<i>32</i>	<i>26</i>	<i>42</i>	<i>10</i>	<i>12</i>	<i>21</i>	<i>27</i>	<i>21</i>
Peer Group	\$11,050	\$11,704	\$12,668	\$173	\$140	\$128	\$97,218	\$101,269	\$58,178
Asset Size	\$11,210	\$12,515	\$11,762	\$130	\$140	\$109	\$69,447	\$101,269	\$52,257
Region Average	\$13,832	\$14,150	\$14,372	\$269	\$224	\$226	\$41,982	\$32,795	\$66,578
National Average	\$15,389	\$15,695	\$15,697	\$343	\$359	\$412	\$57,719	\$39,743	\$49,459
High Performers	\$21,047	\$20,304	\$20,022	\$1,073	\$875	\$1,017	\$45,036	\$42,342	\$47,397

¹ Average Deposit Balance is total deposits / total deposit households

Trends in Combined Household Balances



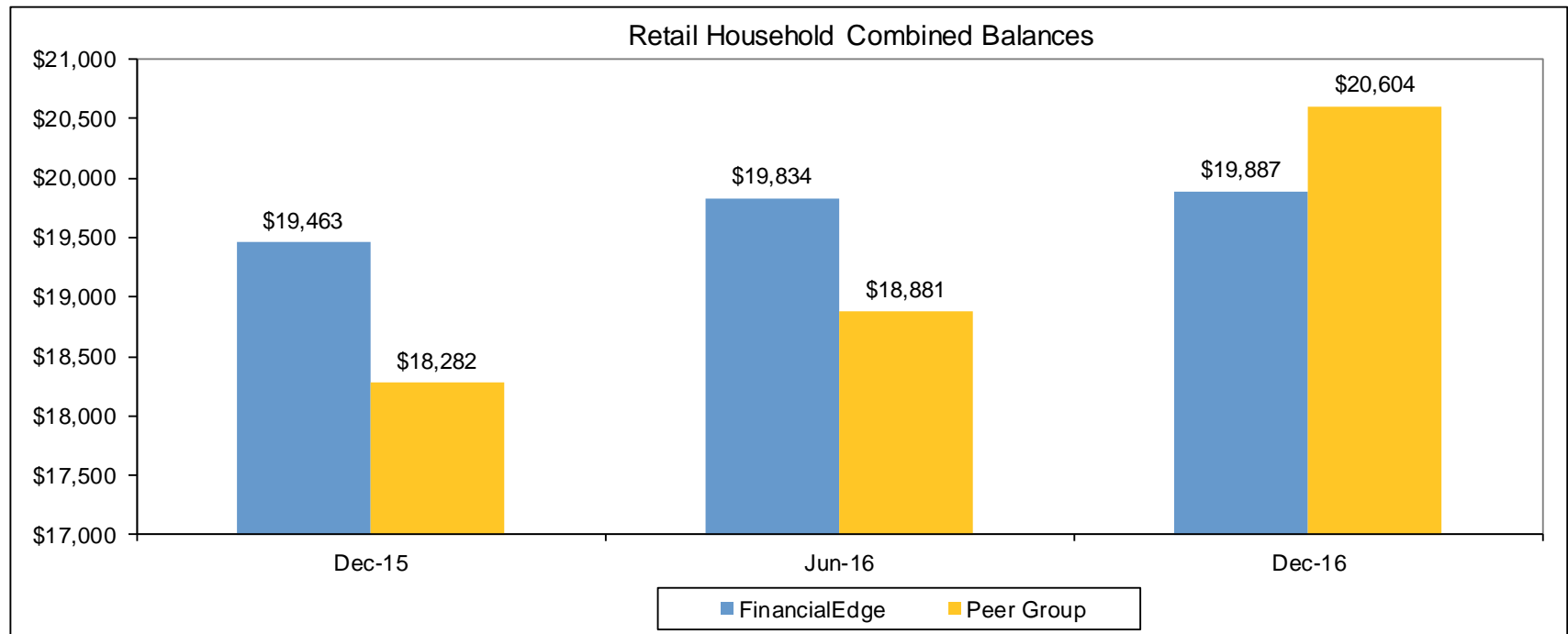
	Total Household Balances ¹		
	Dec-15	Jun-16	Dec-16
FinancialEdge	\$20,409	\$20,928	\$20,946
<i>Percentile</i>	36	36	30
Peer Group	\$18,304	\$18,917	\$20,634
Asset Size	\$17,587	\$19,733	\$19,010
Region Average	\$23,969	\$24,319	\$25,057
National Average	\$25,573	\$25,892	\$26,197
High Performers	\$37,425	\$35,817	\$35,819

The chart and table show the trend in average household balances. Household balances are deposit and loan balances divided by total households.

At FinancialEdge the average household balance is \$20,946 as of December 2016. This is greater than the average household balances found at Peer Group credit unions (\$20,634).

¹ Household balances are combined total deposit and loan balances divided by total households.

Combined Household Balances by Business Line

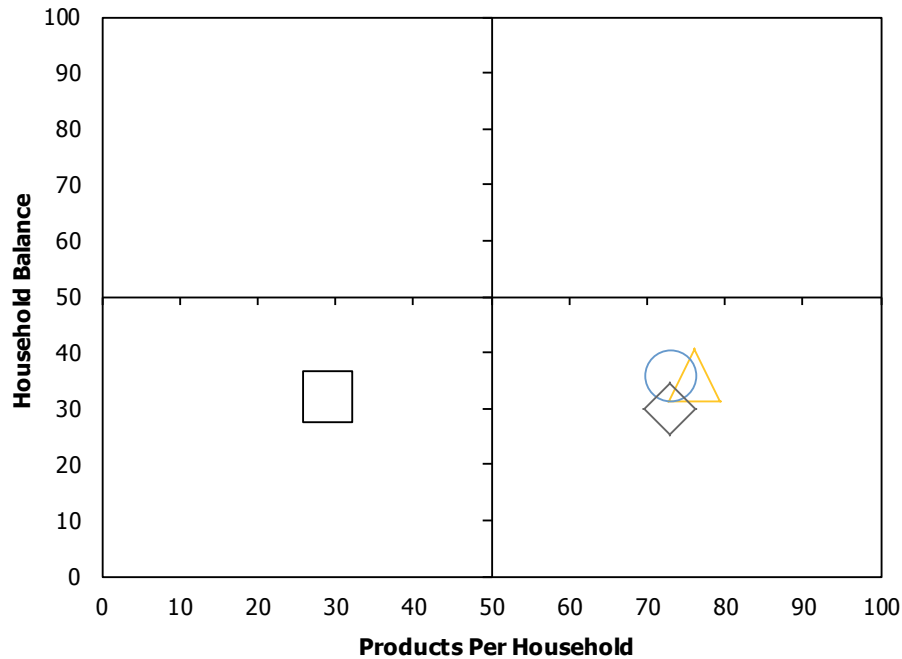


	Combined Household Balance ¹								
	Retail Households			Indirect Households			Commercial Households		
	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16	Dec-15	Jun-16	Dec-16
FinancialEdge	\$19,463	\$19,834	\$19,887	\$11,175	\$11,488	\$14,303	\$43,496	\$47,376	\$46,244
<i>Percentile</i>	<i>34</i>	<i>34</i>	<i>27</i>	<i>12</i>	<i>12</i>	<i>20</i>	<i>24</i>	<i>28</i>	<i>22</i>
Peer Group	\$18,282	\$18,881	\$20,604	\$15,090	\$15,852	\$17,128	\$110,268	\$115,561	\$98,449
Asset Size	\$17,567	\$19,709	\$18,970	\$14,716	\$15,852	\$16,975	\$79,187	\$115,561	\$87,829
Region Average	\$23,026	\$23,348	\$23,717	\$14,956	\$14,456	\$15,675	\$85,734	\$87,749	\$113,347
National Average	\$24,623	\$24,935	\$25,192	\$18,201	\$18,415	\$18,818	\$135,685	\$129,573	\$108,988
High Performers	\$35,119	\$33,716	\$33,522	\$20,193	\$19,307	\$19,999	\$209,735	\$173,513	\$198,186

Relationship Management: All Households

A - Strong Brand Management

B - Effective Relationship Management



Issues:

A - Strong Brand Management

May be driven by indirect lending or price-based competition

B - Effective Relationship Management

Household growth often becomes a constraint when you are here

C - Ineffective Relationship Management

Household growth may be rapid or demographics may be an issue

D - Strong Sales / Low Balances

Generating services without balances; focus on activation

C - Ineffective Relationship Management

D - Strong Sales / Low Balances



All Households Profile

Profitability Factors	FinancialEdge		Peer Group	Asset Size	Region Average	National Average	High Performers
	Ratio	Percentile					
Products per HH	2.25	73	1.90	1.89	2.18	2.11	2.31
Percent Single Product	40%	71	51%	51%	43%	45%	38%
Percent with Loans	50%	44	50%	47%	52%	51%	51%
Average Loan Balance ¹	\$17,455	27	\$19,739	\$18,477	\$21,756	\$22,766	\$31,397
Loan Margins	4.18%	83	4.43%	4.33%	3.68%	3.62%	3.48%
Real Estate Loan Mix ²	55%	77	37%	40%	43%	42%	51%
Percent with Checking ³	62%	54	51%	54%	61%	60%	67%
Average Deposit Balance	\$12,299	41	\$11,282	\$10,754	\$13,970	\$14,993	\$20,188
Deposit Margin	0.81%	87	0.48%	0.56%	0.60%	0.51%	0.53%
Core Money Mix ⁴	78%	68	67%	72%	71%	71%	68%
Loan Interest Income	\$366	44	\$417	\$363	\$383	\$397	\$520
Deposit Interest Income	\$98	73	\$55	\$58	\$82	\$76	\$111
Fee Income	\$199	63	\$170	\$173	\$195	\$191	\$250
Operating Expense	\$623	18	\$490	\$472	\$529	\$529	\$580
Loan Loss	\$11	93	\$43	\$42	\$42	\$49	\$45
Efficiency Ratio	94.0%	9	76.8%	81.1%	81.3%	80.5%	66.7%
Average HH Profit	\$29	23	\$109	\$80	\$89	\$87	\$256
Loan Profit	\$111	23	\$175	\$152	\$160	\$172	\$296
Deposit Profit	(\$82)	55	(\$66)	(\$71)	(\$72)	(\$85)	(\$40)
Return on Balance	0.14%	25	0.27%	0.29%	0.29%	0.29%	0.51%

¹ Average loan balance, excluding Sold Mortgages, of the loan households.

² Percent of loan balances in Held Mortgage, Equity Loans and Commercial Real Estate.

³ Total Checking Penetration (Retail and Commercial) across All Households.

⁴ Percent of deposit balances in Consumer Checking, Commercial Checking, Consumer Savings, Commercial Savings, Traditional MMDA and Tiered MMDA.

All Households Profile Trends

FinancialEdge	Trend Data				Difference	
	Dec-15	Jun-16	Dec-16	Percentile	6 Month	12 Month
Number of Households	6,433	6,364	6,466	2	102	33
Products per HH	2.28	2.24	2.25	73	0.01	-0.03
Percent Single Product	40%	40%	40%	71	0%	0%
Percent with Loans	50%	49%	50%	44	2%	0%
Average Loan Balance ¹	\$16,925	\$17,557	\$17,455	27	(\$102)	\$530
Loan Margins	4.19%	4.09%	4.18%	83	0.09%	-0.01%
Real Estate Loan Mix ²	58%	57%	55%	77	-2%	-3%
Percent with Checking ³	62%	63%	62%	54	-2%	-1%
Avg. Deposit Balance	\$12,051	\$12,510	\$12,299	41	(\$212)	\$247
Deposit Margin	0.80%	0.92%	0.81%	87	-0.11%	0.00%
Core Money Mix ⁴	76%	77%	78%	68	1%	2%
Loan Interest Income	\$355	\$350	\$366	44	\$17	\$11
Deposit Interest Income	\$96	\$114	\$98	73	(\$16)	\$2
Fee Income	\$186	\$194	\$199	63	\$4	\$13
Operating Expense	\$631	\$628	\$623	18	(\$4)	(\$7)
Loan Loss	\$31	\$6	\$11	93	\$5	(\$21)
Efficiency Ratio	99.1%	95.4%	94.0%	9	-1.3%	-5.1%
Average HH Profit	(\$26)	\$24	\$29	23	\$5	\$54
Loan Profit	\$66	\$98	\$111	23	\$13	\$46
Deposit Profit	(\$91)	(\$74)	(\$82)	55	(\$9)	\$9
Return on Balance	-0.13%	0.12%	0.14%	25	0.02%	0.26%

¹ Average loan balance, excluding Sold Mortgages, of the loan households.

² Percent of loan balances in Held Mortgage, Equity Lines, Equity Loans and Commercial Real Estate.

³ Total Checking Penetration (Retail and Commercial) across All Households.

⁴ Percent of deposit balances in Consumer Checking, Commercial Checking, Consumer Savings, Commercial Savings, Traditional MMDA and Tiered MMDA.

Business Line Profile

FinancialEdge	Retail Households		Indirect Households		Commercial Households	
Profitability Factors	Ratio	Percentile	Ratio	Percentile	Ratio	Percentile
Percent of HHs	94%	67	2%	16	4%	77
Products per HH	2.19	59	1.22	55	3.85	81
Percent Single Product	41%	55	82%	65	5%	74
Percent with Loans	49%	62	100%	100	52%	77
Average Loan Balance ¹	\$16,179	30	\$14,237	21	\$45,947	24
Loan Margins	4.13%	78	6.42%	97	3.97%	88
Real Estate Loan Mix ²	60%	67	1%	42	32%	73
Percent with Checking	61%	37	6%	50	87%	28
Average Deposit Balance	\$12,055	26	\$66	12	\$22,545	21
Deposit Margin	0.81%	87	1.14%	91	0.78%	67
Core Money Mix ³	79%	71	100%	100	70%	29
Loan Interest Income	\$328	57	\$914	83	\$940	41
Deposit Interest Income	\$97	72	\$1	29	\$175	48
Fee Income	\$201	55	\$79	55	\$206	28
Operating Expense	\$594	23	\$434	55	\$1,329	22
Loan Loss	\$10	91	\$58	65	\$15	89
Efficiency Ratio	95.0%	26	43.7%	78	100.5%	12
Average HH Profit	\$22	39	\$501	91	(\$22)	16
Loan Profit	\$95	31	\$575	91	\$269	26
Deposit Profit	(\$73)	61	(\$74)	32	(\$291)	22
Return on Balance	0.11%	40	3.50%	98	-0.05%	16

The data to the left illustrates the profile of each of the business lines at the Credit Union. These are the factors that drive profitability.

To understand your strengths and weaknesses, examine the percentiles next to each ratio and business line.

¹ Average loan balance, excluding Sold Mortgages, of the loan households.

² Percent of loan balances in Held Mortgage, Equity Lines, and Commercial Real Estate.

³ Percent of deposit balances in Checking, Savings, Traditional MMDA and Tiered MMDA.

Shading for ratios with percentile 65 or above.

Retail Households Profile Trends

FinancialEdge	Trend Data				Difference	
	Dec-15	Jun-16	Dec-16	Percentile	6 Month	12 Month
Number of Households	6,095	6,012	6,062	3	50	(33)
Products per HH	2.22	2.18	2.19	59	0.01	-0.03
Percent Single Product	41%	41%	41%	55	0%	0%
Percent with Loans	49%	48%	49%	62	1%	0%
Average Loan Balance ¹	\$15,763	\$16,246	\$16,179	30	(\$68)	\$415
Loan Margins	4.16%	4.05%	4.13%	78	0.07%	-0.03%
Real Estate Loan Mix ²	62%	61%	60%	67	-1%	-2%
Percent with Checking ³	61%	63%	61%	37	-1%	0%
Avg. Deposit Balance	\$11,788	\$12,170	\$12,055	26	(\$116)	\$267
Deposit Margin	0.81%	0.92%	0.81%	87	-0.11%	0.00%
Core Money Mix	76%	78%	79%	71	1%	2%
Loan Interest Income	\$324	\$316	\$328	57	\$12	\$5
Deposit Interest Income	\$94	\$111	\$97	72	(\$14)	\$2
Fee Income	\$188	\$196	\$201	55	\$5	\$13
Operating Expense	\$601	\$597	\$594	23	(\$3)	(\$7)
Loan Loss	\$30	\$6	\$10	91	\$4	(\$20)
Efficiency Ratio	99.2%	95.9%	95.0%	26	-0.9%	-4.2%
Average HH Profit	(\$25)	\$20	\$22	39	\$2	\$47
Loan Profit	\$55	\$84	\$95	31	\$10	\$39
Deposit Profit	(\$81)	(\$64)	(\$73)	61	(\$8)	\$8
Return on Balance	-0.13%	0.10%	0.11%	40	0.01%	0.24%

¹ Average loan balance, excluding Sold Mortgages, of the loan households.

² Percent of loan balances in Held Mortgage, Equity Lines & Equity Loans

³ Total Retail Checking Penetration across Retail Households.

Indirect Households Profile Trends

FinancialEdge	Trend Data				Difference	
	Dec-15	Jun-16	Dec-16	Percentile	6 Month	12 Month
Number of Households	63	76	119	7	43	56
Products per HH	1.32	1.18	1.22	55	0.03	-0.10
Percent Single Product	79%	86%	82%	65	-3%	3%
Percent with Loans	100%	100%	100%	100	0%	0%
Average Loan Balance ¹	\$11,020	\$11,429	\$14,237	21	\$2,807	\$3,217
Loan Margins	6.53%	6.72%	6.42%	97	-0.30%	-0.11%
Real Estate Loan Mix ²	16%	--	1%	42	--	-15%
Percent with Checking ³	5%	7%	6%	50	-1%	1%
Avg. Deposit Balance	\$156	\$59	\$66	12	\$7	(\$89)
Deposit Margin	1.03%	1.29%	1.14%	91	-0.15%	0.11%
Core Money Mix	100%	100%	100%	100	0%	0%
Loan Interest Income	\$720	\$768	\$914	83	\$146	\$195
Deposit Interest Income	\$2	\$1	\$1	29	(\$0)	(\$1)
Fee Income	\$44	\$76	\$79	55	\$3	\$34
Operating Expense	\$449	\$421	\$434	55	\$13	(\$15)
Loan Loss	\$91	\$22	\$58	65	\$36	(\$33)
Efficiency Ratio	58.7%	49.9%	43.7%	78	-6.2%	-14.9%
Average HH Profit	\$225	\$401	\$501	91	\$100	\$276
Loan Profit	\$308	\$478	\$575	91	\$97	\$266
Deposit Profit	(\$83)	(\$77)	(\$74)	32	\$3	\$9
Return on Balance	2.01%	3.49%	3.50%	98	0.01%	1.49%

¹ Average loan balance, excluding Sold Mortgages, of the loan households.

² Percent of loan balances in Held Mortgage, Equity Lines & Equity Loans

³ Total Retail Checking Penetration across Indirect Households.

Commercial Households Profile Trends

FinancialEdge	Trend Data				Difference	
	Dec-15	Jun-16	Dec-16	Percentile	6 Month	12 Month
Number of Households	275	276	285	16	9	10
Products per HH	3.85	3.83	3.85	81	0.02	-0.01
Percent Single Product	5%	5%	5%	74	0%	0%
Percent with Loans	52%	50%	52%	77	2%	-1%
Average Loan Balance ¹	\$43,796	\$48,577	\$45,947	24	(\$2,629)	\$2,151
Loan Margins	4.17%	4.00%	3.97%	88	-0.03%	-0.20%
Real Estate Loan Mix ²	32%	35%	32%	73	-3%	1%
Percent with Checking ³	88%	89%	87%	28	-1%	-1%
Avg. Deposit Balance	\$20,562	\$23,263	\$22,545	21	(\$718)	\$1,983
Deposit Margin	0.76%	0.91%	0.78%	67	-0.14%	0.02%
Core Money Mix	71%	71%	70%	29	-1%	-1%
Loan Interest Income	\$957	\$964	\$940	41	(\$23)	(\$16)
Deposit Interest Income	\$156	\$212	\$175	48	(\$37)	\$19
Fee Income	\$173	\$199	\$206	28	\$7	\$33
Operating Expense	\$1,331	\$1,349	\$1,329	22	(\$19)	(\$1)
Loan Loss	\$47	\$10	\$15	89	\$4	(\$32)
Efficiency Ratio	103.5%	98.1%	100.5%	12	2.4%	-2.9%
Average HH Profit	(\$91)	\$16	(\$22)	16	(\$38)	\$69
Loan Profit	\$232	\$288	\$269	26	(\$19)	\$38
Deposit Profit	(\$323)	(\$272)	(\$291)	22	(\$19)	\$32
Return on Balance	-0.21%	0.03%	-0.05%	16	-0.08%	0.16%

¹ Average loan balance, excluding Sold Mortgages, of the loan households.

² Percent of loan balances in Held Mortgage, Equity Lines, Equity Loans and Commercial Real Estate.

³ Total Checking Penetration (Retail and Commercial) across Commercial Households.



Board Report Summary

Board Report Summary

FinancialEdge Community Credit Union

Growth Rates 12 Month	Page	Ratio	Percentile	Earnings Factors	Page	Ratio	Percentile
Households	50	0.5%	17	Raddon Performance Index	5	41	29
Deposits	50	2.5%	9	Return on Assets	63	0.48%	25
Loans	50	4.0%	15	Deposit / Loan Income	57	\$29	23
New HH Index	24	43	36	Return on Balances	120	0.14%	25
Cross-Sold HH Index	24	33	17				
<i>Average Percentile</i>			19	<i>Average Percentile</i>			26
Operational Efficiency	Page	Ratio	Percentile	Non-Interest Income	Page	Ratio	Percentile
Expense / Assets	72	4.64%	12	Non-Interest Income / HH	94	\$221	53
Total Expense / HH	69	\$628	22	Fee Income/Checking Acct	100	\$203	81
Total Revenue / HH	68	\$704	55	NSF Fee/Checking Account	100	\$124	94
Efficiency Ratio	66	89.2%	7	Debit Card Inc./Debit Card	102	\$86	57
Assets per Employee (\$M)	74	\$2.54	5	Debit Card Penetration	102	81%	26
<i>Average Percentile</i>			20	<i>Average Percentile</i>			62
Net Interest Margins	Page	Ratio	Percentile	Relationship Management	Page	Ratio	Percentile
Net Interest Margin	78	3.87%	81	Membership Value Score	106	29	7
Earning Asset Yield	78	4.13%	71	Products per HH	107	2.25	73
Cost of Funds	78	0.26%	78	Checking Penetration	110	60.0%	54
Blended Deposit Margin	87	0.81%	87	Deposits per HH	120	\$12,299	41
Blended Loan Margin	91	4.18%	83	Loans per HH	120	\$17,455	27
Net Chargeoffs	81	0.18%	83				
<i>Average Percentile</i>			81	<i>Average Percentile</i>			40

Board Report Summary Trends - Percentiles

FinancialEdge Community Credit Union

Growth Rates	Dec-15	Jun-16	Dec-16	Earning Factors	Dec-15	Jun-16	Dec-16
Households - 12 Month Growth	17	10	17	Raddon Performance Index	20	34	29
Deposits - 12 Month Growth	44	23	9	Return on Assets	9	35	25
Loans - 12 Month Growth	9	11	15	Deposit / Loan Income	9	26	23
New HH Index	6	14	36	Return on Balances	9	27	25
Cross-Sold HH Index	25	34	17				
<i>Average Percentile</i>	20	18	19	<i>Average Percentile</i>	12	31	26
Operational Efficiency	Dec-15	Jun-16	Dec-16	Non-Interest Income	Dec-15	Jun-16	Dec-16
Expense / Assets	10	13	12	Non-Interest Income / HH	45	60	53
Total Expense / HH	18	19	22	Fee Income/Checking Acct	78	75	81
Total Revenue / HH	54	59	55	NSF Fee/Checking Account	93	91	94
Efficiency Ratio	4	12	7	Debit Card Inc./Debit Card	61	61	57
Assets per Employee	5	6	5	Debit Card Penetration	22	25	26
<i>Average Percentile</i>	18	22	20	<i>Average Percentile</i>	60	62	62
Net Interest Margins	Dec-15	Jun-16	Dec-16	Relationship Management	Dec-15	Jun-16	Dec-16
Net Interest Margin	84	78	81	Membership Value Score	9	10	7
Earning Asset Yield	79	71	71	Products per HH	76	73	73
Cost of Funds	75	80	78	Checking Penetration	54	59	54
Blended Deposit Margin	95	95	87	Funded Loan HHs	48	47	47
Blended Loan Margin	71	71	83	Deposits per HH	44	47	41
Net Chargeoffs	60	92	83	Loans per HH	32	35	27
<i>Average Percentile</i>	77	81	81	<i>Average Percentile</i>	51	52	42



Product Management



Product Summary

Net Income Overview

FinancialEdge Community Credit Union

	Net Interest Income ¹	Non-Interest Income	Operating Expense	Provision for Loan Loss	Net Income
Institution Total ²	\$3,126,950	\$1,427,705	\$4,062,896	\$70,400	\$421,359
Other Income and Expense	(\$13,708)	\$144,017	\$1,615	\$0	\$128,694
Non-Deposit / Non-Loan Activities	--	\$141,377	--	--	\$141,377
Missing Accounts	\$15,664	\$120	\$1,615	\$0	\$14,169
Other Extraordinary Adjustments	--	(\$26,853)	--	--	(\$26,853)
Reconciling Items	(\$29,372)	\$29,373	\$0	(\$0)	\$1
Investment / Trading Assets / Borrowings	\$136,917	--	\$29,874	--	\$107,043
Investments / Trading Assets	\$136,917	--	--	--	--
Borrowings	--	--	--	--	--
Deposits and Loans					
Retail Accounts	\$2,858,004	\$1,278,276	\$3,837,204	\$70,400	\$228,676
Retail Deposits	\$610,230	\$998,815	\$2,082,790	--	(\$473,745)
Retail Loans	\$2,247,773	\$279,461	\$1,754,414	\$70,400	\$702,420
Commercial Accounts	\$145,737	\$5,413	\$194,204	\$0	(\$43,054)
Commercial Deposits	\$25,696	--	\$84,807	--	(\$59,110)
Commercial Loans	\$120,041	\$5,413	\$109,397	\$0	\$16,057
Deposits and Loans (Annualized)	\$3,003,741	\$1,283,688	\$4,031,407	\$70,400	\$185,622

¹ Net Interest Income for Deposits and Loans includes an allocation for interest rate risk.

² Institution Total is from the December 31, 2016 5300 Call Report; or the rolling 12 month total financial targets if you process with nextProfit.

*Income and Expense items on this page are annual numbers.

Net Income Trends

FinancialEdge Community Credit Union

Displayed here are the overall trends in profitability at the institutional level. This page illustrates how the various areas of the organization are contributing to net income over the past three periods.

	Net Income		
	Dec-15	Jun-16	Dec-16
Institution Total Annualized ²	\$100,428	\$442,562	\$421,359
Other Income and Expense	\$126,127	\$188,464	\$128,693
Non-Deposit / Non-Loan Activities	\$142,137	\$149,372	\$141,377
Missing Accounts	\$14,844	\$26,412	\$14,169
Other Extraordinary Adjustments	(\$30,854)	\$12,680	(\$26,853)
Reconciling Items	\$4	\$3	\$1
Investment / Trading Assets / Borrowings	\$139,408	\$100,804	\$107,043
Deposits and Loans			
Retail Accounts	(\$119,147)	\$191,225	\$228,676
Retail Deposits	(\$523,980)	(\$416,442)	(\$473,745)
Retail Loans	\$404,833	\$607,667	\$702,420
Commercial Accounts	(\$45,964)	(\$37,935)	(\$43,054)
Commercial Deposits	(\$62,546)	(\$52,238)	(\$59,110)
Commercial Loans	\$16,582	\$14,303	\$16,057
Deposits and Loans (Annualized)	(\$165,111)	\$153,291	\$185,622

¹ Net Interest Income for Deposits and Loans includes an allocation for interest rate risk.

² Institution Total is from the December 31, 2016 5300 Call Report; or the rolling 12 month total financial targets if you process with nextProfit.

*Income and Expense items on this page are annual numbers.

Estimate Of Retail Product Operating Costs

FinancialEdge Community Credit Union

	Initial Account Cost Estimate	Number of Accounts	Initial Cost Estimate	Adjusted Cost per Account	Adjusted Total Cost
Retail Checking	\$223.64	4,916	\$1,099,402	\$223.97	\$1,101,051
Savings	\$73.93	11,557	\$854,437	\$74.04	\$855,719
Money Market Accounts	\$106.50	364	\$38,766	\$106.66	\$38,824
Certificates of Deposit	\$64.10	860	\$55,127	\$64.20	\$55,210
IRAs	\$77.71	411	\$31,938	\$77.82	\$31,986
Retail Loans					
Direct Auto Loans	\$292.18	850	\$248,356	\$292.62	\$248,728
Indirect Auto Loans	\$325.32	345	\$112,235	\$325.81	\$112,404
Direct Consumer Loans	\$260.69	1,239	\$322,998	\$261.08	\$323,483
Indirect Consumer Loans	\$208.56	34	\$7,091	\$208.87	\$7,102
Unsecured Lines of Credit	\$187.15	156	\$29,196	\$187.43	\$29,240
Classic Credit Cards					
Classic Credit Cards	--	--	--	--	--
Gold Credit Cards	--	--	--	--	--
Platinum Credit Cards	\$140.22	2,171	\$304,415	\$140.43	\$304,871
Residential Real Estate					
Held Mortgages	\$1,037.52	491	\$509,424	\$1,039.08	\$510,188
Sold / Service Retained Mortgages	--	--	--	--	--
Home Equity Line of Credit	\$651.17	221	\$143,908	\$652.14	\$144,124
Home Equity Loans	\$727.08	102	\$74,163	\$728.17	\$74,274
Total Retail Deposits and Loans					
		23,717	\$3,831,457		\$3,837,204
Total Commercial Deposits and Loans					
		655	\$193,913		\$194,204
All Deposit and Loans (Includes commercial costs from next page)					
		24,372	\$4,025,370		\$4,031,407

In order to reconcile your NCUA 5300 operating expenses, the expense per account (for all account types) was increased 0.1%.

This is the percent difference between the total initial cost estimate (\$4.025 million) and the total actual deposit and loan operating expense (\$4.031 million).

As a result, the cost per Direct Consumer Loan account was adjusted from an initial estimate of \$260.69 to \$261.08.

The difference between the initial cost estimate and Total Deposits and Loans operating expense is 0.1%

After adjustment there is no difference.

Total Deposit and Loan Operating Expense (adjusted for Operating Expense attributable to non-deposit / non-loan operations) **\$4,031,407**

Estimate Of Commercial Product Operating Costs

FinancialEdge Community Credit Union

	Initial Account Cost Estimate	Number of Accounts	Initial Cost Estimate	Adjusted Cost per Account	Adjusted Total Cost
Commercial Checking	\$242.12	244	\$59,078	\$242.49	\$59,167
Savings	\$73.93	305	\$22,549	\$74.04	\$22,583
Money Market Accounts	\$106.50	10	\$1,065	\$106.66	\$1,067
Certificates of Deposit	\$64.10	31	\$1,987	\$64.20	\$1,990
Commercial Loans					
Commercial Real Estate Loans	\$1,730.14	62	\$107,269	\$1,732.73	\$107,430
Construction and Land Development	--	--	--	--	--
Agricultural Loans	--	--	--	--	--
Commercial & Industrial Loans	--	--	--	--	--
Commercial Credit Card	--	--	--	--	--
Commercial LOC	--	--	--	--	--
Other Commercial Loans	\$654.80	3	\$1,964	\$655.78	\$1,967
Total Commercial Deposits and Loans					
		655	\$193,913		\$194,204
All Deposit and Loans (Includes Retail costs from previous page)		24,372	\$4,025,370		\$4,031,407

The cost adjustment for commercial accounts is the same percentage as for retail

Allocation Of Loan Losses

FinancialEdge Community Credit Union

	Initial Loan Loss Rate	Loan Balances*	Initial Loan Loss Estimate	Adjusted Loan Loss Rate	Final Loss Estimate
Retail Loans					
Direct Auto Loans	0.13%	\$8,108,819	\$10,883	0.05%	\$4,179
Indirect Auto Loans	1.11%	\$4,526,640	\$50,347	0.43%	\$19,331
Direct Consumer Loans	0.88%	\$6,003,488	\$52,741	0.34%	\$20,250
Indirect Consumer Loans	--	\$292,681	\$0	--	\$0
Unsecured Lines of Credit	--	\$441,794	\$0	--	\$0
Classic Credit Cards					
Classic Credit Cards	--	--	--	--	--
Gold Credit Cards	--	--	--	--	--
Platinum Credit Cards	0.94%	\$3,028,560	\$28,465	0.36%	\$10,929
Residential Real Estate					
Held Mortgages	0.14%	\$26,936,011	\$36,471	0.05%	\$14,003
Home Equity Line of Credit	0.19%	\$2,349,170	\$4,449	0.07%	\$1,708
Home Equity Loans	--	\$1,800,546	\$0	--	\$0
Commercial Loans					
Commercial Real Estate Loans	--	\$3,139,528	\$0	--	\$0
Construction and Land Development	--	--	--	--	--
Agricultural Loans	--	--	--	--	--
Commercial & Industrial Loans	--	--	--	--	--
Commercial Credit Card	--	--	--	--	--
Commercial LOC	--	--	--	--	--
Other Commercial Loans	--	\$50,158	\$0	--	\$0
Total		\$56,677,395	\$183,357		\$70,400

In order to reconcile your NCUA 5300 Provision for Loan Losses, the losses per account (for all loan types) were decreased by 61.6%.
As a result, Direct Auto Loans were adjusted from an initial loan loss rate of 0.13% to 0.05%.

* Loan balances taken from household files. Reflects only positive balances.

The difference between the Initial Loan Loss Estimate and Final Loan Loss Estimate is -61.6%

Retail Profit Summary

FinancialEdge Community Credit Union

LOANS	Total Income (000s)	% of Income ¹	DEPOSITS	Total Income (000s)	% of Income ¹
Auto Loans	\$200	108.0%	Checking	(\$1)	-0.5%
Direct Auto	\$99	53.4%			
Indirect Auto	\$101	54.6%	Savings	(\$470)	-253.2%
Credit Cards	\$110	59.1%	Money Market	\$3	1.8%
Classic Cards	--	--	Tiered MMDA	\$3	1.8%
Gold Cards	--	--	Traditional MMDA	--	--
Platinum Cards	\$110	59.1%	High Minimum MMDA	--	--
Real Estate Loans	\$274	147.4%	Certificate of Deposit (CD)	(\$3)	-1.5%
Held Mortgage	\$297	159.9%	Individual Retirement Accounts (IRA)	(\$3)	-1.8%
Sold Mortgage	--	--			
Home Equity Loan	\$30	16.1%			
Home Equity Line of Credit (HELOC)	(\$53)	-28.6%			
Unsecured Line of Credit	\$24	12.8%			
Other Retail Loans	\$95	51.1%			
Total Retail Loans	\$702	378.4%	Total Retail Deposits	(\$474)	-255.2%
Total Commercial Loans	\$16	8.7%	Total Commercial Deposits	(\$59)	-31.8%
TOTAL LOANS	\$718	387.1%	TOTAL DEPOSITS	(\$533)	-287.1%

¹ Income from Deposit and Loan Accounts including interest rate risk.

Commercial Profit Summary

FinancialEdge Community Credit Union

LOANS	Total Income (000s)	% of Income ¹	DEPOSITS	Total Income (000s)	% of Income ¹
Commercial Real Estate	\$16	8.6%	Commercial Checking	(\$47)	-25.2%
Construction and Land Development	--	--	Commercial Savings	(\$13)	-7.2%
Agriculture	--	--	Commercial Money Market	\$1	0.4%
Commercial and Industrial	--	--	Commercial Certificate of Deposit (CD)	\$0	0.1%
Commercial Credit Card	--	--			
Commercial Line of Credit	--	--			
Other Commercial Loans	\$0	0.0%			
TOTAL COMMERCIAL LOANS	\$16	8.7%	TOTAL COMMERCIAL DEPOSITS	(\$59)	-31.8%

¹ Income from Deposit and Loan Accounts including interest rate risk.

Loan Profit Trends

FinancialEdge Community Credit Union

LOANS	Dec-15		Jun-16		Dec-16	
	Total Income (000s)	% of Income ¹	Total Income (000s)	% of Income ¹	Total Income (000s)	% of Income ¹
Auto Loans	\$108	65.4%	\$183	119.5%	\$200	108.0%
Direct Auto	\$78	47.0%	\$110	72.0%	\$99	53.4%
Indirect Auto	\$30	18.4%	\$73	47.5%	\$101	54.6%
Credit Cards	\$107	64.8%	\$117	76.2%	\$110	59.1%
Classic Cards	--	--	--	--	--	--
Gold Cards	--	--	--	--	--	--
Platinum Cards	\$107	64.8%	\$117	76.2%	\$110	59.1%
Real Estate Loans						
Held Mortgages	\$242	146.8%	\$227	148.1%	\$297	159.9%
Sold Mortgages	--	--	--	--	--	--
Home Equity Loan	(\$6)	-3.4%	(\$37)	-24.0%	\$30	16.1%
HELOC	(\$70)	-42.3%	--	--	(\$53)	-28.6%
Unsecured Line of Credit	(\$11)	-6.5%	--	--	\$24	12.8%
Other Retail Loans	\$34	20.5%	\$117	76.6%	\$95	51.1%
Commercial Loans						
Commercial Real Estate	\$16	9.8%	\$14	9.1%	\$16	8.6%
Construction & Land Dev.	--	--	--	--	--	--
Agriculture	--	--	--	--	--	--
Commercial and Industrial	--	--	--	--	--	--
Commercial Credit Card	--	--	--	--	--	--
Commercial Line of Credit	--	--	--	--	--	--
Other Commercial Loans	\$0	0.2%	\$0	0.2%	\$0	0.0%
TOTAL LOANS	\$421	255.2%	\$622	405.7%	\$718	387.1%

¹ Income from Deposit and Loan Accounts including interest rate risk.

Deposit Profit Trends

FinancialEdge Community Credit Union

DEPOSITS	Dec-15		Jun-16		Dec-16	
	Total Income (000s)	% of Income ¹	Total Income (000s)	% of Income ¹	Total Income (000s)	% of Income ¹
Checking	(\$23)	-14.1%	(\$31)	-20.0%	(\$1)	-0.5%
Savings	(\$465)	-281.4%	(\$403)	-263.0%	(\$470)	-253.2%
Money Market	(\$17)	-10.6%	\$5	3.2%	\$3	1.8%
Tiered MMDA	(\$17)	-10.6%	\$5	3.2%	\$3	1.8%
Traditional MMDA	--	--	--	--	--	--
High Minimum MMDA	--	--	--	--	--	--
CD	(\$16)	-9.7%	\$11	7.3%	(\$3)	-1.5%
IRA	(\$3)	-1.5%	\$1	0.8%	(\$3)	-1.8%
Commercial Deposits						
Commercial Checking	(\$50)	-30.4%	(\$42)	-27.4%	(\$47)	-25.2%
Commercial Savings	(\$12)	-7.5%	(\$11)	-7.2%	(\$13)	-7.2%
Commercial Money Market	(\$0)	0.0%	\$1	0.6%	\$1	0.4%
Commercial CD	--	--	--	--	\$0	0.1%
TOTAL DEPOSITS	(\$587)	-355.2%	(\$469)	-305.7%	(\$533)	-287.1%

¹ Income from Deposit and Loan Accounts including interest rate risk.

Retail Deposit And Loan Product Summary

FinancialEdge Community Credit Union

Dec-16	Product Penetration	Percentile	Account Balance	Percentile	Account Profit	Percentile	Household Profit	Percentile
Checking	60.0%	54	\$1,833	7	(\$1)	65	\$42	43
Savings	97.7%	33	\$2,969	61	(\$43)	46	\$32	30
Money Market	5.0%	31	\$44,252	58	(\$21)	58	(\$63)	51
Tiered MMDA	5.0%	38	\$44,252	60	(\$21)	63	(\$63)	53
Traditional MMDA	--	--	--	--	--	--	--	--
High Minimum MMDA	--	--	--	--	--	--	--	--
CD	5.7%	72	\$12,825	8	(\$12)	76	(\$24)	70
IRA	3.1%	48	\$11,693	16	(\$16)	64	(\$121)	42
Auto Loans	16.4%	25	\$10,574	6	\$160	53	\$222	51
Direct Auto	11.7%	50	\$9,540	6	\$110	44	\$213	43
Indirect Auto	5.2%	23	\$13,121	20	\$285	73	\$262	67
Credit Cards	29.8%	74	\$1,395	8	\$50	22	\$57	24
Classic Cards	--	--	--	--	--	--	--	--
Gold Cards	--	--	--	--	--	--	--	--
Platinum Cards	29.8%	88	\$1,395	6	\$50	18	\$57	23
Held Mortgage	7.4%	96	\$54,859	6	\$566	18	\$590	17
Sold Mortgage	--	--	--	--	--	--	--	--
Home Equity Loan	1.6%	71	\$17,652	7	\$281	32	\$1,026	69
HELOC	3.4%	68	\$10,630	3	(\$247)	3	(\$97)	9
Unsecured Line of Credit	2.3%	17	\$2,832	87	\$150	94	\$250	80
Other Retail Loans	15.8%	88	\$4,946	19	\$71	25	\$170	24

Commercial Deposit And Loan Product Summary

FinancialEdge Community Credit Union

Dec-16	Product		Account		Account		Household	
	Penetration	Percentile	Balance	Percentile	Profit	Percentile	Profit	Percentile
Commercial Checking	3.3%	70	\$4,595	6	(\$195)	11	(\$120)	12
Commercial Savings	4.1%	78	\$2,650	54	(\$45)	41	(\$81)	13
Commercial Money Market	0.1%	66	\$80,276	49	\$16	50	(\$41)	24
Commercial CD	0.2%	93	\$24,512	13	(\$10)	62	(\$246)	44
Commercial Real Estate	0.6%	95	\$50,638	2	\$224	8	\$629	8
Construction & Land Dev.	--	--	--	--	--	--	--	--
Agriculture	--	--	--	--	--	--	--	--
Commercial and Industrial	--	--	--	--	--	--	--	--
Commercial Credit Card	--	--	--	--	--	--	--	--
Commercial Line of Credit	--	--	--	--	--	--	--	--
Other Commercial Loans	0.0%	30	\$16,719	10	(\$11)	20	\$95	17

Retail Deposit And Loan Penetration

% Of All Households Using Each Product

FinancialEdge Community Credit Union					Peer Group	Asset Size	Regional Average	National Average	High Performer
Retail Deposits	Dec-15	Jun-16	Dec-16	Percentile					
Checking	60.4%	61.5%	60.0%	54	51.2%	54.3%	59.6%	58.7%	65.5%
Savings	97.8%	97.6%	97.7%	33	98.1%	97.0%	98.0%	96.0%	95.1%
Money Market	5.1%	5.0%	5.0%	31	3.0%	3.7%	9.0%	8.0%	9.7%
Tiered MMDA	5.1%	5.0%	5.0%	38	5.8%	4.9%	7.6%	7.6%	7.9%
Traditional MMDA	--	--	--	--	1.5%	2.7%	7.2%	5.1%	8.3%
High Minimum MMDA	--	--	--	--	--	0.6%	3.4%	2.6%	2.4%
CD	6.4%	6.2%	5.7%	72	4.9%	4.1%	4.4%	4.8%	5.6%
IRA	3.5%	3.3%	3.1%	48	2.3%	2.4%	3.0%	3.3%	3.7%
Retail Loans									
Auto Loans	15.9%	15.4%	16.4%	25	22.8%	19.6%	23.3%	22.9%	21.2%
Direct Auto	12.3%	11.3%	11.7%	50	14.5%	13.6%	13.5%	12.6%	13.2%
Indirect Auto	4.1%	4.6%	5.2%	23	15.3%	12.6%	11.9%	12.9%	10.8%
Credit Cards	29.3%	29.8%	29.8%	74	16.9%	18.5%	25.4%	24.3%	25.9%
Classic Cards	--	--	--	--	19.8%	19.8%	7.6%	8.7%	5.9%
Gold Cards	--	--	--	--	--	3.6%	7.7%	6.3%	9.1%
Platinum Cards	29.3%	29.8%	29.8%	88	10.5%	14.3%	19.5%	18.6%	21.6%
Real Estate Loans									
Held Mortgage	7.7%	8.3%	7.4%	96	3.0%	2.5%	4.0%	2.8%	4.7%
Sold Mortgage	--	--	--	--	3.8%	4.2%	3.0%	2.6%	3.3%
Home Equity Loan	1.4%	3.0%	1.6%	71	2.6%	2.2%	1.3%	1.3%	1.5%
HELOC	3.9%	--	3.4%	68	1.9%	2.2%	3.0%	2.9%	3.4%
Unsecured Line of Credit	4.8%	--	2.3%	17	6.8%	8.5%	9.0%	8.9%	7.8%
Other Retail Loans	14.6%	16.9%	15.8%	88	17.0%	13.5%	9.7%	9.2%	10.2%

Commercial Deposit And Loan Penetration

% Of All Households Using Each Product

FinancialEdge Community Credit Union					Peer Group	Asset Size	Regional Average	National Average	High Performer
Commercial Deposits	Dec-15	Jun-16	Dec-16	Percentile					
Commercial Checking	3.3%	3.4%	3.3%	70	2.2%	1.8%	2.9%	2.7%	3.8%
Commercial Savings	3.9%	4.0%	4.1%	78	4.1%	2.7%	2.8%	2.6%	3.4%
Commercial Money Market	0.1%	0.2%	0.1%	66	0.1%	0.1%	0.1%	0.2%	0.3%
Commercial CD	--	--	0.2%	93	0.1%	0.1%	0.1%	0.1%	0.2%
Commercial Loans									
Commercial Real Estate	0.6%	0.6%	0.6%	95	0.3%	0.3%	0.4%	0.2%	0.3%
Construction & Land Dev.	--	--	--	--	--	--	0.0%	0.0%	0.0%
Agriculture	--	--	--	--	1.1%	1.1%	0.3%	0.2%	0.3%
Commercial and Industrial	--	--	--	--	0.4%	0.4%	0.2%	0.2%	0.3%
Commercial Credit Card	--	--	--	--	--	--	0.7%	0.3%	0.4%
Commercial Line of Credit	--	--	--	--	0.1%	0.1%	0.2%	0.1%	0.2%
Other Commercial Loans	0.0%	0.0%	0.0%	30	0.0%	0.0%	0.2%	0.2%	0.2%

Retail Deposit And Loan Average Balances

Average Balance Per Household

FinancialEdge Community Credit Union					Peer Group	Asset Size	Regional Average	National Average	High Performer
Retail Deposits	Dec-15	Jun-16	Dec-16	Percentile					
Checking	\$1,744	\$1,637	\$1,833	7	\$2,138	\$2,337	\$3,007	\$3,388	\$3,475
Savings	\$2,849	\$3,029	\$2,969	61	\$3,209	\$2,965	\$2,758	\$3,150	\$4,167
Money Market	\$42,243	\$43,501	\$44,252	58	\$39,201	\$38,487	\$42,376	\$43,878	\$46,487
Tiered MMDA	\$42,243	\$43,501	\$44,252	60	\$41,220	\$37,522	\$42,729	\$44,829	\$62,990
Traditional MMDA	--	--	--	--	\$38,191	\$37,702	\$90,180	\$44,750	\$35,085
High Minimum MMDA	--	--	--	--	--	\$66,522	\$84,513	\$97,658	\$83,070
CD	\$13,251	\$13,086	\$12,825	8	\$29,150	\$25,748	\$21,556	\$24,591	\$28,216
IRA	\$10,954	\$11,123	\$11,693	16	\$25,021	\$22,047	\$14,659	\$16,506	\$20,211
Retail Loans									
Auto Loans	\$9,265	\$10,095	\$10,574	6	\$13,030	\$12,429	\$13,096	\$14,628	\$14,660
Direct Auto	\$8,882	\$9,437	\$9,540	6	\$11,769	\$11,462	\$11,616	\$12,833	\$13,577
Indirect Auto	\$10,529	\$11,882	\$13,121	20	\$14,711	\$15,603	\$14,057	\$16,440	\$15,503
Credit Cards	\$1,504	\$1,402	\$1,395	8	\$2,291	\$2,375	\$2,145	\$2,310	\$2,291
Classic Cards	--	--	--	--	\$2,352	\$2,352	\$1,307	\$1,373	\$1,235
Gold Cards	--	--	--	--	--	\$3,160	\$2,221	\$2,340	\$2,285
Platinum Cards	\$1,504	\$1,402	\$1,395	6	\$2,299	\$2,377	\$2,353	\$2,562	\$2,572
Real Estate Loans									
Held Mortgage	\$54,833	\$48,782	\$54,859	6	\$85,219	\$91,228	\$100,707	\$137,625	\$149,130
Sold Mortgage	--	--	--	--	\$80,376	\$54,374	\$99,746	\$133,024	\$126,104
Home Equity Loan	\$15,463	\$12,921	\$17,652	7	\$39,951	\$36,105	\$28,452	\$34,292	\$39,336
HELOC	\$10,158	--	\$10,630	3	\$23,519	\$25,043	\$21,663	\$29,098	\$30,132
Unsecured Line of Credit	\$1,318	--	\$2,832	87	\$1,500	\$2,333	\$1,277	\$1,493	\$1,659
Other Retail Loans	\$4,809	\$4,872	\$4,946	19	\$8,319	\$9,548	\$8,313	\$8,833	\$10,363

Commercial Deposit And Loan Average Balances

Average Balance Per Household

FinancialEdge Community Credit Union					Peer Group	Asset Size	Regional Average	National Average	High Performer
Commercial Deposits	Dec-15	Jun-16	Dec-16	Percentile					
Commercial Checking	\$3,543	\$5,851	\$4,595	6	\$4,749	\$4,526	\$10,530	\$12,254	\$16,187
Commercial Savings	\$2,543	\$2,934	\$2,650	54	\$2,650	\$1,964	\$4,471	\$11,544	\$55,190
Commercial Money Market	\$84,709	\$73,851	\$80,276	49	\$80,276	\$72,950	\$116,820	\$96,863	\$91,841
Commercial CD	--	--	\$24,512	13	\$136,506	\$91,674	\$333,231	\$185,576	\$230,542
Commercial Loans									
Commercial Real Estate	\$48,686	\$47,886	\$50,638	2	\$140,766	\$140,766	\$242,110	\$446,195	\$490,138
Construction & Land Dev.	--	--	--	--	--	--	\$454,770	\$603,631	\$1,278,203
Agriculture	--	--	--	--	\$8,472	\$8,472	\$158,849	\$208,685	\$282,956
Commercial and Industrial	--	--	--	--	\$22,526	\$22,526	\$162,033	\$177,247	\$122,013
Commercial Credit Card	--	--	--	--	--	--	\$1,664	\$2,200	\$1,455
Commercial Line of Credit	--	--	--	--	\$36,738	\$36,738	\$77,744	\$81,832	\$102,980
Other Commercial Loans	\$30,060	\$27,426	\$16,719	10	\$18,761	\$18,761	\$98,503	\$150,235	\$158,738

Retail Average Account Profit

FinancialEdge Community Credit Union

FinancialEdge Community Credit Union					Peer Group	Asset Size	Regional Average	National Average	High Performer
Retail Deposits	Dec-15	Jun-16	Dec-16	Percentile					
Checking	(\$8)	(\$10)	(\$1)	65	\$14	\$4	(\$11)	(\$14)	\$14
Savings	(\$47)	(\$42)	(\$43)	46	(\$45)	(\$45)	(\$37)	(\$41)	(\$36)
Money Market	(\$137)	(\$82)	(\$21)	58	(\$22)	(\$25)	(\$15)	(\$48)	(\$70)
Tiered MMDA	(\$137)	(\$82)	(\$21)	63	(\$22)	(\$23)	(\$17)	(\$45)	(\$61)
Traditional MMDA	--	--	--	--	(\$22)	(\$28)	(\$187)	(\$102)	(\$48)
High Minimum MMDA	--	--	--	--	--	\$23	\$23	(\$55)	\$11
CD	(\$44)	(\$17)	(\$12)	76	(\$50)	(\$42)	(\$59)	(\$70)	(\$73)
IRA	(\$29)	(\$21)	(\$16)	64	\$12	\$6	(\$31)	(\$32)	(\$21)
Retail Loans									
Auto Loans	\$73	\$142	\$160	53	\$324	\$264	\$162	\$148	\$191
Direct Auto	\$68	\$114	\$110	44	\$252	\$215	\$138	\$131	\$207
Indirect Auto	\$90	\$216	\$285	73	\$396	\$314	\$157	\$152	\$142
Credit Cards	\$48	\$52	\$50	22	\$149	\$137	\$122	\$119	\$131
Classic Cards	--	--	--	--	\$86	\$86	\$36	\$85	\$39
Gold Cards	--	--	--	--	--	\$101	\$106	\$350	\$90
Platinum Cards	\$48	\$52	\$50	18	\$216	\$177	\$159	\$242	\$150
Real Estate Loans									
Held Mortgage	\$364	\$285	\$566	18	\$935	\$223	\$920	\$1,737	\$2,122
Sold Mortgage	--	--	--	--	(\$711)	\$358	\$8	\$7	\$201
Home Equity Loan	(\$97)	(\$222)	\$281	32	\$628	\$542	\$348	\$556	\$746
HELOC	(\$291)	--	(\$247)	3	\$341	\$412	\$200	\$432	\$505
Unsecured Line of Credit	(\$36)	--	\$150	94	(\$13)	\$54	(\$54)	(\$43)	(\$61)
Other Retail Loans	\$20	\$78	\$71	25	\$198	\$251	\$177	\$203	\$244

Commercial Average Account Profit

FinancialEdge Community Credit Union

FinancialEdge Community Credit Union					Peer Group	Asset Size	Regional Average	National Average	High Performer
Commercial Deposits	Dec-15	Jun-16	Dec-16	Percentile					
Commercial Checking	(\$210)	(\$181)	(\$195)	11	(\$173)	(\$124)	(\$59)	(\$46)	\$21
Commercial Savings	(\$49)	(\$44)	(\$45)	41	(\$45)	(\$47)	(\$2)	\$45	\$556
Commercial Money Market	(\$189)	(\$83)	\$16	50	\$16	\$20	\$57	\$4	(\$9)
Commercial CD	--	--	(\$10)	62	(\$280)	(\$205)	(\$642)	(\$227)	(\$781)
Commercial Loans									
Commercial Real Estate	\$167	\$128	\$224	8	\$4,406	\$4,406	\$5,025	\$10,034	\$11,698
Construction & Land Dev.	--	--	--	--	--	--	\$12,950	\$22,562	\$45,621
Agriculture	--	--	--	--	(\$653)	(\$653)	\$496	\$5,604	\$5,661
Commercial and Industrial	--	--	--	--	(\$601)	(\$601)	\$4,745	\$5,459	\$2,505
Commercial Credit Card	--	--	--	--	--	--	(\$377)	(\$308)	(\$408)
Commercial Line of Credit	--	--	--	--	\$1,077	\$1,077	\$2,338	\$2,418	\$3,241
Other Commercial Loans	\$333	\$254	(\$11)	20	\$102	\$102	\$1,897	\$2,894	\$4,329

Retail Average Household Profit

FinancialEdge Community Credit Union

FinancialEdge Community Credit Union					Peer Group	Asset Size	Regional Average	National Average	High Performer
Retail Deposits	Dec-15	Jun-16	Dec-16	Percentile					
Checking	(\$23)	\$38	\$42	43	\$101	\$73	\$76	\$72	\$274
Savings	(\$23)	\$26	\$32	30	\$106	\$74	\$83	\$76	\$249
Money Market	(\$148)	(\$21)	(\$63)	51	(\$45)	(\$26)	\$20	(\$52)	\$170
Tiered MMDA	(\$148)	(\$21)	(\$63)	53	(\$118)	\$14	\$22	(\$77)	\$24
Traditional MMDA	--	--	--	--	(\$8)	(\$75)	\$228	(\$37)	\$275
High Minimum MMDA	--	--	--	--	--	\$500	\$164	(\$64)	\$193
CD	(\$47)	\$71	(\$24)	70	(\$148)	(\$115)	(\$93)	(\$157)	\$77
IRA	(\$172)	(\$54)	(\$121)	42	(\$41)	(\$30)	(\$53)	(\$76)	\$187
Retail Loans									
Auto Loans	\$96	\$202	\$222	51	\$466	\$360	\$248	\$231	\$485
Direct Auto	\$116	\$215	\$213	43	\$412	\$325	\$269	\$266	\$581
Indirect Auto	\$63	\$213	\$262	67	\$325	\$266	\$193	\$171	\$333
Credit Cards	(\$2)	\$71	\$57	24	\$449	\$354	\$169	\$182	\$598
Classic Cards	--	--	--	--	\$142	\$142	\$155	\$165	\$515
Gold Cards	--	--	--	--	--	\$292	\$771	\$525	\$432
Platinum Cards	(\$2)	\$71	\$57	23	\$612	\$428	\$206	\$282	\$439
Real Estate Loans									
Held Mortgage	\$377	\$395	\$590	17	\$1,069	\$364	\$1,014	\$1,907	\$2,738
Sold Mortgage	--	--	--	--	(\$836)	\$336	\$111	\$110	\$488
Home Equity Loan	\$628	\$5	\$1,026	69	\$789	\$644	\$600	\$826	\$1,368
HELOC	(\$179)	--	(\$97)	9	\$705	\$654	\$383	\$677	\$1,154
Unsecured Line of Credit	(\$58)	--	\$250	80	\$137	\$170	\$75	\$93	\$321
Other Retail Loans	\$38	\$158	\$170	24	\$379	\$401	\$340	\$348	\$590

Commercial Average Household Profit FinancialEdge Community Credit Union

FinancialEdge Community Credit Union					Peer Group	Asset Size	Regional Average	National Average	High Performer
Commercial Deposits	Dec-15	Jun-16	Dec-16	Percentile					
Commercial Checking	(\$223)	(\$102)	(\$120)	12	(\$77)	(\$51)	\$473	\$507	\$1,005
Commercial Savings	(\$188)	(\$77)	(\$81)	13	(\$81)	(\$39)	\$1,121	\$892	\$1,568
Commercial Money Market	(\$34)	\$221	(\$41)	24	(\$41)	\$160	\$1,609	\$3,049	\$1,802
Commercial CD	--	--	(\$246)	44	(\$678)	(\$575)	(\$1,476)	\$959	(\$5,958)
Commercial Loans									
Commercial Real Estate	\$552	\$630	\$629	8	\$6,545	\$6,545	\$8,417	\$14,400	\$17,982
Construction & Land Dev.	--	--	--	--	--	--	\$37,046	\$49,652	\$124,580
Agriculture	--	--	--	--	\$80	\$80	\$3,040	\$8,188	\$8,905
Commercial and Industrial	--	--	--	--	(\$384)	(\$384)	\$11,114	\$9,668	\$5,618
Commercial Credit Card	--	--	--	--	--	--	\$478	\$591	\$913
Commercial Line of Credit	--	--	--	--	\$1,147	\$1,147	\$6,187	\$8,874	\$10,987
Other Commercial Loans	(\$9)	\$1,834	\$95	17	\$1,300	\$1,300	\$3,549	\$6,759	\$13,546



Cross-Sales Targeting

The following pages illustrate the cross-sales correlations between products. It shows the likelihood of selling a deposit or loan account into households that are using other types of accounts.

The tables illustrate the ability to sell the product listed across the top into households using the products listed on the side. An index of 100 means that there is no improvement in cross sales of the product when the account on the left is present, while an index above 100 indicates a stronger cross-sales correlation.

Also shown is the propensity to use each product by consumer segment. Combining this with product correlation provides the optimal targeting result.

Retail Cross-Sales Targeting

FinancialEdge Community Credit Union

Product Correlation	Cross-sales							
	Checking		Savings		CD		IRA	
	Ratio	Index	Ratio	Index	Ratio	Index	Ratio	Index
All Households	60.0%	100	97.7%	100	5.7%	100	3.1%	100
Checking	100.0%	--	100.0%	--	6.5%	114	4.0%	129
Savings	61.4%	102	100.0%	--	5.8%	102	3.2%	102
Money Market Account	71.0%	118	100.0%	--	30.8%	542	12.1%	389
Traditional MMDA	--	--	--	--	--	--	--	--
Tiered MMDA	71.0%	118	100.0%	--	30.8%	542	12.1%	389
High Minimum MMDA	--	--	--	--	--	--	--	--
CD	68.5%	114	100.0%	--	100.0%	--	13.3%	426
IRA	77.2%	129	100.0%	--	24.3%	426	100.0%	--
Direct Auto	77.0%	128	100.0%	--	3.7%	65	4.5%	144
Indirect Auto	58.0%	97	100.0%	--	3.0%	52	2.7%	86
Other Retail Loan	76.1%	127	99.9%	102	2.6%	46	2.2%	69
Unsecured Line of Credit	79.6%	133	99.3%	102	3.4%	60	3.4%	109
Credit Cards	76.6%	128	96.6%	99	7.0%	123	4.5%	145
Classic Cards	--	--	--	--	--	--	--	--
Gold Cards	--	--	--	--	--	--	--	--
Platinum Cards	76.6%	128	96.6%	99	7.0%	123	4.5%	145
Home Equity Loan	72.3%	121	100.0%	--	--	--	5.0%	158
HELOC	77.3%	129	100.0%	--	7.3%	128	6.4%	204
Held Mortgage	68.7%	115	100.0%	--	3.1%	55	4.2%	134
Fee Driven	62.5%	104	98.4%	101	1.5%	27	1.3%	41
Credit Driven	69.0%	115	99.7%	102	2.7%	48	2.2%	70
Middle Market	64.9%	108	99.4%	102	3.8%	67	2.9%	94
Low Income Depositors	62.2%	104	99.1%	101	8.9%	156	4.2%	134
Middle Income Depositors	64.7%	108	99.1%	101	10.6%	187	4.6%	149
Upscale	63.2%	105	99.0%	101	4.3%	75	4.8%	153

Retail Cross-Sales Targeting

FinancialEdge Community Credit Union

Product Correlation	Cross-sales							
	Money Market Account		Traditional MMDA		Tiered MMDA		High Minimum MMDA	
	Ratio	Index	Ratio	Index	Ratio	Index	Ratio	Index
All Households	5.0%	100	--	--	5.0%	100	--	--
Checking	5.9%	118	--	--	5.9%	118	--	--
Savings	5.1%	102	--	--	5.1%	102	--	--
Money Market Account	100.0%	--	--	--	--	--	--	--
Traditional MMDA	--	--	--	--	--	--	--	--
Tiered MMDA	--	--	--	--	100.0%	--	--	--
High Minimum MMDA	--	--	--	--	--	--	--	--
CD	26.9%	542	--	--	26.9%	542	--	--
IRA	19.3%	389	--	--	19.3%	389	--	--
Direct Auto	3.4%	69	--	--	3.4%	69	--	--
Indirect Auto	4.2%	84	--	--	4.2%	84	--	--
Other Retail Loan	2.4%	47	--	--	2.4%	47	--	--
Unsecured Line of Credit	5.4%	110	--	--	5.4%	110	--	--
Credit Cards	6.0%	121	--	--	6.0%	121	--	--
Classic Cards	--	--	--	--	--	--	--	--
Gold Cards	--	--	--	--	--	--	--	--
Platinum Cards	6.0%	121	--	--	6.0%	121	--	--
Home Equity Loan	2.0%	40	--	--	2.0%	40	--	--
HELOC	5.0%	101	--	--	5.0%	101	--	--
Held Mortgage	3.5%	71	--	--	3.5%	71	--	--
Fee Driven	0.5%	11	--	--	0.5%	11	--	--
Credit Driven	1.4%	27	--	--	1.4%	27	--	--
Middle Market	4.0%	80	--	--	4.0%	80	--	--
Low Income Depositors	7.8%	156	--	--	7.8%	156	--	--
Middle Income Depositors	10.1%	204	--	--	10.1%	204	--	--
Upscale	5.3%	106	--	--	5.3%	106	--	--

Retail Cross-Sales Targeting

FinancialEdge Community Credit Union

Product Correlation	Cross-sales							
	Credit Cards		Classic Cards		Gold Cards		Platinum Cards	
	Ratio	Index	Ratio	Index	Ratio	Index	Ratio	Index
All Households	29.8%	100	--	--	--	--	29.8%	100
Checking	38.0%	128	--	--	--	--	38.0%	128
Savings	29.4%	99	--	--	--	--	29.4%	99
Money Market Account	36.1%	121	--	--	--	--	36.1%	121
Traditional MMDA	--	--	--	--	--	--	--	--
Tiered MMDA	36.1%	121	--	--	--	--	36.1%	121
High Minimum MMDA	--	--	--	--	--	--	--	--
CD	36.7%	123	--	--	--	--	36.7%	123
IRA	43.1%	145	--	--	--	--	43.1%	145
Direct Auto	49.9%	168	--	--	--	--	49.9%	168
Indirect Auto	32.1%	108	--	--	--	--	32.1%	108
Other Retail Loan	44.0%	148	--	--	--	--	44.0%	148
Unsecured Line of Credit	55.1%	185	--	--	--	--	55.1%	185
Credit Cards	100.0%	--	--	--	--	--	--	--
Classic Cards	--	--	--	--	--	--	--	--
Gold Cards	--	--	--	--	--	--	--	--
Platinum Cards	--	--	--	--	--	--	100.0%	--
Home Equity Loan	56.4%	190	--	--	--	--	56.4%	190
HELOC	50.5%	170	--	--	--	--	50.5%	170
Held Mortgage	43.6%	147	--	--	--	--	43.6%	147
Fee Driven	29.6%	100	--	--	--	--	29.6%	100
Credit Driven	35.6%	120	--	--	--	--	35.6%	120
Middle Market	33.5%	113	--	--	--	--	33.5%	113
Low Income Depositors	30.7%	103	--	--	--	--	30.7%	103
Middle Income Depositors	34.7%	117	--	--	--	--	34.7%	117
Upscale	32.5%	109	--	--	--	--	32.5%	109

Retail Cross-Sales Targeting

FinancialEdge Community Credit Union

Product Correlation	Cross-sales									
	Direct Auto		Other Retail Loan		Home Equity Loan		HELOC		Held Mortgage	
	Ratio	Index	Ratio	Index	Ratio	Index	Ratio	Index	Ratio	Index
All Households	11.7%	100	15.8%	100	1.6%	100	3.4%	100	7.4%	100
Checking	15.0%	128	20.0%	127	1.9%	121	4.4%	129	8.5%	115
Savings	12.0%	102	16.1%	102	1.6%	102	3.5%	102	7.6%	102
Money Market Account	8.1%	69	7.5%	47	0.6%	40	3.4%	101	5.3%	71
Traditional MMDA	--	--	--	--	--	--	--	--	--	--
Tiered MMDA	8.1%	69	7.5%	47	0.6%	40	3.4%	101	5.3%	71
High Minimum MMDA	--	--	--	--	--	--	--	--	--	--
CD	7.6%	65	7.3%	46	--	--	4.3%	128	4.1%	55
IRA	16.8%	144	10.9%	69	2.5%	158	6.9%	204	9.9%	134
Direct Auto	100.0%	--	36.1%	229	4.4%	279	6.5%	190	14.6%	196
Indirect Auto	9.5%	81	25.3%	160	2.4%	152	6.8%	201	8.6%	117
Other Retail Loan	26.7%	229	100.0%	--	3.4%	219	5.4%	158	12.5%	169
Unsecured Line of Credit	25.2%	215	23.1%	146	7.5%	479	12.9%	380	14.3%	193
Credit Cards	19.6%	168	23.3%	148	3.0%	190	5.8%	170	10.9%	147
Classic Cards	--	--	--	--	--	--	--	--	--	--
Gold Cards	--	--	--	--	--	--	--	--	--	--
Platinum Cards	19.6%	168	23.3%	148	3.0%	190	5.8%	170	10.9%	147
Home Equity Loan	32.7%	279	34.7%	219	100.0%	--	1.0%	29	48.5%	655
HELOC	22.3%	190	25.0%	158	0.5%	29	100.0%	--	31.8%	430
Held Mortgage	23.0%	196	26.7%	169	10.2%	655	14.6%	430	100.0%	--
Fee Driven	12.8%	110	18.4%	116	1.1%	68	1.3%	38	5.6%	75
Credit Driven	19.0%	163	19.0%	120	1.6%	104	2.2%	64	6.0%	81
Middle Market	15.7%	134	21.7%	137	2.0%	131	5.4%	157	10.1%	136
Low Income Depositors	9.7%	83	14.6%	93	1.5%	97	3.0%	89	7.6%	103
Middle Income Depositors	10.4%	89	13.1%	83	1.7%	109	5.5%	162	8.6%	116
Upscale	11.7%	100	11.0%	70	2.1%	138	6.0%	175	10.3%	139



Retail Loan Products

Total Retail Loan Summary

FinancialEdge Community Credit Union

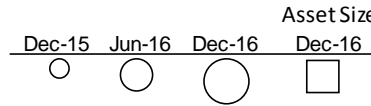
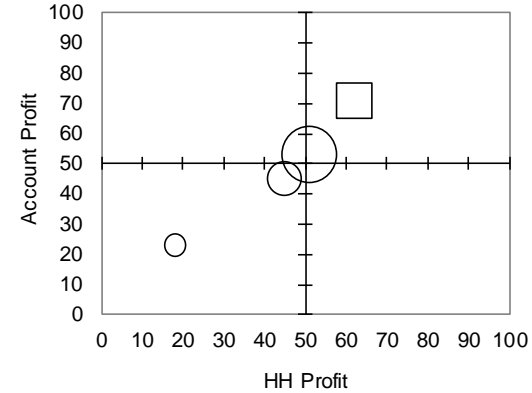
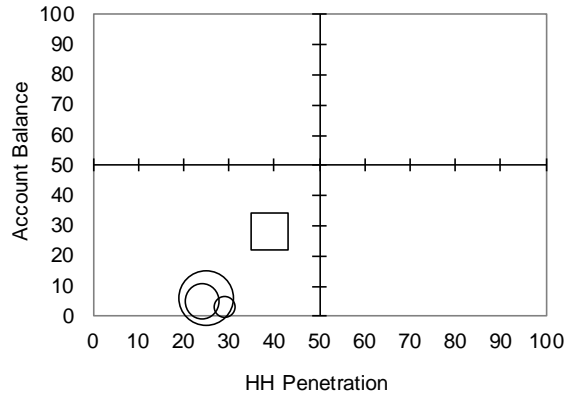
Product Detail	Auto Loan	Consumer Loan	Unsecured Loan	Credit Cards	Real Estate ¹		Total Retail Loans ²
Accounts	1,195	1,273	156	2,171	814		5,609
Households Using	1,060	1,021	147	1,924	681		3,226
HH Penetration	16.4%	15.8%	2.3%	29.8%	10.5%		49.9%
Retained Accounts (%)	84.1%	62.1%	--	98.5%	98.6%		89.4%
Account Balance	\$10,574	\$4,946	\$2,832	\$1,395	\$38,189		\$9,536
Retained Balances (%)	79.1%	67.9%	--	99.5%	93.0%		88.1%
Mix % (Volume)	22.3%	11.1%	0.8%	5.3%	54.8%		94.4%
Interest Rate	4.88%	7.52%	11.29%	10.34%	4.66%		5.42%
Replacement Rate	0.92%	1.17%	0.51%	0.51%	1.55%		1.29%
Interest Spread	3.96%	6.35%	10.77%	9.83%	3.10%		4.13%
Loan Loss	0.19%	0.32%	--	0.36%	0.05%		0.13%
Non-Interest Income	\$63	\$33	\$32	\$58	\$38		\$50
Fully Allocated Expense	\$302	\$260	\$187	\$140	\$895		\$313
Interest Rate Risk	\$7	\$3	\$2	\$1	\$26		\$7
Account Profit*	\$160	\$71	\$150	\$50	\$310		\$119
Return on Balances	1.52%	1.44%	5.30%	3.56%	0.81%		1.24%
Relationship Detail							
Percent Single Product	11.9%	7.9%	5.4%	9.9%	9.5%		14.6%
Products Per HH	3.56	3.50	4.16	3.41	3.85		3.05
Other Deposit Balances	\$7,087	\$4,373	\$4,704	\$14,787	\$8,551		\$10,953
Other Loan Balances	\$12,680	\$14,730	\$20,992	\$12,352	\$7,979		\$525
Cross-sell Deposit Profit	(\$153)	(\$160)	(\$223)	(\$123)	(\$158)		(\$121)
Cross-sell Loan Profit	\$187	\$237	\$311	\$123	\$149		\$3
Cross-sell Profit	\$33	\$77	\$89	(\$0)	(\$8)		(\$119)
Account Profit / HH	\$189	\$93	\$161	\$57	\$402		\$218
Household Profit	\$222	\$170	\$250	\$57	\$393		\$99

*Excludes Interest Rate Risk

¹ Excludes Sold Mortgage

² Excludes Sold Mortgage

Auto Loan



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	16.4%	25
Balance Growth (12 Month)	+17.0%	57
Account Balance	\$10,574	6
Mix % (Volume)	22%	24
Interest Rate	4.88%	77
Interest Spread	3.96%	77
Loan Loss	0.19%	78
Non-Interest Income	\$63	55
Fully Allocated Expense	\$302	53
Account Profit*	\$160	53
Household Profit	\$222	51
Return on Balances (ROB) ¹	1.52%	67

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	255	194	255	
New Total Accounts	21.9%	17.4%	21.3%	69
New Total Balances	31.0%	28.0%	29.3%	71
New Account Balance	\$13,118	\$16,280	\$14,524	7
New Account Interest Rate	4.45%	4.84%	5.28%	85
New Account Interest Spread	3.50%	3.77%	4.24%	84
New Account-Account Profit*	\$147	\$356	\$341	65
New Account ROB	1.12%	2.19%	2.35%	84

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Auto Loan Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts			Percentile	Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16						
Accounts	1,166	1,118	1,195						
Households Using	1,022	983	1,060						
HH Penetration	15.9%	15.4%	16.4%	25	22.8%	19.6%	23.3%	22.9%	21.2%
Retained Accounts (%)	78.3%	79.2%	84.1%	37	82.4%	82.7%	84.3%	84.9%	84.0%
Account Balance	\$9,265	\$10,095	\$10,574	6	\$13,030	\$12,429	\$13,096	\$14,628	\$14,660
Retained Balances (%)	72.7%	75.2%	79.1%	51	77.7%	77.9%	78.9%	78.9%	78.1%
Mix % (Volume)	19.8%	20.7%	22.3%	24	37.0%	34.2%	34.5%	36.1%	25.2%
Interest Rate	4.76%	4.70%	4.88%	77	5.53%	5.28%	4.49%	4.26%	4.34%
Replacement Rate	0.76%	0.86%	0.92%	10	0.90%	0.90%	0.90%	0.88%	0.88%
Interest Spread	4.00%	3.85%	3.96%	77	4.63%	4.38%	3.59%	3.39%	3.46%
Loan Loss	0.36%	0.07%	0.19%	78	0.49%	0.51%	0.57%	0.57%	0.37%
Non-Interest Income	\$33	\$61	\$63	55	\$66	\$63	\$72	\$70	\$63
Fully Allocated Expense	\$297	\$301	\$302	53	\$280	\$283	\$292	\$323	\$312
Interest Rate Risk	\$20	\$22	\$7	65	(\$13)	(\$6)	\$3	(\$4)	\$11
Account Profit*	\$73	\$142	\$160	53	\$324	\$264	\$162	\$148	\$191
Return on Balances	0.79%	1.40%	1.52%	67	2.42%	2.04%	1.28%	1.05%	1.37%
Relationship Detail									
Percent Single Product	8.9%	10.3%	11.9%	76	28.5%	22.9%	29.7%	31.9%	21.1%
Products Per HH	3.68	3.63	3.56	85	2.78	2.90	2.91	2.79	3.22
Other Deposit Balances	\$6,147	\$7,044	\$7,087	62	\$5,540	\$6,069	\$6,428	\$6,965	\$10,318
Other Loan Balances	\$13,121	\$13,411	\$12,680	77	\$10,430	\$9,824	\$10,083	\$9,720	\$16,313
Cross-sell Deposit Profit	(\$160)	(\$154)	(\$153)	24	(\$100)	(\$110)	(\$109)	(\$117)	(\$90)
Cross-sell Loan Profit	\$151	\$170	\$187	60	\$208	\$176	\$169	\$184	\$342
Cross-sell Profit	(\$9)	\$16	\$33	43	\$108	\$65	\$60	\$67	\$252
Account Profit / HH	\$106	\$186	\$189	56	\$358	\$295	\$188	\$163	\$233
Household Profit	\$96	\$202	\$222	51	\$466	\$360	\$248	\$231	\$485

*Excludes Interest Rate Risk

Auto Loan And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	271	97	204	272	182	82		1,195
Households Using	244	86	169	245	166	66		1,060
Penetration and Balances								
HH Penetration	17.8%	22.4%	20.3%	13.7%	15.0%	14.8%		16.4%
<i>Percentile</i>	23	27	27	26	36	20		25
Account Balance	\$9,820	\$8,549	\$11,619	\$10,252	\$9,318	\$12,184		\$10,574
<i>Percentile</i>	8	2	8	13	2	7		6
Product Pricing								
Interest Rate	5.31%	4.37%	4.57%	4.72%	3.82%	3.97%		4.88%
Interest Spread	4.37%	3.45%	3.67%	3.80%	2.95%	3.07%		3.96%
<i>Percentile</i>	62	51	76	65	65	72		77
Relationship Detail								
Percent Single Product	11.5%	4.7%	7.7%	8.6%	2.4%	1.5%		11.9%
Products Per HH	3.24	3.48	3.99	3.73	4.13	4.18		3.56
Account Profit / HH	\$199	\$63	\$219	\$153	\$33	\$156		\$189
<i>Percentile</i>	41	24	65	51	45	64		56
Household Profit	\$163	\$187	\$412	\$127	\$49	\$224		\$222
<i>Percentile</i>	36	57	78	39	33	38		51

Auto Loan And The Business Lines

FinancialEdge Community Credit Union

Product Detail	Retail HH's		Indirect HH's		Commercial HH's	
	Ratio	Percentile	Ratio	Percentile	Ratio	Percentile
Accounts	1,025	4	109	9	61	22
Households Using	900	4	108	9	52	25
HH Penetration	14.8%	42	90.8%	27	18.2%	80
Retained Accounts (%)	84.4%	56	77.9%	11	85.0%	40
Account Balance	\$10,161	5	\$14,391	31	\$10,690	2
Retained Balances (%)	80.3%	81	72.2%	12	71.6%	16
Mix % (Volume)	21.6%	31	92.6%	37	9.7%	62
Interest Rate	4.57%	77	7.25%	95	4.14%	76
Replacement Rate	0.92%	11	0.99%	5	0.89%	40
Interest Spread	3.66%	74	6.26%	95	3.26%	75
Loan Loss	0.15%	80	0.44%	55	0.14%	85
Non-Interest Income	\$63	55	\$63	57	\$63	55
Fully Allocated Expense	\$300	48	\$326	57	\$299	46
Interest Rate Risk	\$7	66	\$10	73	\$7	68
Account Profit*	\$120	50	\$575	94	\$98	43
Return on Balances	1.18%	62	4.00%	98	0.91%	59
Relationship Detail						
Percent Single Product	4.11%	89	82.41%	60	--	--
Products Per HH	3.69	79	1.22	52	6.17	71
Other Deposit Balances	\$7,659	36	\$71	14	\$11,768	9
Other Loan Balances	\$12,384	65	\$398	41	\$43,324	65
Cross-sell Deposit Profit	(\$145)	39	(\$74)	34	(\$471)	19
Cross-sell Loan Profit	\$189	44	\$8	30	\$516	42
Cross-sell Profit	\$45	41	(\$66)	22	\$45	25
Account Profit / HH	\$145	56	\$590	96	\$123	46
Household Profit	\$189	43	\$525	94	\$168	25

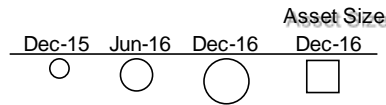
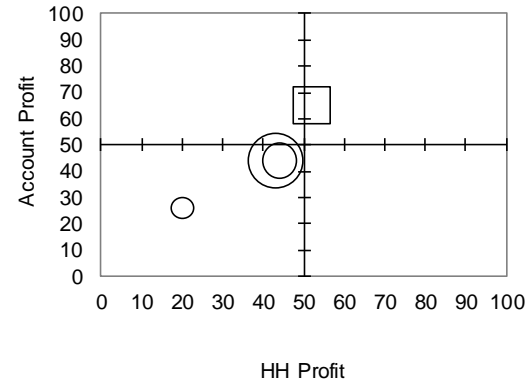
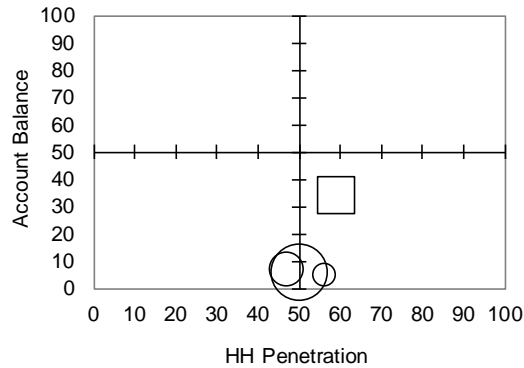
*Excludes Interest Rate Risk

Total Auto Summary

FinancialEdge Community Credit Union

Product Detail	Direct Auto	Indirect Auto	Total Auto
Accounts	850	345	1,195
Households Using	756	336	1,060
HH Penetration	11.7%	5.2%	16.4%
Retained Accounts (%)	84.5%	83.1%	84.1%
Account Balance	\$9,540	\$13,121	\$10,574
Retained Balances (%)	79.9%	77.5%	79.1%
Mix % (Volume)	14.3%	8.0%	22.3%
Interest Rate	4.52%	5.53%	4.88%
Replacement Rate	0.92%	0.93%	0.92%
Interest Spread	3.61%	4.60%	3.96%
Loan Loss	0.05%	0.43%	0.19%
Non-Interest Income	\$63	\$63	\$63
Fully Allocated Expense	\$293	\$326	\$302
Interest Rate Risk	\$7	\$9	\$7
Account Profit*	\$110	\$285	\$160
Return on Balances	1.15%	2.17%	1.52%
Relationship Detail			
Percent Single Product	4.9%	26.5%	11.9%
Products Per HH	3.83	3.13	3.56
Other Deposit Balances	\$7,393	\$6,524	\$7,087
Other Loan Balances	\$15,540	\$8,944	\$12,680
Cross-sell Deposit Profit	(\$166)	(\$131)	(\$153)
Cross-sell Loan Profit	\$247	\$92	\$187
Cross-sell Profit	\$82	(\$39)	\$33
Account Profit / HH	\$131	\$302	\$189
Household Profit	\$213	\$262	\$222

Direct Auto



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	11.7%	50
Balance Growth (12 Month)	+2.0%	30
Account Balance	\$9,540	6
Mix % (Volume)	14%	44
Interest Rate	4.52%	69
Interest Spread	3.61%	67
Loan Loss	0.05%	93
Non-Interest Income	\$63	55
Fully Allocated Expense	\$293	39
Account Profit*	\$110	44
Household Profit	\$213	43
Return on Balances (ROB) ¹	1.15%	55

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	202	118	160	
New Total Accounts	22.6%	14.4%	18.8%	50
New Total Balances	31.4%	24.0%	24.0%	30
New Account Balance	\$12,338	\$15,689	\$12,181	5
New Account Interest Rate	4.27%	4.50%	4.57%	71
New Account Interest Spread	3.30%	3.43%	3.52%	69
New Account-Account Profit*	\$130	\$307	\$195	39
New Account ROB	1.05%	1.95%	1.60%	59

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Direct Auto Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	895	817	850						
Households Using	790	721	756						
HH Penetration	12.3%	11.3%	11.7%	50	14.5%	13.6%	13.5%	12.6%	13.2%
Retained Accounts (%)	78.6%	78.1%	84.5%	68	81.4%	81.8%	82.0%	82.9%	82.1%
Account Balance	\$8,882	\$9,437	\$9,540	6	\$11,769	\$11,462	\$11,616	\$12,833	\$13,577
Retained Balances (%)	73.1%	73.7%	79.9%	85	76.6%	77.0%	76.0%	76.8%	76.3%
Mix % (Volume)	14.6%	14.2%	14.3%	44	21.0%	22.3%	18.3%	17.9%	14.6%
Interest Rate	4.60%	4.52%	4.52%	69	5.35%	5.13%	4.35%	4.10%	4.29%
Replacement Rate	0.76%	0.85%	0.92%	10	0.90%	0.89%	0.90%	0.88%	0.87%
Interest Spread	3.84%	3.67%	3.61%	67	4.45%	4.24%	3.45%	3.23%	3.42%
Loan Loss	0.12%	0.01%	0.05%	93	0.47%	0.46%	0.45%	0.45%	0.32%
Non-Interest Income	\$33	\$61	\$63	55	\$66	\$63	\$72	\$71	\$64
Fully Allocated Expense	\$296	\$292	\$293	39	\$289	\$284	\$270	\$287	\$269
Interest Rate Risk	\$19	\$21	\$7	64	(\$9)	(\$4)	\$4	(\$1)	\$13
Account Profit*	\$68	\$114	\$110	44	\$252	\$215	\$138	\$131	\$207
Return on Balances	0.76%	1.21%	1.15%	55	2.05%	1.81%	1.21%	1.04%	1.55%
Relationship Detail									
Percent Single Product	6.1%	6.0%	4.9%	88	17.5%	14.5%	12.1%	13.0%	9.4%
Products Per HH	3.83	3.83	3.83	85	3.08	3.13	3.45	3.35	3.62
Other Deposit Balances	\$6,063	\$7,172	\$7,393	42	\$6,352	\$6,675	\$7,698	\$8,715	\$11,210
Other Loan Balances	\$15,312	\$16,237	\$15,540	70	\$12,237	\$11,156	\$13,627	\$13,598	\$20,516
Cross-sell Deposit Profit	(\$170)	(\$165)	(\$166)	30	(\$110)	(\$118)	(\$122)	(\$134)	(\$98)
Cross-sell Loan Profit	\$188	\$227	\$247	58	\$240	\$199	\$229	\$251	\$426
Cross-sell Profit	\$18	\$62	\$82	45	\$129	\$81	\$106	\$117	\$328
Account Profit / HH	\$98	\$153	\$131	46	\$283	\$244	\$163	\$148	\$253
Household Profit	\$116	\$215	\$213	43	\$412	\$325	\$269	\$266	\$581

*Excludes Interest Rate Risk

Direct Auto Loan And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	190	81	163	190	136	63		850
Households Using	175	72	134	173	125	52		756
Penetration and Balances								
HH Penetration	12.8%	18.8%	16.1%	9.7%	11.3%	11.6%		11.7%
<i>Percentile</i>	<i>47</i>	<i>70</i>	<i>57</i>	<i>54</i>	<i>62</i>	<i>42</i>		<i>50</i>
Account Balance	\$8,777	\$7,852	\$11,274	\$9,348	\$8,762	\$11,414		\$9,540
<i>Percentile</i>	<i>8</i>	<i>2</i>	<i>17</i>	<i>14</i>	<i>3</i>	<i>9</i>		<i>6</i>
Product Pricing								
Interest Rate	4.88%	4.56%	4.39%	4.64%	3.83%	4.06%		4.52%
Interest Spread	3.94%	3.65%	3.49%	3.74%	2.93%	3.16%		3.61%
<i>Percentile</i>	<i>55</i>	<i>66</i>	<i>72</i>	<i>68</i>	<i>67</i>	<i>77</i>		<i>67</i>
Relationship Detail								
Percent Single Product	10.3%	2.8%	4.5%	2.3%	0.8%	--		4.9%
Products Per HH	3.38	3.53	4.16	3.96	4.22	4.33		3.83
Account Profit / HH	\$130	\$68	\$201	\$133	\$32	\$159		\$131
<i>Percentile</i>	<i>33</i>	<i>27</i>	<i>64</i>	<i>54</i>	<i>43</i>	<i>65</i>		<i>46</i>
Household Profit	\$146	\$158	\$436	\$170	\$49	\$328		\$213
<i>Percentile</i>	<i>36</i>	<i>49</i>	<i>70</i>	<i>45</i>	<i>26</i>	<i>40</i>		<i>43</i>

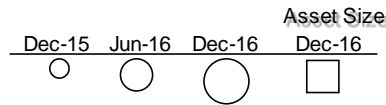
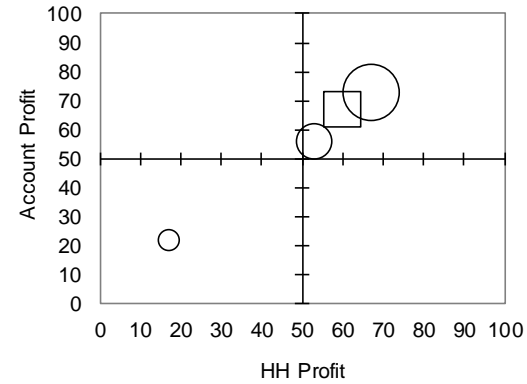
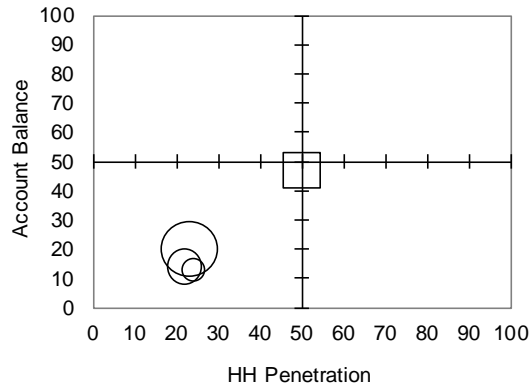
Direct Auto And The Business Lines

FinancialEdge Community Credit Union

Product Detail	Retail HH's		Indirect HH's		Commercial HH's	
	Ratio	Percentile	Ratio	Percentile	Ratio	Percentile
Accounts	801	5	1	3	48	22
Households Using	713	4	1	3	42	23
HH Penetration	11.8%	42	0.8%	22	14.7%	77
Retained Accounts (%)	84.3%	65	--	--	87.0%	64
Account Balance	\$9,521	6	\$13,213	29	\$9,782	5
Retained Balances (%)	80.7%	90	--	--	68.6%	13
Mix % (Volume)	15.8%	31	0.8%	24	7.0%	65
Interest Rate	4.53%	69	6.50%	95	4.40%	81
Replacement Rate	0.92%	9	1.02%	7	0.90%	23
Interest Spread	3.61%	67	5.49%	94	3.49%	81
Loan Loss	0.05%	93	--	--	0.04%	96
Non-Interest Income	\$63	55	\$63	57	\$63	54
Fully Allocated Expense	\$293	39	\$293	35	\$293	37
Interest Rate Risk	\$7	64	\$9	72	\$7	67
Account Profit*	\$110	45	\$495	95	\$109	47
Return on Balances	1.15%	55	3.75%	97	1.11%	61
Relationship Detail						
Percent Single Product	5.19%	87	--	--	--	--
Products Per HH	3.69	80	2.00	2	6.31	76
Other Deposit Balances	\$7,179	46	\$17	2	\$11,195	8
Other Loan Balances	\$13,751	69	\$15,643	29	\$45,919	65
Cross-sell Deposit Profit	(\$146)	37	(\$74)	60	(\$499)	17
Cross-sell Loan Profit	\$227	55	\$1,222	99	\$575	45
Cross-sell Profit	\$80	48	\$1,148	100	\$76	29
Account Profit / HH	\$130	48	\$504	93	\$132	45
Household Profit	\$211	45	\$1,652	99	\$209	28

*Excludes Interest Rate Risk

Indirect Auto



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	5.2%	23
Balance Growth (12 Month)	+58.6%	82
Account Balance	\$13,121	20
Mix % (Volume)	8%	24
Interest Rate	5.53%	79
Interest Spread	4.60%	77
Loan Loss	0.43%	56
Non-Interest Income	\$63	57
Fully Allocated Expense	\$326	57
Account Profit*	\$285	73
Household Profit	\$262	67
Return on Balances (ROB) ¹	2.17%	82

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	53	76	95	
New Total Accounts	19.6%	25.2%	27.5%	84
New Total Balances	29.9%	36.5%	38.8%	92
New Account Balance	\$16,091	\$17,198	\$18,470	18
New Account Interest Rate	5.00%	5.32%	6.07%	91
New Account Interest Spread	4.07%	4.25%	5.04%	91
New Account-Account Profit*	\$215	\$432	\$588	87
New Account ROB	1.34%	2.51%	3.18%	94

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Indirect Auto Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts			Percentile	Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16						
Accounts	271	301	345						
Households Using	262	292	336						
HH Penetration	4.1%	4.6%	5.2%	23	15.3%	12.6%	11.9%	12.9%	10.8%
Retained Accounts (%)	77.6%	83.0%	83.1%	14	85.5%	86.9%	85.9%	85.6%	85.3%
Account Balance	\$10,529	\$11,882	\$13,121	20	\$14,711	\$15,603	\$14,057	\$16,440	\$15,503
Retained Balances (%)	71.5%	79.5%	77.5%	19	79.5%	80.4%	80.0%	79.0%	77.3%
Mix % (Volume)	5.2%	6.6%	8.0%	24	28.0%	23.7%	18.8%	21.7%	13.4%
Interest Rate	5.19%	5.11%	5.53%	79	5.77%	5.87%	4.82%	4.61%	4.52%
Replacement Rate	0.75%	0.88%	0.93%	16	0.90%	0.93%	0.87%	0.90%	0.85%
Interest Spread	4.44%	4.23%	4.60%	77	4.88%	4.94%	3.94%	3.71%	3.68%
Loan Loss	1.04%	0.20%	0.43%	56	0.68%	0.87%	0.67%	0.75%	0.43%
Non-Interest Income	\$33	\$61	\$63	57	\$77	\$75	\$62	\$67	\$67
Fully Allocated Expense	\$302	\$324	\$326	57	\$274	\$372	\$338	\$379	\$402
Interest Rate Risk	\$22	\$26	\$9	73	(\$23)	(\$3)	\$2	(\$10)	(\$2)
Account Profit*	\$90	\$216	\$285	73	\$396	\$314	\$157	\$152	\$142
Return on Balances	0.85%	1.82%	2.17%	82	2.69%	2.14%	1.07%	0.70%	0.52%
Relationship Detail									
Percent Single Product	16.4%	19.9%	26.5%	87	59.7%	65.6%	53.0%	56.7%	40.5%
Products Per HH	3.40	3.36	3.13	89	1.92	1.78	2.30	2.11	2.73
Other Deposit Balances	\$6,829	\$7,313	\$6,524	79	\$2,656	\$2,218	\$4,743	\$4,514	\$8,117
Other Loan Balances	\$9,609	\$9,838	\$8,944	78	\$3,575	\$2,968	\$7,882	\$6,911	\$16,596
Cross-sell Deposit Profit	(\$137)	(\$136)	(\$131)	17	(\$100)	(\$91)	(\$88)	(\$92)	(\$89)
Cross-sell Loan Profit	\$84	\$99	\$92	58	\$40	\$37	\$115	\$117	\$275
Cross-sell Profit	(\$53)	(\$37)	(\$39)	31	(\$60)	(\$55)	\$27	\$23	\$186
Account Profit / HH	\$116	\$249	\$302	76	\$385	\$321	\$165	\$148	\$147
Household Profit	\$63	\$213	\$262	67	\$325	\$266	\$193	\$171	\$333

*Excludes Interest Rate Risk

Indirect Auto And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	81	16	41	82	46	19		345
Households Using	79	16	40	78	46	18		336
Penetration and Balances								
HH Penetration	5.8%	4.2%	4.8%	4.4%	4.2%	4.0%		5.2%
<i>Percentile</i>	<i>19</i>	<i>11</i>	<i>18</i>	<i>22</i>	<i>25</i>	<i>20</i>		<i>23</i>
Account Balance	\$12,266	\$12,083	\$12,989	\$12,346	\$10,960	\$14,735		\$13,121
<i>Percentile</i>	<i>18</i>	<i>16</i>	<i>16</i>	<i>22</i>	<i>11</i>	<i>22</i>		<i>20</i>
Product Pricing								
Interest Rate	6.03%	3.77%	5.19%	4.85%	3.80%	3.74%		5.53%
Interest Spread	5.10%	2.80%	4.28%	3.91%	3.00%	2.85%		4.60%
<i>Percentile</i>	<i>72</i>	<i>21</i>	<i>78</i>	<i>59</i>	<i>57</i>	<i>56</i>		<i>77</i>
Relationship Detail								
Percent Single Product	12.7%	12.5%	17.5%	21.8%	6.5%	5.6%		26.5%
Products Per HH	3.25	3.50	3.73	3.28	4.15	3.72		3.13
Account Profit / HH	\$327	\$33	\$253	\$187	\$30	\$115		\$302
<i>Percentile</i>	<i>67</i>	<i>26</i>	<i>73</i>	<i>59</i>	<i>49</i>	<i>63</i>		<i>76</i>
Household Profit	\$302	\$271	\$297	\$57	\$21	(\$53)		\$262
<i>Percentile</i>	<i>66</i>	<i>72</i>	<i>71</i>	<i>36</i>	<i>45</i>	<i>18</i>		<i>67</i>

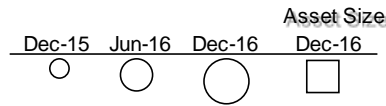
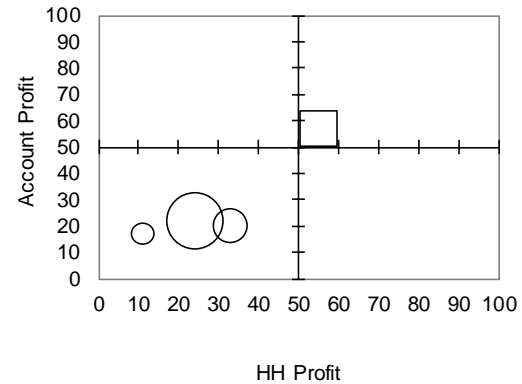
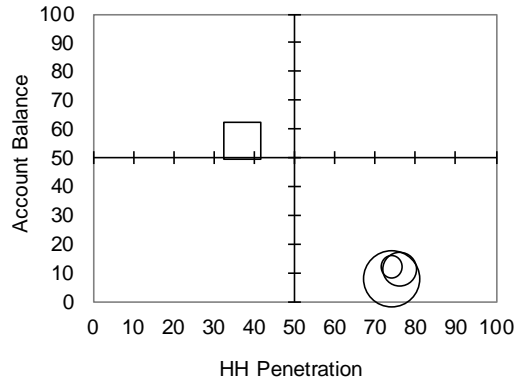
Indirect Auto And The Business Lines

FinancialEdge Community Credit Union

Product Detail	Retail HH's			Indirect HH's			Commercial HH's	
	Ratio	Percentile		Ratio	Percentile		Ratio	Percentile
Accounts	224	15		108	9		13	26
Households Using	216	15		107	9		13	27
HH Penetration	3.6%	52		89.9%	27		4.6%	61
Retained Accounts (%)	84.9%	24		77.9%	10		78.6%	13
Account Balance	\$12,450	10		\$14,402	31		\$14,041	17
Retained Balances (%)	79.0%	28		72.2%	12		80.4%	31
Mix % (Volume)	5.8%	43		91.8%	42		2.7%	64
Interest Rate	4.70%	84		7.26%	93		3.50%	45
Replacement Rate	0.91%	22		0.99%	5		0.84%	72
Interest Spread	3.79%	84		6.27%	93		2.65%	47
Loan Loss	0.42%	56		0.44%	56		0.39%	63
Non-Interest Income	\$63	57		\$63	57		\$63	56
Fully Allocated Expense	\$326	56		\$327	57		\$325	58
Interest Rate Risk	\$9	73		\$10	74		\$10	77
Account Profit*	\$158	69		\$576	94		\$57	46
Return on Balances	1.27%	78		4.00%	98		0.40%	48
Relationship Detail								
Percent Single Product	--	--		83.18%	60		--	--
Products Per HH	3.90	67		1.21	54		6.00	54
Other Deposit Balances	\$9,195	29		\$71	15		\$15,248	21
Other Loan Balances	\$11,956	42		\$256	7		\$30,398	47
Cross-sell Deposit Profit	(\$145)	44		(\$74)	33		(\$380)	41
Cross-sell Loan Profit	\$132	22		(\$3)	2		\$201	18
Cross-sell Profit	(\$12)	27		(\$77)	11		(\$179)	17
Account Profit / HH	\$172	71		\$591	96		\$66	48
Household Profit	\$160	44		\$514	95		(\$113)	19

*Excludes Interest Rate Risk

Credit Cards



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	29.8%	74
Balance Growth (12 Month)	-4.5%	7
Account Balance	\$1,395	8
Mix % (Volume)	5%	46
Interest Rate	10.34%	63
Interest Spread	9.83%	62
Loan Loss	0.36%	86
Non-Interest Income	\$58	14
Fully Allocated Expense	\$140	46
Account Profit*	\$50	22
Household Profit	\$57	24
Return on Balances (ROB) ¹	3.56%	26

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	77	79	66	
New Total Accounts	3.7%	3.7%	3.0%	21
New Total Balances	1.9%	2.6%	1.6%	18
New Account Balance	\$800	\$971	\$725	9
New Account Interest Rate	11.59%	10.31%	11.09%	69
New Account Interest Spread	11.34%	9.94%	10.57%	68
New Account-Account Profit*	(\$5)	\$10	(\$8)	20
New Account ROB	-0.66%	1.00%	-1.15%	20

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Credit Cards And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	2,107	2,136	2,171						
Households Using	1,882	1,897	1,924						
HH Penetration	29.3%	29.8%	29.8%	74	16.9%	18.5%	25.4%	24.3%	25.9%
Retained Accounts (%)	96.4%	97.6%	98.5%	75	95.3%	92.1%	95.5%	95.5%	95.4%
Account Balance	\$1,504	\$1,402	\$1,395	8	\$2,291	\$2,375	\$2,145	\$2,310	\$2,291
Retained Balances (%)	99.9%	92.1%	99.5%	32	95.3%	96.0%	97.1%	97.0%	96.5%
Mix % (Volume)	5.8%	5.5%	5.3%	46	4.8%	6.7%	6.0%	6.1%	4.9%
Interest Rate	10.31%	10.31%	10.34%	63	11.74%	10.28%	9.89%	9.88%	9.77%
Replacement Rate	0.25%	0.38%	0.51%	1	0.48%	0.49%	0.51%	0.51%	0.47%
Interest Spread	10.06%	9.94%	9.83%	62	11.26%	9.79%	9.38%	9.37%	9.30%
Loan Loss	1.12%	0.22%	0.36%	86	1.06%	0.95%	1.27%	1.47%	1.13%
Non-Interest Income	\$55	\$56	\$58	14	\$61	\$67	\$83	\$84	\$87
Fully Allocated Expense	\$142	\$140	\$140	46	\$143	\$137	\$136	\$148	\$153
Interest Rate Risk	\$3	\$3	\$1	69	(\$3)	(\$3)	(\$3)	(\$7)	(\$0)
Account Profit*	\$48	\$52	\$50	22	\$149	\$137	\$122	\$119	\$131
Return on Balances	3.17%	3.68%	3.56%	26	6.45%	5.62%	5.39%	4.71%	3.18%
Relationship Detail									
Percent Single Product	9.6%	9.7%	9.9%	33	9.8%	9.2%	9.1%	9.1%	6.6%
Products Per HH	3.48	3.40	3.41	53	3.40	3.34	3.49	3.43	3.70
Other Deposit Balances	\$14,190	\$15,058	\$14,787	25	\$12,564	\$12,949	\$18,734	\$20,024	\$25,570
Other Loan Balances	\$12,058	\$12,564	\$12,352	45	\$18,839	\$16,422	\$13,819	\$15,067	\$30,096
Cross-sell Deposit Profit	(\$133)	(\$108)	(\$123)	51	(\$84)	(\$96)	(\$97)	(\$118)	(\$52)
Cross-sell Loan Profit	\$74	\$118	\$123	45	\$379	\$307	\$133	\$177	\$511
Cross-sell Profit	(\$59)	\$9	(\$0)	42	\$295	\$210	\$37	\$58	\$459
Account Profit / HH	\$57	\$62	\$57	24	\$154	\$144	\$132	\$124	\$139
Household Profit	(\$2)	\$71	\$57	24	\$449	\$354	\$169	\$182	\$598

*Excludes Interest Rate Risk

Credit Cards And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	447	157	320	620	421	172		2,171
Households Using	401	135	276	548	385	147		1,924
Penetration and Balances								
HH Penetration	29.3%	35.2%	33.2%	30.6%	34.8%	32.9%		29.8%
<i>Percentile</i>	<i>82</i>	<i>87</i>	<i>81</i>	<i>69</i>	<i>67</i>	<i>71</i>		<i>74</i>
Account Balance	\$1,214	\$1,255	\$2,028	\$1,193	\$1,374	\$1,702		\$1,395
<i>Percentile</i>	<i>14</i>	<i>28</i>	<i>14</i>	<i>5</i>	<i>8</i>	<i>11</i>		<i>8</i>
Product Pricing								
Interest Rate	10.80%	10.64%	10.10%	10.46%	10.04%	10.07%		10.34%
Interest Spread	10.29%	10.13%	9.58%	9.95%	9.52%	9.56%		9.83%
<i>Percentile</i>	<i>58</i>	<i>59</i>	<i>56</i>	<i>65</i>	<i>58</i>	<i>58</i>		<i>62</i>
Relationship Detail								
Percent Single Product	15.0%	8.9%	10.5%	6.9%	7.8%	10.2%		9.9%
Products Per HH	3.01	3.32	3.54	3.49	3.70	3.48		3.41
Account Profit / HH	\$43	\$48	\$123	\$37	\$49	\$88		\$57
<i>Percentile</i>	<i>26</i>	<i>34</i>	<i>27</i>	<i>21</i>	<i>23</i>	<i>26</i>		<i>24</i>
Household Profit	\$51	(\$103)	\$146	\$10	\$96	\$143		\$57
<i>Percentile</i>	<i>37</i>	<i>15</i>	<i>28</i>	<i>27</i>	<i>46</i>	<i>22</i>		<i>24</i>

Credit Cards And The Business Lines

FinancialEdge Community Credit Union

Product Detail	Retail HH's		Indirect HH's		Commercial HH's	
	Ratio	Percentile	Ratio	Percentile	Ratio	Percentile
Accounts	2,070	7	2	4	99	21
Households Using	1,846	7	2	4	76	24
HH Penetration	30.5%	69	1.7%	30	26.7%	80
Retained Accounts (%)	98.4%	70	100.0%	93	101.1%	65
Account Balance	\$1,378	8	\$351	2	\$1,766	22
Retained Balances (%)	99.6%	31	157.1%	97	97.8%	33
Mix % (Volume)	5.9%	39	0.0%	5	2.6%	69
Interest Rate	10.35%	64	16.16%	100	10.20%	61
Replacement Rate	0.51%	1	0.51%	1	0.51%	1
Interest Spread	9.83%	63	15.65%	100	9.69%	60
Loan Loss	0.36%	86	0.36%	88	0.36%	86
Non-Interest Income	\$58	14	\$58	20	\$58	14
Fully Allocated Expense	\$140	46	\$140	41	\$140	43
Interest Rate Risk	\$1	69	\$0	68	\$1	72
Account Profit*	\$48	22	(\$29)	8	\$82	30
Return on Balances	3.49%	27	-8.22%	3	4.66%	36
Relationship Detail						
Percent Single Product	10.35%	33	--	--	--	--
Products Per HH	3.30	46	3.00	52	5.95	62
Other Deposit Balances	\$14,545	26	\$75	4	\$21,053	10
Other Loan Balances	\$11,002	42	\$12,758	8	\$45,127	67
Cross-sell Deposit Profit	(\$112)	55	(\$46)	79	(\$397)	31
Cross-sell Loan Profit	\$101	39	\$344	54	\$650	69
Cross-sell Profit	(\$11)	42	\$298	60	\$253	60
Account Profit / HH	\$55	24	(\$29)	10	\$109	32
Household Profit	\$44	24	\$269	31	\$362	52

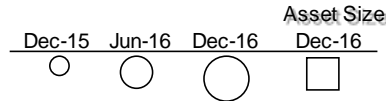
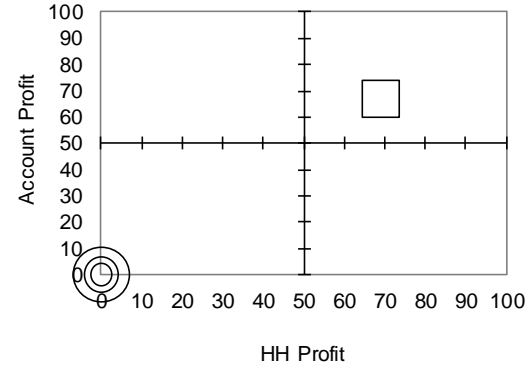
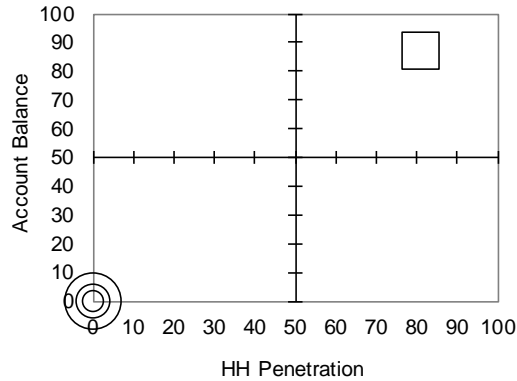
*Excludes Interest Rate Risk

Retail Credit Card Summary

FinancialEdge Community Credit Union

Credit Card Product Structure	Classic Credit Card	Gold Credit Card	Platinum Credit Card		Retail Credit Cards
Accounts	--	--	2,171		2,171
Households Using	--	--	1,924		1,924
HH Penetration	--	--	29.8%		29.8%
Retained Accounts (%)	--	--	98.5%		98.5%
Account Balance	--	--	\$1,395		\$1,395
Retained Balances (%)	--	--	99.5%		99.5%
Mix % (Volume)	--	--	5.3%		5.3%
Interest Rate	--	--	10.34%		10.34%
Replacement Rate	--	--	0.51%		0.51%
Interest Spread	--	--	9.83%		9.83%
Loan Loss	--	--	0.36%		0.36%
Non-Interest Income	--	--	\$58		\$58
Fully Allocated Expense	--	--	\$140		\$140
Interest Rate Risk	--	--	\$1		\$1
Account Profit*	--	--	\$50		\$50
Return on Balances	--	--	3.56%		3.56%
Relationship Detail					
Percent Single Product	--	--	9.9%		9.9%
Products Per HH	--	--	3.41		3.41
Other Deposit Balances	--	--	\$14,787		\$14,787
Other Loan Balances	--	--	\$12,352		\$12,352
Cross-sell Deposit Profit	--	--	(\$123)		(\$123)
Cross-sell Loan Profit	--	--	\$123		\$123
Cross-sell Profit	--	--	(\$0)		(\$0)
Account Profit / HH	--	--	\$57		\$57
Household Profit	--	--	\$57		\$57

Classic Cards



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	--	--
Balance Growth (12 Month)	--	--
Account Balance	--	--
Mix % (Volume)	--	--
Interest Rate	--	--
Interest Spread	--	--
Loan Loss	--	--
Non-Interest Income	--	--
Fully Allocated Expense	--	--
Account Profit*	--	--
Household Profit	--	--
Return on Balances (ROB) ¹	--	--

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	--	--	--	-----
New Total Accounts	--	--	--	--
New Total Balances	--	--	--	--
New Account Balance	--	--	--	--
New Account Interest Rate	--	--	--	--
New Account Interest Spread	--	--	--	--
New Account-Account Profit*	--	--	--	--
New Account ROB	--	--	--	--

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Classic Cards Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	--	--	--						
Households Using	--	--	--						
HH Penetration	--	--	--	--	19.8%	19.8%	7.6%	8.7%	5.9%
Retained Accounts (%)	--	--	--	--	97.4%	97.4%	95.2%	90.7%	93.5%
Account Balance	--	--	--	--	\$2,352	\$2,352	\$1,307	\$1,373	\$1,235
Retained Balances (%)	--	--	--	--	95.4%	95.4%	91.1%	88.0%	92.4%
Mix % (Volume)	--	--	--	--	6.6%	6.6%	1.1%	1.5%	0.6%
Interest Rate	--	--	--	--	10.61%	10.61%	11.41%	11.95%	11.52%
Replacement Rate	--	--	--	--	0.47%	0.47%	0.51%	0.48%	0.47%
Interest Spread	--	--	--	--	10.15%	10.15%	10.90%	11.43%	11.05%
Loan Loss	--	--	--	--	1.69%	1.69%	1.49%	1.87%	1.93%
Non-Interest Income	--	--	--	--	\$48	\$48	\$67	\$115	\$86
Fully Allocated Expense	--	--	--	--	\$146	\$146	\$144	\$156	\$159
Interest Rate Risk	--	--	--	--	(\$6)	(\$6)	(\$2)	(\$8)	\$1
Account Profit*	--	--	--	--	\$86	\$86	\$36	\$85	\$39
Return on Balances	--	--	--	--	4.04%	4.04%	0.36%	23.78%	-2.12%
Relationship Detail									
Percent Single Product	--	--	--	--	11.5%	11.5%	8.7%	10.8%	8.1%
Products Per HH	--	--	--	--	3.20	3.20	3.45	3.39	3.64
Other Deposit Balances	--	--	--	--	\$11,032	\$11,032	\$23,813	\$20,009	\$25,006
Other Loan Balances	--	--	--	--	\$11,541	\$11,541	\$14,214	\$13,750	\$30,731
Cross-sell Deposit Profit	--	--	--	--	(\$145)	(\$145)	(\$70)	(\$115)	(\$66)
Cross-sell Loan Profit	--	--	--	--	\$204	\$204	\$196	\$203	\$551
Cross-sell Profit	--	--	--	--	\$59	\$59	\$126	\$88	\$485
Account Profit / HH	--	--	--	--	\$84	\$84	\$29	\$77	\$30
Household Profit	--	--	--	--	\$142	\$142	\$155	\$165	\$515

*Excludes Interest Rate Risk

Classic Cards And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	--	--	--	--	--	--		--
Households Using	--	--	--	--	--	--		--
Penetration and Balances								
HH Penetration	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Account Balance	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Product Pricing								
Interest Rate	--	--	--	--	--	--		--
Interest Spread	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Relationship Detail								
Percent Single Product	--	--	--	--	--	--		--
Products Per HH	--	--	--	--	--	--		--
Account Profit / HH	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Household Profit	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--

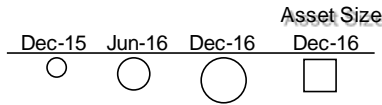
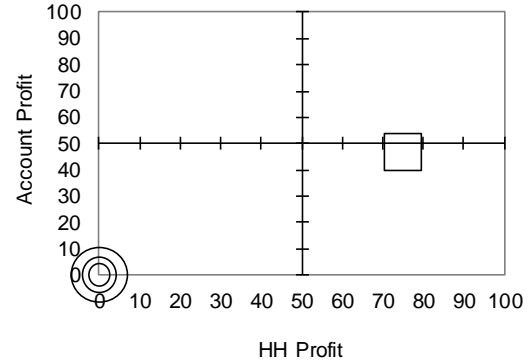
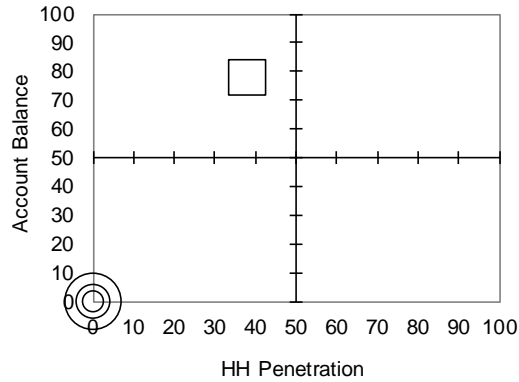
Classic Cards And The Business Lines

FinancialEdge Community Credit Union

Product Detail	Retail HH's			Indirect HH's			Commercial HH's	
	Ratio	Percentile		Ratio	Percentile		Ratio	Percentile
Accounts	--	--		--	--		--	--
Households Using	--	--		--	--		--	--
HH Penetration	--	--		--	--		--	--
Retained Accounts (%)	--	--		--	--		--	--
Account Balance	--	--		--	--		--	--
Retained Balances (%)	--	--		--	--		--	--
Mix % (Volume)	--	--		--	--		--	--
Interest Rate	--	--		--	--		--	--
Replacement Rate	--	--		--	--		--	--
Interest Spread	--	--		--	--		--	--
Loan Loss	--	--		--	--		--	--
Non-Interest Income	--	--		--	--		--	--
Fully Allocated Expense	--	--		--	--		--	--
Interest Rate Risk	--	--		--	--		--	--
Account Profit*	--	--		--	--		--	--
Return on Balances	--	--		--	--		--	--
Relationship Detail								
Percent Single Product	--	--		--	--		--	--
Products Per HH	--	--		--	--		--	--
Other Deposit Balances	--	--		--	--		--	--
Other Loan Balances	--	--		--	--		--	--
Cross-sell Deposit Profit	--	--		--	--		--	--
Cross-sell Loan Profit	--	--		--	--		--	--
Cross-sell Profit	--	--		--	--		--	--
Account Profit / HH	--	--		--	--		--	--
Household Profit	--	--		--	--		--	--

*Excludes Interest Rate Risk

Gold Cards



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	--	--
Balance Growth (12 Month)	--	--
Account Balance	--	--
Mix % (Volume)	--	--
Interest Rate	--	--
Interest Spread	--	--
Loan Loss	--	--
Non-Interest Income	--	--
Fully Allocated Expense	--	--
Account Profit*	--	--
Household Profit	--	--
Return on Balances (ROB) ¹	--	--

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	--	--	--	
New Total Accounts	--	--	--	--
New Total Balances	--	--	--	--
New Account Balance	--	--	--	--
New Account Interest Rate	--	--	--	--
New Account Interest Spread	--	--	--	--
New Account-Account Profit*	--	--	--	--
New Account ROB	--	--	--	--

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Gold Cards Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	--	--	--						
Households Using	--	--	--						
HH Penetration	--	--	--	--	--	3.6%	7.7%	6.3%	9.1%
Retained Accounts (%)	--	--	--	--	--	97.2%	92.6%	92.6%	94.7%
Account Balance	--	--	--	--	--	\$3,160	\$2,221	\$2,340	\$2,285
Retained Balances (%)	--	--	--	--	--	--	93.9%	87.6%	92.7%
Mix % (Volume)	--	--	--	--	--	2.3%	2.1%	1.6%	1.8%
Interest Rate	--	--	--	--	--	4.89%	9.24%	10.19%	9.27%
Replacement Rate	--	--	--	--	--	0.51%	0.50%	0.57%	0.46%
Interest Spread	--	--	--	--	--	4.38%	8.73%	9.61%	8.80%
Loan Loss	--	--	--	--	--	--	0.92%	1.51%	2.49%
Non-Interest Income	--	--	--	--	--	\$78	\$71	\$321	\$84
Fully Allocated Expense	--	--	--	--	--	\$115	\$134	\$158	\$156
Interest Rate Risk	--	--	--	--	--	\$12	(\$0)	(\$14)	\$2
Account Profit*	--	--	--	--	--	\$101	\$106	\$350	\$90
Return on Balances	--	--	--	--	--	3.21%	4.12%	2.19%	2.48%
Relationship Detail									
Percent Single Product	--	--	--	--	--	4.4%	6.9%	10.8%	4.1%
Products Per HH	--	--	--	--	--	3.44	3.75	3.54	4.01
Other Deposit Balances	--	--	--	--	--	\$7,260	\$24,275	\$26,746	\$45,321
Other Loan Balances	--	--	--	--	--	\$14,543	\$33,830	\$18,127	\$22,485
Cross-sell Deposit Profit	--	--	--	--	--	(\$75)	(\$81)	(\$91)	\$32
Cross-sell Loan Profit	--	--	--	--	--	\$252	\$740	\$279	\$306
Cross-sell Profit	--	--	--	--	--	\$177	\$659	\$181	\$337
Account Profit / HH	--	--	--	--	--	\$115	\$112	\$345	\$94
Household Profit	--	--	--	--	--	\$292	\$771	\$525	\$432

*Excludes Interest Rate Risk

Gold Cards And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	--	--	--	--	--	--		--
Households Using	--	--	--	--	--	--		--
Penetration and Balances								
HH Penetration	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Account Balance	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Product Pricing								
Interest Rate	--	--	--	--	--	--		--
Interest Spread	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Relationship Detail								
Percent Single Product	--	--	--	--	--	--		--
Products Per HH	--	--	--	--	--	--		--
Account Profit / HH	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Household Profit	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--

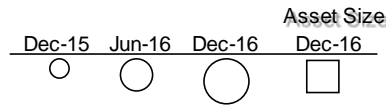
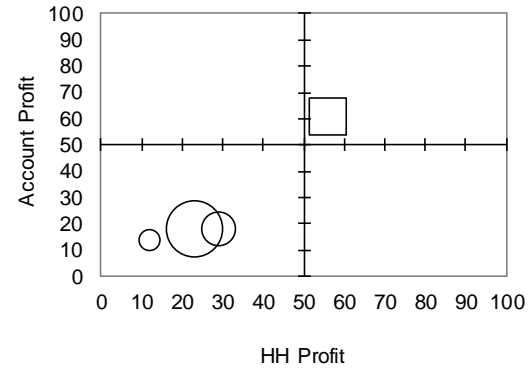
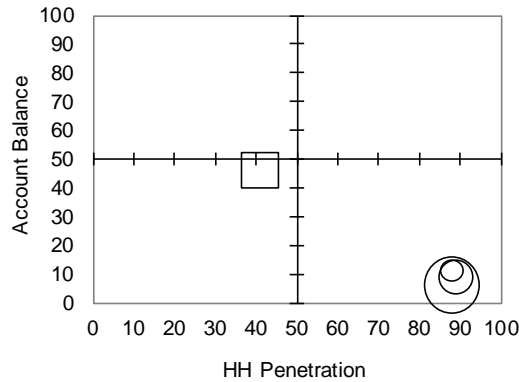
Gold Cards And The Business Lines

FinancialEdge Community Credit Union

Product Detail	Retail HH's			Indirect HH's			Commercial HH's	
	Ratio	Percentile		Ratio	Percentile		Ratio	Percentile
Accounts	--	--		--	--		--	--
Households Using	--	--		--	--		--	--
HH Penetration	--	--		--	--		--	--
Retained Accounts (%)	--	--		--	--		--	--
Account Balance	--	--		--	--		--	--
Retained Balances (%)	--	--		--	--		--	--
Mix % (Volume)	--	--		--	--		--	--
Interest Rate	--	--		--	--		--	--
Replacement Rate	--	--		--	--		--	--
Interest Spread	--	--		--	--		--	--
Loan Loss	--	--		--	--		--	--
Non-Interest Income	--	--		--	--		--	--
Fully Allocated Expense	--	--		--	--		--	--
Interest Rate Risk	--	--		--	--		--	--
Account Profit*	--	--		--	--		--	--
Return on Balances	--	--		--	--		--	--
Relationship Detail								
Percent Single Product	--	--		--	--		--	--
Products Per HH	--	--		--	--		--	--
Other Deposit Balances	--	--		--	--		--	--
Other Loan Balances	--	--		--	--		--	--
Cross-sell Deposit Profit	--	--		--	--		--	--
Cross-sell Loan Profit	--	--		--	--		--	--
Cross-sell Profit	--	--		--	--		--	--
Account Profit / HH	--	--		--	--		--	--
Household Profit	--	--		--	--		--	--

*Excludes Interest Rate Risk

Platinum Cards



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	29.8%	88
Balance Growth (12 Month)	-4.5%	12
Account Balance	\$1,395	6
Mix % (Volume)	5%	59
Interest Rate	10.34%	73
Interest Spread	9.83%	72
Loan Loss	0.36%	82
Non-Interest Income	\$58	15
Fully Allocated Expense	\$140	42
Account Profit*	\$50	18
Household Profit	\$57	23
Return on Balances (ROB) ¹	3.56%	24

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	77	79	66	
New Total Accounts	3.7%	3.7%	3.0%	24
New Total Balances	1.9%	2.6%	1.6%	23
New Account Balance	\$800	\$971	\$725	7
New Account Interest Rate	11.59%	10.31%	11.09%	70
New Account Interest Spread	11.34%	9.94%	10.57%	70
New Account-Account Profit*	(\$5)	\$10	(\$8)	18
New Account ROB	-0.66%	1.00%	-1.15%	17

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Platinum Cards Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	2,107	2,136	2,171						
Households Using	1,882	1,897	1,924						
HH Penetration	29.3%	29.8%	29.8%	88	10.5%	14.3%	19.5%	18.6%	21.6%
Retained Accounts (%)	96.4%	97.6%	98.5%	66	95.0%	91.3%	95.6%	95.3%	97.2%
Account Balance	\$1,504	\$1,402	\$1,395	6	\$2,299	\$2,377	\$2,353	\$2,562	\$2,572
Retained Balances (%)	99.9%	92.1%	99.5%	29	95.4%	95.7%	96.7%	95.5%	96.4%
Mix % (Volume)	5.8%	5.5%	5.3%	59	2.3%	5.3%	4.8%	4.9%	4.2%
Interest Rate	10.31%	10.31%	10.34%	73	13.04%	10.66%	9.81%	9.66%	9.87%
Replacement Rate	0.25%	0.38%	0.51%	1	0.48%	0.49%	0.51%	0.48%	0.47%
Interest Spread	10.06%	9.94%	9.83%	72	12.56%	10.17%	9.30%	9.18%	9.40%
Loan Loss	1.12%	0.22%	0.36%	82	0.50%	0.61%	1.22%	1.39%	0.91%
Non-Interest Income	\$55	\$56	\$58	15	\$78	\$79	\$105	\$189	\$97
Fully Allocated Expense	\$142	\$140	\$140	42	\$143	\$135	\$135	\$146	\$162
Interest Rate Risk	\$3	\$3	\$1	69	(\$1)	(\$2)	(\$3)	(\$6)	(\$1)
Account Profit*	\$48	\$52	\$50	18	\$216	\$177	\$159	\$242	\$150
Return on Balances	3.17%	3.68%	3.56%	24	8.80%	6.81%	6.72%	29.74%	5.90%
Relationship Detail									
Percent Single Product	9.6%	9.7%	9.9%	25	9.1%	8.7%	8.6%	8.8%	5.4%
Products Per HH	3.48	3.40	3.41	42	3.47	3.36	3.59	3.53	3.78
Other Deposit Balances	\$14,190	\$15,058	\$14,787	20	\$14,713	\$14,561	\$19,848	\$21,020	\$24,649
Other Loan Balances	\$12,058	\$12,564	\$12,352	35	\$22,374	\$17,885	\$15,270	\$15,504	\$22,800
Cross-sell Deposit Profit	(\$133)	(\$108)	(\$123)	53	(\$46)	(\$74)	(\$102)	(\$126)	(\$78)
Cross-sell Loan Profit	\$74	\$118	\$123	44	\$433	\$317	\$139	\$157	\$353
Cross-sell Profit	(\$59)	\$9	(\$0)	43	\$387	\$243	\$36	\$31	\$275
Account Profit / HH	\$57	\$62	\$57	19	\$224	\$185	\$169	\$251	\$164
Household Profit	(\$2)	\$71	\$57	23	\$612	\$428	\$206	\$282	\$439

*Excludes Interest Rate Risk

Platinum Cards And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	447	157	320	620	421	172		2,171
Households Using	401	135	276	548	385	147		1,924
Penetration and Balances								
HH Penetration	29.3%	35.2%	33.2%	30.6%	34.8%	32.9%		29.8%
<i>Percentile</i>	87	92	90	84	82	86		88
Account Balance	\$1,214	\$1,255	\$2,028	\$1,193	\$1,374	\$1,702		\$1,395
<i>Percentile</i>	10	23	12	5	8	9		6
Product Pricing								
Interest Rate	10.80%	10.64%	10.10%	10.46%	10.04%	10.07%		10.34%
Interest Spread	10.29%	10.13%	9.58%	9.95%	9.52%	9.56%		9.83%
<i>Percentile</i>	70	69	65	74	68	67		72
Relationship Detail								
Percent Single Product	15.0%	8.9%	10.5%	6.9%	7.8%	10.2%		9.9%
Products Per HH	3.01	3.32	3.54	3.49	3.70	3.48		3.41
Account Profit / HH	\$43	\$48	\$123	\$37	\$49	\$88		\$57
<i>Percentile</i>	20	26	22	17	20	20		19
Household Profit	\$51	(\$103)	\$146	\$10	\$96	\$143		\$57
<i>Percentile</i>	32	15	27	26	43	21		23

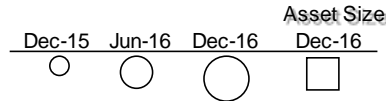
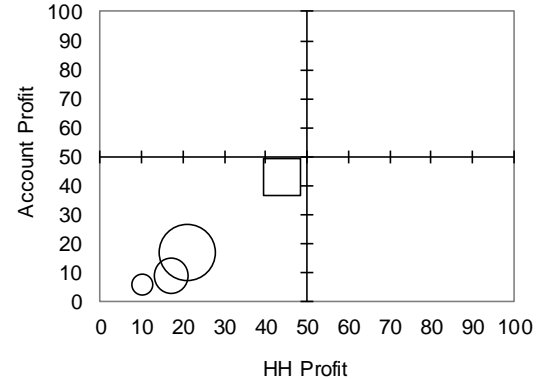
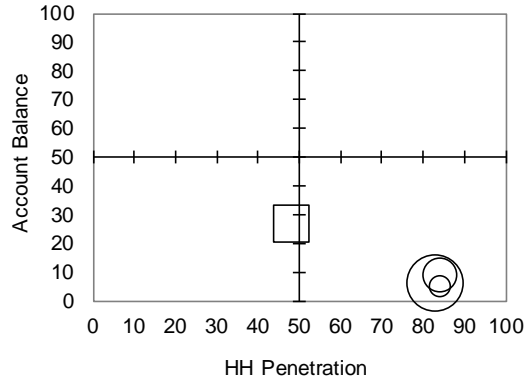
Platinum Cards And The Business Lines

FinancialEdge Community Credit Union

Product Detail	Retail HH's		Indirect HH's		Commercial HH's	
	Ratio	Percentile	Ratio	Percentile	Ratio	Percentile
Accounts	2,070	20	2	5	99	31
Households Using	1,846	18	2	5	76	32
HH Penetration	30.5%	82	1.7%	46	26.7%	88
Retained Accounts (%)	98.4%	59	100.0%	91	101.1%	63
Account Balance	\$1,378	6	\$351	3	\$1,766	20
Retained Balances (%)	99.6%	31	157.1%	94	97.8%	32
Mix % (Volume)	5.9%	52	0.0%	11	2.6%	75
Interest Rate	10.35%	73	16.16%	100	10.20%	71
Replacement Rate	0.51%	1	0.51%	1	0.51%	1
Interest Spread	9.83%	72	15.65%	100	9.69%	70
Loan Loss	0.36%	82	0.36%	85	0.36%	83
Non-Interest Income	\$58	15	\$58	19	\$58	16
Fully Allocated Expense	\$140	42	\$140	35	\$140	38
Interest Rate Risk	\$1	69	\$0	70	\$1	71
Account Profit*	\$48	18	(\$29)	8	\$82	24
Return on Balances	3.49%	24	-8.22%	2	4.66%	35
Relationship Detail						
Percent Single Product	10.35%	25	--	--	--	--
Products Per HH	3.30	34	3.00	51	5.95	54
Other Deposit Balances	\$14,545	23	\$75	6	\$21,053	10
Other Loan Balances	\$11,002	30	\$12,758	10	\$45,127	63
Cross-sell Deposit Profit	(\$112)	55	(\$46)	77	(\$397)	34
Cross-sell Loan Profit	\$101	36	\$344	63	\$650	70
Cross-sell Profit	(\$11)	42	\$298	67	\$253	58
Account Profit / HH	\$55	19	(\$29)	11	\$109	27
Household Profit	\$44	22	\$269	36	\$362	49

*Excludes Interest Rate Risk

Real Estate Loans



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	10.5%	90
Balance Growth (12 Month)	-1.9%	15
Account Balance	\$38,189	8
Mix % (Volume)	55%	77
Interest Rate	4.66%	87
Interest Spread	3.10%	88
Loan Loss	0.05%	64
Non-Interest Income	\$38	40
Fully Allocated Expense	\$895	24
Account Profit*	\$310	12
Household Profit	\$393	18
Return on Balances (ROB) ¹	0.81%	22

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	48	43	55	
New Total Accounts	5.6%	5.6%	6.8%	15
New Total Balances	10.6%	8.1%	8.0%	15
New Account Balance	\$69,697	\$58,124	\$44,994	13
New Account Interest Rate	4.21%	4.56%	4.18%	80
New Account Interest Spread	2.22%	2.71%	2.85%	74
New Account-Account Profit*	\$555	\$598	\$411	11
New Account ROB	0.80%	1.03%	0.91%	23

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Note: Real Estate Loan Ratios exclude Sold Mortgage

Real Estate Loans Trends And Comparisons

FinancialEdge Community Credit Union

All Accounts					Peer Group	Asset Size	Regional Average	National Average	High Performer
Product Detail	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	852	770	814						
Households Using	701	648	681						
HH Penetration	10.9%	10.2%	10.5%	90	6.0%	5.8%	7.4%	6.3%	8.5%
Retained Accounts (%)	92.7%	85.3%	98.6%	99	92.5%	92.9%	90.9%	91.2%	91.4%
Account Balance	\$37,186	\$39,933	\$38,189	8	\$53,600	\$51,860	\$60,218	\$73,430	\$86,170
Retained Balances (%)	89.2%	89.2%	93.0%	82	90.6%	90.9%	89.4%	90.0%	89.3%
Mix % (Volume)	58.2%	56.5%	54.8%	77	39.1%	41.5%	42.9%	42.1%	51.3%
Interest Rate	4.82%	4.75%	4.66%	87	4.81%	4.68%	4.06%	4.12%	4.15%
Replacement Rate	1.97%	1.99%	1.55%	66	1.65%	1.70%	1.77%	1.64%	1.71%
Interest Spread	2.85%	2.76%	3.10%	88	3.15%	2.97%	2.29%	2.48%	2.44%
Loan Loss	0.20%	0.04%	0.05%	64	0.10%	0.39%	0.12%	0.12%	0.09%
Non-Interest Income	\$34	\$36	\$38	40	\$30	\$44	\$83	\$93	\$133
Fully Allocated Expense	\$899	\$961	\$895	24	\$824	\$796	\$761	\$795	\$724
Interest Rate Risk	\$79	\$87	\$26	63	(\$32)	(\$16)	\$24	\$9	\$96
Account Profit*	\$117	\$160	\$310	12	\$842	\$574	\$583	\$955	\$1,316
Return on Balances	0.31%	0.40%	0.81%	22	1.52%	1.08%	0.93%	1.26%	1.54%
Relationship Detail									
Percent Single Product	8.8%	10.3%	9.5%	28	12.2%	10.0%	7.9%	8.4%	6.6%
Products Per HH	3.89	3.78	3.85	48	3.50	3.56	3.98	3.89	4.11
Other Deposit Balances	\$8,033	\$7,815	\$8,551	6	\$9,169	\$10,719	\$16,383	\$19,174	\$23,196
Other Loan Balances	\$7,479	\$8,129	\$7,979	49	\$10,050	\$8,849	\$8,822	\$8,976	\$11,617
Cross-sell Deposit Profit	(\$161)	(\$158)	(\$158)	43	(\$138)	(\$140)	(\$138)	(\$147)	(\$101)
Cross-sell Loan Profit	\$115	\$154	\$149	57	\$215	\$204	\$143	\$140	\$249
Cross-sell Profit	(\$46)	(\$4)	(\$8)	55	\$77	\$64	\$5	(\$8)	\$148
Account Profit / HH	\$238	\$294	\$402	16	\$912	\$631	\$681	\$1,073	\$1,593
Household Profit	\$192	\$289	\$393	18	\$989	\$695	\$686	\$1,065	\$1,741

*Excludes Interest Rate Risk

Note: Real Estate Loan Ratios exclude Sold Mortgage

Real Estate Loans And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	107	37	149	229	181	91		814
Households Using	89	30	121	188	157	77		681
Penetration and Balances								
HH Penetration	6.5%	7.8%	14.5%	10.5%	14.2%	17.2%		10.5%
<i>Percentile</i>	97	97	89	92	84	87		90
Account Balance	\$32,276	\$42,758	\$43,241	\$31,024	\$35,696	\$55,723		\$38,189
<i>Percentile</i>	5	9	10	8	11	15		8
Product Pricing								
Interest Rate	4.72%	4.61%	4.81%	4.71%	4.65%	4.40%		4.66%
Interest Spread	3.06%	3.46%	3.39%	3.09%	3.17%	2.57%		3.10%
<i>Percentile</i>	80	93	93	85	90	66		88
Relationship Detail								
Percent Single Product	15.7%	26.7%	9.1%	7.4%	5.1%	6.5%		9.5%
Products Per HH	3.21	3.60	3.97	4.05	4.09	3.95		3.85
Account Profit / HH	\$123	\$768	\$770	\$122	\$348	\$715		\$402
<i>Percentile</i>	6	28	31	13	25	21		16
Household Profit	\$146	\$639	\$831	\$75	\$319	\$752		\$393
<i>Percentile</i>	8	23	37	15	25	22		18

Real Estate Loans And The Business Lines

FinancialEdge Community Credit Union

Product Detail	Retail HH's		Indirect HH's		Commercial HH's	
	Ratio	Percentile	Ratio	Percentile	Ratio	Percentile
Accounts	760	14	1	7	53	34
Households Using	643	12	1	7	37	30
HH Penetration	10.6%	88	0.8%	92	13.0%	83
Retained Accounts (%)	98.1%	99	--	--	104.0%	89
Account Balance	\$38,022	8	\$12,922	4	\$41,062	7
Retained Balances (%)	93.1%	84	--	--	92.1%	47
Mix % (Volume)	59.9%	67	0.8%	42	32.2%	73
Interest Rate	4.65%	87	6.75%	99	4.79%	94
Replacement Rate	1.57%	63	1.98%	7	1.28%	77
Interest Spread	3.07%	88	4.77%	94	3.51%	97
Loan Loss	0.05%	64	0.05%	65	0.05%	66
Non-Interest Income	\$39	41	\$64	67	\$32	33
Fully Allocated Expense	\$897	24	\$1,039	8	\$862	29
Interest Rate Risk	\$26	63	\$9	66	\$28	66
Account Profit*	\$291	12	(\$366)	3	\$590	18
Return on Balances	0.77%	20	-2.83%	2	1.44%	58
Relationship Detail						
Percent Single Product	10.11%	28	--	--	--	--
Products Per HH	3.70	39	3.00	30	6.65	71
Other Deposit Balances	\$7,765	4	\$144	11	\$22,430	15
Other Loan Balances	\$6,468	44	\$6,033	3	\$34,286	50
Cross-sell Deposit Profit	(\$148)	47	(\$72)	52	(\$334)	45
Cross-sell Loan Profit	\$130	64	\$246	71	\$479	44
Cross-sell Profit	(\$17)	61	\$173	70	\$146	42
Account Profit / HH	\$375	15	(\$357)	4	\$886	30
Household Profit	\$358	17	(\$183)	10	\$1,032	29

*Excludes Interest Rate Risk

Note: Real Estate Loan Ratios exclude Sold Mortgage

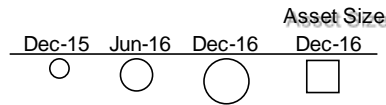
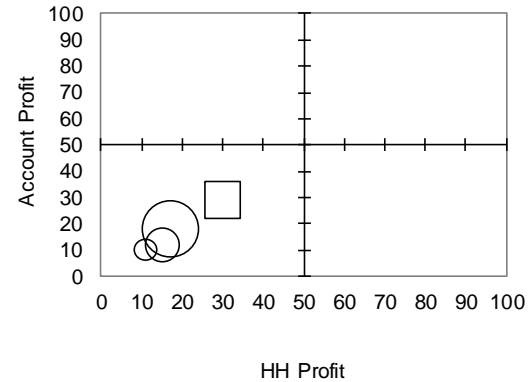
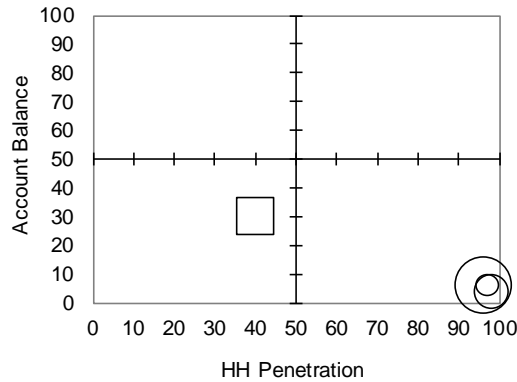
Retail Real Estate Summary

FinancialEdge Community Credit Union

Real Estate Product Structure	Held Mortgage	Sold Mortgage	Home Equity Line	Home Equity Loan		Retail Real Estate ¹
Accounts	491	--	221	102		814
Households Using	479	--	220	101		681
HH Penetration	7.4%	--	3.4%	1.6%		10.5%
Retained Accounts (%)	79.5%	--	--	44.7%		98.6%
Account Balance	\$54,859	--	\$10,630	\$17,652		\$38,189
Retained Balances (%)	88.2%	--	--	58.1%		93.0%
Mix % (Volume)	47.5%	--	4.1%	3.2%		54.8%
Interest Rate	4.56%	--	4.39%	6.41%		4.66%
Replacement Rate	1.70%	--	0.51%	0.69%		1.55%
Interest Spread	2.86%	--	3.88%	5.72%		3.10%
Loan Loss	0.05%	--	0.07%	--		0.05%
Non-Interest Income	\$64	--	--	--		\$38
Fully Allocated Expense	\$1,039	--	\$652	\$728		\$895
Interest Rate Risk	\$38	--	\$7	\$12		\$26
Account Profit*	\$566	--	(\$247)	\$281		\$310
Return on Balances	1.03%	--	-2.33%	1.59%		0.81%
Relationship Detail						
Percent Single Product	10.4%	--	4.5%	5.0%		9.5%
Products Per HH	3.81	--	4.42	4.51		3.85
Other Deposit Balances	\$7,415	--	\$11,506	\$3,111		\$8,551
Other Loan Balances	\$10,867	--	\$25,181	\$49,631		\$7,979
Cross-sell Deposit Profit	(\$151)	--	(\$188)	(\$199)		(\$158)
Cross-sell Loan Profit	\$121	--	\$332	\$929		\$149
Cross-sell Profit	(\$30)	--	\$144	\$730		(\$8)
Account Profit / HH	\$620	--	(\$241)	\$296		\$402
Household Profit	\$590	--	(\$97)	\$1,026		\$393

¹ Real Estate Loan Ratios exclude Sold Mortgage

Held Mortgage



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	7.4%	96
Balance Growth (12 Month)	-2.7%	17
Account Balance	\$54,859	6
Mix % (Volume)	48%	86
Interest Rate	4.56%	89
Interest Spread	2.86%	96
Loan Loss	0.05%	51
Non-Interest Income	\$64	41
Fully Allocated Expense	\$1,039	38
Account Profit*	\$566	18
Household Profit	\$590	17
Return on Balances (ROB) ¹	1.03%	47

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	28	37	30	
New Total Accounts	5.5%	6.4%	6.1%	27
New Total Balances	10.7%	8.4%	7.3%	20
New Account Balance	\$106,045	\$64,389	\$65,731	3
New Account Interest Rate	4.19%	4.58%	3.87%	84
New Account Interest Spread	1.99%	2.66%	2.40%	86
New Account-Account Profit*	\$934	\$702	\$569	10
New Account ROB	0.88%	1.09%	0.87%	24

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Held Mortgage Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	505	580	491						
Households Using	494	527	479						
HH Penetration	7.7%	8.3%	7.4%	96	3.0%	2.5%	4.0%	2.8%	4.7%
Retained Accounts (%)	92.8%	107.5%	79.5%	2	91.6%	91.7%	91.9%	92.0%	89.3%
Account Balance	\$54,833	\$48,782	\$54,859	6	\$85,219	\$91,228	\$100,707	\$137,625	\$149,130
Retained Balances (%)	89.8%	93.6%	88.2%	22	91.7%	91.5%	89.5%	89.6%	87.1%
Mix % (Volume)	50.8%	52.0%	47.5%	86	25.6%	24.9%	33.1%	29.8%	39.6%
Interest Rate	4.77%	4.78%	4.56%	89	4.56%	4.36%	3.94%	4.00%	4.10%
Replacement Rate	2.13%	2.13%	1.70%	85	2.18%	2.40%	2.08%	2.07%	2.03%
Interest Spread	2.64%	2.65%	2.86%	96	2.38%	1.95%	1.86%	1.92%	2.06%
Loan Loss	0.17%	0.04%	0.05%	51	0.05%	0.50%	0.11%	0.12%	0.08%
Non-Interest Income	\$58	\$48	\$64	41	\$41	\$122	\$157	\$327	\$280
Fully Allocated Expense	\$1,051	\$1,038	\$1,039	38	\$1,027	\$1,012	\$945	\$1,027	\$880
Interest Rate Risk	\$116	\$107	\$38	62	(\$78)	(\$33)	\$23	\$10	\$213
Account Profit*	\$364	\$285	\$566	18	\$935	\$223	\$920	\$1,737	\$2,122
Return on Balances	0.66%	0.58%	1.03%	47	1.06%	0.36%	0.88%	1.15%	1.43%
Relationship Detail									
Percent Single Product	9.9%	11.6%	10.4%	31	13.4%	12.6%	10.0%	9.5%	7.1%
Products Per HH	3.83	3.73	3.81	39	3.53	3.58	3.99	3.95	4.11
Other Deposit Balances	\$6,623	\$7,688	\$7,415	3	\$9,489	\$10,217	\$16,558	\$19,940	\$21,655
Other Loan Balances	\$10,005	\$9,421	\$10,867	26	\$14,976	\$14,365	\$13,432	\$16,101	\$20,525
Cross-sell Deposit Profit	(\$153)	(\$149)	(\$151)	45	(\$148)	(\$150)	(\$133)	(\$143)	(\$114)
Cross-sell Loan Profit	\$40	\$114	\$121	26	\$318	\$303	\$184	\$258	\$426
Cross-sell Profit	(\$114)	(\$35)	(\$30)	25	\$171	\$153	\$51	\$115	\$312
Account Profit / HH	\$491	\$431	\$620	21	\$899	\$211	\$962	\$1,792	\$2,426
Household Profit	\$377	\$395	\$590	17	\$1,069	\$364	\$1,014	\$1,907	\$2,738

*Excludes Interest Rate Risk

Held Mortgage And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	76	23	86	143	97	50		491
Households Using	76	23	83	139	94	48		479
Penetration and Balances								
HH Penetration	5.6%	6.0%	10.0%	7.8%	8.5%	10.7%		7.4%
<i>Percentile</i>	98	97	94	98	94	93		96
Account Balance	\$40,108	\$59,528	\$65,975	\$42,757	\$55,919	\$88,507		\$54,859
<i>Percentile</i>	3	5	5	5	7	8		6
Product Pricing								
Interest Rate	4.59%	4.45%	4.72%	4.63%	4.54%	4.34%		4.56%
Interest Spread	2.81%	3.20%	3.19%	2.84%	2.89%	2.33%		2.86%
<i>Percentile</i>	90	99	98	94	97	88		96
Relationship Detail								
Percent Single Product	17.1%	21.7%	9.6%	7.9%	5.3%	6.3%		10.4%
Products Per HH	3.11	3.52	4.04	4.03	4.10	3.96		3.81
Account Profit / HH	\$158	\$941	\$1,180	\$253	\$669	\$1,148		\$620
<i>Percentile</i>	9	22	36	21	40	29		21
Household Profit	\$162	\$968	\$1,193	\$152	\$618	\$1,224		\$590
<i>Percentile</i>	9	22	33	17	35	26		17

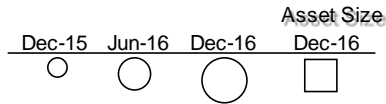
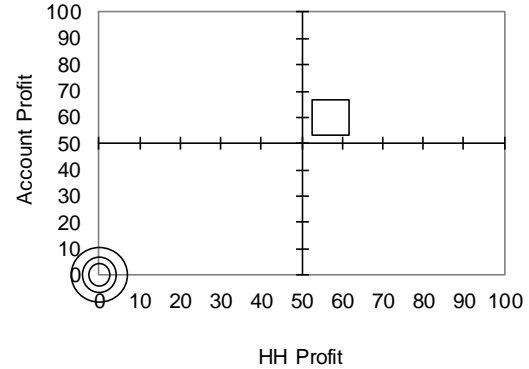
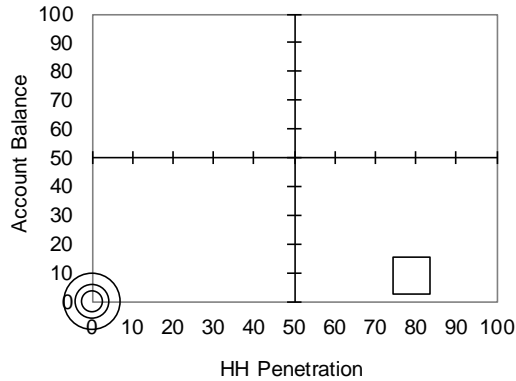
Held Mortgage And The Business Lines

FinancialEdge Community Credit Union

Product Detail	Retail HH's			Indirect HH's			Commercial HH's	
	Ratio	Percentile		Ratio	Percentile		Ratio	Percentile
Accounts	463	31		1	20		27	41
Households Using	455	30		1	20		23	39
HH Penetration	7.5%	95		0.8%	98		8.1%	87
Retained Accounts (%)	79.9%	3		--	--		70.3%	3
Account Balance	\$54,189	6		\$12,922	2		\$67,908	6
Retained Balances (%)	88.5%	27		--	--		84.9%	18
Mix % (Volume)	52.0%	78		0.8%	49		27.1%	79
Interest Rate	4.55%	89		6.75%	99		4.68%	93
Replacement Rate	1.72%	84		1.98%	34		1.42%	88
Interest Spread	2.83%	96		4.77%	99		3.26%	98
Loan Loss	0.05%	51		0.05%	52		0.05%	54
Non-Interest Income	\$64	41		\$64	41		\$64	38
Fully Allocated Expense	\$1,039	38		\$1,039	30		\$1,039	35
Interest Rate Risk	\$37	62		\$9	67		\$47	66
Account Profit*	\$531	18		(\$366)	5		\$1,204	35
Return on Balances	0.98%	41		-2.83%	1		1.77%	84
Relationship Detail								
Percent Single Product	10.99%	31		--	--		--	--
Products Per HH	3.67	36		3.00	32		6.43	52
Other Deposit Balances	\$7,109	4		\$144	18		\$13,799	7
Other Loan Balances	\$8,860	20		\$6,033	4		\$50,781	47
Cross-sell Deposit Profit	(\$144)	44		(\$72)	52		(\$288)	55
Cross-sell Loan Profit	\$91	27		\$246	64		\$707	46
Cross-sell Profit	(\$53)	28		\$173	64		\$419	46
Account Profit / HH	\$579	20		(\$357)	6		\$1,468	47
Household Profit	\$526	17		(\$183)	9		\$1,887	40

*Excludes Interest Rate Risk

Sold Mortgage



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	--	--
Balance Growth (12 Month)	--	--
Account Balance	--	--
Mix % (Volume)		
Interest Rate		
Interest Spread		
Loan Loss		
Non-Interest Income	--	--
Fully Allocated Expense	--	--
Account Profit*	--	--
Household Profit	--	--
Return on Balances (ROB) ¹		

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	--	--	--	
New Total Accounts	--	--	--	--
New Total Balances	--	--	--	--
New Account Balance	--	--	--	--
New Account Interest Rate				
New Account Interest Spread				
New Account-Account Profit*	--	--	--	--
New Account ROB				

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Sold Mortgage Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	--	--	--						
Households Using	--	--	--						
HH Penetration	--	--	--	--	3.8%	4.2%	3.0%	2.6%	3.3%
Retained Accounts (%)	--	--	--	--	93.6%	93.6%	90.9%	91.2%	94.7%
Account Balance	--	--	--	--	\$80,376	\$54,374	\$99,746	\$133,024	\$126,104
Retained Balances (%)									
Mix % (Volume)									
Interest Rate									
Replacement Rate									
Interest Spread									
Loan Loss									
Non-Interest Income	--	--	--	--	\$347	\$1,168	\$723	\$906	\$1,074
Fully Allocated Expense	--	--	--	--	\$1,059	\$810	\$863	\$936	\$873
Interest Rate Risk	--	--	--	--	--	--	\$3	\$1	--
Account Profit*	--	--	--	--	(\$711)	\$358	\$8	\$7	\$201
Return on Balances									
Relationship Detail									
Percent Single Product	--	--	--	--	1.9%	14.1%	5.9%	8.4%	6.7%
Products Per HH	--	--	--	--	3.86	3.51	4.15	4.05	4.31
Other Deposit Balances	--	--	--	--	\$12,296	\$12,086	\$18,506	\$22,690	\$29,945
Other Loan Balances	--	--	--	--	\$11,430	\$11,980	\$15,590	\$18,202	\$20,788
Cross-sell Deposit Profit	--	--	--	--	(\$210)	(\$151)	(\$89)	(\$128)	(\$80)
Cross-sell Loan Profit	--	--	--	--	\$94	\$97	\$195	\$230	\$355
Cross-sell Profit	--	--	--	--	(\$116)	(\$55)	\$106	\$102	\$275
Account Profit / HH	--	--	--	--	(\$719)	\$391	\$4	\$9	\$213
Household Profit	--	--	--	--	(\$836)	\$336	\$111	\$110	\$488

*Excludes Interest Rate Risk

Sold Mortgage And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	--	--	--	--	--	--		--
Households Using	--	--	--	--	--	--		--
Penetration and Balances								
HH Penetration	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Account Balance	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Product Pricing								
Interest Rate	--	--	--	--	--	--		--
Interest Spread	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Relationship Detail								
Percent Single Product	--	--	--	--	--	--		--
Products Per HH	--	--	--	--	--	--		--
Account Profit / HH	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Household Profit	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--

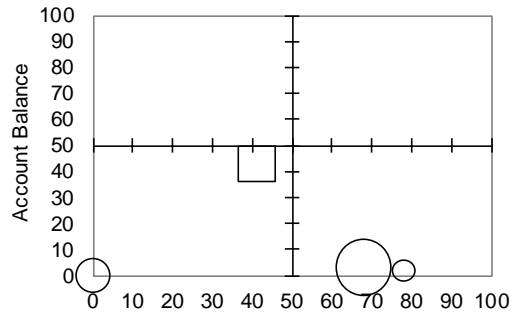
Sold Mortgage And The Business Lines

FinancialEdge Community Credit Union

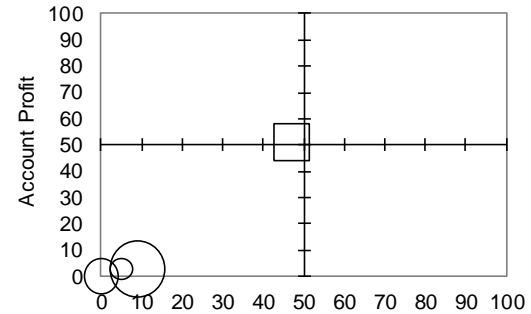
Product Detail	Retail HH's			Indirect HH's			Commercial HH's	
	Ratio	Percentile		Ratio	Percentile		Ratio	Percentile
Accounts	--	--		--	--		--	--
Households Using	--	--		--	--		--	--
HH Penetration	--	--		--	--		--	--
Retained Accounts (%)	--	--		--	--		--	--
Account Balance	--	--		--	--		--	--
Retained Balances (%)								
Mix % (Volume)								
Interest Rate								
Replacement Rate								
Interest Spread								
Loan Loss								
Non-Interest Income	--	--		--	--		--	--
Fully Allocated Expense	--	--		--	--		--	--
Interest Rate Risk	--	--		--	--		--	--
Account Profit*	--	--		--	--		--	--
Return on Balances								
Relationship Detail								
Percent Single Product	--	--		--	--		--	--
Products Per HH	--	--		--	--		--	--
Other Deposit Balances	--	--		--	--		--	--
Other Loan Balances	--	--		--	--		--	--
Cross-sell Deposit Profit	--	--		--	--		--	--
Cross-sell Loan Profit	--	--		--	--		--	--
Cross-sell Profit	--	--		--	--		--	--
Account Profit / HH	--	--		--	--		--	--
Household Profit	--	--		--	--		--	--

*Excludes Interest Rate Risk

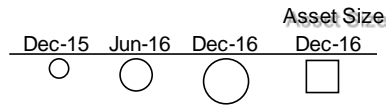
Home Equity Line Of Credit



HH Penetration



HH Profit



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	3.4%	68
Balance Growth (12 Month)	-10.7%	10
Account Balance	\$10,630	3
Mix % (Volume)	4%	32
Interest Rate	4.39%	69
Interest Spread	3.88%	67
Loan Loss	0.07%	57
Non-Interest Income	--	--
Fully Allocated Expense	\$652	36
Account Profit*	(\$247)	3
Household Profit	(\$97)	9
Return on Balances (ROB) ¹	-2.33%	2

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	19	--	8	
New Total Accounts	7.3%	--	3.6%	7
New Total Balances	13.9%	--	5.5%	14
New Account Balance	\$19,218	--	\$16,204	7
New Account Interest Rate	4.36%	--	4.27%	60
New Account Interest Spread	4.11%	--	3.76%	58
New Account-Account Profit*	\$45	--	(\$55)	14
New Account ROB	0.23%	--	-0.34%	13

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Home Equity Line Of Credit Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	259	--	221						
Households Using	250	--	220						
HH Penetration	3.9%	--	3.4%	68	1.9%	2.2%	3.0%	2.9%	3.4%
Retained Accounts (%)	93.0%	--	--	--	92.1%	91.8%	90.1%	90.8%	91.1%
Account Balance	\$10,158	--	\$10,630	3	\$23,519	\$25,043	\$21,663	\$29,098	\$30,132
Retained Balances (%)	83.5%	--	--	--	85.2%	86.6%	89.9%	90.9%	90.3%
Mix % (Volume)	4.8%	--	4.1%	32	4.6%	8.2%	6.2%	7.9%	7.4%
Interest Rate	4.32%	--	4.39%	69	4.79%	4.76%	4.24%	4.20%	4.16%
Replacement Rate	0.25%	--	0.51%	1	0.48%	0.49%	0.51%	0.48%	0.47%
Interest Spread	4.07%	--	3.88%	67	4.31%	4.27%	3.73%	3.72%	3.69%
Loan Loss	0.45%	--	0.07%	57	0.15%	0.12%	0.19%	0.17%	0.19%
Non-Interest Income	--	--	--	--	\$19	\$15	\$17	\$23	\$25
Fully Allocated Expense	\$660	--	\$652	36	\$671	\$651	\$582	\$615	\$559
Interest Rate Risk	\$22	--	\$7	61	(\$18)	(\$8)	\$6	(\$2)	\$36
Account Profit*	(\$291)	--	(\$247)	3	\$341	\$412	\$200	\$432	\$505
Return on Balances	-2.87%	--	-2.33%	2	1.01%	1.29%	0.64%	1.24%	1.54%
Relationship Detail									
Percent Single Product	3.2%	--	4.5%	50	8.0%	6.7%	4.5%	5.8%	3.8%
Products Per HH	4.50	--	4.42	71	3.65	3.71	4.30	4.14	4.48
Other Deposit Balances	\$10,950	--	\$11,506	11	\$11,998	\$13,184	\$18,797	\$21,765	\$27,025
Other Loan Balances	\$25,844	--	\$25,181	45	\$27,249	\$23,290	\$29,783	\$31,877	\$44,037
Cross-sell Deposit Profit	(\$192)	--	(\$188)	38	(\$126)	(\$126)	(\$152)	(\$162)	(\$111)
Cross-sell Loan Profit	\$291	--	\$332	53	\$505	\$372	\$327	\$403	\$717
Cross-sell Profit	\$100	--	\$144	48	\$379	\$246	\$175	\$242	\$606
Account Profit / HH	(\$279)	--	(\$241)	3	\$326	\$408	\$208	\$435	\$548
Household Profit	(\$179)	--	(\$97)	9	\$705	\$654	\$383	\$677	\$1,154

*Excludes Interest Rate Risk

Home Equity Line Of Credit And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	17	8	45	58	61	31		221
Households Using	17	8	45	58	61	30		220
Penetration and Balances								
HH Penetration	1.2%	2.1%	5.4%	3.2%	5.5%	6.7%		3.4%
<i>Percentile</i>	82	90	78	70	66	68		68
Account Balance	\$11,122	\$10,171	\$10,432	\$10,235	\$9,702	\$13,446		\$10,630
<i>Percentile</i>	6	8	2	3	2	4		3
Product Pricing								
Interest Rate	4.39%	4.90%	4.69%	4.30%	4.44%	4.04%		4.39%
Interest Spread	3.88%	4.39%	4.17%	3.78%	3.92%	3.53%		3.88%
<i>Percentile</i>	52	79	74	60	75	47		67
Relationship Detail								
Percent Single Product	--	12.5%	6.7%	5.2%	3.3%	3.3%		4.5%
Products Per HH	4.18	5.00	4.56	4.60	4.25	4.27		4.42
Account Profit / HH	(\$221)	(\$206)	(\$217)	(\$265)	(\$272)	(\$184)		(\$241)
<i>Percentile</i>	8	11	3	4	4	3		3
Household Profit	\$7	(\$322)	\$405	(\$392)	(\$210)	(\$37)		(\$97)
<i>Percentile</i>	15	10	26	6	8	6		9

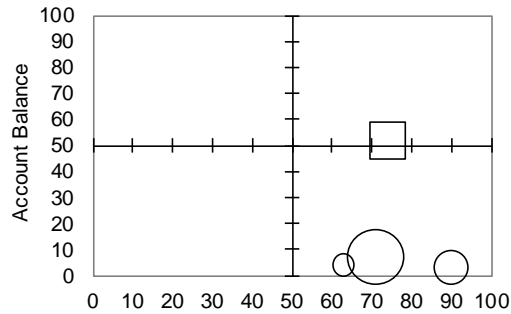
Home Equity Line Of Credit And The Business Lines

FinancialEdge Community Credit Union

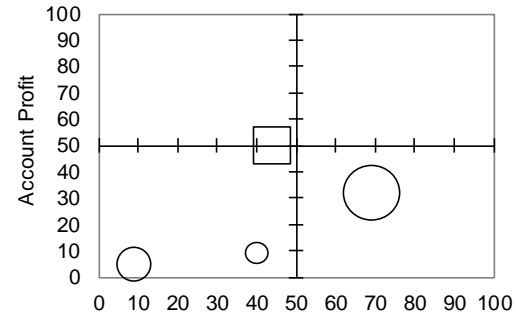
Product Detail	Retail HH's			Indirect HH's			Commercial HH's	
	Ratio	Percentile		Ratio	Percentile		Ratio	Percentile
Accounts	204	13		--	--		17	28
Households Using	203	13		--	--		17	28
HH Penetration	3.3%	62		--	--		6.0%	80
Retained Accounts (%)	--	--		--	--		--	--
Account Balance	\$10,740	3		--	--		\$9,306	3
Retained Balances (%)	--	--		--	--		--	--
Mix % (Volume)	4.5%	25		--	--		2.3%	41
Interest Rate	4.41%	70		--	--		4.12%	53
Replacement Rate	0.51%	1		--	--		0.51%	1
Interest Spread	3.90%	69		--	--		3.61%	52
Loan Loss	0.07%	57		--	--		0.07%	60
Non-Interest Income	--	--		--	--		--	--
Fully Allocated Expense	\$652	36		--	--		\$652	34
Interest Rate Risk	\$7	61		--	--		\$6	62
Account Profit*	(\$241)	3		--	--		(\$323)	2
Return on Balances	-2.25%	2		--	--		-3.47%	3
Relationship Detail								
Percent Single Product	4.93%	50		--	--		--	--
Products Per HH	4.22	63		--	--		6.82	68
Other Deposit Balances	\$9,730	8		--	--		\$32,719	40
Other Loan Balances	\$23,747	48		--	--		\$42,310	29
Cross-sell Deposit Profit	(\$172)	41		--	--		(\$380)	42
Cross-sell Loan Profit	\$327	58		--	--		\$399	25
Cross-sell Profit	\$155	55		--	--		\$19	24
Account Profit / HH	(\$235)	3		--	--		(\$316)	3
Household Profit	(\$80)	11		--	--		(\$298)	6

*Excludes Interest Rate Risk

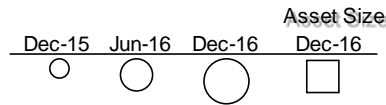
Home Equity Loan



HH Penetration



HH Profit



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	1.6%	71
Balance Growth (12 Month)	+32.3%	95
Account Balance	\$17,652	7
Mix % (Volume)	3%	57
Interest Rate	6.41%	85
Interest Spread	5.72%	98
Loan Loss	--	--
Non-Interest Income	--	--
Fully Allocated Expense	\$728	36
Account Profit*	\$281	32
Household Profit	\$1,026	69
Return on Balances (ROB) ¹	1.59%	50

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	1	6	17	
New Total Accounts	1.1%	3.2%	16.7%	90
New Total Balances	0.8%	4.8%	20.7%	86
New Account Balance	\$11,023	\$19,488	\$21,947	7
New Account Interest Rate	5.25%	4.00%	5.77%	80
New Account Interest Spread	3.95%	3.62%	4.92%	82
New Account-Account Profit*	(\$352)	(\$42)	\$351	18
New Account ROB	-3.19%	-0.21%	1.60%	31

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Home Equity Loan Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	88	190	102						
Households Using	87	190	101						
HH Penetration	1.4%	3.0%	1.6%	71	2.6%	2.2%	1.3%	1.3%	1.5%
Retained Accounts (%)	91.6%	209.1%	44.7%	1	81.2%	83.9%	85.5%	86.7%	87.2%
Account Balance	\$15,463	\$12,921	\$17,652	7	\$39,951	\$36,105	\$28,452	\$34,292	\$39,336
Retained Balances (%)	89.1%	171.8%	58.1%	2	81.6%	82.8%	83.4%	83.5%	84.1%
Mix % (Volume)	2.5%	4.5%	3.2%	57	13.5%	11.4%	3.8%	4.9%	5.4%
Interest Rate	6.74%	4.43%	6.41%	85	5.05%	5.20%	5.25%	5.48%	5.17%
Replacement Rate	2.14%	0.41%	0.69%	97	1.21%	1.39%	1.41%	1.61%	1.65%
Interest Spread	4.60%	4.02%	5.72%	98	3.83%	3.80%	3.85%	3.87%	3.52%
Loan Loss	0.46%	0.11%	--	--	0.14%	0.12%	0.17%	0.19%	0.12%
Non-Interest Income	--	--	--	--	\$18	\$20	\$14	\$33	\$109
Fully Allocated Expense	\$736	\$727	\$728	36	\$710	\$700	\$642	\$690	\$633
Interest Rate Risk	\$33	\$28	\$12	64	(\$32)	(\$21)	\$6	(\$1)	\$60
Account Profit*	(\$97)	(\$222)	\$281	32	\$628	\$542	\$348	\$556	\$746
Return on Balances	-0.63%	-1.72%	1.59%	50	1.49%	1.38%	1.02%	0.57%	1.96%
Relationship Detail									
Percent Single Product	5.7%	3.2%	5.0%	61	11.2%	8.4%	5.7%	8.3%	4.5%
Products Per HH	4.69	4.48	4.51	81	3.69	3.67	4.15	4.01	4.42
Other Deposit Balances	\$2,752	\$8,070	\$3,111	2	\$8,067	\$10,242	\$10,517	\$13,049	\$18,440
Other Loan Balances	\$52,010	\$28,204	\$49,631	88	\$20,093	\$15,092	\$31,079	\$30,826	\$41,768
Cross-sell Deposit Profit	(\$211)	(\$210)	(\$199)	30	(\$184)	(\$174)	(\$158)	(\$163)	(\$116)
Cross-sell Loan Profit	\$904	\$409	\$929	92	\$363	\$287	\$397	\$425	\$665
Cross-sell Profit	\$694	\$199	\$730	92	\$179	\$113	\$239	\$263	\$549
Account Profit / HH	(\$65)	(\$193)	\$296	32	\$610	\$531	\$360	\$564	\$819
Household Profit	\$628	\$5	\$1,026	69	\$789	\$644	\$600	\$826	\$1,368

*Excludes Interest Rate Risk

Home Equity Loan And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	14	6	18	28	23	10		102
Households Using	14	6	18	27	23	10		101
Penetration and Balances								
HH Penetration	1.0%	1.6%	2.2%	1.5%	2.1%	2.2%		1.6%
<i>Percentile</i>	87	93	69	70	69	68		71
Account Balance	\$15,446	\$21,922	\$16,645	\$14,164	\$19,348	\$22,861		\$17,652
<i>Percentile</i>	14	29	8	6	9	11		7
Product Pricing								
Interest Rate	6.72%	6.16%	6.70%	6.55%	6.20%	6.27%		6.41%
Interest Spread	5.91%	5.57%	5.98%	5.89%	5.57%	5.51%		5.72%
<i>Percentile</i>	93	93	98	99	99	96		98
Relationship Detail								
Percent Single Product	7.1%	33.3%	--	--	4.3%	10.0%		5.0%
Products Per HH	4.14	4.17	4.56	4.67	4.87	4.50		4.51
Account Profit / HH	\$195	\$507	\$278	\$121	\$364	\$548		\$296
<i>Percentile</i>	30	51	30	27	43	37		32
Household Profit	\$326	\$1,616	\$1,224	\$851	\$1,175	\$1,365		\$1,026
<i>Percentile</i>	30	82	71	79	88	60		69

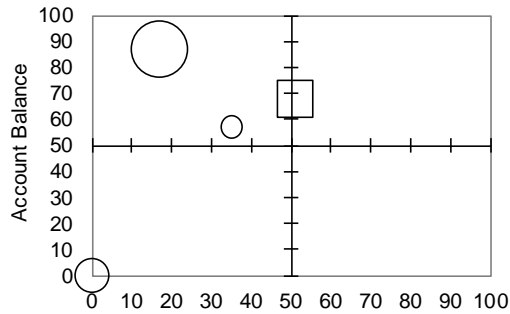
Home Equity Loan And The Business Lines

FinancialEdge Community Credit Union

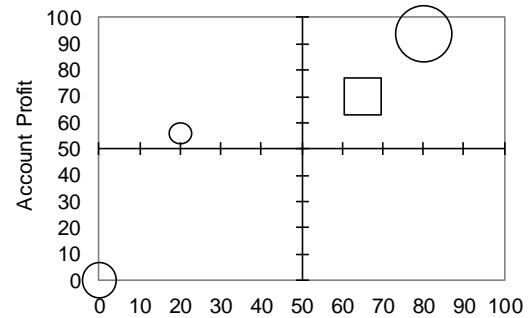
Product Detail	Retail HH's			Indirect HH's			Commercial HH's	
	Ratio	Percentile		Ratio	Percentile		Ratio	Percentile
Accounts	93	18		--	--		9	40
Households Using	92	18		--	--		9	41
HH Penetration	1.5%	65		--	--		3.2%	87
Retained Accounts (%)	42.9%	1		--	--		69.2%	11
Account Balance	\$17,376	7		--	--		\$20,507	11
Retained Balances (%)	55.3%	2		--	--		89.2%	55
Mix % (Volume)	3.4%	49		--	--		2.7%	76
Interest Rate	6.41%	85		--	--		6.38%	84
Replacement Rate	0.71%	97		--	--		0.51%	97
Interest Spread	5.70%	98		--	--		5.87%	97
Loan Loss	--	--		--	--		--	--
Non-Interest Income	--	--		--	--		--	--
Fully Allocated Expense	\$728	36		--	--		\$728	33
Interest Rate Risk	\$12	64		--	--		\$14	68
Account Profit*	\$262	30		--	--		\$475	32
Return on Balances	1.51%	47		--	--		2.32%	65
Relationship Detail								
Percent Single Product	5.43%	57		--	--		--	--
Products Per HH	4.20	69		--	--		7.78	90
Other Deposit Balances	\$2,912	2		--	--		\$5,154	7
Other Loan Balances	\$43,134	85		--	--		\$116,050	79
Cross-sell Deposit Profit	(\$176)	38		--	--		(\$436)	36
Cross-sell Loan Profit	\$831	91		--	--		\$1,930	82
Cross-sell Profit	\$655	92		--	--		\$1,494	82
Account Profit / HH	\$277	30		--	--		\$490	35
Household Profit	\$932	62		--	--		\$1,984	71

*Excludes Interest Rate Risk

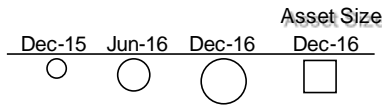
Unsecured Line Of Credit



HH Penetration



HH Profit



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	2.3%	17
Balance Growth (12 Month)	+1.9%	61
Account Balance	\$2,832	87
Mix % (Volume)	1%	58
Interest Rate	11.29%	43
Interest Spread	10.77%	42
Loan Loss	--	--
Non-Interest Income	\$32	88
Fully Allocated Expense	\$187	35
Account Profit*	\$150	94
Household Profit	\$250	80
Return on Balances (ROB) ¹	5.30%	94

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	5	--	2	
New Total Accounts	1.5%	--	1.3%	32
New Total Balances	1.2%	--	0.8%	18
New Account Balance	\$1,076	--	\$1,675	46
New Account Interest Rate	10.32%	--	9.75%	25
New Account Interest Spread	10.07%	--	9.24%	24
New Account-Account Profit*	(\$71)	--	(\$0)	47
New Account ROB	-6.60%	--	-0.02%	46

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Unsecured Line Of Credit Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	329	--	156						
Households Using	307	--	147						
HH Penetration	4.8%	--	2.3%	17	6.8%	8.5%	9.0%	8.9%	7.8%
Retained Accounts (%)	98.5%	--	--	--	91.2%	87.8%	93.0%	94.0%	97.1%
Account Balance	\$1,318	--	\$2,832	87	\$1,500	\$2,333	\$1,277	\$1,493	\$1,659
Retained Balances (%)	98.4%	--	--	--	87.0%	84.3%	90.1%	91.0%	94.2%
Mix % (Volume)	0.8%	--	0.8%	58	1.1%	4.4%	1.1%	1.3%	0.9%
Interest Rate	11.36%	--	11.29%	43	11.70%	11.11%	11.87%	11.82%	11.23%
Replacement Rate	0.25%	--	0.51%	1	0.48%	0.50%	0.51%	0.48%	0.47%
Interest Spread	11.11%	--	10.77%	42	11.21%	10.62%	11.36%	11.35%	10.76%
Loan Loss	1.06%	--	--	--	0.60%	0.45%	1.75%	1.72%	2.44%
Non-Interest Income	\$21	--	\$32	88	\$25	\$18	\$15	\$14	\$16
Fully Allocated Expense	\$190	--	\$187	35	\$183	\$180	\$169	\$182	\$172
Interest Rate Risk	\$3	--	\$2	84	(\$2)	(\$1)	\$0	(\$0)	\$2
Account Profit*	(\$36)	--	\$150	94	(\$13)	\$54	(\$54)	(\$43)	(\$61)
Return on Balances	-2.70%	--	5.30%	94	-5.11%	-1.55%	-10.36%	-13.21%	-9.21%
Relationship Detail									
Percent Single Product	3.6%	--	5.4%	32	5.0%	4.9%	3.9%	4.7%	2.6%
Products Per HH	4.25	--	4.16	78	3.73	3.48	3.87	3.82	4.23
Other Deposit Balances	\$16,632	--	\$4,704	6	\$6,740	\$6,735	\$14,842	\$18,229	\$25,971
Other Loan Balances	\$18,714	--	\$20,992	77	\$16,778	\$13,817	\$16,284	\$17,433	\$25,113
Cross-sell Deposit Profit	(\$168)	--	(\$223)	18	(\$200)	(\$167)	(\$114)	(\$141)	(\$88)
Cross-sell Loan Profit	\$145	--	\$311	66	\$353	\$280	\$245	\$279	\$470
Cross-sell Profit	(\$23)	--	\$89	42	\$153	\$112	\$131	\$138	\$382
Account Profit / HH	(\$35)	--	\$161	94	(\$16)	\$57	(\$57)	(\$46)	(\$62)
Household Profit	(\$58)	--	\$250	80	\$137	\$170	\$75	\$93	\$321

*Excludes Interest Rate Risk

Unsecured Line Of Credit And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	9	1	23	60	47	15		156
Households Using	8	1	22	56	44	15		147
Penetration and Balances								
HH Penetration	0.6%	0.3%	2.6%	3.1%	4.0%	3.4%		2.3%
<i>Percentile</i>	14	7	20	22	19	18		17
Account Balance	\$3,971	\$2,052	\$2,204	\$2,496	\$2,924	\$4,068		\$2,832
<i>Percentile</i>	92	69	68	88	91	93		87
Product Pricing								
Interest Rate	11.18%	10.50%	11.34%	11.03%	10.87%	12.95%		11.29%
Interest Spread	10.67%	9.99%	10.83%	10.52%	10.35%	12.43%		10.77%
<i>Percentile</i>	39	30	42	34	32	70		42
Relationship Detail								
Percent Single Product	12.5%	--	4.5%	7.1%	4.5%	--		5.4%
Products Per HH	4.50	5.00	4.45	3.86	4.41	3.93		4.16
Account Profit / HH	\$305	\$51	\$89	\$117	\$160	\$354		\$161
<i>Percentile</i>	99	79	82	93	94	99		94
Household Profit	\$768	(\$805)	\$253	\$89	\$143	\$966		\$250
<i>Percentile</i>	99	1	67	65	67	96		80

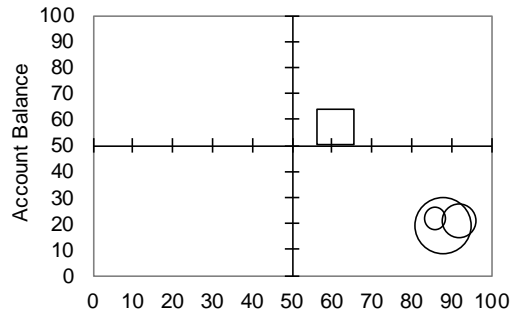
Unsecured Line Of Credit And The Business Lines

FinancialEdge Community Credit Union

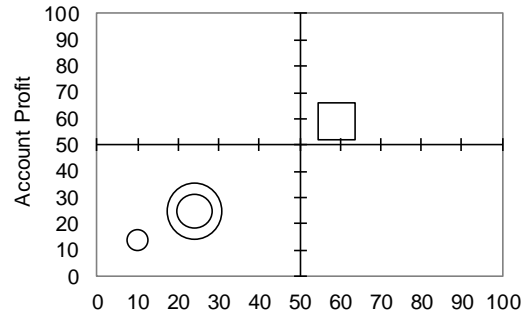
Product Detail	Retail HH's			Indirect HH's			Commercial HH's	
	Ratio	Percentile		Ratio	Percentile		Ratio	Percentile
Accounts	145	6		--	--		11	10
Households Using	137	5		--	--		10	11
HH Penetration	2.3%	17		--	--		3.5%	30
Retained Accounts (%)	--	--		--	--		--	--
Account Balance	\$2,691	87		--	--		\$4,696	96
Retained Balances (%)	--	--		--	--		--	--
Mix % (Volume)	0.8%	50		--	--		0.8%	76
Interest Rate	11.32%	43		--	--		11.01%	38
Replacement Rate	0.51%	1		--	--		0.51%	1
Interest Spread	10.81%	42		--	--		10.49%	36
Loan Loss	--	--		--	--		--	--
Non-Interest Income	\$32	88		--	--		\$32	87
Fully Allocated Expense	\$187	35		--	--		\$187	35
Interest Rate Risk	\$2	83		--	--		\$3	90
Account Profit*	\$136	93		--	--		\$338	99
Return on Balances	5.05%	93		--	--		7.19%	98
Relationship Detail								
Percent Single Product	5.84%	30		--	--		--	--
Products Per HH	4.05	77		--	--		5.60	29
Other Deposit Balances	\$4,314	5		--	--		\$10,037	4
Other Loan Balances	\$19,826	76		--	--		\$36,967	46
Cross-sell Deposit Profit	(\$199)	23		--	--		(\$553)	17
Cross-sell Loan Profit	\$326	74		--	--		\$109	15
Cross-sell Profit	\$128	56		--	--		(\$444)	8
Account Profit / HH	\$146	93		--	--		\$375	99
Household Profit	\$273	86		--	--		(\$69)	29

*Excludes Interest Rate Risk

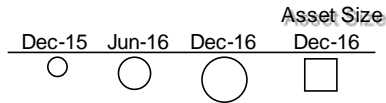
Consumer Loans



HH Penetration



HH Profit



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	15.8%	88
Balance Growth (12 Month)	+16.1%	66
Account Balance	\$4,946	19
Mix % (Volume)	11%	75
Interest Rate	7.52%	50
Interest Spread	6.35%	50
Loan Loss	0.32%	73
Non-Interest Income	\$33	80
Fully Allocated Expense	\$260	42
Account Profit*	\$71	25
Household Profit	\$170	24
Return on Balances (ROB) ¹	1.44%	31

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	401	370	447	
New Total Accounts	35.5%	27.8%	35.1%	81
New Total Balances	33.7%	34.3%	30.1%	67
New Account Balance	\$4,566	\$6,004	\$4,245	16
New Account Interest Rate	7.99%	7.84%	7.75%	49
New Account Interest Spread	6.72%	6.61%	6.61%	49
New Account-Account Profit*	\$15	\$156	\$39	19
New Account ROB	0.33%	2.60%	0.92%	21

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Consumer Loans Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	1,128	1,330	1,273						
Households Using	941	1,076	1,021						
HH Penetration	14.6%	16.9%	15.8%	88	17.0%	13.5%	9.7%	9.2%	10.2%
Retained Accounts (%)	70.4%	85.1%	62.1%	10	72.2%	76.2%	73.7%	74.8%	73.9%
Account Balance	\$4,809	\$4,872	\$4,946	19	\$8,319	\$9,548	\$8,313	\$8,833	\$10,363
Retained Balances (%)	74.8%	78.5%	67.9%	10	76.2%	78.2%	76.3%	76.4%	75.3%
Mix % (Volume)	10.0%	11.9%	11.1%	75	16.2%	13.5%	8.3%	8.3%	7.6%
Interest Rate	7.67%	7.89%	7.52%	50	7.47%	7.21%	7.29%	7.67%	7.13%
Replacement Rate	1.15%	1.42%	1.17%	48	1.17%	1.17%	1.16%	1.18%	1.16%
Interest Spread	6.51%	6.47%	6.35%	50	6.30%	6.04%	6.12%	6.50%	5.97%
Loan Loss	1.08%	0.19%	0.32%	73	0.67%	0.72%	0.81%	0.93%	0.76%
Non-Interest Income	\$21	\$31	\$33	80	\$21	\$40	\$20	\$26	\$19
Fully Allocated Expense	\$263	\$260	\$260	42	\$261	\$256	\$241	\$262	\$261
Interest Rate Risk	\$10	\$11	\$3	67	(\$9)	(\$6)	\$2	(\$1)	\$7
Account Profit*	\$20	\$78	\$71	25	\$198	\$251	\$177	\$203	\$244
Return on Balances	0.41%	1.59%	1.44%	31	2.32%	2.39%	1.84%	2.07%	1.80%
Relationship Detail									
Percent Single Product	7.7%	7.5%	7.9%	71	18.1%	15.2%	16.8%	16.6%	13.4%
Products Per HH	3.54	3.56	3.50	70	2.99	3.11	3.27	3.21	3.45
Other Deposit Balances	\$4,013	\$4,895	\$4,373	32	\$5,217	\$6,704	\$5,290	\$6,483	\$8,202
Other Loan Balances	\$13,661	\$15,485	\$14,730	66	\$13,369	\$13,484	\$14,223	\$13,814	\$19,363
Cross-sell Deposit Profit	(\$161)	(\$168)	(\$160)	27	(\$110)	(\$118)	(\$110)	(\$123)	(\$94)
Cross-sell Loan Profit	\$163	\$217	\$237	53	\$268	\$243	\$252	\$247	\$406
Cross-sell Profit	\$2	\$49	\$77	39	\$158	\$125	\$142	\$124	\$312
Account Profit / HH	\$36	\$109	\$93	27	\$221	\$276	\$198	\$225	\$278
Household Profit	\$38	\$158	\$170	24	\$379	\$401	\$340	\$348	\$590

*Excludes Interest Rate Risk

Consumer Loans And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	321	90	233	320	198	66		1,273
Households Using	257	74	179	264	151	51		1,021
Penetration and Balances								
HH Penetration	18.8%	19.3%	21.5%	14.7%	13.7%	11.4%		15.8%
<i>Percentile</i>	<i>88</i>	<i>92</i>	<i>91</i>	<i>84</i>	<i>89</i>	<i>75</i>		<i>88</i>
Account Balance	\$4,318	\$3,631	\$6,223	\$3,837	\$6,102	\$7,131		\$4,946
<i>Percentile</i>	<i>27</i>	<i>12</i>	<i>24</i>	<i>16</i>	<i>26</i>	<i>24</i>		<i>19</i>
Product Pricing								
Interest Rate	8.30%	8.24%	7.52%	7.23%	6.75%	7.29%		7.52%
Interest Spread	7.11%	7.08%	6.34%	6.07%	5.61%	6.15%		6.35%
<i>Percentile</i>	<i>47</i>	<i>56</i>	<i>50</i>	<i>42</i>	<i>50</i>	<i>60</i>		<i>50</i>
Relationship Detail								
Percent Single Product	9.7%	6.8%	6.7%	6.1%	6.0%	2.0%		7.9%
Products Per HH	3.24	3.57	3.72	3.38	3.91	4.57		3.50
Account Profit / HH	\$86	\$24	\$197	(\$4)	\$131	\$249		\$93
<i>Percentile</i>	<i>34</i>	<i>21</i>	<i>35</i>	<i>17</i>	<i>35</i>	<i>40</i>		<i>27</i>
Household Profit	\$110	(\$53)	\$376	\$26	\$223	\$597		\$170
<i>Percentile</i>	<i>27</i>	<i>11</i>	<i>41</i>	<i>17</i>	<i>33</i>	<i>54</i>		<i>24</i>

Consumer Loans And The Business Lines

FinancialEdge Community Credit Union

Product Detail	Retail HH's		Indirect HH's		Commercial HH's	
	Ratio	Percentile	Ratio	Percentile	Ratio	Percentile
Accounts	1,189	20	19	21	65	46
Households Using	956	17	16	20	49	45
HH Penetration	15.8%	89	13.4%	73	17.2%	95
Retained Accounts (%)	61.4%	10	100.0%	97	67.1%	15
Account Balance	\$4,773	20	\$5,890	20	\$7,842	40
Retained Balances (%)	66.7%	11	86.5%	79	78.6%	47
Mix % (Volume)	11.8%	76	6.6%	66	7.5%	88
Interest Rate	7.61%	49	8.87%	67	6.20%	35
Replacement Rate	1.17%	47	1.09%	82	1.18%	35
Interest Spread	6.44%	49	7.78%	67	5.02%	36
Loan Loss	0.33%	74	0.05%	87	0.32%	73
Non-Interest Income	\$33	80	\$33	78	\$33	80
Fully Allocated Expense	\$260	40	\$225	64	\$260	38
Interest Rate Risk	\$3	67	\$4	67	\$5	69
Account Profit*	\$64	27	\$262	48	\$141	33
Return on Balances	1.35%	33	4.45%	77	1.80%	38
Relationship Detail						
Percent Single Product	7.53%	68	56.25%	31	--	--
Products Per HH	3.41	58	1.63	29	5.82	39
Other Deposit Balances	\$4,263	23	\$107	15	\$7,927	10
Other Loan Balances	\$13,571	58	\$4,893	29	\$40,549	57
Cross-sell Deposit Profit	(\$145)	36	(\$83)	31	(\$476)	22
Cross-sell Loan Profit	\$213	46	\$149	50	\$723	58
Cross-sell Profit	\$68	37	\$66	49	\$247	48
Account Profit / HH	\$84	28	\$316	52	\$194	37
Household Profit	\$152	26	\$382	41	\$441	42

*Excludes Interest Rate Risk



Retail Deposit Products

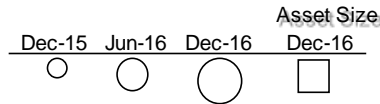
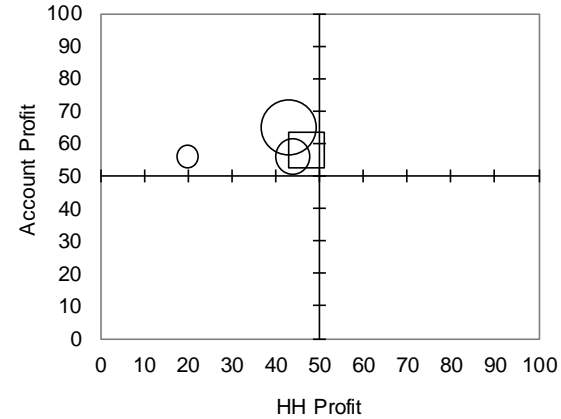
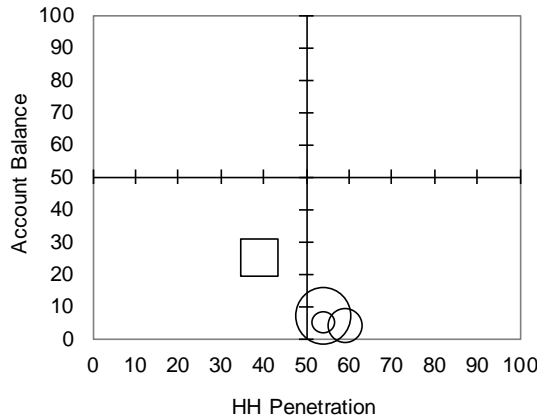
Total Retail Deposit Summary

FinancialEdge Community Credit Union

Product Detail	Checking	Savings	MMA	CD	IRA		Total Retail Deposits
Accounts	4,916	11,557	364	860	411		18,108
Households Using	3,877	6,317	321	368	202		6,317
HH Penetration	60.0%	97.7%	5.0%	5.7%	3.1%		97.7%
Retained Accounts (%)	95.7%	98.0%	97.2%	65.0%	87.6%		95.4%
Account Balance	\$1,833	\$2,969	\$44,252	\$12,825	\$11,693		\$4,157
Retained Balances (%)	108.0%	96.8%	99.5%	65.4%	90.5%		93.0%
Mix % (Volume)	11.4%	43.6%	20.5%	14.0%	6.1%		95.6%
Interest Rate	0.01%	0.08%	0.32%	0.79%	0.81%		0.27%
Replacement Rate	1.13%	1.13%	0.51%	1.19%	1.34%		1.02%
Interest Spread	1.05%	1.05%	0.19%	0.40%	0.53%		0.74%
Non-Interest Income	\$203	--	--	\$0	--		\$55
Fully Allocated Expense	\$224	\$74	\$107	\$64	\$78		\$115
Interest Rate Risk	\$1	\$2	\$31	\$9	\$8		\$3
Account Profit*	(\$1)	(\$43)	(\$21)	(\$12)	(\$16)		(\$29)
Return on Balances	-0.08%	-1.44%	-0.05%	-0.09%	-0.14%		-0.70%
Relationship Detail							
Percent Single Product	18.8%	40.0%	5.9%	6.0%	5.4%		40.0%
Products Per HH	2.82	2.26	3.76	3.71	4.20		2.26
Other Deposit Balances	\$12,417	\$6,615	\$34,884	\$41,036	\$39,268		\$132
Other Loan Balances	\$10,622	\$8,883	\$6,182	\$4,883	\$8,421		\$8,883
Cross-sell Deposit Profit	(\$95)	(\$8)	(\$73)	(\$16)	(\$91)		(\$7)
Cross-sell Loan Profit	\$137	\$114	(\$0)	(\$0)	(\$14)		\$114
Cross-sell Profit	\$42	\$106	(\$73)	(\$16)	(\$105)		\$107
Account Profit / HH	(\$0)	(\$74)	\$11	(\$8)	(\$17)		(\$75)
Household Profit	\$42	\$32	(\$63)	(\$24)	(\$121)		\$32

*Excludes Interest Rate Risk

Retail Checking Account



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	60.0%	54
Balance Growth (12 Month)	+6.4%	27
Account Balance	\$1,833	7
Mix % (Volume)	11%	9
Interest Rate	0.01%	76
Interest Spread	1.05%	86
Non-Interest Income	\$203	81
Fully Allocated Expense	\$224	35
Account Profit*	(\$1)	65
Household Profit	\$42	43
Return on Balances (ROB) ¹	-0.08%	64

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	238	264	172	
New Total Accounts	4.9%	5.3%	3.5%	10
New Total Balances	2.8%	1.8%	2.8%	42
New Account Balance	\$980	\$559	\$1,463	43
New Account Interest Rate	0.02%	0.01%	0.05%	50
New Account Interest Spread	0.99%	1.06%	1.02%	59
New Account-Account Profit*	\$55	\$30	\$43	80
New Account ROB	5.63%	5.29%	2.93%	79

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Retail Checking Account Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	4,856	4,956	4,916						
Households Using	3,885	3,917	3,877						
HH Penetration	60.4%	61.5%	60.0%	54	51.2%	54.3%	59.6%	58.7%	65.5%
Retained Accounts (%)	95.7%	96.6%	95.7%	38	95.9%	95.5%	96.2%	95.8%	95.9%
Account Balance	\$1,744	\$1,637	\$1,833	7	\$2,138	\$2,337	\$3,007	\$3,388	\$3,475
Retained Balances (%)	115.6%	94.1%	108.0%	81	96.4%	96.6%	96.4%	96.2%	97.1%
Mix % (Volume)	11.0%	10.3%	11.4%	9	12.2%	15.3%	16.8%	17.8%	16.6%
Interest Rate	0.01%	0.01%	0.01%	76	0.16%	0.18%	0.10%	0.13%	0.20%
Replacement Rate	1.07%	1.13%	1.13%	100	1.12%	1.12%	1.13%	1.12%	1.11%
Interest Spread	1.00%	1.06%	1.05%	86	0.90%	0.89%	0.96%	0.93%	0.86%
Non-Interest Income	\$201	\$197	\$203	81	\$215	\$201	\$164	\$166	\$184
Fully Allocated Expense	\$227	\$224	\$224	35	\$221	\$218	\$204	\$210	\$198
Interest Rate Risk	\$3	\$3	\$1	63	(\$2)	(\$1)	\$1	(\$0)	\$4
Account Profit*	(\$8)	(\$10)	(\$1)	65	\$14	\$4	(\$11)	(\$14)	\$14
Return on Balances	-0.48%	-0.59%	-0.08%	64	1.34%	0.69%	-0.35%	-0.28%	0.95%
Relationship Detail									
Percent Single Product	19.2%	20.0%	18.8%	72	24.9%	27.2%	21.0%	22.5%	20.1%
Products Per HH	2.85	2.77	2.82	72	2.47	2.41	2.74	2.66	2.80
Other Deposit Balances	\$11,867	\$12,445	\$12,417	42	\$10,295	\$9,583	\$13,696	\$14,527	\$18,546
Other Loan Balances	\$10,308	\$10,415	\$10,622	52	\$9,957	\$8,996	\$11,598	\$11,681	\$16,835
Cross-sell Deposit Profit	(\$103)	(\$81)	(\$95)	39	(\$96)	(\$90)	(\$69)	(\$81)	(\$55)
Cross-sell Loan Profit	\$87	\$127	\$137	43	\$184	\$160	\$158	\$170	\$306
Cross-sell Profit	(\$17)	\$46	\$42	36	\$88	\$71	\$89	\$89	\$251
Account Profit / HH	(\$6)	(\$8)	(\$0)	64	\$13	\$2	(\$13)	(\$17)	\$23
Household Profit	(\$23)	\$38	\$42	43	\$101	\$73	\$76	\$72	\$274

*Excludes Interest Rate Risk

Retail Checking Account And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	1,059	356	756	1,360	879	384		4,916
Households Using	850	266	536	1,105	716	286		3,877
Penetration and Balances								
HH Penetration	62.1%	69.3%	64.4%	61.7%	64.8%	64.0%		60.0%
<i>Percentile</i>	<i>51</i>	<i>69</i>	<i>59</i>	<i>54</i>	<i>61</i>	<i>60</i>		<i>54</i>
Account Balance	\$791	\$1,043	\$1,530	\$2,142	\$3,024	\$2,540		\$1,833
<i>Percentile</i>	<i>12</i>	<i>10</i>	<i>5</i>	<i>8</i>	<i>6</i>	<i>2</i>		<i>7</i>
Product Pricing								
Interest Rate	0.00%	0.00%	0.00%	0.02%	0.02%	0.00%		0.01%
Interest Spread	1.06%	1.06%	1.06%	1.04%	1.05%	1.06%		1.05%
<i>Percentile</i>	<i>91</i>	<i>91</i>	<i>90</i>	<i>83</i>	<i>85</i>	<i>90</i>		<i>86</i>
Non-Interest Income	\$234	\$217	\$201	\$200	\$168	\$184		\$203
<i>Percentile</i>	<i>81</i>	<i>85</i>	<i>76</i>	<i>84</i>	<i>78</i>	<i>80</i>		<i>81</i>
Relationship Detail								
Percent Single Product	31.1%	20.3%	13.1%	18.4%	8.5%	10.1%		18.8%
Products Per HH	2.38	2.72	3.06	2.84	3.20	3.11		2.82
Account Profit / HH	\$24	\$7	(\$7)	(\$0)	(\$27)	(\$16)		(\$0)
<i>Percentile</i>	<i>69</i>	<i>69</i>	<i>59</i>	<i>63</i>	<i>48</i>	<i>52</i>		<i>64</i>
Household Profit	(\$4)	\$2	\$128	\$9	\$29	\$172		\$42
<i>Percentile</i>	<i>43</i>	<i>56</i>	<i>53</i>	<i>46</i>	<i>42</i>	<i>50</i>		<i>43</i>

Retail Checking Account And The Business Lines

FinancialEdge Community Credit Union

Product Detail	Retail HH's			Indirect HH's			Commercial HH's	
	Ratio	Percentile		Ratio	Percentile		Ratio	Percentile
Accounts	4,698	4		7	6		211	17
Households Using	3,721	4		7	6		149	20
HH Penetration	61.4%	37		5.9%	50		52.3%	69
Retained Accounts (%)	95.5%	32		100.0%	97		100.5%	63
Account Balance	\$1,819	6		\$440	16		\$2,185	5
Retained Balances (%)	107.4%	79		219.8%	94		120.5%	84
Mix % (Volume)	11.8%	9		39.1%	78		7.2%	24
Interest Rate	0.01%	76		--	--		0.01%	83
Replacement Rate	1.13%	100		1.13%	100		1.13%	100
Interest Spread	1.05%	85		1.06%	100		1.06%	90
Non-Interest Income	\$204	81		\$237	83		\$188	78
Fully Allocated Expense	\$224	35		\$224	29		\$224	37
Interest Rate Risk	\$1	63		\$0	67		\$1	65
Account Profit*	(\$1)	65		\$18	67		(\$13)	46
Return on Balances	-0.05%	65		4.01%	76		-0.59%	36
Relationship Detail								
Percent Single Product	19.59%	71		--	--		--	--
Products Per HH	2.72	66		2.43	10		5.16	70
Other Deposit Balances	\$12,236	43		\$117	5		\$17,535	11
Other Loan Balances	\$9,664	51		\$20,040	48		\$34,088	46
Cross-sell Deposit Profit	(\$85)	46		(\$73)	60		(\$360)	20
Cross-sell Loan Profit	\$120	42		\$1,387	99		\$500	46
Cross-sell Profit	\$35	37		\$1,314	100		\$140	37
Account Profit / HH	\$0	65		\$18	67		(\$16)	52
Household Profit	\$36	45		\$1,332	100		\$124	36

*Excludes Interest Rate Risk

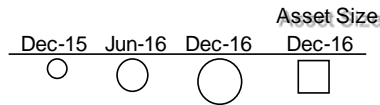
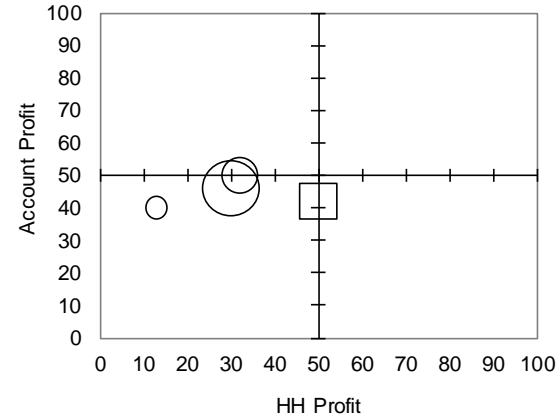
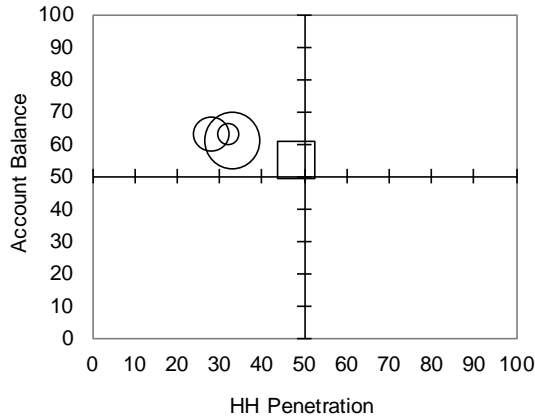
Retail Checking Summary

FinancialEdge Community Credit Union

Checking Product Structure	Free Checking	Self Product Checking	Budget Checking	Min. Bal Non-Interest	Min. Bal Interest	Rel. Checking	High Rate Checking		Retail Checking
Accounts	4,655	--	--	--	229	32	--		4,916
Households Using	3,685	--	--	--	221	31	--		3,877
HH Penetration	57.0%	--	--	--	3.4%	0.5%	--		60.0%
Retained Accounts (%)	95.1%	--	--	--	97.9%	--	--		95.7%
Account Balance	\$1,497	--	--	--	\$8,751	\$1,265	--		\$1,833
Retained Balances (%)	108.5%	--	--	--	104.4%	--	--		108.0%
Mix % (Volume)	8.8%	--	--	--	2.5%	0.1%	--		11.4%
Interest Rate	--	--	--	--	0.05%	0.43%	--		0.01%
Replacement Rate	1.13%	--	--	--	1.13%	1.13%	--		1.13%
Interest Spread	1.06%	--	--	--	1.02%	0.65%	--		1.05%
Non-Interest Income	\$210	--	--	--	\$79	\$79	--		\$203
Fully Allocated Expense	\$224	--	--	--	\$224	\$224	--		\$224
Interest Rate Risk	\$1	--	--	--	\$6	\$1	--		\$1
Account Profit*	\$2	--	--	--	(\$56)	(\$137)	--		(\$1)
Return on Balances	0.15%	--	--	--	-0.64%	-10.83%	--		-0.08%
Relationship Detail									
Percent Single Product	19.3%	--	--	--	4.1%	22.6%	--		18.8%
Products Per HH	2.79	--	--	--	3.79	3.61	--		2.82
Other Deposit Balances	\$10,169	--	--	--	\$59,256	\$9,425	--		\$12,417
Other Loan Balances	\$10,869	--	--	--	\$7,089	\$15,610	--		\$10,622
Cross-sell Deposit Profit	(\$104)	--	--	--	\$35	(\$291)	--		(\$95)
Cross-sell Loan Profit	\$144	--	--	--	\$0	\$159	--		\$137
Cross-sell Profit	\$40	--	--	--	\$35	(\$132)	--		\$42
Account Profit / HH	\$4	--	--	--	(\$52)	(\$141)	--		(\$0)
Household Profit	\$44	--	--	--	(\$16)	(\$272)	--		\$42

*Excludes Interest Rate Risk

Retail Savings



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	97.7%	33
Balance Growth (12 Month)	+5.0%	18
Account Balance	\$2,969	61
Mix % (Volume)	44%	88
Interest Rate	0.08%	76
Interest Spread	1.05%	87
Non-Interest Income	--	--
Fully Allocated Expense	\$74	35
Account Profit*	(\$43)	46
Household Profit	\$32	30
Return on Balances (ROB) ¹	-1.44%	50

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	341	435	358	
New Total Accounts	3.0%	3.8%	3.1%	7
New Total Balances	0.9%	1.2%	2.3%	44
New Account Balance	\$908	\$920	\$2,222	88
New Account Interest Rate	0.08%	0.08%	0.06%	21
New Account Interest Spread	0.99%	1.05%	1.07%	90
New Account-Account Profit*	(\$66)	(\$64)	(\$50)	62
New Account ROB	-7.26%	-6.98%	-2.26%	84

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Retail Savings Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	11,469	11,430	11,557						
Households Using	6,290	6,212	6,317						
HH Penetration	97.8%	97.6%	97.7%	33	98.1%	97.0%	98.0%	96.0%	95.1%
Retained Accounts (%)	96.8%	95.9%	98.0%	94	95.8%	95.6%	95.5%	95.6%	96.3%
Account Balance	\$2,849	\$3,029	\$2,969	61	\$3,209	\$2,965	\$2,758	\$3,150	\$4,167
Retained Balances (%)	100.3%	104.7%	96.8%	20	96.3%	96.0%	96.4%	97.2%	97.1%
Mix % (Volume)	42.5%	44.0%	43.6%	88	44.0%	42.5%	31.8%	31.1%	30.1%
Interest Rate	0.08%	0.08%	0.08%	76	0.24%	0.21%	0.13%	0.15%	0.23%
Replacement Rate	1.07%	1.13%	1.13%	100	1.12%	1.12%	1.13%	1.11%	1.11%
Interest Spread	0.99%	1.06%	1.05%	87	0.88%	0.91%	1.00%	0.96%	0.88%
Non-Interest Income	--	--	--	--	\$1	\$1	\$2	\$2	\$2
Fully Allocated Expense	\$75	\$74	\$74	35	\$73	\$72	\$65	\$71	\$67
Interest Rate Risk	\$6	\$7	\$2	69	(\$2)	(\$1)	\$1	\$0	\$6
Account Profit*	(\$47)	(\$42)	(\$43)	46	(\$45)	(\$45)	(\$37)	(\$41)	(\$36)
Return on Balances	-1.63%	-1.38%	-1.44%	50	-1.68%	-1.78%	-1.74%	-1.67%	-1.54%
Relationship Detail									
Percent Single Product	39.6%	40.1%	40.0%	66	50.2%	49.7%	43.0%	43.7%	36.5%
Products Per HH	2.29	2.26	2.26	70	1.92	1.92	2.19	2.14	2.36
Other Deposit Balances	\$6,648	\$6,658	\$6,615	17	\$6,304	\$6,234	\$9,274	\$9,954	\$12,784
Other Loan Balances	\$8,581	\$8,689	\$8,883	29	\$9,318	\$8,191	\$10,948	\$11,134	\$15,758
Cross-sell Deposit Profit	(\$17)	(\$9)	(\$8)	68	(\$4)	(\$9)	(\$16)	(\$26)	\$8
Cross-sell Loan Profit	\$67	\$100	\$114	28	\$183	\$155	\$156	\$164	\$291
Cross-sell Profit	\$51	\$91	\$106	37	\$179	\$146	\$140	\$138	\$299
Account Profit / HH	(\$74)	(\$65)	(\$74)	33	(\$72)	(\$72)	(\$57)	(\$62)	(\$51)
Household Profit	(\$23)	\$26	\$32	30	\$106	\$74	\$83	\$76	\$249

*Excludes Interest Rate Risk

Retail Savings And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	2,205	749	1,863	3,146	2,134	914		11,557
Households Using	1,346	383	826	1,771	1,095	442		6,317
Penetration and Balances								
HH Penetration	98.4%	99.7%	99.3%	98.9%	99.1%	98.9%		97.7%
<i>Percentile</i>	<i>25</i>	<i>60</i>	<i>36</i>	<i>30</i>	<i>30</i>	<i>24</i>		<i>33</i>
Account Balance	\$918	\$1,071	\$1,924	\$4,253	\$4,714	\$4,067		\$2,969
<i>Percentile</i>	<i>43</i>	<i>27</i>	<i>42</i>	<i>77</i>	<i>55</i>	<i>56</i>		<i>61</i>
Product Pricing								
Interest Rate	0.12%	0.08%	0.15%	0.05%	0.05%	0.09%		0.08%
Interest Spread	1.01%	1.05%	0.98%	1.08%	1.08%	1.04%		1.05%
<i>Percentile</i>	<i>57</i>	<i>78</i>	<i>42</i>	<i>91</i>	<i>91</i>	<i>78</i>		<i>87</i>
Relationship Detail								
Percent Single Product	49.3%	37.6%	33.4%	36.5%	28.1%	31.2%		40.0%
Products Per HH	1.97	2.29	2.48	2.33	2.62	2.52		2.26
Account Profit / HH	(\$105)	(\$121)	(\$121)	(\$45)	(\$39)	(\$60)		(\$74)
<i>Percentile</i>	<i>14</i>	<i>8</i>	<i>8</i>	<i>68</i>	<i>51</i>	<i>42</i>		<i>33</i>
Household Profit	(\$21)	(\$15)	\$105	(\$0)	\$36	\$143		\$32
<i>Percentile</i>	<i>24</i>	<i>38</i>	<i>46</i>	<i>30</i>	<i>45</i>	<i>46</i>		<i>30</i>

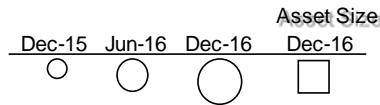
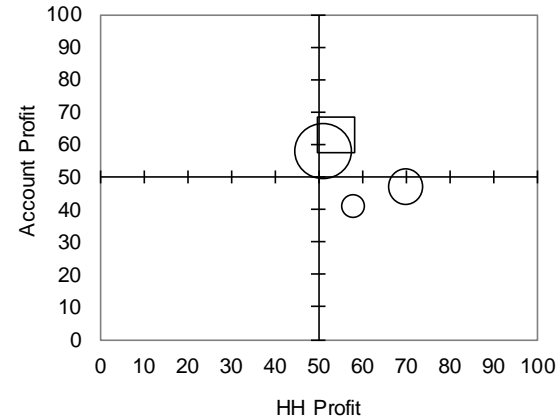
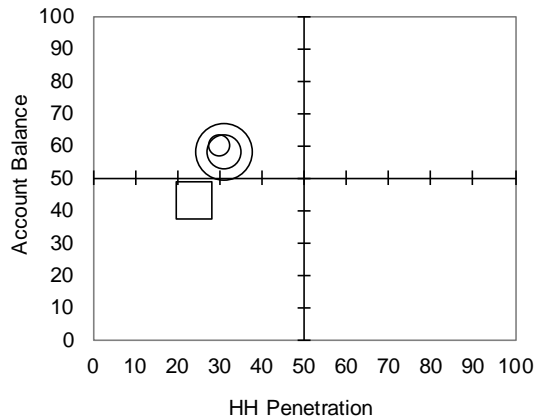
Retail Savings And The Business Lines

FinancialEdge Community Credit Union

Product Detail	Retail HH's			Indirect HH's			Commercial HH's	
	Ratio	Percentile		Ratio	Percentile		Ratio	Percentile
Accounts	10,967	5		121	8		469	19
Households Using	6,000	4		119	8		198	18
HH Penetration	99.0%	28		100.0%	100		69.5%	59
Retained Accounts (%)	98.0%	90		80.0%	12		100.7%	70
Account Balance	\$3,013	58		\$40	13		\$2,704	42
Retained Balances (%)	96.4%	18		119.1%	87		107.9%	62
Mix % (Volume)	45.7%	89		60.9%	64		19.7%	73
Interest Rate	0.08%	76		0.05%	75		0.07%	76
Replacement Rate	1.13%	100		1.13%	100		1.13%	100
Interest Spread	1.05%	87		1.08%	90		1.06%	87
Non-Interest Income	--	--		--	--		--	--
Fully Allocated Expense	\$74	36		\$74	32		\$74	36
Interest Rate Risk	\$2	68		\$0	69		\$2	70
Account Profit*	(\$42)	45		(\$74)	28		(\$45)	30
Return on Balances	-1.40%	48		-185.45%	10		-1.68%	31
Relationship Detail								
Percent Single Product	40.40%	53		82.35%	59		3.03%	53
Products Per HH	2.20	57		1.22	49		4.64	66
Other Deposit Balances	\$6,548	14		\$26	15		\$12,615	6
Other Loan Balances	\$8,038	42		\$14,237	19		\$31,263	39
Cross-sell Deposit Profit	(\$0)	73		\$1	71		(\$247)	27
Cross-sell Loan Profit	\$96	34		\$575	91		\$367	36
Cross-sell Profit	\$96	43		\$576	91		\$120	24
Account Profit / HH	(\$73)	34		(\$75)	32		(\$103)	38
Household Profit	\$23	41		\$501	91		\$17	23

*Excludes Interest Rate Risk

Money Market Account



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	5.0%	31
Balance Growth (12 Month)	+3.1%	40
Account Balance	\$44,252	58
Mix % (Volume)	20%	33
Interest Rate	0.32%	42
Interest Spread	0.19%	51
Non-Interest Income	--	--
Fully Allocated Expense	\$107	38
Account Profit*	(\$21)	58
Household Profit	(\$63)	51
Return on Balances (ROB) ¹	-0.05%	62

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	10	12	13	
New Total Accounts	2.7%	3.3%	3.6%	54
New Total Balances	4.6%	3.2%	3.0%	30
New Account Balance	\$72,332	\$41,666	\$37,004	25
New Account Interest Rate	0.33%	0.32%	0.33%	59
New Account Interest Spread	-0.09%	0.05%	0.19%	52
New Account-Account Profit*	(\$170)	(\$85)	(\$38)	45
New Account ROB	-0.23%	-0.20%	-0.10%	40

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Money Market Account Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	370	361	364						
Households Using	325	318	321						
HH Penetration	5.1%	5.0%	5.0%	31	3.0%	3.7%	9.0%	8.0%	9.7%
Retained Accounts (%)	97.3%	94.3%	97.2%	69	97.2%	97.0%	95.7%	95.7%	96.1%
Account Balance	\$42,243	\$43,501	\$44,252	58	\$39,201	\$38,487	\$42,376	\$43,878	\$46,487
Retained Balances (%)	95.6%	97.3%	99.5%	76	96.9%	97.1%	96.8%	96.6%	97.1%
Mix % (Volume)	20.3%	19.9%	20.5%	33	11.3%	15.6%	26.9%	24.8%	23.2%
Interest Rate	0.32%	0.32%	0.32%	42	0.29%	0.30%	0.31%	0.32%	0.37%
Replacement Rate	0.25%	0.38%	0.51%	100	0.48%	0.49%	0.51%	0.48%	0.47%
Interest Spread	-0.07%	0.06%	0.19%	51	0.19%	0.19%	0.20%	0.16%	0.10%
Non-Interest Income	--	--	--	--	\$15	\$10	\$2	\$2	\$5
Fully Allocated Expense	\$108	\$106	\$107	38	\$110	\$107	\$93	\$110	\$98
Interest Rate Risk	\$89	\$95	\$31	69	(\$23)	(\$2)	\$18	(\$2)	\$46
Account Profit*	(\$137)	(\$82)	(\$21)	58	(\$22)	(\$25)	(\$15)	(\$48)	(\$70)
Return on Balances	-0.32%	-0.19%	-0.05%	62	-0.06%	-0.06%	-0.06%	-0.12%	-0.14%
Relationship Detail									
Percent Single Product	4.6%	4.7%	5.9%	46	6.7%	6.8%	5.7%	6.2%	4.6%
Products Per HH	3.82	3.78	3.76	61	3.12	3.19	3.74	3.68	3.86
Other Deposit Balances	\$35,974	\$35,827	\$34,884	53	\$42,393	\$39,468	\$33,761	\$37,365	\$45,108
Other Loan Balances	\$5,569	\$5,248	\$6,182	15	\$7,237	\$7,060	\$11,873	\$11,997	\$17,202
Cross-sell Deposit Profit	(\$74)	(\$27)	(\$73)	64	(\$29)	(\$27)	(\$79)	(\$109)	(\$67)
Cross-sell Loan Profit	(\$20)	(\$9)	(\$0)	14	\$32	\$31	\$96	\$115	\$262
Cross-sell Profit	(\$94)	(\$36)	(\$73)	33	\$3	\$4	\$17	\$5	\$195
Account Profit / HH	(\$54)	\$15	\$11	72	(\$48)	(\$30)	\$3	(\$57)	(\$25)
Household Profit	(\$148)	(\$21)	(\$63)	51	(\$45)	(\$26)	\$20	(\$52)	\$170

Money Market Account And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	10	6	35	156	126	27		364
Households Using	7	6	32	136	111	25		321
Penetration and Balances								
HH Penetration	0.5%	1.6%	3.8%	7.6%	10.0%	5.6%		5.0%
<i>Percentile</i>	14	29	36	44	31	14		31
Account Balance	\$22,421	\$36,949	\$29,747	\$48,312	\$44,388	\$54,904		\$44,252
<i>Percentile</i>	61	85	45	67	46	66		58
Product Pricing								
Interest Rate	0.32%	0.33%	0.32%	0.32%	0.32%	0.32%		0.32%
Interest Spread	0.19%	0.18%	0.19%	0.19%	0.19%	0.20%		0.19%
<i>Percentile</i>	41	38	45	49	53	51		51
Relationship Detail								
Percent Single Product	--	--	3.1%	5.1%	5.4%	8.0%		5.9%
Products Per HH	4.43	4.17	3.94	3.55	3.94	4.00		3.76
Account Profit / HH	(\$68)	(\$15)	(\$33)	\$22	\$12	\$42		\$11
<i>Percentile</i>	54	82	64	76	68	77		72
Household Profit	(\$26)	(\$359)	(\$220)	\$24	(\$141)	(\$11)		(\$63)
<i>Percentile</i>	71	17	21	74	41	46		51

Money Market Account And The Business Lines

FinancialEdge Community Credit Union

Product Detail	Retail HH's			Indirect HH's			Commercial HH's	
	Ratio	Percentile		Ratio	Percentile		Ratio	Percentile
Accounts	349	7		--	--		15	15
Households Using	309	6		--	--		12	14
HH Penetration	5.1%	26		--	--		4.2%	25
Retained Accounts (%)	96.6%	57		--	--		116.7%	93
Account Balance	\$43,760	57		--	--		\$55,710	67
Retained Balances (%)	99.3%	74		--	--		103.7%	68
Mix % (Volume)	21.1%	34		--	--		13.0%	52
Interest Rate	0.32%	41		--	--		0.34%	36
Replacement Rate	0.51%	100		--	--		0.51%	100
Interest Spread	0.19%	51		--	--		0.17%	47
Non-Interest Income	--	--		--	--		--	--
Direct Expense	\$53	38		--	--		\$53	38
Fully Allocated Expense	\$107	38		--	--		\$107	38
Interest Rate Risk	\$30	69		--	--		\$39	74
Account Profit*	(\$22)	57		--	--		(\$10)	61
Return on Balances	-0.05%	60		--	--		-0.02%	63
Relationship Detail								
Percent Single Product	6.15%	44		--	--		--	--
Products Per HH	3.66	58		--	--		6.42	82
Other Deposit Balances	\$33,732	51		--	--		\$64,551	60
Other Loan Balances	\$6,182	20		--	--		\$6,190	10
Cross-sell Deposit Profit	(\$66)	68		--	--		(\$254)	45
Cross-sell Loan Profit	\$2	21		--	--		(\$52)	12
Cross-sell Profit	(\$64)	42		--	--		(\$306)	12
Account Profit / HH	\$10	71		--	--		\$36	77
Household Profit	(\$55)	57		--	--		(\$270)	22

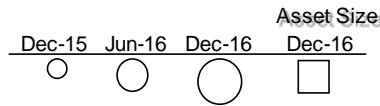
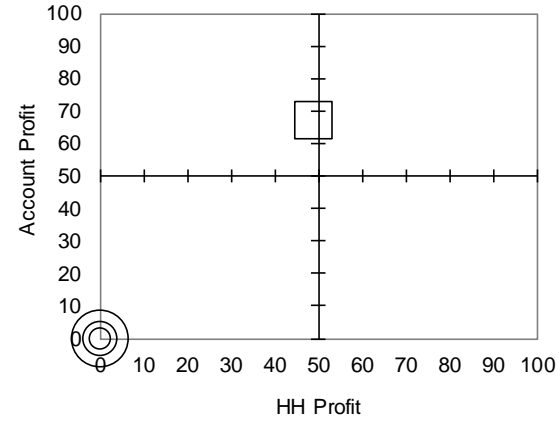
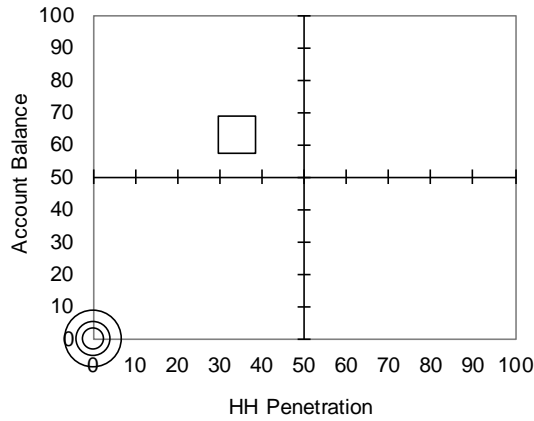
*Excludes Interest Rate Risk

Retail Money Market Summary

FinancialEdge Community Credit Union

MMA Product Structure	Traditional MMA	Tiered MMA	High Min. MMA		Retail Money Market
Accounts	--	364	--		364
Households Using	--	321	--		321
HH Penetration	--	5.0%	--		5.0%
Retained Accounts (%)	--	97.2%	--		97.2%
Account Balance	--	\$44,252	--		\$44,252
Retained Balances (%)	--	99.5%	--		99.5%
Mix % (Volume)	--	20.5%	--		20.5%
Interest Rate	--	0.32%	--		0.32%
Replacement Rate	--	0.51%	--		0.51%
Interest Spread	--	0.19%	--		0.19%
Non-Interest Income	--	--	--		--
Fully Allocated Expense	--	\$107	--		\$107
Interest Rate Risk	--	\$31	--		\$31
Account Profit*	--	(\$21)	--		(\$21)
Return on Balances	--	-0.05%	--		-0.05%
Relationship Detail					
Percent Single Product	--	5.9%	--		5.9%
Products Per HH	--	3.76	--		3.76
Other Deposit Balances	--	\$34,884	--		\$34,884
Other Loan Balances	--	\$6,182	--		\$6,182
Cross-sell Deposit Profit	--	(\$73)	--		(\$73)
Cross-sell Loan Profit	--	(\$0)	--		(\$0)
Cross-sell Profit	--	(\$73)	--		(\$73)
Account Profit / HH	--	\$11	--		\$11
Household Profit	--	(\$63)	--		(\$63)

Traditional Money Market



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	--	--
Balance Growth (12 Month)	--	--
Account Balance	--	--
Mix % (Volume)	--	--
Interest Rate	--	--
Interest Spread	--	--
Non-Interest Income	--	--
Fully Allocated Expense	--	--
Account Profit*	--	--
Household Profit	--	--
Return on Balances (ROB) ¹	--	--

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	--	--	--	
New Total Accounts	--	--	--	--
New Total Balances	--	--	--	--
New Account Balance	--	--	--	--
New Account Interest Rate	--	--	--	--
New Account Interest Spread	--	--	--	--
New Account-Account Profit*	--	--	--	--
New Account ROB	--	--	--	--

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Traditional Money Market Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	--	--	--						
Households Using	--	--	--						
HH Penetration	--	--	--	--	1.5%	2.7%	7.2%	5.1%	8.3%
Retained Accounts (%)	--	--	--	--	97.0%	97.0%	94.5%	94.9%	95.6%
Account Balance	--	--	--	--	\$38,191	\$37,702	\$90,180	\$44,750	\$35,085
Retained Balances (%)	--	--	--	--	95.6%	95.6%	95.6%	95.5%	97.2%
Mix % (Volume)	--	--	--	--	5.8%	9.6%	12.0%	12.3%	15.8%
Interest Rate	--	--	--	--	0.28%	0.30%	0.22%	0.27%	0.31%
Replacement Rate	--	--	--	--	0.46%	0.47%	0.51%	0.48%	0.47%
Interest Spread	--	--	--	--	0.18%	0.17%	0.29%	0.21%	0.16%
Non-Interest Income	--	--	--	--	\$23	\$18	\$2	\$3	\$8
Fully Allocated Expense	--	--	--	--	\$109	\$106	\$91	\$119	\$90
Interest Rate Risk	--	--	--	--	(\$50)	(\$61)	\$133	\$27	\$73
Account Profit*	--	--	--	--	(\$22)	(\$28)	(\$187)	(\$102)	(\$48)
Return on Balances	--	--	--	--	-0.06%	-0.07%	-0.31%	-2.03%	-0.13%
Relationship Detail									
Percent Single Product	--	--	--	--	6.0%	7.1%	4.0%	5.9%	5.1%
Products Per HH	--	--	--	--	2.97	3.00	3.95	3.75	3.65
Other Deposit Balances	--	--	--	--	\$47,233	\$43,902	\$108,413	\$82,996	\$43,535
Other Loan Balances	--	--	--	--	\$7,039	\$7,126	\$14,962	\$11,944	\$16,898
Cross-sell Deposit Profit	--	--	--	--	\$30	(\$6)	\$207	(\$51)	(\$25)
Cross-sell Loan Profit	--	--	--	--	\$40	\$29	\$113	\$104	\$265
Cross-sell Profit	--	--	--	--	\$70	\$24	\$320	\$53	\$240
Account Profit / HH	--	--	--	--	(\$77)	(\$99)	(\$92)	(\$90)	\$35
Household Profit	--	--	--	--	(\$8)	(\$75)	\$228	(\$37)	\$275

*Excludes Interest Rate Risk

Traditional Money Market And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	--	--	--	--	--	--		--
Households Using	--	--	--	--	--	--		--
Penetration and Balances								
HH Penetration	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Account Balance	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Product Pricing								
Interest Rate	--	--	--	--	--	--		--
Interest Spread	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Relationship Detail								
Percent Single Product	--	--	--	--	--	--		--
Products Per HH	--	--	--	--	--	--		--
Account Profit / HH	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Household Profit	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--

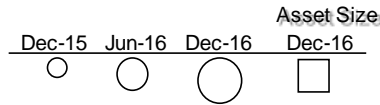
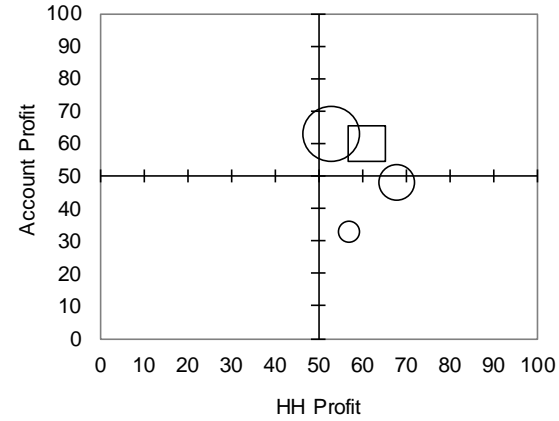
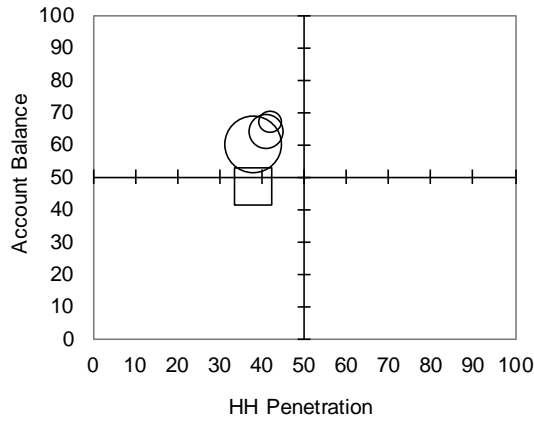
Traditional Money Market And The Business Lines

FinancialEdge Community Credit Union

	Retail HH's			Indirect HH's			Commercial HH's	
Product Detail	Ratio	Percentile		Ratio	Percentile		Ratio	Percentile
Accounts	--	--		--	--		--	--
Households Using	--	--		--	--		--	--
HH Penetration	--	--		--	--		--	--
Retained Accounts (%)	--	--		--	--		--	--
Account Balance	--	--		--	--		--	--
Retained Balances (%)	--	--		--	--		--	--
Mix % (Volume)	--	--		--	--		--	--
Interest Rate	--	--		--	--		--	--
Replacement Rate	--	--		--	--		--	--
Interest Spread	--	--		--	--		--	--
Non-Interest Income	--	--		--	--		--	--
Fully Allocated Expense	--	--		--	--		--	--
Interest Rate Risk	--	--		--	--		--	--
Account Profit*	--	--		--	--		--	--
Return on Balances	--	--		--	--		--	--
Relationship Detail								
Percent Single Product	--	--		--	--		--	--
Products Per HH	--	--		--	--		--	--
Other Deposit Balances	--	--		--	--		--	--
Other Loan Balances	--	--		--	--		--	--
Cross-sell Deposit Profit	--	--		--	--		--	--
Cross-sell Loan Profit	--	--		--	--		--	--
Cross-sell Profit	--	--		--	--		--	--
Account Profit / HH	--	--		--	--		--	--
Household Profit	--	--		--	--		--	--

*Excludes Interest Rate Risk

Tiered Money Market



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	5.0%	38
Balance Growth (12 Month)	+3.1%	34
Account Balance	\$44,252	60
Mix % (Volume)	20%	48
Interest Rate	0.32%	43
Interest Spread	0.19%	53
Non-Interest Income	--	--
Fully Allocated Expense	\$107	35
Account Profit*	(\$21)	63
Household Profit	(\$63)	53
Return on Balances (ROB) ¹	-0.05%	63

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	10	12	13	
New Total Accounts	2.7%	3.3%	3.6%	54
New Total Balances	4.6%	3.2%	3.0%	36
New Account Balance	\$72,332	\$41,666	\$37,004	34
New Account Interest Rate	0.33%	0.32%	0.33%	59
New Account Interest Spread	-0.09%	0.05%	0.19%	53
New Account-Account Profit*	(\$170)	(\$85)	(\$38)	50
New Account ROB	-0.23%	-0.20%	-0.10%	46

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Tiered Money Market Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	370	361	364						
Households Using	325	318	321						
HH Penetration	5.1%	5.0%	5.0%	38	5.8%	4.9%	7.6%	7.6%	7.9%
Retained Accounts (%)	97.3%	94.3%	97.2%	64	97.5%	97.0%	96.2%	96.2%	96.3%
Account Balance	\$42,243	\$43,501	\$44,252	60	\$41,220	\$37,522	\$42,729	\$44,829	\$62,990
Retained Balances (%)	95.6%	97.3%	99.5%	70	98.9%	98.8%	96.7%	96.7%	97.1%
Mix % (Volume)	20.3%	19.9%	20.5%	48	22.4%	21.8%	22.3%	21.7%	17.3%
Interest Rate	0.32%	0.32%	0.32%	43	0.30%	0.28%	0.30%	0.32%	0.36%
Replacement Rate	0.25%	0.38%	0.51%	100	0.51%	0.51%	0.51%	0.48%	0.47%
Interest Spread	-0.07%	0.06%	0.19%	53	0.22%	0.24%	0.21%	0.15%	0.10%
Non-Interest Income	--	--	--	--	\$0	\$0	\$2	\$2	\$2
Fully Allocated Expense	\$108	\$106	\$107	35	\$111	\$107	\$94	\$100	\$103
Interest Rate Risk	\$89	\$95	\$31	70	\$31	\$68	\$14	(\$3)	\$63
Account Profit*	(\$137)	(\$82)	(\$21)	63	(\$22)	(\$23)	(\$17)	(\$45)	(\$61)
Return on Balances	-0.32%	-0.19%	-0.05%	63	-0.05%	-0.07%	-0.07%	-0.15%	-0.19%
Relationship Detail									
Percent Single Product	4.6%	4.7%	5.9%	43	8.1%	6.7%	5.9%	6.2%	4.6%
Products Per HH	3.82	3.78	3.76	56	3.42	3.41	3.73	3.76	4.05
Other Deposit Balances	\$35,974	\$35,827	\$34,884	49	\$32,713	\$33,380	\$34,377	\$39,239	\$51,362
Other Loan Balances	\$5,569	\$5,248	\$6,182	13	\$7,633	\$6,507	\$11,936	\$12,711	\$17,026
Cross-sell Deposit Profit	(\$74)	(\$27)	(\$73)	70	(\$146)	(\$60)	(\$87)	(\$138)	(\$210)
Cross-sell Loan Profit	(\$20)	(\$9)	(\$0)	14	\$17	\$25	\$111	\$114	\$240
Cross-sell Profit	(\$94)	(\$36)	(\$73)	33	(\$129)	(\$35)	\$23	(\$23)	\$30
Account Profit / HH	(\$54)	\$15	\$11	76	\$10	\$49	(\$2)	(\$54)	(\$7)
Household Profit	(\$148)	(\$21)	(\$63)	53	(\$118)	\$14	\$22	(\$77)	\$24

*Excludes Interest Rate Risk

Tiered Money Market And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	10	6	35	156	126	27		364
Households Using	7	6	32	136	111	25		321
Penetration and Balances								
HH Penetration	0.5%	1.6%	3.8%	7.6%	10.0%	5.6%		5.0%
<i>Percentile</i>	18	34	43	48	36	21		38
Account Balance	\$22,421	\$36,949	\$29,747	\$48,312	\$44,388	\$54,904		\$44,252
<i>Percentile</i>	64	86	54	67	55	68		60
Product Pricing								
Interest Rate	0.32%	0.33%	0.32%	0.32%	0.32%	0.32%		0.32%
Interest Spread	0.19%	0.18%	0.19%	0.19%	0.19%	0.20%		0.19%
<i>Percentile</i>	43	41	50	52	54	55		53
Relationship Detail								
Percent Single Product	--	--	3.1%	5.1%	5.4%	8.0%		5.9%
Products Per HH	4.43	4.17	3.94	3.55	3.94	4.00		3.76
Account Profit / HH	(\$68)	(\$15)	(\$33)	\$22	\$12	\$42		\$11
<i>Percentile</i>	56	84	70	80	74	80		76
Household Profit	(\$26)	(\$359)	(\$220)	\$24	(\$141)	(\$11)		(\$63)
<i>Percentile</i>	72	17	21	75	42	49		53

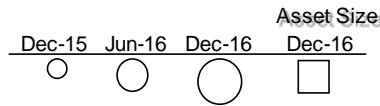
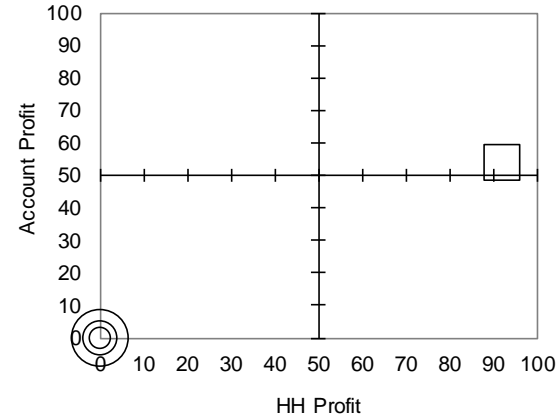
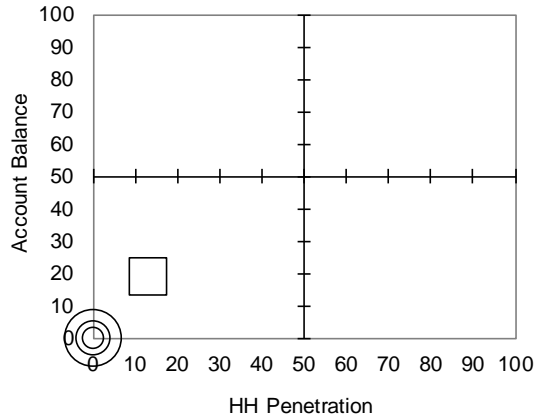
Tiered Money Market And The Business Lines

FinancialEdge Community Credit Union

Product Detail	Retail HH's			Indirect HH's			Commercial HH's	
	Ratio	Percentile		Ratio	Percentile		Ratio	Percentile
Accounts	349	8		--	--		15	17
Households Using	309	7		--	--		12	16
HH Penetration	5.1%	33		--	--		4.2%	30
Retained Accounts (%)	96.6%	51		--	--		116.7%	90
Account Balance	\$43,760	59		--	--		\$55,710	71
Retained Balances (%)	99.3%	70		--	--		103.7%	62
Mix % (Volume)	21.1%	49		--	--		13.0%	62
Interest Rate	0.32%	43		--	--		0.34%	37
Replacement Rate	0.51%	100		--	--		0.51%	100
Interest Spread	0.19%	53		--	--		0.17%	48
Non-Interest Income	--	--		--	--		--	--
Fully Allocated Expense	\$107	35		--	--		\$107	35
Interest Rate Risk	\$30	69		--	--		\$39	79
Account Profit*	(\$22)	62		--	--		(\$10)	65
Return on Balances	-0.05%	63		--	--		-0.02%	66
Relationship Detail								
Percent Single Product	6.15%	42		--	--		--	--
Products Per HH	3.66	55		--	--		6.42	80
Other Deposit Balances	\$33,732	48		--	--		\$64,551	60
Other Loan Balances	\$6,182	18		--	--		\$6,190	9
Cross-sell Deposit Profit	(\$66)	72		--	--		(\$254)	49
Cross-sell Loan Profit	\$2	20		--	--		(\$52)	10
Cross-sell Profit	(\$64)	42		--	--		(\$306)	14
Account Profit / HH	\$10	75		--	--		\$36	83
Household Profit	(\$55)	58		--	--		(\$270)	23

*Excludes Interest Rate Risk

High Rate/High Minimum Money Market



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	--	--
Balance Growth (12 Month)	--	--
Account Balance	--	--
Mix % (Volume)	--	--
Interest Rate	--	--
Interest Spread	--	--
Non-Interest Income	--	--
Fully Allocated Expense	--	--
Account Profit*	--	--
Household Profit	--	--
Return on Balances (ROB) ¹	--	--

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	--	--	--	
New Total Accounts	--	--	--	--
New Total Balances	--	--	--	--
New Account Balance	--	--	--	--
New Account Interest Rate	--	--	--	--
New Account Interest Spread	--	--	--	--
New Account-Account Profit*	--	--	--	--
New Account ROB	--	--	--	--

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

High Rate/High Minimum Money Market Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	--	--	--						
Households Using	--	--	--						
HH Penetration	--	--	--	--	--	0.6%	3.4%	2.6%	2.4%
Retained Accounts (%)	--	--	--	--	--	95.8%	93.7%	94.9%	93.9%
Account Balance	--	--	--	--	--	\$66,522	\$84,513	\$97,658	\$83,070
Retained Balances (%)	--	--	--	--	--	--	95.5%	95.7%	95.4%
Mix % (Volume)	--	--	--	--	--	4.8%	18.2%	15.6%	13.4%
Interest Rate	--	--	--	--	--	0.30%	0.36%	0.40%	0.33%
Replacement Rate	--	--	--	--	--	0.51%	0.51%	0.48%	0.48%
Interest Spread	--	--	--	--	--	0.21%	0.15%	0.08%	0.15%
Non-Interest Income	--	--	--	--	--	--	\$1	\$2	\$2
Fully Allocated Expense	--	--	--	--	--	\$119	\$93	\$103	\$106
Interest Rate Risk	--	--	--	--	--	\$114	\$81	(\$21)	\$32
Account Profit*	--	--	--	--	--	\$23	\$23	(\$55)	\$11
Return on Balances	--	--	--	--	--	0.03%	0.02%	-0.04%	0.01%
Relationship Detail									
Percent Single Product	--	--	--	--	--	--	7.8%	7.4%	5.8%
Products Per HH	--	--	--	--	--	3.91	3.77	3.78	4.11
Other Deposit Balances	--	--	--	--	--	\$76,234	\$51,824	\$55,665	\$62,937
Other Loan Balances	--	--	--	--	--	\$14,828	\$10,268	\$11,160	\$19,090
Cross-sell Deposit Profit	--	--	--	--	--	\$159	(\$24)	(\$90)	(\$47)
Cross-sell Loan Profit	--	--	--	--	--	\$191	\$84	\$107	\$197
Cross-sell Profit	--	--	--	--	--	\$350	\$60	\$18	\$150
Account Profit / HH	--	--	--	--	--	\$149	\$104	(\$81)	\$44
Household Profit	--	--	--	--	--	\$500	\$164	(\$64)	\$193

*Excludes Interest Rate Risk

High Rate/High Minimum Money Market And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	--	--	--	--	--	--		--
Households Using	--	--	--	--	--	--		--
Penetration and Balances								
HH Penetration	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Account Balance	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Product Pricing								
Interest Rate	--	--	--	--	--	--		--
Interest Spread	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Relationship Detail								
Percent Single Product	--	--	--	--	--	--		--
Products Per HH	--	--	--	--	--	--		--
Account Profit / HH	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Household Profit	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--

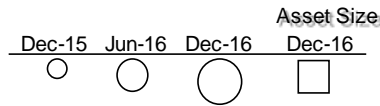
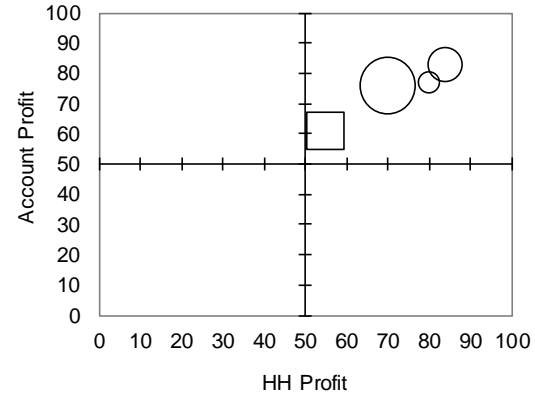
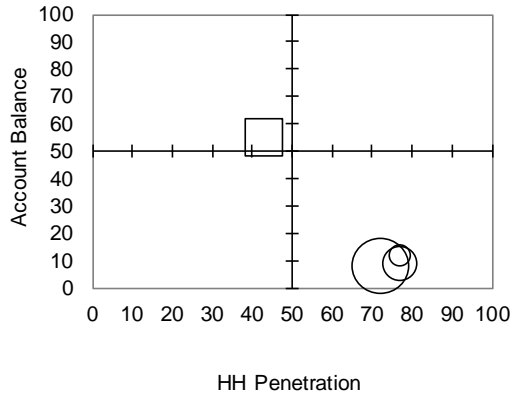
High Rate/High Minimum Money Market And The Business Lines

FinancialEdge Community Credit Union

	Retail HH's			Indirect HH's			Commercial HH's	
Product Detail	Ratio	Percentile		Ratio	Percentile		Ratio	Percentile
Accounts	--	--		--	--		--	--
Households Using	--	--		--	--		--	--
HH Penetration	--	--		--	--		--	--
Retained Accounts (%)	--	--		--	--		--	--
Account Balance	--	--		--	--		--	--
Retained Balances (%)	--	--		--	--		--	--
Mix % (Volume)	--	--		--	--		--	--
Interest Rate	--	--		--	--		--	--
Replacement Rate	--	--		--	--		--	--
Interest Spread	--	--		--	--		--	--
Non-Interest Income	--	--		--	--		--	--
Fully Allocated Expense	--	--		--	--		--	--
Interest Rate Risk	--	--		--	--		--	--
Account Profit*	--	--		--	--		--	--
Return on Balances	--	--		--	--		--	--
Relationship Detail								
Percent Single Product	--	--		--	--		--	--
Products Per HH	--	--		--	--		--	--
Other Deposit Balances	--	--		--	--		--	--
Other Loan Balances	--	--		--	--		--	--
Cross-sell Deposit Profit	--	--		--	--		--	--
Cross-sell Loan Profit	--	--		--	--		--	--
Cross-sell Profit	--	--		--	--		--	--
Account Profit / HH	--	--		--	--		--	--
Household Profit	--	--		--	--		--	--

*Excludes Interest Rate Risk

Certificate Of Deposit



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	5.7%	72
Balance Growth (12 Month)	-16.2%	3
Account Balance	\$12,825	8
Mix % (Volume)	14%	36
Interest Rate	0.79%	81
Interest Spread	0.40%	89
Non-Interest Income	\$0	61
Fully Allocated Expense	\$64	38
Account Profit*	(\$12)	76
Household Profit	(\$24)	70
Return on Balances (ROB) ¹	-0.09%	73

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	364	381	247	
New Total Accounts	36.7%	40.4%	28.7%	26
New Total Balances	26.7%	33.9%	26.8%	33
New Account Balance	\$9,650	\$10,991	\$11,970	9
New Account Interest Rate	0.63%	0.40%	0.49%	14
New Account Interest Spread	0.04%	0.55%	0.46%	91
New Account-Account Profit*	(\$60)	(\$3)	(\$9)	77
New Account ROB	-0.62%	-0.03%	-0.07%	74

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Certificate Of Deposit Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	993	943	860						
Households Using	411	395	368						
HH Penetration	6.4%	6.2%	5.7%	72	4.9%	4.1%	4.4%	4.8%	5.6%
Retained Accounts (%)	62.2%	56.6%	65.0%	58	65.4%	64.4%	67.1%	65.1%	69.7%
Account Balance	\$13,251	\$13,086	\$12,825	8	\$29,150	\$25,748	\$21,556	\$24,591	\$28,216
Retained Balances (%)	70.8%	62.0%	65.4%	36	69.0%	70.2%	71.5%	69.9%	72.1%
Mix % (Volume)	17.1%	15.7%	14.0%	36	25.9%	20.5%	15.8%	17.8%	19.6%
Interest Rate	0.75%	0.76%	0.79%	81	1.09%	1.06%	1.13%	1.12%	1.17%
Replacement Rate	0.90%	1.12%	1.19%	63	1.19%	1.19%	1.16%	1.14%	1.17%
Interest Spread	0.15%	0.36%	0.40%	89	0.10%	0.13%	0.03%	0.02%	0.00%
Non-Interest Income	\$1	\$1	\$0	61	\$0	\$0	\$2	\$1	\$1
Fully Allocated Expense	\$65	\$64	\$64	38	\$63	\$62	\$58	\$66	\$58
Interest Rate Risk	\$28	\$29	\$9	63	(\$23)	(\$14)	\$9	(\$1)	\$29
Account Profit*	(\$44)	(\$17)	(\$12)	76	(\$50)	(\$42)	(\$59)	(\$70)	(\$73)
Return on Balances	-0.33%	-0.13%	-0.09%	73	-0.15%	-0.15%	-0.26%	-0.27%	-0.23%
Relationship Detail									
Percent Single Product	6.1%	4.6%	6.0%	79	13.1%	12.2%	10.4%	10.5%	9.9%
Products Per HH	3.76	3.76	3.71	66	2.97	3.10	3.62	3.57	3.70
Other Deposit Balances	\$39,606	\$40,526	\$41,036	44	\$36,649	\$37,489	\$45,733	\$46,199	\$56,112
Other Loan Balances	\$5,478	\$5,311	\$4,883	19	\$5,766	\$5,710	\$7,825	\$8,504	\$11,688
Cross-sell Deposit Profit	(\$7)	\$22	(\$16)	71	(\$34)	(\$34)	(\$29)	(\$65)	\$23
Cross-sell Loan Profit	(\$0)	\$21	(\$0)	17	\$36	\$37	\$54	\$72	\$164
Cross-sell Profit	(\$7)	\$43	(\$16)	49	\$2	\$3	\$26	\$7	\$187
Account Profit / HH	(\$39)	\$28	(\$8)	78	(\$151)	(\$118)	(\$118)	(\$164)	(\$110)
Household Profit	(\$47)	\$71	(\$24)	70	(\$148)	(\$115)	(\$93)	(\$157)	\$77

*Excludes Interest Rate Risk

Certificate Of Deposit And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	29	22	56	411	270	53		860
Households Using	21	11	32	154	120	20		368
Penetration and Balances								
HH Penetration	1.5%	2.9%	3.8%	8.6%	10.9%	4.5%		5.7%
<i>Percentile</i>	<i>61</i>	<i>74</i>	<i>69</i>	<i>77</i>	<i>78</i>	<i>37</i>		<i>72</i>
Account Balance	\$2,255	\$5,167	\$5,500	\$15,269	\$11,993	\$17,944		\$12,825
<i>Percentile</i>	<i>6</i>	<i>29</i>	<i>7</i>	<i>9</i>	<i>2</i>	<i>21</i>		<i>8</i>
Product Pricing								
Interest Rate	0.85%	0.35%	1.00%	0.77%	0.78%	0.87%		0.79%
Interest Spread	0.41%	0.52%	0.42%	0.42%	0.41%	0.28%		0.40%
<i>Percentile</i>	<i>86</i>	<i>93</i>	<i>88</i>	<i>92</i>	<i>90</i>	<i>83</i>		<i>89</i>
Relationship Detail								
Percent Single Product	4.8%	--	3.1%	5.8%	4.2%	20.0%		6.0%
Products Per HH	3.95	3.91	3.81	3.48	4.11	3.45		3.71
Account Profit / HH	(\$73)	(\$67)	(\$64)	\$29	(\$15)	(\$5)		(\$8)
<i>Percentile</i>	<i>61</i>	<i>72</i>	<i>72</i>	<i>81</i>	<i>74</i>	<i>79</i>		<i>78</i>
Household Profit	(\$124)	(\$383)	(\$92)	\$113	(\$106)	(\$58)		(\$24)
<i>Percentile</i>	<i>60</i>	<i>16</i>	<i>55</i>	<i>83</i>	<i>60</i>	<i>59</i>		<i>70</i>

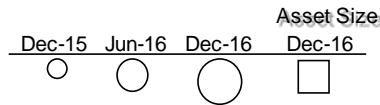
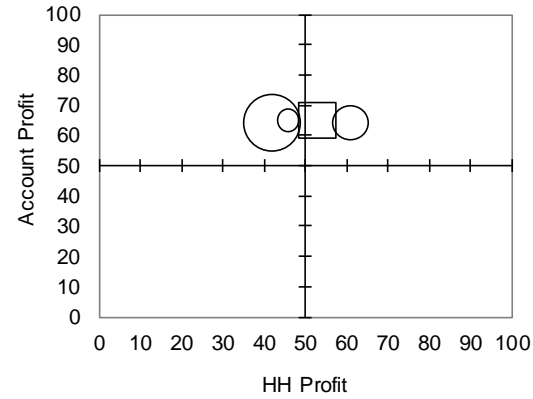
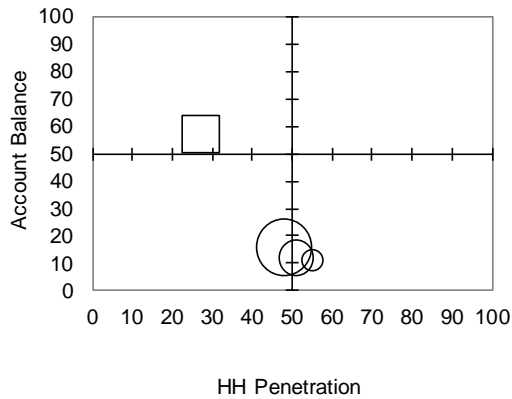
Certificate Of Deposit And The Business Lines

FinancialEdge Community Credit Union

Product Detail	Retail HH's			Indirect HH's			Commercial HH's	
	Ratio	Percentile		Ratio	Percentile		Ratio	Percentile
Accounts	825	9		--	--		35	26
Households Using	352	8		--	--		16	24
HH Penetration	5.8%	64		--	--		5.6%	73
Retained Accounts (%)	67.1%	65		--	--		36.9%	6
Account Balance	\$13,124	8		--	--		\$5,777	5
Retained Balances (%)	69.2%	48		--	--		18.1%	4
Mix % (Volume)	15.0%	39		--	--		3.1%	25
Interest Rate	0.79%	81		--	--		0.57%	88
Replacement Rate	1.19%	63		--	--		1.15%	57
Interest Spread	0.40%	88		--	--		0.58%	97
Non-Interest Income	\$0	61		--	--		\$0	59
Fully Allocated Expense	\$64	38		--	--		\$64	35
Interest Rate Risk	\$9	63		--	--		\$4	65
Account Profit*	(\$11)	76		--	--		(\$30)	66
Return on Balances	-0.09%	74		--	--		-0.52%	22
Relationship Detail								
Percent Single Product	6.25%	78		--	--		--	--
Products Per HH	3.60	62		--	--		6.19	71
Other Deposit Balances	\$39,978	45		--	--		\$64,319	34
Other Loan Balances	\$4,616	20		--	--		\$10,768	18
Cross-sell Deposit Profit	(\$3)	75		--	--		(\$296)	43
Cross-sell Loan Profit	\$5	24		--	--		(\$127)	8
Cross-sell Profit	\$2	59		--	--		(\$424)	12
Account Profit / HH	(\$5)	78		--	--		(\$57)	67
Household Profit	(\$3)	73		--	--		(\$481)	23

*Excludes Interest Rate Risk

Individual Retirement Accounts



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	3.1%	48
Balance Growth (12 Month)	-1.4%	37
Account Balance	\$11,693	16
Mix % (Volume)	6%	48
Interest Rate	0.81%	59
Interest Spread	0.53%	78
Non-Interest Income	--	--
Fully Allocated Expense	\$78	40
Account Profit*	(\$16)	64
Household Profit	(\$121)	42
Return on Balances (ROB) ¹	-0.14%	60

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	60	53	29	
New Total Accounts	13.5%	12.2%	7.1%	20
New Total Balances	19.2%	9.8%	8.6%	18
New Account Balance	\$15,598	\$9,012	\$14,300	22
New Account Interest Rate	0.78%	0.53%	0.39%	9
New Account Interest Spread	0.41%	0.47%	0.61%	91
New Account-Account Profit*	(\$14)	(\$35)	\$10	83
New Account ROB	-0.09%	-0.39%	0.07%	83

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Individual Retirement Accounts Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	445	436	411						
Households Using	222	212	202						
HH Penetration	3.5%	3.3%	3.1%	48	2.3%	2.4%	3.0%	3.3%	3.7%
Retained Accounts (%)	88.1%	86.1%	87.6%	61	81.4%	83.8%	84.3%	84.7%	84.3%
Account Balance	\$10,954	\$11,123	\$11,693	16	\$25,021	\$22,047	\$14,659	\$16,506	\$20,211
Retained Balances (%)	76.4%	89.7%	90.5%	77	80.3%	81.0%	82.4%	83.3%	83.2%
Mix % (Volume)	6.3%	6.2%	6.1%	48	7.4%	7.0%	5.8%	6.3%	6.3%
Interest Rate	0.79%	0.81%	0.81%	59	0.95%	0.88%	0.90%	0.90%	0.95%
Replacement Rate	1.24%	1.31%	1.34%	87	1.28%	1.24%	1.20%	1.20%	1.20%
Interest Spread	0.45%	0.51%	0.53%	78	0.34%	0.36%	0.30%	0.30%	0.25%
Non-Interest Income	--	--	--	--	\$0	\$0	\$2	\$1	\$1
Fully Allocated Expense	\$79	\$78	\$78	40	\$77	\$76	\$72	\$78	\$70
Interest Rate Risk	\$23	\$24	\$8	67	(\$11)	(\$9)	\$5	(\$1)	\$17
Account Profit*	(\$29)	(\$21)	(\$16)	64	\$12	\$6	(\$31)	(\$32)	(\$21)
Return on Balances	-0.26%	-0.19%	-0.14%	60	-0.06%	-0.08%	-0.20%	-0.21%	-0.16%
Relationship Detail									
Percent Single Product	3.6%	5.2%	5.4%	85	9.5%	9.0%	9.0%	9.5%	6.7%
Products Per HH	4.30	4.24	4.20	76	3.39	3.42	3.91	3.83	4.11
Other Deposit Balances	\$35,172	\$38,450	\$39,268	26	\$53,444	\$46,786	\$47,929	\$51,502	\$64,041
Other Loan Balances	\$9,955	\$9,718	\$8,421	34	\$7,954	\$7,739	\$10,466	\$10,813	\$15,872
Cross-sell Deposit Profit	(\$122)	(\$56)	(\$91)	62	(\$102)	(\$98)	(\$96)	(\$124)	(\$27)
Cross-sell Loan Profit	(\$39)	(\$4)	(\$14)	8	\$83	\$88	\$94	\$109	\$230
Cross-sell Profit	(\$160)	(\$60)	(\$105)	28	(\$19)	(\$10)	(\$2)	(\$15)	\$203
Account Profit / HH	(\$11)	\$6	(\$17)	68	(\$22)	(\$20)	(\$51)	(\$62)	(\$16)
Household Profit	(\$172)	(\$54)	(\$121)	42	(\$41)	(\$30)	(\$53)	(\$76)	\$187

*Excludes Interest Rate Risk

Individual Retirement Accounts And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	28	18	44	141	132	48		411
Households Using	19	8	24	74	54	23		202
Penetration and Balances								
HH Penetration	1.4%	2.1%	2.9%	4.1%	4.9%	5.1%		3.1%
<i>Percentile</i>	72	90	69	38	24	82		48
Account Balance	\$6,177	\$3,591	\$5,963	\$10,193	\$17,015	\$12,974		\$11,693
<i>Percentile</i>	80	35	16	5	37	23		16
Product Pricing								
Interest Rate	1.09%	0.39%	0.79%	0.68%	0.95%	0.57%		0.81%
Interest Spread	0.52%	0.66%	0.57%	0.60%	0.42%	0.70%		0.53%
<i>Percentile</i>	48	70	66	84	67	88		78
Relationship Detail								
Percent Single Product	--	25.0%	4.2%	5.4%	5.6%	4.3%		5.4%
Products Per HH	4.16	4.38	4.21	4.12	4.24	4.35		4.20
Account Profit / HH	(\$61)	(\$116)	(\$73)	(\$19)	\$15	\$46		(\$17)
<i>Percentile</i>	54	17	41	64	72	85		68
Household Profit	(\$191)	(\$486)	(\$303)	(\$96)	(\$29)	(\$43)		(\$121)
<i>Percentile</i>	33	8	10	49	59	46		42

Individual Retirement Accounts And The Business Lines

FinancialEdge Community Credit Union

Product Detail	Retail HH's			Indirect HH's			Commercial HH's	
	Ratio	Percentile		Ratio	Percentile		Ratio	Percentile
Accounts	386	7		--	--		25	30
Households Using	189	5		--	--		13	27
HH Penetration	3.1%	35		--	--		4.6%	82
Retained Accounts (%)	86.4%	56		--	--		108.7%	93
Account Balance	\$12,020	17		--	--		\$6,646	13
Retained Balances (%)	89.7%	74		--	--		118.7%	91
Mix % (Volume)	6.4%	49		--	--		2.6%	70
Interest Rate	0.83%	56		--	--		0.34%	89
Replacement Rate	1.34%	88		--	--		1.11%	34
Interest Spread	0.52%	77		--	--		0.77%	88
Non-Interest Income	--	--		--	--		--	--
Fully Allocated Expense	\$78	40		--	--		\$78	38
Interest Rate Risk	\$8	67		--	--		\$5	70
Account Profit*	(\$16)	64		--	--		(\$26)	57
Return on Balances	-0.13%	60		--	--		-0.40%	41
Relationship Detail								
Percent Single Product	5.82%	84		--	--		--	--
Products Per HH	4.00	71		--	--		7.15	84
Other Deposit Balances	\$39,838	30		--	--		\$30,981	11
Other Loan Balances	\$7,532	32		--	--		\$21,353	34
Cross-sell Deposit Profit	(\$66)	70		--	--		(\$454)	34
Cross-sell Loan Profit	(\$16)	8		--	--		\$22	18
Cross-sell Profit	(\$82)	35		--	--		(\$432)	17
Account Profit / HH	(\$15)	70		--	--		(\$42)	64
Household Profit	(\$97)	49		--	--		(\$474)	19

*Excludes Interest Rate Risk



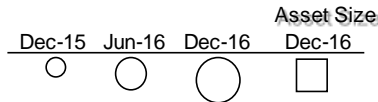
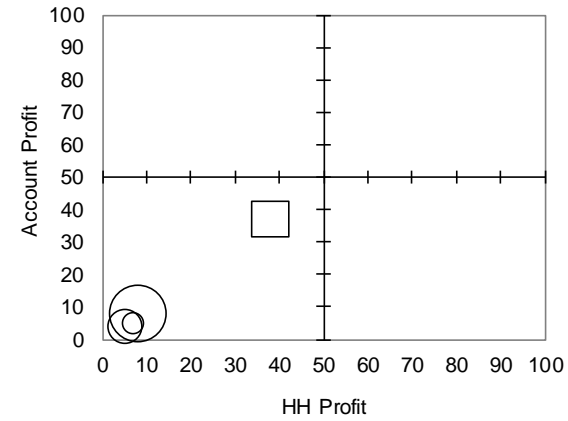
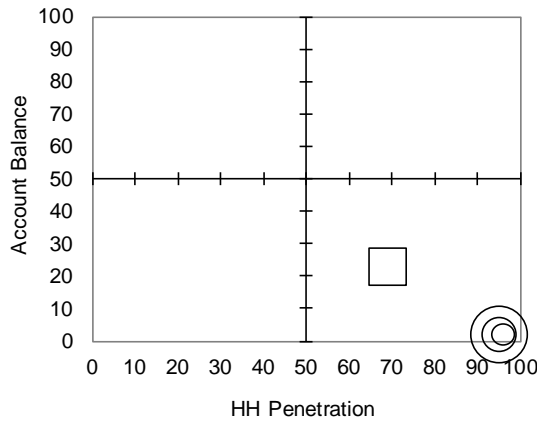
Commercial Loan Products

Total Commercial Loan Summary

FinancialEdge Community Credit Union

Commercial Loan Product Structure	Real Estate	Construction & Land Dev.	Agriculture	Commercial & Industrial	Commercial Credit Card	Commercial Line of Credit	Other Loans		Total Commercial Loans
Accounts	62	--	--	--	--	--	3		65
Households Using	37	--	--	--	--	--	2		39
HH Penetration	0.6%	--	--	--	--	--	0.0%		0.6%
Retained Accounts (%)	95.0%	--	--	--	--	--	--		93.4%
Account Balance	\$50,638	--	--	--	--	--	\$16,719		\$49,072
Retained Balances (%)	92.9%	--	--	--	--	--	--		92.1%
Mix % (Volume)	5.5%	--	--	--	--	--	0.1%		5.6%
Interest Rate	5.64%	--	--	--	--	--	5.14%		5.63%
Replacement Rate	1.95%	--	--	--	--	--	1.28%		1.94%
Interest Spread	3.69%	--	--	--	--	--	3.86%		3.69%
Loan Loss	--	--	--	--	--	--	--		--
Non-Interest Income	\$87	--	--	--	--	--	--		\$83
Fully Allocated Expense	\$1,733	--	--	--	--	--	\$656		\$1,683
Interest Rate Risk	\$35	--	--	--	--	--	\$12		\$34
Account Profit*	\$224	--	--	--	--	--	(\$11)		\$213
Return on Balances	0.44%	--	--	--	--	--	-0.07%		0.43%
Relationship Detail									
Percent Single Product	8.1%	--	--	--	--	--	--		7.7%
Products Per HH	4.16	--	--	--	--	--	4.00		4.15
Other Deposit Balances	\$6,055	--	--	--	--	--	\$6,277		\$6,066
Other Loan Balances	\$26,214	--	--	--	--	--	\$12,132		\$25,492
Cross-sell Deposit Profit	(\$253)	--	--	--	--	--	(\$460)		(\$264)
Cross-sell Loan Profit	\$448	--	--	--	--	--	\$554		\$453
Cross-sell Profit	\$195	--	--	--	--	--	\$94		\$190
Account Profit / HH	\$434	--	--	--	--	--	\$1		\$412
Household Profit	\$629	--	--	--	--	--	\$95		\$601

Commercial Real Estate



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	0.6%	95
Balance Growth (12 Month)	+7.5%	44
Account Balance	\$50,638	2
Mix % (Volume)	6%	47
Interest Rate	5.64%	97
Interest Spread	3.69%	74
Loan Loss	--	--
Non-Interest Income	\$87	51
Fully Allocated Expense	\$1,733	38
Account Profit*	\$224	8
Household Profit	\$629	8
Return on Balances (ROB) ¹	0.44%	9

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	2	6	5	
New Total Accounts	3.3%	10.0%	8.1%	33
New Total Balances	4.6%	7.0%	14.9%	62
New Account Balance	\$66,892	\$33,569	\$93,815	10
New Account Interest Rate	5.25%	5.26%	5.18%	86
New Account Interest Spread	3.45%	3.51%	3.82%	81
New Account-Account Profit*	\$621	(\$455)	\$1,934	16
New Account ROB	0.93%	-1.35%	2.06%	36

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Commercial Real Estate Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	60	60	62						
Households Using	36	36	37						
HH Penetration	0.6%	0.6%	0.6%	95	0.3%	0.3%	0.4%	0.2%	0.3%
Retained Accounts (%)	92.1%	90.0%	95.0%	66	98.3%	98.3%	91.9%	91.9%	90.4%
Account Balance	\$48,686	\$47,886	\$50,638	2	\$140,766	\$140,766	\$242,110	\$446,195	\$490,138
Retained Balances (%)	92.0%	91.5%	92.9%	49	95.9%	95.9%	90.4%	89.3%	87.3%
Mix % (Volume)	5.4%	5.3%	5.5%	47	4.8%	4.8%	7.0%	7.1%	8.8%
Interest Rate	5.84%	5.70%	5.64%	97	5.29%	5.29%	4.55%	4.66%	4.61%
Replacement Rate	2.03%	2.03%	1.95%	10	0.97%	0.97%	1.64%	1.46%	1.41%
Interest Spread	3.81%	3.68%	3.69%	74	4.33%	4.33%	2.91%	3.20%	3.19%
Loan Loss	--	--	--	--	0.14%	0.14%	0.20%	0.30%	0.25%
Non-Interest Income	\$66	\$98	\$87	51	\$46	\$46	\$175	\$374	\$291
Fully Allocated Expense	\$1,752	\$1,730	\$1,733	38	\$1,760	\$1,760	\$1,590	\$2,036	\$1,670
Interest Rate Risk	\$103	\$105	\$35	66	\$22	\$22	\$7	(\$212)	\$308
Account Profit*	\$167	\$128	\$224	8	\$4,406	\$4,406	\$5,025	\$10,034	\$11,698
Return on Balances	0.34%	0.27%	0.44%	9	2.48%	2.48%	1.74%	2.13%	2.49%
Relationship Detail									
Percent Single Product	11.1%	8.3%	8.1%	46	10.1%	10.1%	19.0%	13.5%	6.9%
Products Per HH	4.06	4.08	4.16	71	3.09	3.09	3.64	3.61	3.95
Other Deposit Balances	\$5,744	\$8,628	\$6,055	8	\$11,464	\$11,464	\$41,088	\$46,235	\$53,536
Other Loan Balances	\$26,077	\$28,560	\$26,214	25	\$40,655	\$40,655	\$72,445	\$69,100	\$110,222
Cross-sell Deposit Profit	(\$257)	(\$219)	(\$253)	14	(\$118)	(\$118)	(\$53)	(\$37)	\$6
Cross-sell Loan Profit	\$359	\$460	\$448	32	\$729	\$729	\$1,438	\$1,375	\$2,391
Cross-sell Profit	\$103	\$241	\$195	26	\$610	\$610	\$1,385	\$1,301	\$2,398
Account Profit / HH	\$450	\$389	\$434	8	\$5,934	\$5,934	\$7,113	\$13,116	\$15,584
Household Profit	\$552	\$630	\$629	8	\$6,545	\$6,545	\$8,417	\$14,400	\$17,982

*Excludes Interest Rate Risk

Commercial Real Estate And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	1	1	18	6	21	6		62
Households Using	1	1	9	4	13	5		37
Penetration and Balances								
HH Penetration	0.1%	0.3%	1.1%	0.2%	1.2%	1.1%		0.6%
<i>Percentile</i>	66	90	98	86	99	96		95
Account Balance	\$27,308	\$226,093	\$45,902	\$31,563	\$53,649	\$62,048		\$50,638
<i>Percentile</i>	9	64	5	3	7	9		2
Product Pricing								
Interest Rate	5.00%	5.25%	5.89%	5.73%	5.51%	5.55%		5.64%
Interest Spread	3.57%	3.94%	3.92%	3.82%	3.31%	3.72%		3.69%
<i>Percentile</i>	50	74	72	72	56	71		74
Relationship Detail								
Percent Single Product	100.0%	--	11.1%	25.0%	--	--		8.1%
Products Per HH	1.00	4.00	4.22	5.00	4.69	3.80		4.16
Account Profit / HH	(\$653)	\$7,408	\$372	(\$625)	\$267	\$844		\$434
<i>Percentile</i>	10	67	10	6	9	15		8
Household Profit	(\$727)	\$7,034	\$216	(\$28)	\$1,068	\$351		\$629
<i>Percentile</i>	8	60	9	9	11	8		8

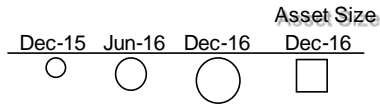
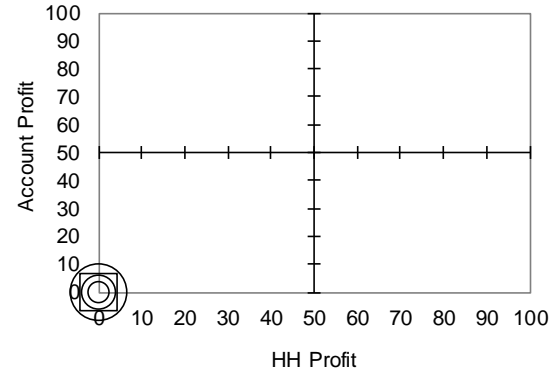
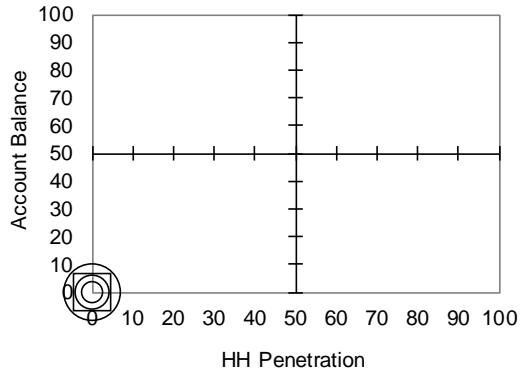
Commercial Real Estate And The Business Lines

FinancialEdge Community Credit Union

Product Detail	Retail HH's			Indirect HH's			Commercial HH's	
	Ratio	Percentile		Ratio	Percentile		Ratio	Percentile
Accounts	--	--		--	--		62	35
Households Using	--	--		--	--		37	30
HH Penetration	--	--		--	--		13.0%	86
Retained Accounts (%)	--	--		--	--		95.0%	66
Account Balance	--	--		--	--		\$50,638	2
Retained Balances (%)	--	--		--	--		92.9%	49
Mix % (Volume)	--	--		--	--		46.5%	45
Interest Rate	--	--		--	--		5.64%	97
Replacement Rate	--	--		--	--		1.95%	10
Interest Spread	--	--		--	--		3.69%	74
Loan Loss	--	--		--	--		--	--
Non-Interest Income	--	--		--	--		\$87	51
Fully Allocated Expense	--	--		--	--		\$1,733	38
Interest Rate Risk	--	--		--	--		\$35	66
Account Profit*	--	--		--	--		\$224	8
Return on Balances	--	--		--	--		0.44%	9
Relationship Detail								
Percent Single Product	--	--		--	--		8.11%	46
Products Per HH	--	--		--	--		4.16	71
Other Deposit Balances	--	--		--	--		\$6,055	8
Other Loan Balances	--	--		--	--		\$26,214	25
Cross-sell Deposit Profit	--	--		--	--		(\$253)	14
Cross-sell Loan Profit	--	--		--	--		\$448	32
Cross-sell Profit	--	--		--	--		\$195	26
Account Profit / HH	--	--		--	--		\$434	8
Household Profit	--	--		--	--		\$629	8

*Excludes Interest Rate Risk

Construction And Land Development



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	--	--
Balance Growth (12 Month)	--	--
Account Balance	--	--
Mix % (Volume)	--	--
Interest Rate	--	--
Interest Spread	--	--
Loan Loss	--	--
Non-Interest Income	--	--
Fully Allocated Expense	--	--
Account Profit*	--	--
Household Profit	--	--
Return on Balances (ROB) ¹	--	--

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	--	--	--	
New Total Accounts	--	--	--	--
New Total Balances	--	--	--	--
New Account Balance	--	--	--	--
New Account Interest Rate	--	--	--	--
New Account Interest Spread	--	--	--	--
New Account-Account Profit*	--	--	--	--
New Account ROB	--	--	--	--

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Construction And Land Development Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	--	--	--						
Households Using	--	--	--						
HH Penetration	--	--	--	--	--	--	0.0%	0.0%	0.0%
Retained Accounts (%)	--	--	--	--	--	--	66.2%	70.9%	74.4%
Account Balance	--	--	--	--	--	--	\$454,770	\$603,631	\$1,278,203
Retained Balances (%)	--	--	--	--	--	--	63.5%	65.5%	47.3%
Mix % (Volume)	--	--	--	--	--	--	0.7%	0.7%	0.3%
Interest Rate	--	--	--	--	--	--	4.33%	4.77%	4.47%
Replacement Rate	--	--	--	--	--	--	0.98%	0.74%	0.60%
Interest Spread	--	--	--	--	--	--	3.34%	4.02%	3.87%
Loan Loss	--	--	--	--	--	--	0.08%	0.19%	0.05%
Non-Interest Income	--	--	--	--	--	--	\$251	\$2,193	\$204
Fully Allocated Expense	--	--	--	--	--	--	\$1,534	\$2,499	\$1,805
Interest Rate Risk	--	--	--	--	--	--	\$445	(\$681)	(\$1,500)
Account Profit*	--	--	--	--	--	--	\$12,950	\$22,562	\$45,621
Return on Balances	--	--	--	--	--	--	2.41%	2.06%	3.23%
Relationship Detail									
Percent Single Product	--	--	--	--	--	--	17.4%	12.4%	1.0%
Products Per HH	--	--	--	--	--	--	3.37	3.73	4.56
Other Deposit Balances	--	--	--	--	--	--	\$44,972	\$68,567	\$115,859
Other Loan Balances	--	--	--	--	--	--	\$945,327	\$1,103,460	\$2,981,259
Cross-sell Deposit Profit	--	--	--	--	--	--	\$182	\$153	\$628
Cross-sell Loan Profit	--	--	--	--	--	--	\$22,549	\$29,063	\$76,554
Cross-sell Profit	--	--	--	--	--	--	\$20,475	\$25,837	\$77,182
Account Profit / HH	--	--	--	--	--	--	\$16,571	\$23,816	\$47,398
Household Profit	--	--	--	--	--	--	\$37,046	\$49,652	\$124,580

*Excludes Interest Rate Risk

Construction And Land Development And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	--	--	--	--	--	--		--
Households Using	--	--	--	--	--	--		--
Penetration and Balances								
HH Penetration	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Account Balance	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Product Pricing								
Interest Rate	--	--	--	--	--	--		--
Interest Spread	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Relationship Detail								
Percent Single Product	--	--	--	--	--	--		--
Products Per HH	--	--	--	--	--	--		--
Account Profit / HH	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Household Profit	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--

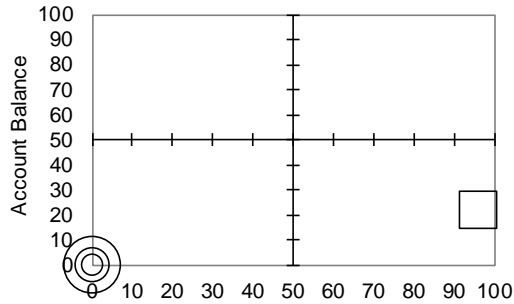
Construction And Land Development And The Business Lines

FinancialEdge Community Credit Union

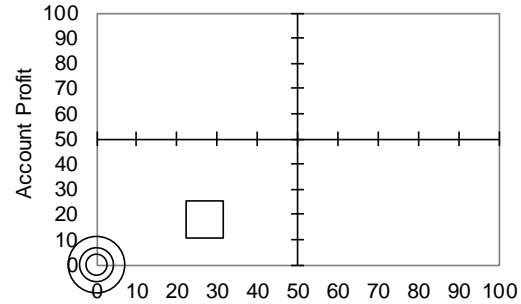
Product Detail	Retail HH's			Indirect HH's			Commercial HH's	
	Ratio	Percentile		Ratio	Percentile		Ratio	Percentile
Accounts	--	--		--	--		--	--
Households Using	--	--		--	--		--	--
HH Penetration	--	--		--	--		--	--
Retained Accounts (%)	--	--		--	--		--	--
Account Balance	--	--		--	--		--	--
Retained Balances (%)	--	--		--	--		--	--
Mix % (Volume)	--	--		--	--		--	--
Interest Rate	--	--		--	--		--	--
Replacement Rate	--	--		--	--		--	--
Interest Spread	--	--		--	--		--	--
Loan Loss	--	--		--	--		--	--
Non-Interest Income	--	--		--	--		--	--
Fully Allocated Expense	--	--		--	--		--	--
Interest Rate Risk	--	--		--	--		--	--
Account Profit*	--	--		--	--		--	--
Return on Balances	--	--		--	--		--	--
Relationship Detail								
Percent Single Product	--	--		--	--		--	--
Products Per HH	--	--		--	--		--	--
Other Deposit Balances	--	--		--	--		--	--
Other Loan Balances	--	--		--	--		--	--
Cross-sell Deposit Profit	--	--		--	--		--	--
Cross-sell Loan Profit	--	--		--	--		--	--
Cross-sell Profit	--	--		--	--		--	--
Account Profit / HH	--	--		--	--		--	--
Household Profit	--	--		--	--		--	--

*Excludes Interest Rate Risk

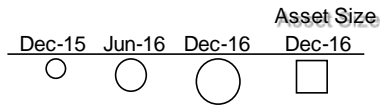
Agriculture



HH Penetration



HH Profit



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	--	--
Balance Growth (12 Month)	--	--
Account Balance	--	--
Mix % (Volume)	--	--
Interest Rate	--	--
Interest Spread	--	--
Loan Loss	--	--
Non-Interest Income	--	--
Fully Allocated Expense	--	--
Account Profit*	--	--
Household Profit	--	--
Return on Balances (ROB) ¹	--	--

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	--	--	--	
New Total Accounts	--	--	--	--
New Total Balances	--	--	--	--
New Account Balance	--	--	--	--
New Account Interest Rate	--	--	--	--
New Account Interest Spread	--	--	--	--
New Account-Account Profit*	--	--	--	--
New Account ROB	--	--	--	--

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Agriculture Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	--	--	--						
Households Using	--	--	--						
HH Penetration	--	--	--	--	1.1%	1.1%	0.3%	0.2%	0.3%
Retained Accounts (%)	--	--	--	--	--	--	91.9%	81.4%	93.9%
Account Balance	--	--	--	--	\$8,472	\$8,472	\$158,849	\$208,685	\$282,956
Retained Balances (%)	--	--	--	--	--	--	90.5%	74.3%	98.3%
Mix % (Volume)	--	--	--	--	1.0%	1.0%	2.1%	1.3%	0.4%
Interest Rate	--	--	--	--	6.92%	6.92%	3.74%	5.34%	4.28%
Replacement Rate	--	--	--	--	1.16%	1.16%	0.97%	1.07%	1.12%
Interest Spread	--	--	--	--	5.76%	5.76%	2.77%	4.27%	3.17%
Loan Loss	--	--	--	--	0.31%	0.31%	0.16%	0.25%	0.13%
Non-Interest Income	--	--	--	--	\$19	\$19	\$329	\$243	\$360
Fully Allocated Expense	--	--	--	--	\$1,133	\$1,133	\$1,308	\$1,078	\$1,292
Interest Rate Risk	--	--	--	--	(\$1)	(\$1)	\$16	\$66	(\$196)
Account Profit*	--	--	--	--	(\$653)	(\$653)	\$496	\$5,604	\$5,661
Return on Balances	--	--	--	--	-7.71%	-7.71%	0.67%	-1.55%	-0.46%
Relationship Detail									
Percent Single Product	--	--	--	--	5.0%	5.0%	3.8%	10.6%	4.8%
Products Per HH	--	--	--	--	3.90	3.90	4.36	4.45	4.89
Other Deposit Balances	--	--	--	--	\$6,916	\$6,916	\$28,040	\$24,137	\$7,711
Other Loan Balances	--	--	--	--	\$36,462	\$36,462	\$157,306	\$119,817	\$142,002
Cross-sell Deposit Profit	--	--	--	--	(\$18)	(\$18)	(\$145)	(\$198)	(\$284)
Cross-sell Loan Profit	--	--	--	--	\$785	\$785	\$2,254	\$2,632	\$2,176
Cross-sell Profit	--	--	--	--	\$767	\$767	\$2,109	\$2,195	\$1,891
Account Profit / HH	--	--	--	--	(\$687)	(\$687)	\$931	\$6,088	\$7,014
Household Profit	--	--	--	--	\$80	\$80	\$3,040	\$8,188	\$8,905

*Excludes Interest Rate Risk

Agriculture And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	--	--	--	--	--	--		--
Households Using	--	--	--	--	--	--		--
Penetration and Balances								
HH Penetration	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Account Balance	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Product Pricing								
Interest Rate	--	--	--	--	--	--		--
Interest Spread	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Relationship Detail								
Percent Single Product	--	--	--	--	--	--		--
Products Per HH	--	--	--	--	--	--		--
Account Profit / HH	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Household Profit	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--

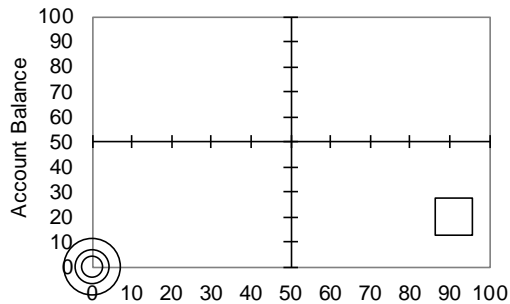
Agriculture And The Business Lines

FinancialEdge Community Credit Union

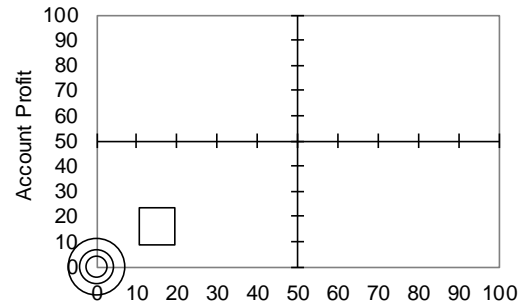
Product Detail	Retail HH's			Indirect HH's			Commercial HH's	
	Ratio	Percentile		Ratio	Percentile		Ratio	Percentile
Accounts	--	--		--	--		--	--
Households Using	--	--		--	--		--	--
HH Penetration	--	--		--	--		--	--
Retained Accounts (%)	--	--		--	--		--	--
Account Balance	--	--		--	--		--	--
Retained Balances (%)	--	--		--	--		--	--
Mix % (Volume)	--	--		--	--		--	--
Interest Rate	--	--		--	--		--	--
Replacement Rate	--	--		--	--		--	--
Interest Spread	--	--		--	--		--	--
Loan Loss	--	--		--	--		--	--
Non-Interest Income	--	--		--	--		--	--
Fully Allocated Expense	--	--		--	--		--	--
Interest Rate Risk	--	--		--	--		--	--
Account Profit*	--	--		--	--		--	--
Return on Balances	--	--		--	--		--	--
Relationship Detail								
Percent Single Product	--	--		--	--		--	--
Products Per HH	--	--		--	--		--	--
Other Deposit Balances	--	--		--	--		--	--
Other Loan Balances	--	--		--	--		--	--
Cross-sell Deposit Profit	--	--		--	--		--	--
Cross-sell Loan Profit	--	--		--	--		--	--
Cross-sell Profit	--	--		--	--		--	--
Account Profit / HH	--	--		--	--		--	--
Household Profit	--	--		--	--		--	--

*Excludes Interest Rate Risk

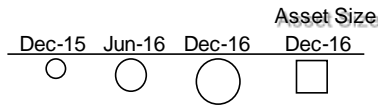
Commercial And Industrial



HH Penetration



HH Profit



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	--	--
Balance Growth (12 Month)	--	--
Account Balance	--	--
Mix % (Volume)	--	--
Interest Rate	--	--
Interest Spread	--	--
Loan Loss	--	--
Non-Interest Income	--	--
Fully Allocated Expense	--	--
Account Profit*	--	--
Household Profit	--	--
Return on Balances (ROB) ¹	--	--

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	--	--	--	
New Total Accounts	--	--	--	--
New Total Balances	--	--	--	--
New Account Balance	--	--	--	--
New Account Interest Rate	--	--	--	--
New Account Interest Spread	--	--	--	--
New Account-Account Profit*	--	--	--	--
New Account ROB	--	--	--	--

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Commercial And Industrial Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	--	--	--						
Households Using	--	--	--						
HH Penetration	--	--	--	--	0.4%	0.4%	0.2%	0.2%	0.3%
Retained Accounts (%)	--	--	--	--	90.7%	90.7%	88.8%	86.0%	81.7%
Account Balance	--	--	--	--	\$22,526	\$22,526	\$162,033	\$177,247	\$122,013
Retained Balances (%)	--	--	--	--	74.6%	74.6%	86.0%	80.7%	77.9%
Mix % (Volume)	--	--	--	--	1.4%	1.4%	2.9%	2.2%	2.8%
Interest Rate	--	--	--	--	5.64%	5.64%	4.94%	5.06%	4.88%
Replacement Rate	--	--	--	--	1.09%	1.09%	0.99%	1.04%	1.07%
Interest Spread	--	--	--	--	4.54%	4.54%	3.95%	4.02%	3.81%
Loan Loss	--	--	--	--	0.40%	0.40%	0.23%	0.41%	0.69%
Non-Interest Income	--	--	--	--	\$26	\$26	\$653	\$1,156	\$141
Fully Allocated Expense	--	--	--	--	\$1,562	\$1,562	\$1,361	\$1,646	\$1,304
Interest Rate Risk	--	--	--	--	\$2	\$2	\$210	\$65	\$15
Account Profit*	--	--	--	--	(\$601)	(\$601)	\$4,745	\$5,459	\$2,505
Return on Balances	--	--	--	--	-2.69%	-2.69%	2.04%	4.76%	0.53%
Relationship Detail									
Percent Single Product	--	--	--	--	12.1%	12.1%	12.7%	9.1%	6.8%
Products Per HH	--	--	--	--	2.95	2.95	3.90	3.91	4.02
Other Deposit Balances	--	--	--	--	\$22,603	\$22,603	\$102,233	\$59,715	\$36,583
Other Loan Balances	--	--	--	--	\$21,533	\$21,533	\$168,760	\$138,904	\$105,510
Cross-sell Deposit Profit	--	--	--	--	\$62	\$62	\$606	\$133	\$21
Cross-sell Loan Profit	--	--	--	--	\$475	\$475	\$3,858	\$2,874	\$2,274
Cross-sell Profit	--	--	--	--	\$538	\$538	\$4,464	\$2,962	\$2,296
Account Profit / HH	--	--	--	--	(\$922)	(\$922)	\$6,651	\$6,706	\$3,322
Household Profit	--	--	--	--	(\$384)	(\$384)	\$11,114	\$9,668	\$5,618

*Excludes Interest Rate Risk

Commercial And Industrial And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	--	--	--	--	--	--		--
Households Using	--	--	--	--	--	--		--
Penetration and Balances								
HH Penetration	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Account Balance	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Product Pricing								
Interest Rate	--	--	--	--	--	--		--
Interest Spread	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Relationship Detail								
Percent Single Product	--	--	--	--	--	--		--
Products Per HH	--	--	--	--	--	--		--
Account Profit / HH	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Household Profit	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--

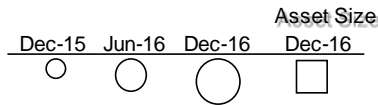
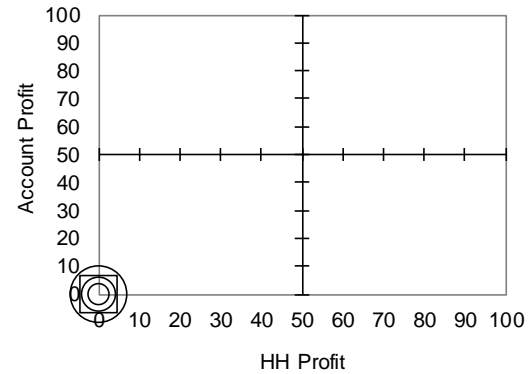
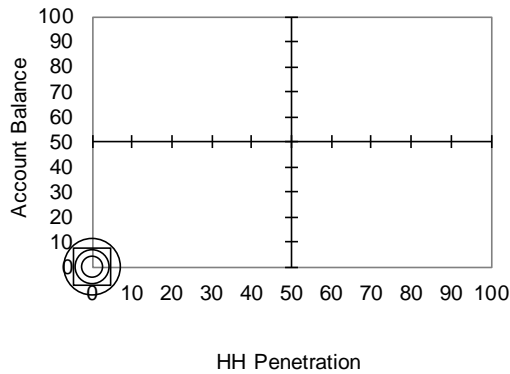
Commercial And Industrial And The Business Lines

FinancialEdge Community Credit Union

Product Detail	Retail HH's			Indirect HH's			Commercial HH's	
	Ratio	Percentile		Ratio	Percentile		Ratio	Percentile
Accounts	--	--		--	--		--	--
Households Using	--	--		--	--		--	--
HH Penetration	--	--		--	--		--	--
Retained Accounts (%)	--	--		--	--		--	--
Account Balance	--	--		--	--		--	--
Retained Balances (%)	--	--		--	--		--	--
Mix % (Volume)	--	--		--	--		--	--
Interest Rate	--	--		--	--		--	--
Replacement Rate	--	--		--	--		--	--
Interest Spread	--	--		--	--		--	--
Loan Loss	--	--		--	--		--	--
Non-Interest Income	--	--		--	--		--	--
Fully Allocated Expense	--	--		--	--		--	--
Interest Rate Risk	--	--		--	--		--	--
Account Profit*	--	--		--	--		--	--
Return on Balances	--	--		--	--		--	--
Relationship Detail								
Percent Single Product	--	--		--	--		--	--
Products Per HH	--	--		--	--		--	--
Other Deposit Balances	--	--		--	--		--	--
Other Loan Balances	--	--		--	--		--	--
Cross-sell Deposit Profit	--	--		--	--		--	--
Cross-sell Loan Profit	--	--		--	--		--	--
Cross-sell Profit	--	--		--	--		--	--
Account Profit / HH	--	--		--	--		--	--
Household Profit	--	--		--	--		--	--

*Excludes Interest Rate Risk

Commercial Card



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	--	--
Balance Growth (12 Month)	--	--
Account Balance	--	--
Mix % (Volume)	--	--
Interest Rate	--	--
Interest Spread	--	--
Loan Loss	--	--
Non-Interest Income	--	--
Fully Allocated Expense	--	--
Account Profit*	--	--
Household Profit	--	--
Return on Balances (ROB) ¹	--	--

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	--	--	--	
New Total Accounts	--	--	--	--
New Total Balances	--	--	--	--
New Account Balance	--	--	--	--
New Account Interest Rate	--	--	--	--
New Account Interest Spread	--	--	--	--
New Account-Account Profit*	--	--	--	--
New Account ROB	--	--	--	--

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Commercial Card Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	--	--	--						
Households Using	--	--	--						
HH Penetration	--	--	--	--	--	--	0.7%	0.3%	0.4%
Retained Accounts (%)	--	--	--	--	--	--	89.4%	91.9%	94.8%
Account Balance	--	--	--	--	--	--	\$1,664	\$2,200	\$1,455
Retained Balances (%)	--	--	--	--	--	--	85.2%	87.5%	95.2%
Mix % (Volume)	--	--	--	--	--	--	0.1%	0.1%	0.1%
Interest Rate	--	--	--	--	--	--	7.61%	9.33%	8.43%
Replacement Rate	--	--	--	--	--	--	0.51%	0.48%	0.47%
Interest Spread	--	--	--	--	--	--	7.11%	8.85%	7.95%
Loan Loss	--	--	--	--	--	--	0.90%	0.97%	1.23%
Non-Interest Income	--	--	--	--	--	--	\$144	\$184	\$111
Fully Allocated Expense	--	--	--	--	--	--	\$634	\$670	\$625
Interest Rate Risk	--	--	--	--	--	--	(\$5)	(\$7)	(\$2)
Account Profit*	--	--	--	--	--	--	(\$377)	(\$308)	(\$408)
Return on Balances	--	--	--	--	--	--	-36.06%	-122.78%	-716.76%
Relationship Detail									
Percent Single Product	--	--	--	--	--	--	7.0%	7.3%	4.1%
Products Per HH	--	--	--	--	--	--	4.57	4.72	4.86
Other Deposit Balances	--	--	--	--	--	--	\$69,937	\$80,944	\$72,121
Other Loan Balances	--	--	--	--	--	--	\$68,219	\$66,811	\$69,443
Cross-sell Deposit Profit	--	--	--	--	--	--	\$57	\$102	\$93
Cross-sell Loan Profit	--	--	--	--	--	--	\$1,275	\$1,217	\$1,567
Cross-sell Profit	--	--	--	--	--	--	\$1,288	\$1,309	\$1,660
Account Profit / HH	--	--	--	--	--	--	(\$810)	(\$718)	(\$747)
Household Profit	--	--	--	--	--	--	\$478	\$591	\$913

*Excludes Interest Rate Risk

Commercial Card And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	--	--	--	--	--	--		--
Households Using	--	--	--	--	--	--		--
Penetration and Balances								
HH Penetration	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Account Balance	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Product Pricing								
Interest Rate	--	--	--	--	--	--		--
Interest Spread	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Relationship Detail								
Percent Single Product	--	--	--	--	--	--		--
Products Per HH	--	--	--	--	--	--		--
Account Profit / HH	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Household Profit	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--

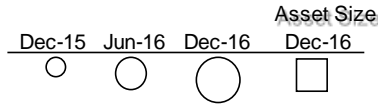
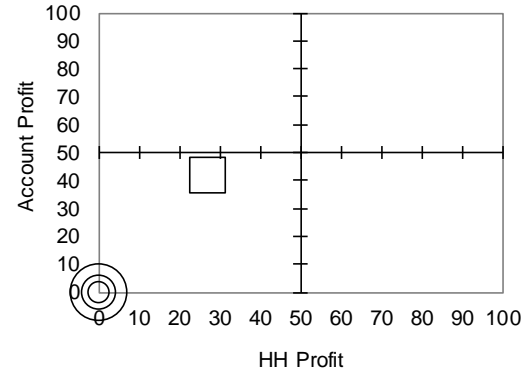
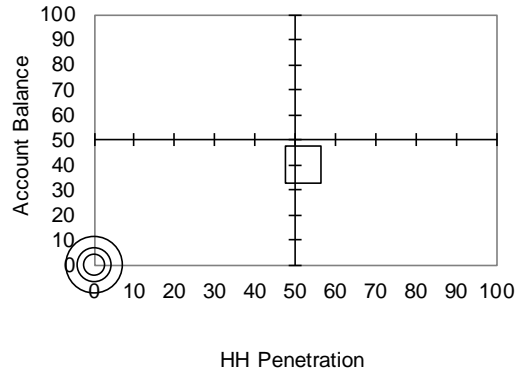
Commercial Card And The Business Lines

FinancialEdge Community Credit Union

Product Detail	Retail HH's			Indirect HH's			Commercial HH's	
	Ratio	Percentile		Ratio	Percentile		Ratio	Percentile
Accounts	--	--		--	--		--	--
Households Using	--	--		--	--		--	--
HH Penetration	--	--		--	--		--	--
Retained Accounts (%)	--	--		--	--		--	--
Account Balance	--	--		--	--		--	--
Retained Balances (%)	--	--		--	--		--	--
Mix % (Volume)	--	--		--	--		--	--
Interest Rate	--	--		--	--		--	--
Replacement Rate	--	--		--	--		--	--
Interest Spread	--	--		--	--		--	--
Loan Loss	--	--		--	--		--	--
Non-Interest Income	--	--		--	--		--	--
Fully Allocated Expense	--	--		--	--		--	--
Interest Rate Risk	--	--		--	--		--	--
Account Profit*	--	--		--	--		--	--
Return on Balances	--	--		--	--		--	--
Relationship Detail								
Percent Single Product	--	--		--	--		--	--
Products Per HH	--	--		--	--		--	--
Other Deposit Balances	--	--		--	--		--	--
Other Loan Balances	--	--		--	--		--	--
Cross-sell Deposit Profit	--	--		--	--		--	--
Cross-sell Loan Profit	--	--		--	--		--	--
Cross-sell Profit	--	--		--	--		--	--
Account Profit / HH	--	--		--	--		--	--
Household Profit	--	--		--	--		--	--

*Excludes Interest Rate Risk

Commercial Line Of Credit



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	--	--
Balance Growth (12 Month)	--	--
Account Balance	--	--
Mix % (Volume)	--	--
Interest Rate	--	--
Interest Spread	--	--
Loan Loss	--	--
Non-Interest Income	--	--
Fully Allocated Expense	--	--
Account Profit*	--	--
Household Profit	--	--
Return on Balances (ROB) ¹	--	--

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	--	--	--	
New Total Accounts	--	--	--	--
New Total Balances	--	--	--	--
New Account Balance	--	--	--	--
New Account Interest Rate	--	--	--	--
New Account Interest Spread	--	--	--	--
New Account-Account Profit*	--	--	--	--
New Account ROB	--	--	--	--

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Commercial Line Of Credit Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	--	--	--						
Households Using	--	--	--						
HH Penetration	--	--	--	--	0.1%	0.1%	0.2%	0.1%	0.2%
Retained Accounts (%)	--	--	--	--	83.3%	83.3%	90.2%	86.3%	81.9%
Account Balance	--	--	--	--	\$36,738	\$36,738	\$77,744	\$81,832	\$102,980
Retained Balances (%)	--	--	--	--	37.5%	37.5%	77.8%	72.7%	72.1%
Mix % (Volume)	--	--	--	--	0.2%	0.2%	0.8%	0.6%	1.3%
Interest Rate	--	--	--	--	6.84%	6.84%	5.47%	5.75%	4.91%
Replacement Rate	--	--	--	--	0.49%	0.49%	0.51%	0.48%	0.47%
Interest Spread	--	--	--	--	6.35%	6.35%	4.96%	5.26%	4.44%
Loan Loss	--	--	--	--	0.50%	0.50%	0.33%	0.62%	0.36%
Non-Interest Income	--	--	--	--	\$17	\$17	\$186	\$249	\$145
Fully Allocated Expense	--	--	--	--	\$756	\$756	\$855	\$943	\$720
Interest Rate Risk	--	--	--	--	\$2	\$2	\$9	(\$29)	(\$5)
Account Profit*	--	--	--	--	\$1,077	\$1,077	\$2,338	\$2,418	\$3,241
Return on Balances	--	--	--	--	1.77%	1.77%	-5.41%	-6.12%	2.92%
Relationship Detail									
Percent Single Product	--	--	--	--	--	--	7.5%	4.1%	2.5%
Products Per HH	--	--	--	--	2.79	2.79	4.24	4.51	4.67
Other Deposit Balances	--	--	--	--	\$1,889	\$1,889	\$67,515	\$88,514	\$82,698
Other Loan Balances	--	--	--	--	\$20,133	\$20,133	\$214,214	\$275,816	\$323,931
Cross-sell Deposit Profit	--	--	--	--	(\$242)	(\$242)	\$124	(\$24)	\$189
Cross-sell Loan Profit	--	--	--	--	\$310	\$310	\$4,145	\$6,357	\$7,275
Cross-sell Profit	--	--	--	--	\$68	\$68	\$3,795	\$6,049	\$7,464
Account Profit / HH	--	--	--	--	\$1,078	\$1,078	\$2,497	\$2,863	\$3,523
Household Profit	--	--	--	--	\$1,147	\$1,147	\$6,187	\$8,874	\$10,987

*Excludes Interest Rate Risk

Commercial Line Of Credit And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	--	--	--	--	--	--		--
Households Using	--	--	--	--	--	--		--
Penetration and Balances								
HH Penetration	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Account Balance	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Product Pricing								
Interest Rate	--	--	--	--	--	--		--
Interest Spread	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Relationship Detail								
Percent Single Product	--	--	--	--	--	--		--
Products Per HH	--	--	--	--	--	--		--
Account Profit / HH	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--
Household Profit	--	--	--	--	--	--		--
<i>Percentile</i>	--	--	--	--	--	--		--

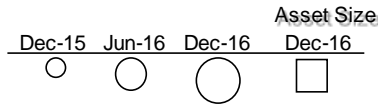
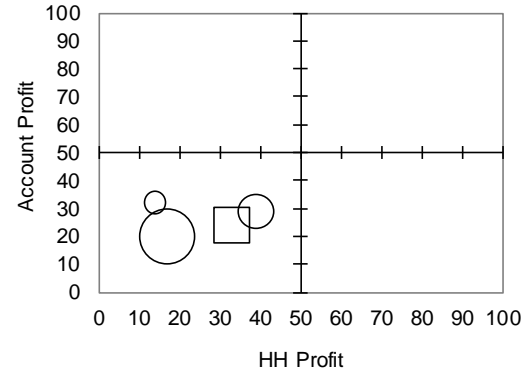
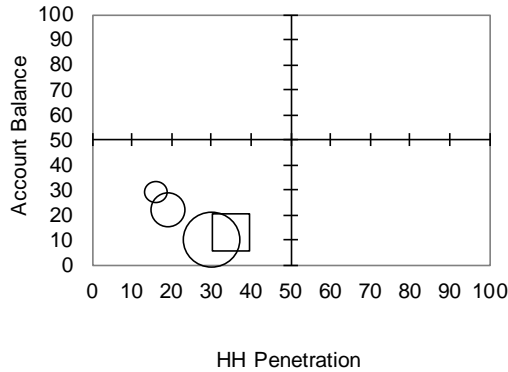
Commercial Line Of Credit And The Business Lines

FinancialEdge Community Credit Union

Product Detail	Retail HH's			Indirect HH's			Commercial HH's	
	Ratio	Percentile		Ratio	Percentile		Ratio	Percentile
Accounts	--	--		--	--		--	--
Households Using	--	--		--	--		--	--
HH Penetration	--	--		--	--		--	--
Retained Accounts (%)	--	--		--	--		--	--
Account Balance	--	--		--	--		--	--
Retained Balances (%)	--	--		--	--		--	--
Mix % (Volume)	--	--		--	--		--	--
Interest Rate	--	--		--	--		--	--
Replacement Rate	--	--		--	--		--	--
Interest Spread	--	--		--	--		--	--
Loan Loss	--	--		--	--		--	--
Non-Interest Income	--	--		--	--		--	--
Fully Allocated Expense	--	--		--	--		--	--
Interest Rate Risk	--	--		--	--		--	--
Account Profit*	--	--		--	--		--	--
Return on Balances	--	--		--	--		--	--
Relationship Detail								
Percent Single Product	--	--		--	--		--	--
Products Per HH	--	--		--	--		--	--
Other Deposit Balances	--	--		--	--		--	--
Other Loan Balances	--	--		--	--		--	--
Cross-sell Deposit Profit	--	--		--	--		--	--
Cross-sell Loan Profit	--	--		--	--		--	--
Cross-sell Profit	--	--		--	--		--	--
Account Profit / HH	--	--		--	--		--	--
Household Profit	--	--		--	--		--	--

*Excludes Interest Rate Risk

Other Commercial Loans



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	0.0%	30
Balance Growth (12 Month)	+66.9%	89
Account Balance	\$16,719	10
Mix % (Volume)	0%	18
Interest Rate	5.14%	69
Interest Spread	3.86%	79
Loan Loss	--	--
Non-Interest Income	--	--
Fully Allocated Expense	\$656	41
Account Profit*	(\$11)	20
Household Profit	\$95	17
Return on Balances (ROB) ¹	-0.07%	20

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	--	--	3	
New Total Accounts	--	--	100.0%	100
New Total Balances	--	--	100.0%	100
New Account Balance	--	--	\$16,719	7
New Account Interest Rate	--	--	5.14%	73
New Account Interest Spread	--	--	3.86%	75
New Account-Account Profit*	--	--	(\$11)	19
New Account ROB	--	--	-0.07%	18

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Other Commercial Loans Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	1	1	3						
Households Using	1	1	2						
HH Penetration	0.0%	0.0%	0.0%	30	0.0%	0.0%	0.2%	0.2%	0.2%
Retained Accounts (%)	100.0%	100.0%	--	--	50.0%	50.0%	83.5%	84.2%	80.4%
Account Balance	\$30,060	\$27,426	\$16,719	10	\$18,761	\$18,761	\$98,503	\$150,235	\$158,738
Retained Balances (%)	92.1%	91.2%	--	--	47.3%	47.3%	77.9%	79.2%	80.3%
Mix % (Volume)	0.1%	0.1%	0.1%	18	0.1%	0.1%	2.6%	2.2%	2.1%
Interest Rate	5.00%	5.00%	5.14%	69	5.42%	5.42%	4.79%	4.86%	4.57%
Replacement Rate	1.69%	1.69%	1.28%	80	1.41%	1.41%	1.67%	1.62%	1.38%
Interest Spread	3.32%	3.32%	3.86%	79	4.01%	4.01%	3.12%	3.25%	3.20%
Loan Loss	--	--	--	--	0.24%	0.24%	0.28%	0.44%	0.43%
Non-Interest Income	--	--	--	--	--	--	\$133	\$271	\$260
Fully Allocated Expense	\$663	\$655	\$656	41	\$603	\$603	\$762	\$1,021	\$930
Interest Rate Risk	\$64	\$60	\$12	66	\$14	\$14	\$22	\$35	\$66
Account Profit*	\$333	\$254	(\$11)	20	\$102	\$102	\$1,897	\$2,894	\$4,329
Return on Balances	1.11%	0.93%	-0.07%	20	0.49%	0.49%	1.18%	2.45%	1.70%
Relationship Detail									
Percent Single Product	--	--	--	--	--	--	12.2%	12.2%	6.8%
Products Per HH	3.00	6.00	4.00	58	3.67	3.67	3.85	3.79	4.30
Other Deposit Balances	\$13,152	\$48,002	\$6,277	15	\$6,802	\$6,802	\$35,953	\$49,616	\$67,016
Other Loan Balances	--	\$31,103	\$12,132	23	\$69,730	\$69,730	\$58,786	\$138,240	\$347,652
Cross-sell Deposit Profit	(\$406)	(\$53)	(\$460)	10	(\$677)	(\$677)	(\$56)	(\$66)	\$82
Cross-sell Loan Profit	--	\$1,573	\$554	40	\$1,860	\$1,860	\$1,139	\$3,073	\$7,817
Cross-sell Profit	(\$406)	\$1,520	\$94	25	\$1,182	\$1,182	\$1,053	\$2,970	\$7,899
Account Profit / HH	\$397	\$314	\$1	22	\$117	\$117	\$2,496	\$3,790	\$5,647
Household Profit	(\$9)	\$1,834	\$95	17	\$1,300	\$1,300	\$3,549	\$6,759	\$13,546

*Excludes Interest Rate Risk

Other Commercial Loans And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	--	--	1	--	--	--		3
Households Using	--	--	1	--	--	--		2
Penetration and Balances								
HH Penetration	--	--	0.1%	--	--	--		0.0%
<i>Percentile</i>	--	--	68	--	--	--		30
Account Balance	--	--	\$28,573	--	--	--		\$16,719
<i>Percentile</i>	--	--	46	--	--	--		10
Product Pricing								
Interest Rate	--	--	6.50%	--	--	--		5.14%
Interest Spread	--	--	5.25%	--	--	--		3.86%
<i>Percentile</i>	--	--	91	--	--	--		79
Relationship Detail								
Percent Single Product	--	--	--	--	--	--		--
Products Per HH	--	--	6.00	--	--	--		4.00
Account Profit / HH	--	--	\$863	--	--	--		\$1
<i>Percentile</i>	--	--	58	--	--	--		22
Household Profit	--	--	\$1,346	--	--	--		\$95
<i>Percentile</i>	--	--	49	--	--	--		17

Other Commercial Loans And The Business Lines

FinancialEdge Community Credit Union

Product Detail	Retail HH's			Indirect HH's			Commercial HH's	
	Ratio	Percentile		Ratio	Percentile		Ratio	Percentile
Accounts	--	--		--	--		3	9
Households Using	--	--		--	--		2	6
HH Penetration	--	--		--	--		0.7%	19
Retained Accounts (%)	--	--		--	--		--	--
Account Balance	--	--		--	--		\$16,719	10
Retained Balances (%)	--	--		--	--		--	--
Mix % (Volume)	--	--		--	--		0.7%	15
Interest Rate	--	--		--	--		5.14%	69
Replacement Rate	--	--		--	--		1.28%	80
Interest Spread	--	--		--	--		3.86%	79
Loan Loss	--	--		--	--		--	--
Non-Interest Income	--	--		--	--		--	--
Fully Allocated Expense	--	--		--	--		\$656	41
Interest Rate Risk	--	--		--	--		\$12	66
Account Profit*	--	--		--	--		(\$11)	20
Return on Balances	--	--		--	--		-0.07%	20
Relationship Detail								
Percent Single Product	--	--		--	--		--	--
Products Per HH	--	--		--	--		4.00	58
Other Deposit Balances	--	--		--	--		\$6,277	15
Other Loan Balances	--	--		--	--		\$12,132	23
Cross-sell Deposit Profit	--	--		--	--		(\$460)	10
Cross-sell Loan Profit	--	--		--	--		\$554	40
Cross-sell Profit	--	--		--	--		\$94	25
Account Profit / HH	--	--		--	--		\$1	22
Household Profit	--	--		--	--		\$95	17

*Excludes Interest Rate Risk

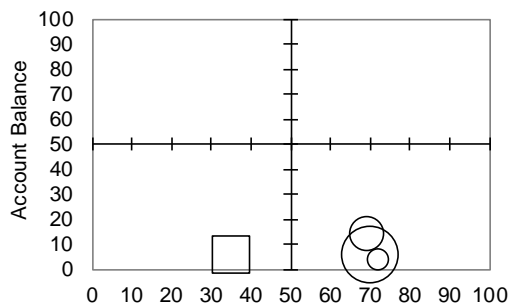
Commercial Deposit Products

Total Commercial Deposit Summary

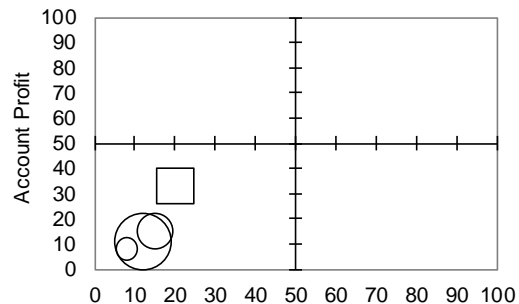
FinancialEdge Community Credit Union

Product Detail	Checking	Savings	MMA	CD		Total Commercial Deposits
Accounts	244	305	10	31		590
Households Using	215	264	9	10		264
HH Penetration	3.3%	4.1%	0.1%	0.2%		4.1%
Retained Accounts (%)	91.2%	95.0%	90.9%	--		97.7%
Account Balance	\$4,595	\$2,650	\$80,276	\$24,512		\$5,919
Retained Balances (%)	75.5%	91.1%	98.8%	--		108.2%
Mix % (Volume)	1.4%	1.0%	1.0%	1.0%		4.4%
Interest Rate	0.02%	0.05%	0.36%	0.88%		0.29%
Replacement Rate	1.13%	1.13%	0.51%	1.10%		0.98%
Interest Spread	1.04%	1.08%	0.15%	0.22%		0.67%
Non-Interest Income	--	--	--	--		--
Fully Allocated Expense	\$242	\$74	\$107	\$64		\$144
Interest Rate Risk	\$3	\$2	\$55	\$17		\$4
Account Profit*	(\$195)	(\$45)	\$16	(\$10)		(\$104)
Return on Balances	-4.23%	-1.71%	0.02%	-0.04%		-1.76%
Relationship Detail						
Percent Single Product	--	4.5%	--	--		4.5%
Products Per HH	4.18	3.91	3.67	4.20		3.91
Other Deposit Balances	\$16,627	\$20,768	\$70,946	\$29,035		\$10,602
Other Loan Balances	\$16,075	\$16,816	\$339	\$3,659		\$16,816
Cross-sell Deposit Profit	(\$139)	(\$256)	(\$43)	(\$150)		(\$83)
Cross-sell Loan Profit	\$237	\$226	(\$78)	(\$117)		\$226
Cross-sell Profit	\$98	(\$30)	(\$121)	(\$267)		\$143
Account Profit / HH	(\$217)	(\$50)	\$80	\$21		(\$224)
Household Profit	(\$120)	(\$81)	(\$41)	(\$246)		(\$81)

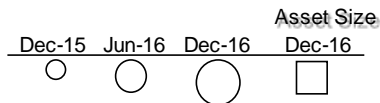
Commercial Checking



HH Penetration



HH Profit



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	3.3%	70
Balance Growth (12 Month)	+28.1%	81
Account Balance	\$4,595	6
Mix % (Volume)	1%	39
Interest Rate	0.02%	47
Interest Spread	1.04%	74
Non-Interest Income	--	--
Fully Allocated Expense	\$242	35
Account Profit*	(\$195)	11
Household Profit	(\$120)	12
Return on Balances (ROB) ¹	-4.23%	6

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	10	16	17	
New Total Accounts	4.0%	6.4%	7.0%	22
New Total Balances	1.9%	15.5%	1.9%	12
New Account Balance	\$1,635	\$14,070	\$1,270	4
New Account Interest Rate	--	0.04%	--	--
New Account Interest Spread	1.01%	1.03%	1.06%	100
New Account-Account Profit*	(\$229)	(\$98)	(\$229)	10
New Account ROB	-13.99%	-0.70%	-18.04%	3

Commercial Checking Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	247	249	244						
Households Using	213	215	215						
HH Penetration	3.3%	3.4%	3.3%	70	2.2%	1.8%	2.9%	2.7%	3.8%
Retained Accounts (%)	97.9%	94.3%	91.2%	12	90.7%	91.9%	93.6%	93.9%	94.6%
Account Balance	\$3,543	\$5,851	\$4,595	6	\$4,749	\$4,526	\$10,530	\$12,254	\$16,187
Retained Balances (%)	84.3%	140.8%	75.5%	5	60.3%	67.0%	85.3%	89.1%	93.3%
Mix % (Volume)	1.1%	1.8%	1.4%	39	1.0%	0.8%	2.7%	2.5%	3.7%
Interest Rate	0.02%	0.02%	0.02%	47	0.01%	0.01%	0.05%	0.05%	0.04%
Replacement Rate	1.07%	1.13%	1.13%	100	1.13%	1.13%	1.13%	1.12%	1.11%
Interest Spread	0.99%	1.05%	1.04%	74	1.05%	1.06%	1.01%	1.00%	1.01%
Non-Interest Income	--	--	--	--	--	\$43	\$56	\$69	\$76
Fully Allocated Expense	\$245	\$242	\$242	35	\$223	\$215	\$220	\$236	\$217
Interest Rate Risk	\$7	\$12	\$3	65	\$3	\$7	\$5	\$1	(\$3)
Account Profit*	(\$210)	(\$181)	(\$195)	11	(\$173)	(\$124)	(\$59)	(\$46)	\$21
Return on Balances	-5.93%	-3.09%	-4.23%	6	-3.66%	-2.65%	-2.48%	-3.60%	-0.37%
Relationship Detail									
Percent Single Product	--	--	--	--	14.8%	9.9%	11.6%	14.1%	11.9%
Products Per HH	4.10	4.13	4.18	87	3.54	3.54	3.48	3.37	3.65
Other Deposit Balances	\$15,109	\$15,792	\$16,627	41	\$18,471	\$16,189	\$20,858	\$21,814	\$25,168
Other Loan Balances	\$14,104	\$16,287	\$16,075	30	\$17,887	\$14,598	\$33,370	\$33,037	\$46,352
Cross-sell Deposit Profit	(\$150)	(\$135)	(\$139)	34	(\$205)	(\$157)	(\$101)	(\$114)	(\$87)
Cross-sell Loan Profit	\$162	\$228	\$237	30	\$320	\$237	\$632	\$672	\$1,057
Cross-sell Profit	\$13	\$93	\$98	27	\$115	\$81	\$532	\$554	\$970
Account Profit / HH	(\$235)	(\$195)	(\$217)	12	(\$192)	(\$132)	(\$59)	(\$47)	\$35
Household Profit	(\$223)	(\$102)	(\$120)	12	(\$77)	(\$51)	\$473	\$507	\$1,005

*Excludes Interest Rate Risk

Commercial Checking And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	19	11	38	41	32	22		244
Households Using	18	11	30	40	30	21		215
Penetration and Balances								
HH Penetration	1.3%	2.9%	3.6%	2.2%	2.7%	4.7%		3.3%
<i>Percentile</i>	65	90	82	79	78	90		70
Account Balance	\$788	\$748	\$3,772	\$3,221	\$4,131	\$6,997		\$4,595
<i>Percentile</i>	6	6	19	12	13	33		6
Product Pricing								
Interest Rate	--	--	--	0.07%	0.04%	--		0.02%
Interest Spread	1.06%	1.06%	1.06%	1.00%	1.02%	1.06%		1.04%
<i>Percentile</i>	100	100	100	29	43	100		74
Relationship Detail								
Percent Single Product	--	--	--	--	--	--		--
Products Per HH	4.78	4.82	5.00	4.65	5.67	5.24		4.18
Account Profit / HH	(\$247)	(\$233)	(\$253)	(\$213)	(\$211)	(\$171)		(\$217)
<i>Percentile</i>	11	14	7	16	15	24		12
Household Profit	(\$229)	\$12	(\$130)	(\$281)	(\$88)	\$230		(\$120)
<i>Percentile</i>	27	54	26	15	26	34		12

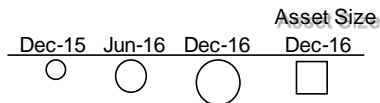
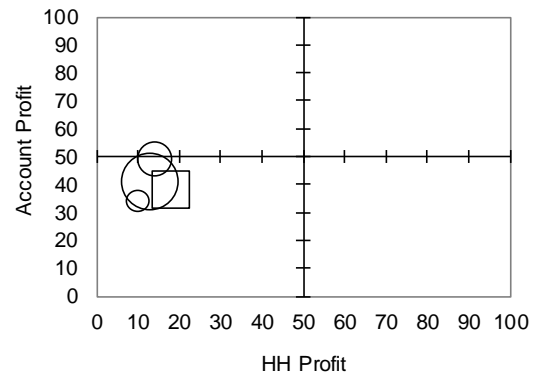
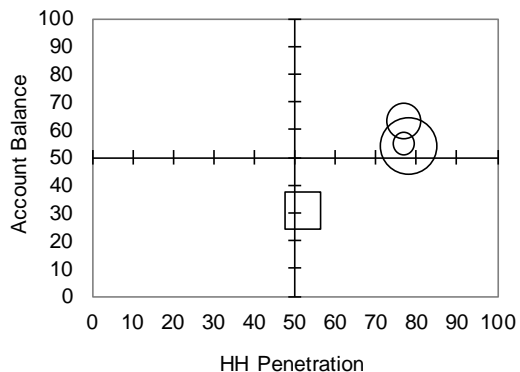
Commercial Checking And The Business Lines

FinancialEdge Community Credit Union

Product Detail	Retail HH's			Indirect HH's			Commercial HH's	
	Ratio	Percentile		Ratio	Percentile		Ratio	Percentile
Accounts	--	--		--	--		244	11
Households Using	--	--		--	--		215	11
HH Penetration	--	--		--	--		75.4%	21
Retained Accounts (%)	--	--		--	--		91.2%	13
Account Balance	--	--		--	--		\$4,595	6
Retained Balances (%)	--	--		--	--		75.5%	5
Mix % (Volume)	--	--		--	--		17.5%	10
Interest Rate	--	--		--	--		0.02%	47
Replacement Rate	--	--		--	--		1.13%	100
Interest Spread	--	--		--	--		1.04%	74
Non-Interest Income	--	--		--	--		--	--
Fully Allocated Expense	--	--		--	--		\$242	36
Interest Rate Risk	--	--		--	--		\$3	64
Account Profit*	--	--		--	--		(\$195)	11
Return on Balances	--	--		--	--		-4.23%	5
Relationship Detail								
Percent Single Product	--	--		--	--		--	--
Products Per HH	--	--		--	--		4.18	87
Other Deposit Balances	--	--		--	--		\$16,627	41
Other Loan Balances	--	--		--	--		\$16,075	30
Cross-sell Deposit Profit	--	--		--	--		(\$139)	34
Cross-sell Loan Profit	--	--		--	--		\$237	30
Cross-sell Profit	--	--		--	--		\$98	27
Account Profit / HH	--	--		--	--		(\$217)	12
Household Profit	--	--		--	--		(\$120)	12

*Excludes Interest Rate Risk

Commercial Savings



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	4.1%	78
Balance Growth (12 Month)	+11.9%	41
Account Balance	\$2,650	54
Mix % (Volume)	1%	86
Interest Rate	0.05%	63
Interest Spread	1.08%	81
Non-Interest Income	--	--
Fully Allocated Expense	\$74	36
Account Profit*	(\$45)	41
Household Profit	(\$81)	13
Return on Balances (ROB) ¹	-1.71%	45

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	11	17	22	
New Total Accounts	3.9%	5.7%	7.2%	34
New Total Balances	0.0%	2.1%	1.4%	16
New Account Balance	\$14	\$1,077	\$527	19
New Account Interest Rate	0.05%	0.10%	0.05%	41
New Account Interest Spread	1.02%	1.03%	1.08%	82
New Account-Account Profit*	(\$75)	(\$63)	(\$68)	21
New Account ROB	-527.75%	-5.83%	-12.98%	16

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Commercial Savings Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	284	298	305						
Households Using	253	255	264						
HH Penetration	3.9%	4.0%	4.1%	78	4.1%	2.7%	2.8%	2.6%	3.4%
Retained Accounts (%)	96.8%	98.9%	95.0%	42	95.0%	95.4%	94.0%	94.1%	95.7%
Account Balance	\$2,543	\$2,934	\$2,650	54	\$2,650	\$1,964	\$4,471	\$11,544	\$55,190
Retained Balances (%)	111.3%	118.5%	91.1%	18	91.1%	91.1%	81.4%	86.1%	84.5%
Mix % (Volume)	0.9%	1.1%	1.0%	86	1.0%	0.6%	0.7%	0.6%	0.8%
Interest Rate	0.05%	0.10%	0.05%	63	0.05%	0.10%	0.12%	0.14%	0.14%
Replacement Rate	1.07%	1.13%	1.13%	100	1.13%	1.13%	1.13%	1.11%	1.11%
Interest Spread	1.02%	1.03%	1.08%	81	1.08%	1.03%	1.01%	0.97%	0.98%
Non-Interest Income	--	--	--	--	--	--	\$16	\$5	\$29
Fully Allocated Expense	\$75	\$74	\$74	36	\$74	\$67	\$63	\$82	\$76
Interest Rate Risk	\$5	\$6	\$2	71	\$2	\$3	\$0	(\$8)	(\$41)
Account Profit*	(\$49)	(\$44)	(\$45)	41	(\$45)	(\$47)	(\$2)	\$45	\$556
Return on Balances	-1.92%	-1.49%	-1.71%	45	-1.71%	-2.75%	-1.82%	-2.91%	-1.20%
Relationship Detail									
Percent Single Product	4.3%	4.3%	4.5%	43	4.5%	5.6%	6.3%	5.6%	4.5%
Products Per HH	3.89	3.90	3.91	68	3.91	3.61	3.65	3.61	3.87
Other Deposit Balances	\$19,062	\$21,243	\$20,768	24	\$20,768	\$18,007	\$31,078	\$37,700	\$75,974
Other Loan Balances	\$14,860	\$16,534	\$16,816	22	\$16,816	\$12,098	\$65,626	\$47,483	\$42,811
Cross-sell Deposit Profit	(\$292)	(\$242)	(\$256)	22	(\$256)	(\$135)	(\$86)	(\$110)	\$173
Cross-sell Loan Profit	\$153	\$209	\$226	23	\$226	\$147	\$1,206	\$973	\$926
Cross-sell Profit	(\$139)	(\$34)	(\$30)	14	(\$30)	\$12	\$1,119	\$850	\$1,052
Account Profit / HH	(\$49)	(\$43)	(\$50)	44	(\$50)	(\$50)	\$2	\$42	\$515
Household Profit	(\$188)	(\$77)	(\$81)	13	(\$81)	(\$39)	\$1,121	\$892	\$1,568

*Excludes Interest Rate Risk

Commercial Savings And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	27	14	40	54	42	27		305
Households Using	25	13	33	50	35	24		264
Penetration and Balances								
HH Penetration	1.8%	3.4%	4.0%	2.8%	3.2%	5.4%		4.1%
<i>Percentile</i>	79	94	86	88	83	94		78
Account Balance	\$251	\$50	\$523	\$1,936	\$2,435	\$629		\$2,650
<i>Percentile</i>	13	2	12	52	58	14		54
Product Pricing								
Interest Rate	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%		0.05%
Interest Spread	1.08%	1.08%	1.08%	1.08%	1.08%	1.08%		1.08%
<i>Percentile</i>	85	84	84	82	84	83		81
Relationship Detail								
Percent Single Product	4.0%	--	--	4.0%	--	--		4.5%
Products Per HH	4.12	4.62	4.82	4.40	5.54	5.13		3.91
Account Profit / HH	(\$77)	(\$79)	(\$82)	(\$56)	(\$55)	(\$75)		(\$50)
<i>Percentile</i>	20	17	16	51	40	17		44
Household Profit	(\$227)	\$545	(\$79)	(\$246)	(\$11)	\$235		(\$81)
<i>Percentile</i>	25	79	29	17	34	32		13

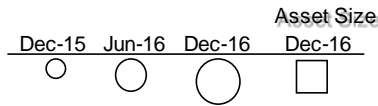
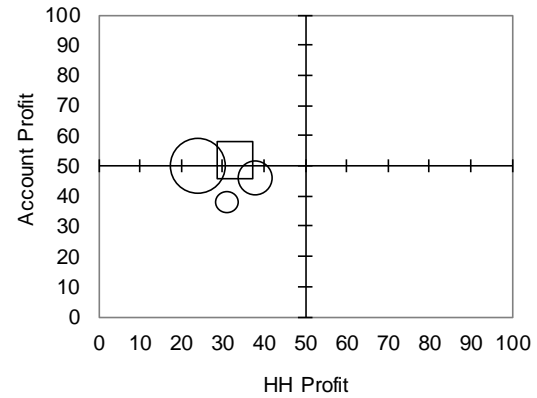
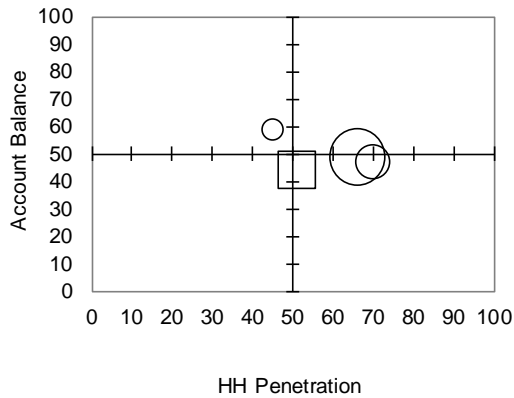
Commercial Savings And The Business Lines

FinancialEdge Community Credit Union

Product Detail	Retail HH's			Indirect HH's			Commercial HH's	
	Ratio	Percentile		Ratio	Percentile		Ratio	Percentile
Accounts	--	--		--	--		305	17
Households Using	--	--		--	--		264	17
HH Penetration	--	--		--	--		92.6%	51
Retained Accounts (%)	--	--		--	--		95.0%	42
Account Balance	--	--		--	--		\$2,650	54
Retained Balances (%)	--	--		--	--		91.1%	18
Mix % (Volume)	--	--		--	--		12.6%	90
Interest Rate	--	--		--	--		0.05%	62
Replacement Rate	--	--		--	--		1.13%	100
Interest Spread	--	--		--	--		1.08%	81
Non-Interest Income	--	--		--	--		--	--
Fully Allocated Expense	--	--		--	--		\$74	36
Interest Rate Risk	--	--		--	--		\$2	71
Account Profit*	--	--		--	--		(\$45)	41
Return on Balances	--	--		--	--		-1.71%	45
Relationship Detail								
Percent Single Product	--	--		--	--		4.55%	42
Products Per HH	--	--		--	--		3.91	68
Other Deposit Balances	--	--		--	--		\$20,768	25
Other Loan Balances	--	--		--	--		\$16,816	22
Cross-sell Deposit Profit	--	--		--	--		(\$256)	22
Cross-sell Loan Profit	--	--		--	--		\$226	23
Cross-sell Profit	--	--		--	--		(\$30)	14
Account Profit / HH	--	--		--	--		(\$50)	44
Household Profit	--	--		--	--		(\$81)	13

*Excludes Interest Rate Risk

Commercial Money Market



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	0.1%	66
Balance Growth (12 Month)	+89.5%	95
Account Balance	\$80,276	49
Mix % (Volume)	1%	66
Interest Rate	0.36%	35
Interest Spread	0.15%	48
Non-Interest Income	--	--
Fully Allocated Expense	\$107	42
Account Profit*	\$16	50
Household Profit	(\$41)	24
Return on Balances (ROB) ¹	0.02%	50

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	1	6	--	
New Total Accounts	20.0%	54.5%	--	--
New Total Balances	24.5%	62.1%	--	--
New Account Balance	\$103,704	\$84,031	--	--
New Account Interest Rate	0.35%	0.35%	--	--
New Account Interest Spread	-0.10%	0.03%	--	--
New Account-Account Profit*	(\$212)	(\$80)	--	--
New Account ROB	-0.20%	-0.10%	--	--

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Commercial Money Market Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	5	11	10						
Households Using	5	10	9						
HH Penetration	0.1%	0.2%	0.1%	66	0.1%	0.1%	0.1%	0.2%	0.3%
Retained Accounts (%)	80.0%	100.0%	90.9%	14	90.9%	95.5%	95.9%	94.9%	95.9%
Account Balance	\$84,709	\$73,851	\$80,276	49	\$80,276	\$72,950	\$116,820	\$96,863	\$91,841
Retained Balances (%)	114.8%	72.8%	98.8%	55	98.8%	99.1%	90.8%	86.1%	85.4%
Mix % (Volume)	0.6%	1.0%	1.0%	66	1.0%	0.8%	1.2%	0.9%	1.7%
Interest Rate	0.34%	0.35%	0.36%	35	0.36%	0.35%	0.33%	0.33%	0.31%
Replacement Rate	0.25%	0.38%	0.51%	100	0.51%	0.51%	0.51%	0.48%	0.47%
Interest Spread	-0.10%	0.03%	0.15%	48	0.15%	0.16%	0.18%	0.15%	0.16%
Non-Interest Income	--	--	--	--	--	--	\$1	\$2	\$4
Fully Allocated Expense	\$108	\$106	\$107	42	\$107	\$97	\$96	\$116	\$104
Interest Rate Risk	\$179	\$161	\$55	73	\$55	\$157	\$37	\$0	\$73
Account Profit*	(\$189)	(\$83)	\$16	50	\$16	\$20	\$57	\$4	(\$9)
Return on Balances	-0.22%	-0.11%	0.02%	50	0.02%	0.03%	0.06%	-0.08%	0.00%
Relationship Detail									
Percent Single Product	--	--	--	--	--	--	3.5%	4.5%	3.0%
Products Per HH	2.60	3.30	3.67	36	3.67	3.63	3.93	3.98	4.42
Other Deposit Balances	\$61,184	\$74,653	\$70,946	49	\$70,946	\$50,915	\$79,414	\$98,616	\$98,058
Other Loan Balances	--	\$72	\$339	3	\$339	\$169	\$84,751	\$130,384	\$78,480
Cross-sell Deposit Profit	(\$25)	\$137	(\$43)	49	(\$43)	\$72	\$67	\$40	\$74
Cross-sell Loan Profit	--	(\$1)	(\$78)	12	(\$78)	(\$93)	\$1,549	\$3,114	\$1,653
Cross-sell Profit	(\$25)	\$135	(\$121)	17	(\$121)	(\$21)	\$1,502	\$3,030	\$1,727
Account Profit / HH	(\$9)	\$86	\$80	71	\$80	\$181	\$107	\$19	\$75
Household Profit	(\$34)	\$221	(\$41)	24	(\$41)	\$160	\$1,609	\$3,049	\$1,802

*Excludes Interest Rate Risk

Commercial Money Market And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	--	--	--	--	1	2		10
Households Using	--	--	--	--	1	2		9
Penetration and Balances								
HH Penetration	--	--	--	--	0.1%	0.4%		0.1%
<i>Percentile</i>	--	--	--	--	55	91		66
Account Balance	--	--	--	--	\$19,854	\$2,242		\$80,276
<i>Percentile</i>	--	--	--	--	25	9		49
Product Pricing								
Interest Rate	--	--	--	--	0.36%	0.36%		0.36%
Interest Spread	--	--	--	--	0.15%	0.15%		0.15%
<i>Percentile</i>	--	--	--	--	34	38		48
Relationship Detail								
Percent Single Product	--	--	--	--	--	--		--
Products Per HH	--	--	--	--	6.00	6.00		3.67
Account Profit / HH	--	--	--	--	(\$62)	(\$102)		\$80
<i>Percentile</i>	--	--	--	--	50	33		71
Household Profit	--	--	--	--	(\$560)	(\$163)		(\$41)
<i>Percentile</i>	--	--	--	--	25	38		24

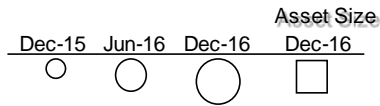
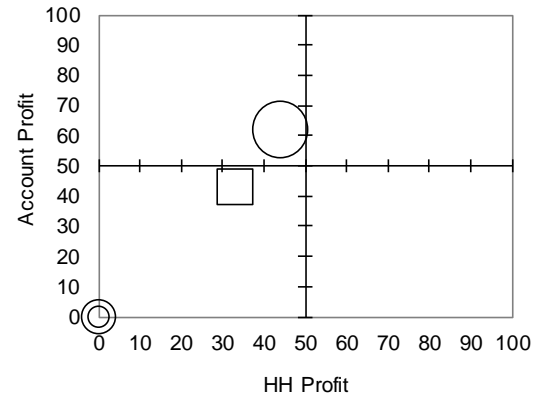
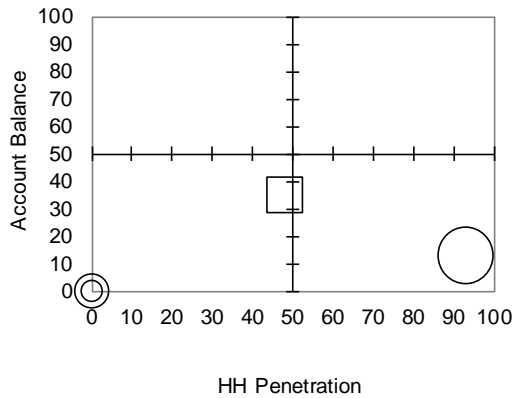
Commercial Money Market And The Business Lines

FinancialEdge Community Credit Union

Product Detail	Retail HH's			Indirect HH's			Commercial HH's	
	Ratio	Percentile		Ratio	Percentile		Ratio	Percentile
Accounts	--	--		--	--		10	16
Households Using	--	--		--	--		9	16
HH Penetration	--	--		--	--		3.2%	55
Retained Accounts (%)	--	--		--	--		90.9%	14
Account Balance	--	--		--	--		\$80,276	49
Retained Balances (%)	--	--		--	--		98.8%	55
Mix % (Volume)	--	--		--	--		12.5%	68
Interest Rate	--	--		--	--		0.36%	35
Replacement Rate	--	--		--	--		0.51%	100
Interest Spread	--	--		--	--		0.15%	48
Non-Interest Income	--	--		--	--		--	--
Fully Allocated Expense	--	--		--	--		\$107	42
Interest Rate Risk	--	--		--	--		\$55	73
Account Profit*	--	--		--	--		\$16	50
Return on Balances	--	--		--	--		0.02%	50
Relationship Detail								
Percent Single Product	--	--		--	--		--	--
Products Per HH	--	--		--	--		3.67	36
Other Deposit Balances	--	--		--	--		\$70,946	49
Other Loan Balances	--	--		--	--		\$339	3
Cross-sell Deposit Profit	--	--		--	--		(\$43)	49
Cross-sell Loan Profit	--	--		--	--		(\$78)	12
Cross-sell Profit	--	--		--	--		(\$121)	17
Account Profit / HH	--	--		--	--		\$80	71
Household Profit	--	--		--	--		(\$41)	24

*Excludes Interest Rate Risk

Commercial Certificate Of Deposit



FinancialEdge Community Credit Union		
Key Ratios	Dec-16	Percentile
HH Penetration	0.2%	93
Balance Growth (12 Month)	--	--
Account Balance	\$24,512	13
Mix % (Volume)	1%	78
Interest Rate	0.88%	67
Interest Spread	0.22%	63
Non-Interest Income	--	--
Fully Allocated Expense	\$64	35
Account Profit*	(\$10)	62
Household Profit	(\$246)	44
Return on Balances (ROB) ¹	-0.04%	60

New Accounts				
New Account Detail	Dec-15	Jun-16	Dec-16	Percentile
New Accounts	--	--	6	
New Total Accounts	--	--	19.4%	27
New Total Balances	--	--	7.4%	20
New Account Balance	--	--	\$9,353	6
New Account Interest Rate	--	--	0.60%	28
New Account Interest Spread	--	--	0.42%	79
New Account-Account Profit*	--	--	(\$25)	57
New Account ROB	--	--	-0.26%	33

* Excludes Interest Rate Risk.

¹ROB is similar to ROA. ROB measures the value of your product line (assets used to generate account profit).

Commercial Certificate Of Deposit Trends And Comparisons

FinancialEdge Community Credit Union

Product Detail	All Accounts				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Accounts	--	--	31						
Households Using	--	--	10						
HH Penetration	--	--	0.2%	93	0.1%	0.1%	0.1%	0.1%	0.2%
Retained Accounts (%)	--	--	--	--	100.0%	100.0%	69.5%	68.2%	71.9%
Account Balance	--	--	\$24,512	13	\$136,506	\$91,674	\$333,231	\$185,576	\$230,542
Retained Balances (%)	--	--	--	--	100.0%	100.0%	66.2%	64.3%	63.7%
Mix % (Volume)	--	--	1.0%	78	0.8%	0.5%	0.9%	1.0%	1.8%
Interest Rate	--	--	0.88%	67	0.89%	1.09%	0.88%	1.01%	1.21%
Replacement Rate	--	--	1.10%	63	0.90%	1.08%	0.98%	1.09%	1.08%
Interest Spread	--	--	0.22%	63	0.01%	-0.01%	0.10%	0.08%	-0.12%
Non-Interest Income	--	--	--	--	--	--	--	\$0	\$0
Fully Allocated Expense	--	--	\$64	35	\$65	\$61	\$58	\$71	\$64
Interest Rate Risk	--	--	\$17	70	(\$236)	(\$154)	\$1,470	\$352	\$344
Account Profit*	--	--	(\$10)	62	(\$280)	(\$205)	(\$642)	(\$227)	(\$781)
Return on Balances	--	--	-0.04%	60	-0.13%	-0.98%	-0.19%	-0.10%	-0.24%
Relationship Detail									
Percent Single Product	--	--	--	--	--	--	19.7%	13.9%	13.9%
Products Per HH	--	--	4.20	86	3.10	4.40	3.31	3.29	3.38
Other Deposit Balances	--	--	\$29,035	18	\$14,800	\$13,540	\$102,277	\$118,756	\$81,904
Other Loan Balances	--	--	\$3,659	43	\$3,659	\$1,830	\$6,857	\$88,448	\$14,376
Cross-sell Deposit Profit	--	--	(\$150)	31	(\$110)	(\$169)	\$158	(\$165)	(\$89)
Cross-sell Loan Profit	--	--	(\$117)	17	(\$117)	(\$77)	(\$53)	\$2,418	\$393
Cross-sell Profit	--	--	(\$267)	20	(\$169)	(\$221)	\$107	\$1,938	\$304
Account Profit / HH	--	--	\$21	61	(\$509)	(\$354)	(\$1,570)	(\$861)	(\$6,231)
Household Profit	--	--	(\$246)	44	(\$678)	(\$575)	(\$1,476)	\$959	(\$5,958)

*Excludes Interest Rate Risk

Commercial Certificate Of Deposit And The Consumer Segments

FinancialEdge Community Credit Union

Product Detail	Fee Driven	Credit Driven	Middle Market	Low Income Depositors	Middle Income Depositors	Upscale		Total
Accounts	--	--	1	--	6	1		31
Households Using	--	--	1	--	1	1		10
Penetration and Balances								
HH Penetration	--	--	0.1%	--	0.1%	0.2%		0.2%
<i>Percentile</i>	--	--	90	--	78	90		93
Account Balance	--	--	\$24,063	--	\$4,863	\$3,034		\$24,512
<i>Percentile</i>	--	--	64	--	9	16		13
Product Pricing								
Interest Rate	--	--	0.75%	--	0.30%	0.35%		0.88%
Interest Spread	--	--	0.48%	--	0.51%	0.49%		0.22%
<i>Percentile</i>	--	--	87	--	88	90		63
Relationship Detail								
Percent Single Product	--	--	--	--	--	--		--
Products Per HH	--	--	9.00	--	6.00	8.00		4.20
Account Profit / HH	--	--	\$68	--	(\$216)	(\$47)		\$21
<i>Percentile</i>	--	--	98	--	38	74		61
Household Profit	--	--	(\$710)	--	(\$918)	(\$963)		(\$246)
<i>Percentile</i>	--	--	27	--	26	22		44

Commercial Certificate Of Deposit And The Business Lines

FinancialEdge Community Credit Union

Product Detail	Retail HH's			Indirect HH's			Commercial HH's	
	Ratio	Percentile		Ratio	Percentile		Ratio	Percentile
Accounts	--	--		--	--		31	44
Households Using	--	--		--	--		10	31
HH Penetration	--	--		--	--		3.5%	82
Retained Accounts (%)	--	--		--	--		--	--
Account Balance	--	--		--	--		\$24,512	13
Retained Balances (%)	--	--		--	--		--	--
Mix % (Volume)	--	--		--	--		11.8%	78
Interest Rate	--	--		--	--		0.88%	67
Replacement Rate	--	--		--	--		1.10%	63
Interest Spread	--	--		--	--		0.22%	63
Non-Interest Income	--	--		--	--		--	--
Fully Allocated Expense	--	--		--	--		\$64	35
Interest Rate Risk	--	--		--	--		\$17	70
Account Profit*	--	--		--	--		(\$10)	62
Return on Balances	--	--		--	--		-0.04%	60
Relationship Detail								
Percent Single Product	--	--		--	--		--	--
Products Per HH	--	--		--	--		4.20	86
Other Deposit Balances	--	--		--	--		\$29,035	18
Other Loan Balances	--	--		--	--		\$3,659	43
Cross-sell Deposit Profit	--	--		--	--		(\$150)	31
Cross-sell Loan Profit	--	--		--	--		(\$117)	17
Cross-sell Profit	--	--		--	--		(\$267)	20
Account Profit / HH	--	--		--	--		\$21	61
Household Profit	--	--		--	--		(\$246)	44

*Excludes Interest Rate Risk



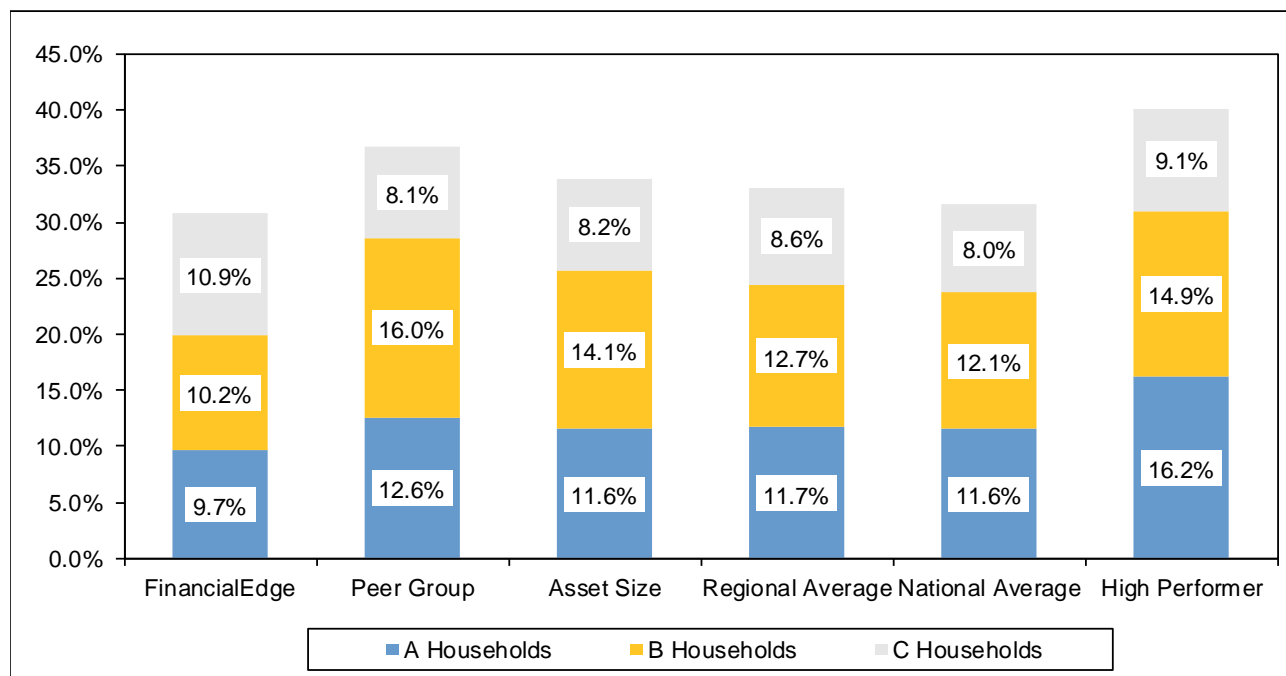
Member Segmentation



Profit Segments

Profit Segment Distribution - All Households

FinancialEdge Community Credit Union



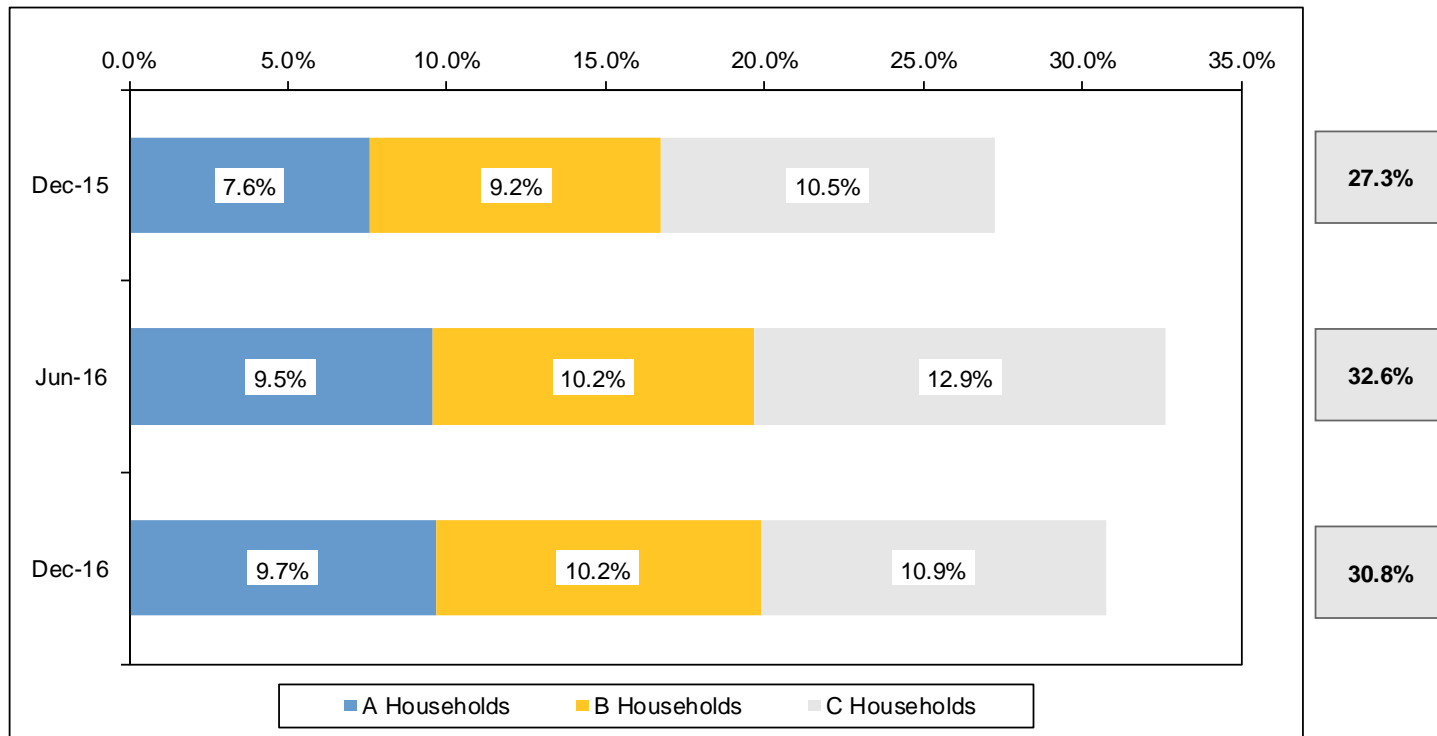
Illustrated on this page is the percentage of households that fall into each of the five profit segments. The "A" to "E" segmentation refers to annual household profitability, not to credit quality.

Generally, the industry's experience is that one in three households is profitable at any point in time. High performance is considered 40% or more households as profitable. More than 50% profitable is extremely rare.

Profit Segment	HH Profit / Year	FinancialEdge	Peer Group	Asset Size	Regional Average	National Average	High Performer
Percent Profitable		30.8%	36.7%	33.9%	33.0%	31.7%	40.2%
A Households	\$500 or more	9.7%	12.6%	11.6%	11.7%	11.6%	16.2%
B Households	\$100 to \$499	10.2%	16.0%	14.1%	12.7%	12.1%	14.9%
C Households	\$0 to \$99	10.9%	8.1%	8.2%	8.6%	8.0%	9.1%
Percent Unprofitable		69.2%	63.3%	66.1%	67.0%	68.3%	59.8%
D Households	-\$99 to -\$1	29.5%	28.5%	29.7%	27.0%	26.5%	24.4%
E Households	-\$100 or less	39.8%	34.8%	36.4%	39.9%	41.8%	35.4%

Profit Segment Trends - All Households

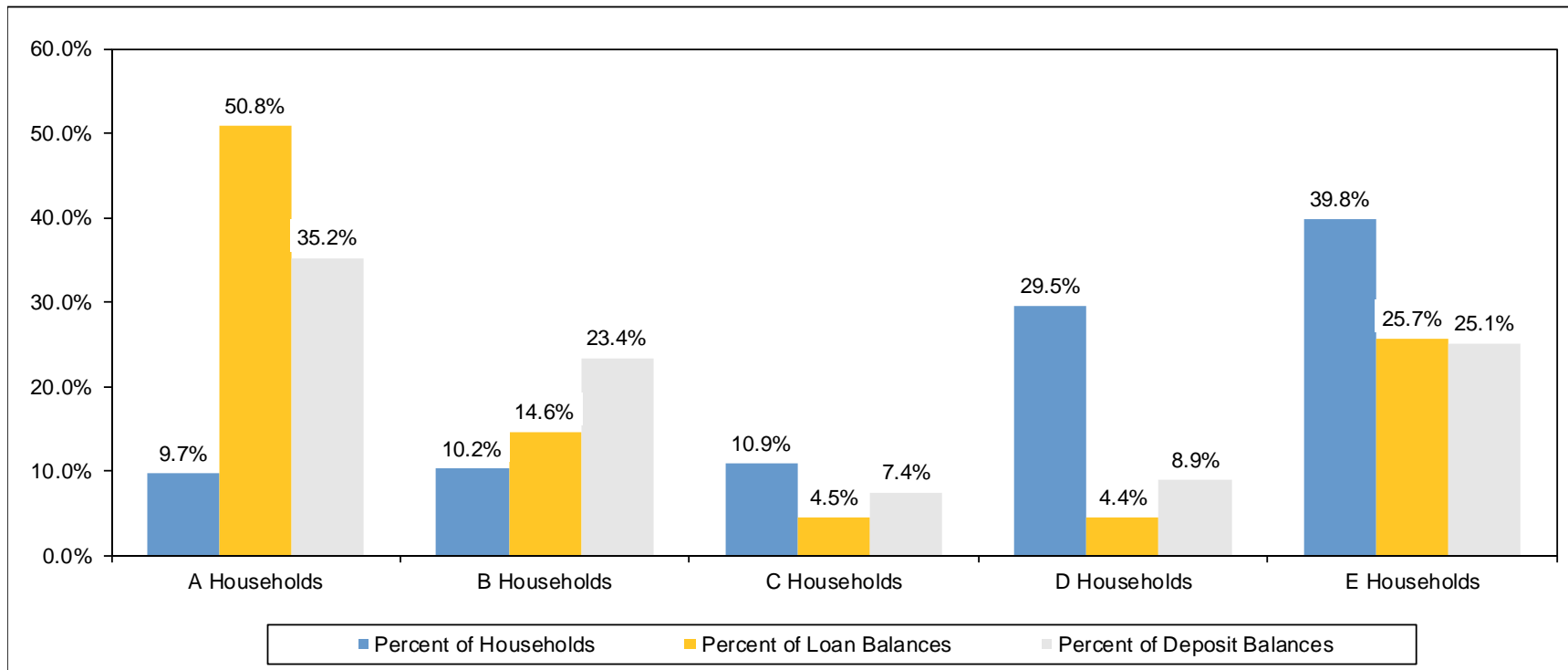
FinancialEdge Community Credit Union



Profit Segment	HH Profit / Year	FinancialEdge		
		Dec-15	Jun-16	Dec-16
Percent Profitable		27.3%	32.6%	30.8%
A Households	\$500 or more	7.6%	9.5%	9.7%
B Households	\$100 to \$499	9.2%	10.2%	10.2%
C Households	\$0 to \$99	10.5%	12.9%	10.9%
Percent Unprofitable		72.7%	67.4%	69.2%
D Households	-\$99 to -\$1	28.6%	26.6%	29.5%
E Households	-\$100 or less	44.2%	40.7%	39.8%

Contribution Of The Profit Segments - All Households

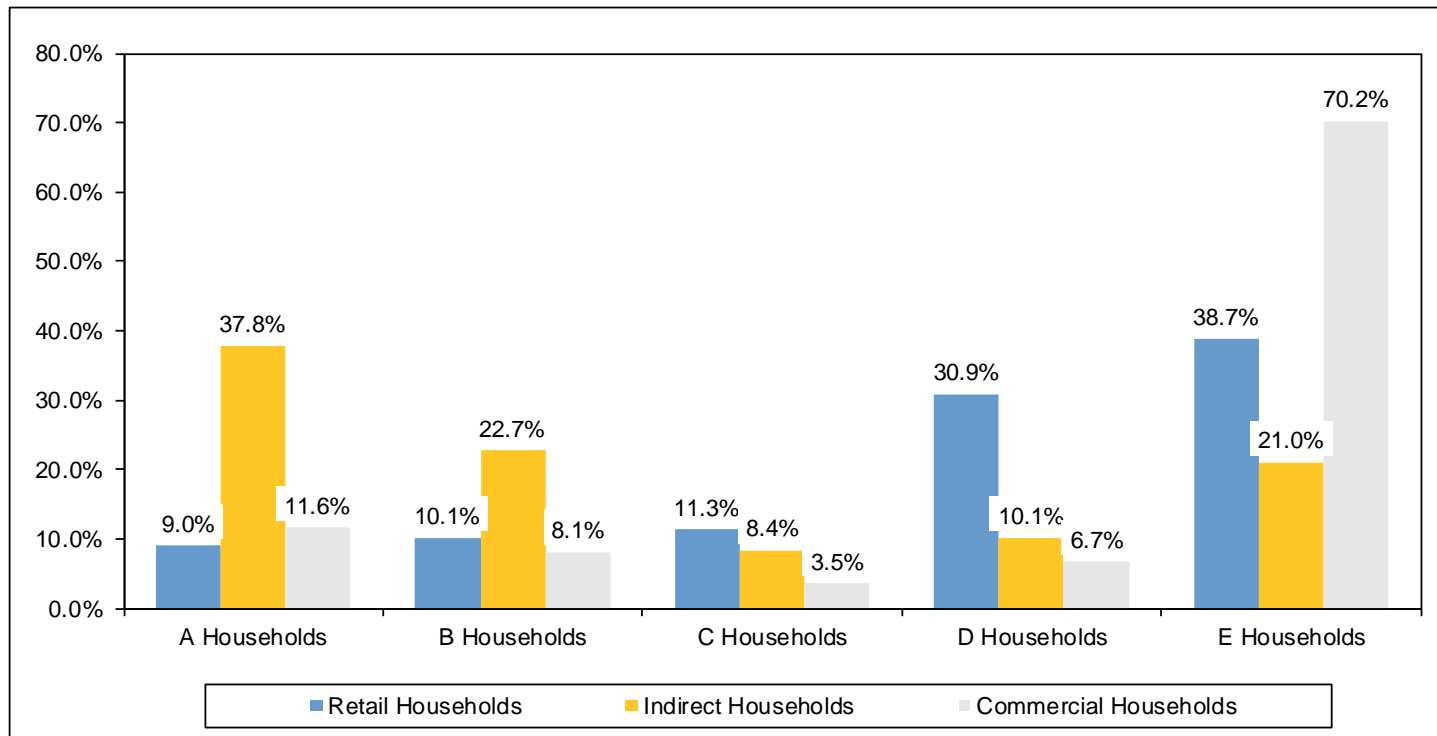
FinancialEdge Community Credit Union



Profit Segment	HH Profit / Year	Percent of Households	Percent of Profit	Percent of Loan Balances	Percent of Deposit Balances
Profitable Households		30.8%	614.4%	69.9%	66.0%
A Households	\$500 or more	9.7%	504.6%	50.8%	35.2%
B Households	\$100 to \$499	10.2%	90.8%	14.6%	23.4%
C Households	\$0 to \$99	10.9%	18.9%	4.5%	7.4%
Unprofitable Households		69.2%	-514.4%	30.1%	34.0%
D Households	-\$99 to -\$1	29.5%	-66.9%	4.4%	8.9%
E Households	-\$100 or less	39.8%	-447.4%	25.7%	25.1%

'A' Through 'E' By Business Line

FinancialEdge Community Credit Union



Profit Segment	HH Profit / Year	Retail Households	Indirect Households	Commercial Households
Percent Profitable		30.4%	68.9%	23.2%
A Households	\$500 or more	9.0%	37.8%	11.6%
B Households	\$100 to \$499	10.1%	22.7%	8.1%
C Households	\$0 to \$99	11.3%	8.4%	3.5%
Percent Unprofitable		69.6%	31.1%	76.8%
D Households	-\$99 to -\$1	30.9%	10.1%	6.7%
E Households	-\$100 or less	38.7%	21.0%	70.2%

Profile Of Profit Segments - Retail Households

FinancialEdge Community Credit Union

FinancialEdge	A		B		C		D		E	
	Ratio	Percentile	Ratio	Percentile	Ratio	Percentile	Ratio	Percentile	Ratio	Percentile
Percent of Households	9.0%	40	10.1%	43	11.3%	82	30.9%	62	38.7%	37
Products per HH	3.27	64	2.77	78	1.78	21	1.41	49	2.53	69
% Single Product	10.1%	67	15.1%	80	51.5%	20	74.2%	49	25.4%	71
Percent with Loans	82.3%	29	70.5%	41	35.0%	25	20.8%	62	62.7%	79
Average Loan Balance ¹	\$53,020	43	\$17,209	64	\$9,496	35	\$5,922	23	\$8,409	61
Loan Margin	4.49%	76	4.61%	65	4.16%	62	4.33%	81	3.10%	83
Real Estate Loan Mix ²	70.0%	55	45.6%	84	39.1%	86	32.3%	78	58.1%	90
Percent with Checking	72.2%	42	72.7%	56	82.7%	78	33.5%	45	72.0%	31
Average Deposit Balance	\$47,733	64	\$26,600	64	\$7,901	20	\$3,774	50	\$7,556	14
Deposit Margin	0.87%	87	0.77%	81	0.82%	84	0.75%	75	0.77%	91
Core Deposit Mix ³	78.9%	34	79.9%	43	86.6%	71	74.7%	27	76.1%	79
Loan Interest Income	\$1,959	54	\$559	66	\$138	27	\$53	66	\$163	95
Deposit Interest Income	\$417	74	\$205	72	\$65	32	\$27	56	\$58	86
Fee Income	\$293	37	\$265	53	\$291	86	\$103	62	\$214	73
Operating Expense	\$1,182	14	\$758	10	\$439	51	\$247	31	\$737	12
Loan Loss	\$46	90	\$18	89	\$5	94	\$2	89	\$7	81
Efficiency Ratio	45.1%	6	74.9%	7	89.8%	75	136.1%	51	171.7%	92
Average HH Profit	\$1,441	38	\$253	16	\$50	92	(\$65)	24	(\$308)	47
Loan Profit	\$1,230	40	\$225	42	\$36	32	\$1	34	(\$112)	28
Deposit Profit	\$211	58	\$29	54	\$14	78	(\$67)	47	(\$195)	67
Return on Balance	1.58%	48	0.65%	42	0.45%	89	-1.34%	27	-2.40%	18

¹Average loan balance, excluding Sold Mortgages, of the loan households.

²Percent of loan balances in Held Mortgage, Equity Line and Equity Loan.

³Percent of deposit balances in Checking, Savings, Traditional MMA and Tiered MMA.

Shading for those ratios with percentile at or above 65.

Product Detail For 'A' Households (Retail Only)

FinancialEdge Community Credit Union

FinancialEdge	Ratio				Percentile		
	Penetration	Average Balance	Average Profit	Total Profit	Penetration	Average Balance	Average Profit
Loan Detail							
Real Estate	38.0%	\$80,246	\$1,788	\$371,919	79	14	33
Mortgages*	30.9%	\$88,023	\$1,999	\$337,827	91	7	34
HELOC	6.6%	\$18,329	\$75	\$2,698	31	1	1
Equity Loan	9.0%	\$23,582	\$641	\$31,393	79	7	11
Autos	35.1%	\$20,112	\$672	\$129,090	46	27	61
Direct Auto	27.4%	\$18,880	\$611	\$91,610	45	33	59
Indirect Auto	9.7%	\$19,427	\$707	\$37,479	54	20	75
Credit Cards	45.5%	\$3,246	\$218	\$54,354	51	11	18
Classic Card	--	--	--	--	--	--	--
Gold Card	--	--	--	--	--	--	--
Platinum Card	45.5%	\$3,246	\$218	\$54,354	70	10	15
Consumer Loans	34.7%	\$12,431	\$556	\$105,678	84	34	35
Unsecured LOC	5.1%	\$4,860	\$412	\$11,529	23	72	85
Deposit Detail							
Checking	72.2%	\$5,652	\$31	\$12,367	42	13	29
Savings	100.0%	\$26,119	\$150	\$82,030	100	83	84
Money Market	6.8%	\$110,142	\$148	\$5,467	45	73	70
Traditional MMA	--	--	--	--	--	--	--
Tiered MMA	6.8%	\$110,142	\$148	\$5,467	53	77	75
High-Rate MMA	--	--	--	--	--	--	--
Certificates of Deposit	9.1%	\$69,656	\$189	\$9,446	83	49	66
IRA	4.2%	\$88,361	\$269	\$6,197	48	96	75
Total				\$788,075			

Percent of Households: 9.0%
 Count of Households: 547
 Percent of Profit: 596.1%
 Percent of Loan Balances: 49.5%
 Percent of Deposit Balances: 36.1%

*Penetration and Profit include Held and Sold Mortgages. Balance is Held Mortgage only.

Product Detail For 'B' Households (Retail Only)

FinancialEdge Community Credit Union

FinancialEdge	Ratio				Percentile		
	Penetration	Average Balance	Average Profit	Total Profit	Penetration	Average Balance	Average Profit
Loan Detail							
Real Estate	13.7%	\$40,251	\$222	\$18,682	90	29	12
Mortgages*	9.2%	\$47,966	\$320	\$17,948	97	9	33
HELOC	5.2%	\$18,354	\$35	\$1,128	79	17	6
Equity Loan	1.6%	\$10,759	(\$39)	(\$394)	58	2	4
Autos	25.0%	\$12,866	\$210	\$32,108	42	8	49
Direct Auto	21.3%	\$12,185	\$195	\$25,323	46	11	43
Indirect Auto	4.7%	\$13,259	\$234	\$6,785	47	8	74
Credit Cards	47.3%	\$2,880	\$181	\$52,348	62	23	30
Classic Card	--	--	--	--	--	--	--
Gold Card	--	--	--	--	--	--	--
Platinum Card	47.3%	\$2,880	\$181	\$52,348	79	23	25
Consumer Loans	23.4%	\$8,006	\$202	\$28,818	84	51	39
Unsecured LOC	4.4%	\$3,344	\$196	\$5,294	25	73	88
Deposit Detail							
Checking	72.7%	\$2,754	\$18	\$8,016	56	6	48
Savings	100.0%	\$11,658	(\$7)	(\$4,555)	100	74	60
Money Market	7.0%	\$107,851	\$160	\$6,899	49	93	84
Traditional MMA	--	--	--	--	--	--	--
Tiered MMA	7.0%	\$107,851	\$160	\$6,899	55	91	89
High-Rate MMA	--	--	--	--	--	--	--
Certificates of Deposit	9.3%	\$46,079	\$97	\$5,528	90	45	75
IRA	4.1%	\$25,693	\$65	\$1,626	57	30	62
Total				\$154,762			

Percent of Households: 10.1%
 Count of Households: 611
 Percent of Profit: 117.1%
 Percent of Loan Balances: 15.4%
 Percent of Deposit Balances: 22.5%

*Penetration and Profit include Held and Sold Mortgages. Balance is Held Mortgage only.

Product Detail For 'C' Households (Retail Only)

FinancialEdge Community Credit Union

FinancialEdge	Ratio				Percentile		
	Penetration	Average Balance	Average Profit	Total Profit	Penetration	Average Balance	Average Profit
Loan Detail							
Real Estate	3.1%	\$42,228	\$85	\$1,781	57	55	27
Mortgages*	2.0%	\$53,623	\$76	\$1,062	81	22	25
HELOC	0.7%	\$20,280	\$54	\$271	26	49	30
Equity Loan	0.4%	\$11,557	\$149	\$448	44	4	59
Autos	8.6%	\$11,925	\$77	\$4,562	11	17	47
Direct Auto	6.6%	\$11,625	\$86	\$3,856	12	25	53
Indirect Auto	2.0%	\$12,892	\$50	\$706	38	14	49
Credit Cards	21.8%	\$1,848	\$85	\$12,631	31	34	32
Classic Card	--	--	--	--	--	--	--
Gold Card	--	--	--	--	--	--	--
Platinum Card	21.8%	\$1,848	\$85	\$12,631	51	35	30
Consumer Loans	9.2%	\$5,695	\$54	\$3,376	65	47	30
Unsecured LOC	2.3%	\$2,809	\$132	\$2,110	26	84	95
Deposit Detail							
Checking	82.7%	\$1,194	\$86	\$48,515	78	7	87
Savings	100.0%	\$3,694	(\$60)	(\$40,701)	100	28	18
Money Market	3.7%	\$59,090	\$47	\$1,172	35	68	73
Traditional MMA	--	--	--	--	--	--	--
Tiered MMA	3.7%	\$59,090	\$47	\$1,172	42	71	78
High-Rate MMA	--	--	--	--	--	--	--
Certificates of Deposit	2.8%	\$27,970	\$26	\$488	36	26	75
IRA	1.5%	\$19,072	\$23	\$229	20	33	63
Total				\$34,163			

Percent of Households: 11.3%
 Count of Households: 683
 Percent of Profit: 25.8%
 Percent of Loan Balances: 4.7%
 Percent of Deposit Balances: 7.5%

*Penetration and Profit include Held and Sold Mortgages. Balance is Held Mortgage only.

Product Detail For 'D' Households (Retail Only)

FinancialEdge Community Credit Union

FinancialEdge	Ratio				Percentile		
	Penetration	Average Balance	Average Profit	Total Profit	Penetration	Average Balance	Average Profit
Loan Detail							
Real Estate	1.1%	\$35,425	(\$99)	(\$2,070)	74	46	5
Mortgages*	0.7%	\$44,254	\$0	\$4	89	14	24
HELOC	0.6%	\$10,476	(\$194)	(\$2,130)	71	10	6
Equity Loan	0.2%	\$13,346	\$14	\$56	66	10	42
Autos	4.2%	\$10,865	\$37	\$2,889	34	18	67
Direct Auto	2.9%	\$10,625	\$35	\$1,938	26	29	66
Indirect Auto	1.3%	\$10,963	\$40	\$951	66	9	68
Credit Cards	15.2%	\$890	(\$2)	(\$546)	72	25	17
Classic Card	--	--	--	--	--	--	--
Gold Card	--	--	--	--	--	--	--
Platinum Card	15.2%	\$890	(\$2)	(\$546)	80	27	16
Consumer Loans	4.9%	\$4,757	\$17	\$1,504	86	45	45
Unsecured LOC	0.7%	\$2,065	\$49	\$640	22	82	94
Deposit Detail							
Checking	33.5%	\$1,543	\$24	\$14,975	45	17	86
Savings	96.7%	\$1,453	(\$77)	(\$139,104)	16	50	12
Money Market	1.8%	\$44,375	\$6	\$217	37	65	72
Traditional MMA	--	--	--	--	--	--	--
Tiered MMA	1.8%	\$44,375	\$6	\$217	41	69	77
High-Rate MMA	--	--	--	--	--	--	--
Certificates of Deposit	2.7%	\$27,694	(\$10)	(\$482)	83	56	80
IRA	0.9%	\$21,638	(\$39)	(\$616)	30	82	31
Total				(\$122,593)			

Percent of Households: 30.9%

Count of Households: 1,874

Percent of Profit: -92.7%

Percent of Loan Balances: 4.8%

Percent of Deposit Balances: 9.5%

*Penetration and Profit include Held and Sold Mortgages. Balance is Held Mortgage only.

Product Detail For 'E' Households (Retail Only)

FinancialEdge Community Credit Union

FinancialEdge	Ratio			Percentile			
	Penetration	Average Balance	Average Profit	Total Profit	Penetration	Average Balance	Average Profit
Loan Detail							
Real Estate	13.2%	\$23,280	(\$483)	(\$149,175)	95	48	22
Mortgages*	8.6%	\$30,550	(\$461)	(\$93,487)	98	13	36
HELOC	5.1%	\$6,110	(\$417)	(\$49,655)	77	23	21
Equity Loan	1.1%	\$10,186	(\$232)	(\$6,033)	60	15	63
Autos	17.8%	\$7,257	(\$92)	(\$38,406)	59	5	63
Direct Auto	14.2%	\$6,314	(\$89)	(\$29,715)	62	6	50
Indirect Auto	4.1%	\$9,698	(\$91)	(\$8,690)	54	10	68
Credit Cards	37.3%	\$781	(\$20)	(\$17,200)	82	42	48
Classic Card	--	--	--	--	--	--	--
Gold Card	--	--	--	--	--	--	--
Platinum Card	37.3%	\$781	(\$20)	(\$17,200)	89	38	40
Consumer Loans	20.0%	\$2,934	(\$126)	(\$59,013)	92	33	40
Unsecured LOC	2.3%	\$1,735	\$7	\$389	15	95	99
Deposit Detail							
Checking	72.0%	\$2,042	(\$49)	(\$82,518)	31	19	74
Savings	100.0%	\$2,759	(\$144)	(\$338,344)	80	63	5
Money Market	7.2%	\$21,020	(\$63)	(\$10,791)	27	29	65
Traditional MMA	--	--	--	--	--	--	--
Tiered MMA	7.2%	\$21,020	(\$63)	(\$10,791)	30	36	63
High-Rate MMA	--	--	--	--	--	--	--
Certificates of Deposit	7.5%	\$15,921	(\$96)	(\$16,889)	48	9	85
IRA	4.9%	\$12,419	(\$89)	(\$10,253)	48	17	73
Total				(\$722,200)			

Percent of Households: 38.7%
 Count of Households: 2,347
 Percent of Profit: -546.3%
 Percent of Loan Balances: 25.7%
 Percent of Deposit Balances: 24.5%

*Penetration and Profit include Held and Sold Mortgages. Balance is Held Mortgage only.

Profile Of Profit Segments - Indirect Households

FinancialEdge Community Credit Union

FinancialEdge	A		B		C		D		E	
	Ratio	Percentile	Ratio	Percentile	Ratio	Percentile	Ratio	Percentile	Ratio	Percentile
Percent of Households	37.8%	93	22.7%	54	8.4%	48	10.1%	49	21.0%	21
Products per HH	1.22	30	1.07	9	1.40	89	1.42	89	1.20	57
% Single Product	80.0%	49	92.6%	13	80.0%	79	58.3%	94	88.0%	45
Percent with Loans	100.0%	100	100.0%	100	100.0%	100	100.0%	100	100.0%	100
Average Loan Balance ¹	\$20,035	13	\$14,316	17	\$12,700	22	\$10,508	23	\$6,119	16
Loan Margin	8.58%	91	4.50%	69	3.90%	75	3.07%	65	3.38%	90
Real Estate Loan Mix ²	--	--	--	--	--	--	--	--	8.4%	97
Percent with Checking	8.9%	50	--	--	20.0%	95	8.3%	76	--	--
Average Deposit Balance	\$67	14	\$28	7	\$219	71	\$74	29	\$41	6
Deposit Margin	1.14%	82	1.15%	84	1.14%	82	1.15%	85	1.15%	93
Core Deposit Mix ³	100.0%	100	100.0%	100	100.0%	100	100.0%	100	100.0%	100
Loan Interest Income	\$1,720	58	\$645	26	\$495	44	\$323	31	\$207	47
Deposit Interest Income	\$1	27	\$0	15	\$2	84	\$1	47	\$0	20
Fee Income	\$87	50	\$62	41	\$103	71	\$90	67	\$66	47
Operating Expense	\$432	65	\$398	65	\$527	26	\$422	54	\$447	54
Loan Loss	\$83	73	\$60	70	\$44	75	\$44	70	\$23	76
Efficiency Ratio	25.0%	81	61.6%	55	94.6%	6	113.9%	47	179.1%	88
Average HH Profit	\$1,293	85	\$248	10	\$30	1	(\$51)	52	(\$198)	76
Loan Profit	\$1,363	86	\$325	37	\$117	58	\$11	43	(\$121)	79
Deposit Profit	(\$71)	34	(\$76)	25	(\$87)	13	(\$63)	58	(\$77)	35
Return on Balance	6.43%	96	1.73%	78	0.23%	28	-0.49%	19	-3.21%	22

¹Average loan balance, excluding Sold Mortgages, of the loan households.

²Percent of loan balances in Held Mortgage, Equity Line and Equity Loan.

³Percent of deposit balances in Checking, Savings, Traditional MMA and Tiered MMA.

Shading for those ratios with percentile at or above 65.

Profile Of Profit Segments - Commercial Households

FinancialEdge Community Credit Union

FinancialEdge	A		B		C		D		E	
	Ratio	Percentile	Ratio	Percentile	Ratio	Percentile	Ratio	Percentile	Ratio	Percentile
Percent of Households	11.6%	28	8.1%	63	3.5%	58	6.7%	46	70.2%	66
Products per HH	4.97	77	4.52	84	3.80	73	2.26	42	3.74	81
% Single Product	--	--	4.3%	49	--	--	47.4%	35	2.5%	64
Percent with Loans	87.9%	60	56.5%	44	40.0%	41	21.1%	44	48.5%	82
Average Loan Balance ¹	\$138,888	25	\$37,878	68	\$33,490	82	\$20,493	57	\$20,806	69
Loan Margin	4.05%	88	4.39%	75	4.90%	81	4.64%	81	3.62%	88
Real Estate Loan Mix ²	43.8%	79	24.2%	31	14.0%	21	--	--	13.7%	21
Percent with Checking	69.7%	72	56.5%	49	30.0%	23	42.1%	69	51.0%	68
Average Deposit Balance	\$48,757	14	\$93,568	96	\$45,722	83	\$9,123	21	\$10,169	16
Deposit Margin	0.86%	70	0.68%	36	0.59%	24	1.07%	91	0.84%	82
Core Deposit Mix ³	46.5%	70	36.4%	49	22.2%	22	52.2%	81	41.3%	42
Loan Interest Income	\$4,937	38	\$940	81	\$656	87	\$200	62	\$366	90
Deposit Interest Income	\$418	24	\$632	95	\$270	68	\$98	42	\$85	59
Fee Income	\$395	31	\$178	17	\$174	21	\$108	30	\$190	53
Operating Expense	\$2,950	16	\$1,421	14	\$1,020	27	\$455	58	\$1,150	23
Loan Loss	\$59	89	\$19	87	\$17	72	\$6	78	\$8	83
Efficiency Ratio	51.8%	3	82.1%	22	94.2%	59	113.7%	50	181.7%	90
Average HH Profit	\$2,742	24	\$310	93	\$63	95	(\$55)	64	(\$517)	45
Loan Profit	\$2,742	30	\$267	45	\$217	85	\$65	72	(\$116)	43
Deposit Profit	(\$0)	17	\$43	65	(\$155)	20	(\$120)	30	(\$401)	33
Return on Balance	1.61%	37	0.27%	11	0.11%	51	-0.41%	25	-2.55%	25

¹Average loan balance, excluding Sold Mortgages, of the loan households.

²Percent of loan balances in Held Mortgage, Equity Line and Equity Loan.

³Percent of deposit balances in Checking, Savings, Traditional MMA and Tiered MMA.

Shading for those ratios with percentile at or above 65.



Consumer Segments

Consumer Segments - All Households

FinancialEdge Community Credit Union

Age and Income	18 - 34	35 - 44	45 - 54	55 - 64	65 +
\$125,000 or more	Credit Driven	Upscale			
\$50,000 - \$124,999		Middle Market		Middle Income Depositor	
Less than \$50,000	Fee Driven		Low Income Depositor		

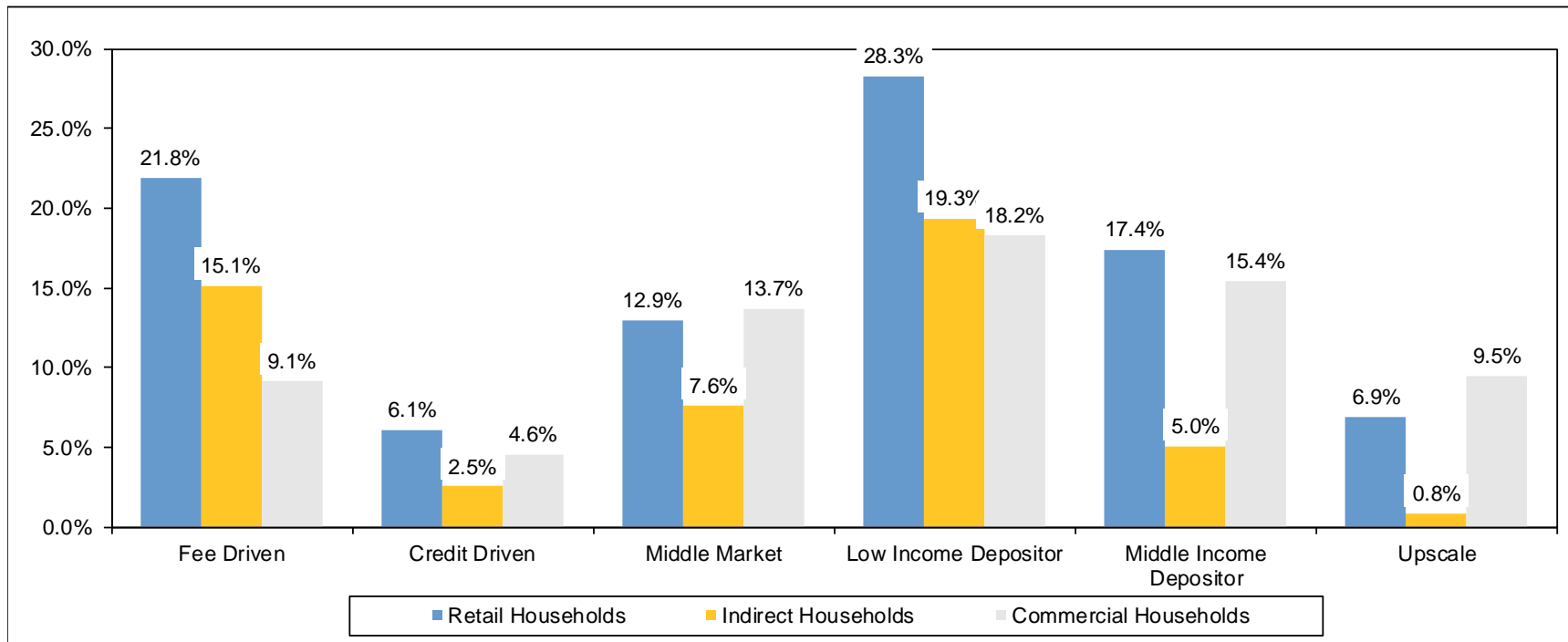
Consumer Segments	Age Definition	Income Definition	FinancialEdge % of Households
Fee Driven	18 to 44	Less than \$50,000	21.2%
Credit Driven	18 to 34	\$50,000 or more	5.9%
Middle Market	35 to 54	\$50,000 to \$124,999	12.9%
Low Income Depositor	45 +	Less than \$50,000	27.7%
Middle Income Depositor	55 +	\$50,000 to \$124,999	17.1%
Upscale	35 +	\$125,000 or more	6.9%
Unclassified	N/A	N/A	8.4%
Total			100.0%

Knowing the demographic make-up of your franchise is important in managing the relationship.

The next several pages show how your demographics compare to other credit unions and the consumer segment profile of your members.

Consumer Segments By Business Line

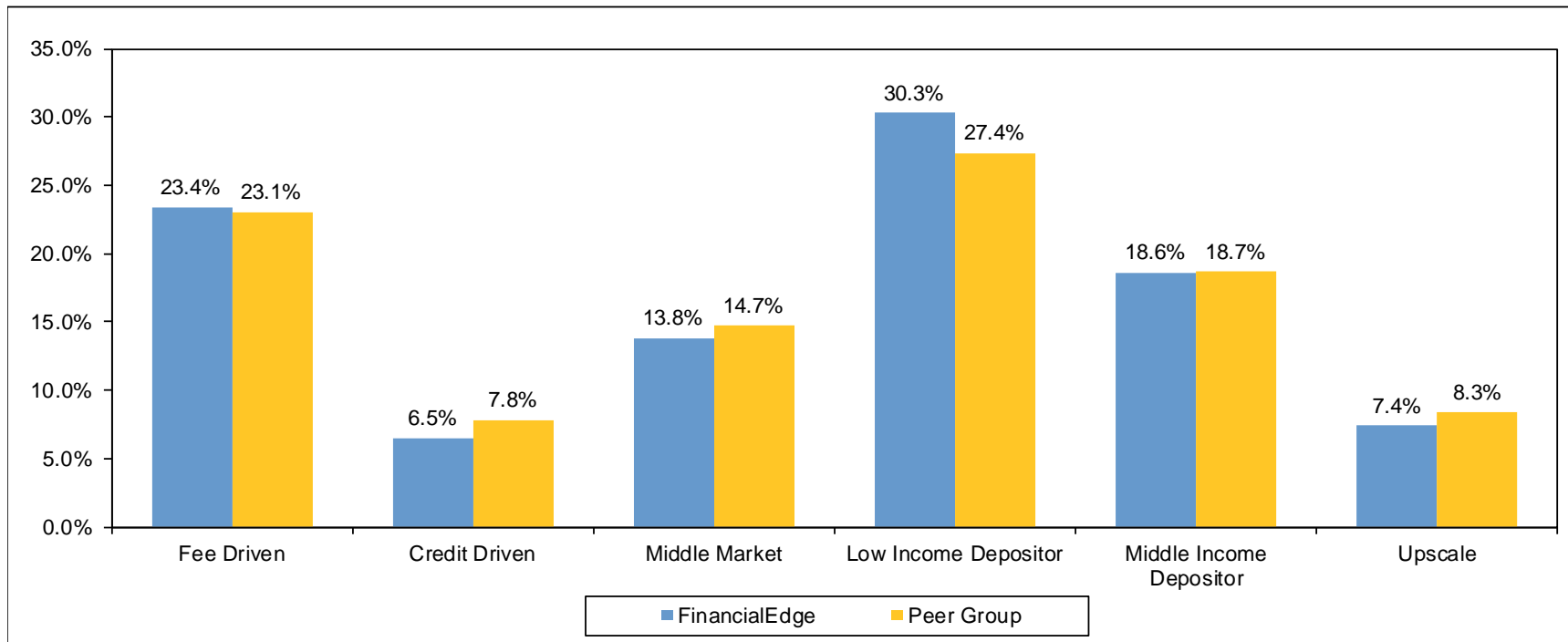
FinancialEdge Community Credit Union



Consumer Segments	Age Definition	Income Definition	Retail Households		Indirect Households		Commercial Households	
			Ratio	Percentile	Ratio	Percentile	Ratio	Percentile
Fee Driven	18 to 44	Less than \$50,000	21.8%	77	15.1%	20	9.1%	68
Credit Driven	18 to 34	\$50,000 or more	6.1%	13	2.5%	1	4.6%	53
Middle Market	35 to 54	\$50,000 to \$124,999	12.9%	21	7.6%	6	13.7%	63
Low Income Depositor	45 +	Less than \$50,000	28.3%	89	19.3%	71	18.2%	87
Middle Income Depositor	55 +	\$50,000 to \$124,999	17.4%	42	5.0%	8	15.4%	84
Upscale	35 +	\$125,000 or more	6.9%	22	0.8%	1	9.5%	63
Unclassified	N/A	N/A	6.5%	56	49.6%	95	29.5%	19
Total			100.0%		100.0%		100.0%	

How Do Your Demographics Compare?

FinancialEdge Community Credit Union - Retail Households

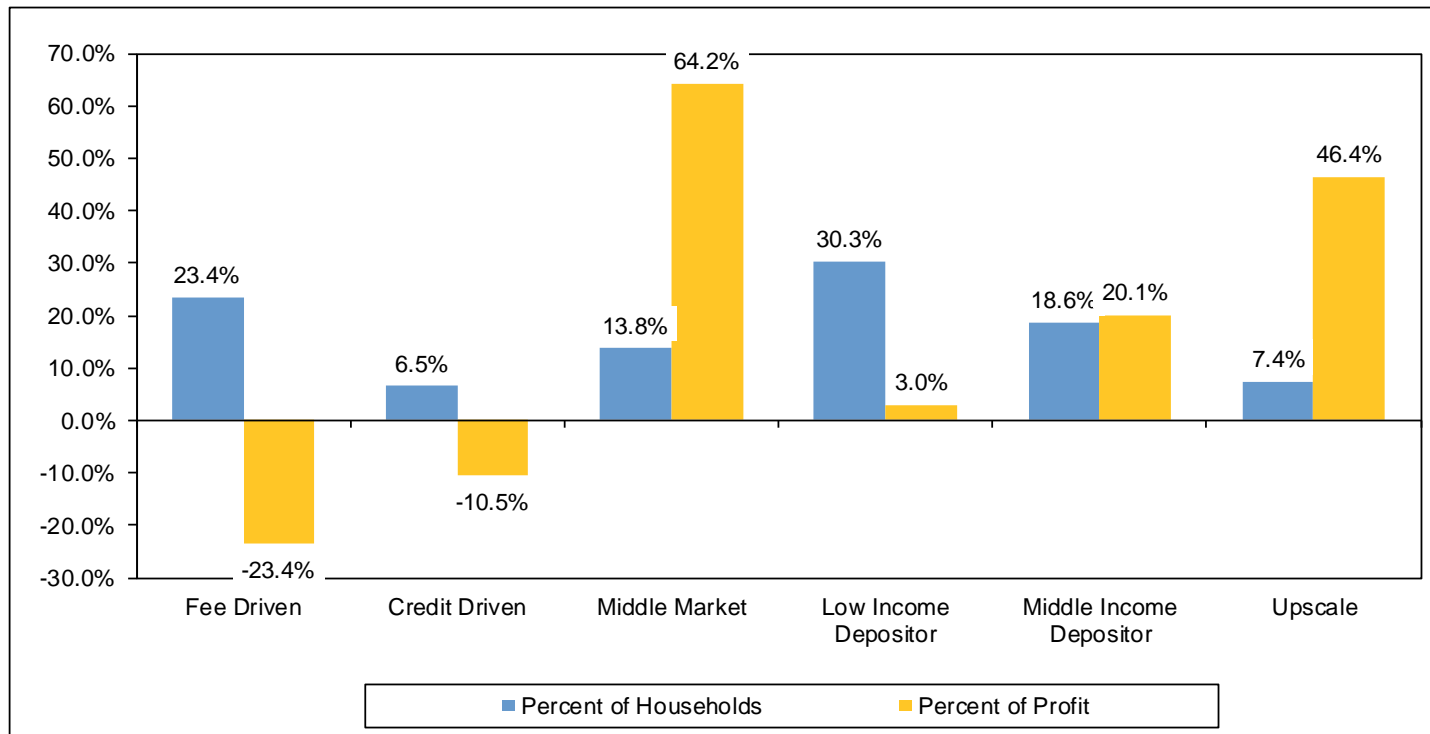


Consumer Segments - % of HHs	FinancialEdge				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Fee Driven	23.3%	24.5%	23.4%	75	23.1%	22.4%	19.6%	19.0%	21.6%
Credit Driven	7.0%	7.1%	6.5%	11	7.8%	7.8%	9.8%	10.1%	10.6%
Middle Market	14.5%	13.8%	13.8%	16	14.7%	15.2%	17.5%	17.0%	16.2%
Low Income Depositor	30.6%	29.6%	30.3%	89	27.4%	26.7%	22.8%	22.2%	22.4%
Middle Income Depositor	17.5%	17.8%	18.6%	40	18.7%	19.4%	20.1%	19.9%	17.5%
Upscale	7.1%	7.2%	7.4%	20	8.3%	8.6%	10.2%	11.8%	11.6%
Total*	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%

*Unclassified households are excluded for the rest of the Consumer Segments section.

Contribution Of The Consumer Segments

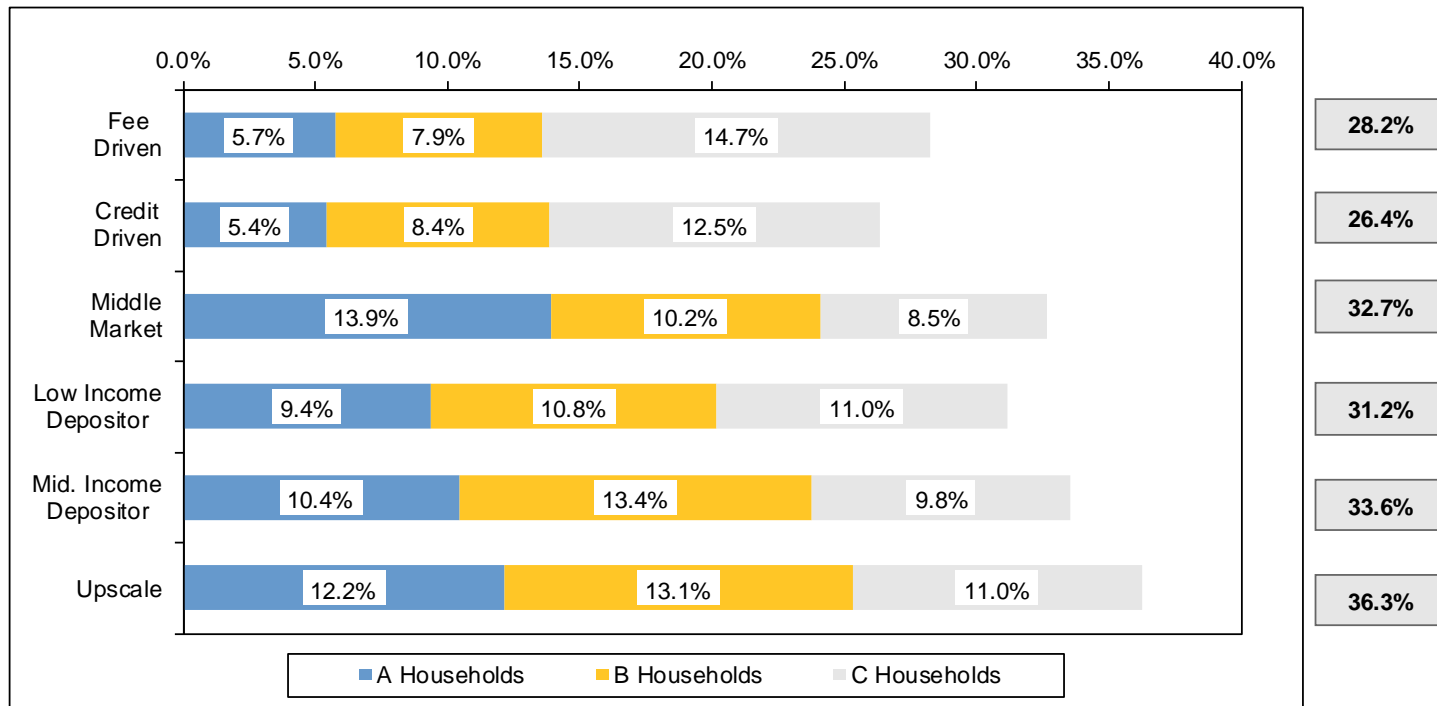
FinancialEdge Community Credit Union - Retail Households



FinancialEdge	Percent of Households	Percent of Profit	Percent of Loan Balances	Percent of Deposit Balances
Fee Driven	23.4%	-23.4%	16.3%	4.6%
Credit Driven	6.5%	-10.5%	5.6%	2.0%
Middle Market	13.8%	64.2%	21.8%	8.4%
Low Income Depositor	30.3%	3.0%	23.7%	43.0%
Middle Income Depositor	18.6%	20.1%	19.1%	32.4%
Upscale	7.4%	46.4%	13.3%	9.6%
Total	100.0%	100.0%	100.0%	100.0%

Profitable Consumer Segments - Retail Households

FinancialEdge Community Credit Union



FinancialEdge	All Households	Fee Driven	Credit Driven	Middle Market	Low Income Depositor	Mid. Income Depositor	Upscale
Percent Profitable	30.4%	28.2%	26.4%	32.7%	31.2%	33.6%	36.3%
A Households	9.0%	5.7%	5.4%	13.9%	9.4%	10.4%	12.2%
B Households	10.1%	7.9%	8.4%	10.2%	10.8%	13.4%	13.1%
C Households	11.3%	14.7%	12.5%	8.5%	11.0%	9.8%	11.0%
Percent Unprofitable	69.6%	71.8%	73.6%	67.3%	68.8%	66.4%	63.7%
D Households	30.9%	35.6%	29.9%	24.6%	29.0%	24.7%	29.6%
E Households	38.7%	36.2%	43.8%	42.7%	39.8%	41.7%	34.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Consumer Segment Profile

FinancialEdge Community Credit Union - Retail Households

FinancialEdge	Fee Driven	Credit Driven	Middle Market	Low Income Depositor	Mid. Income Depositor	Upscale
Percent of Households	23.4%	6.5%	13.8%	30.3%	18.6%	7.4%
Products per HH	1.93	2.21	2.39	2.27	2.50	2.36
% Single Product	50.6%	38.6%	34.8%	37.4%	29.8%	33.7%
Percent with Loans	49.5%	56.3%	57.0%	47.8%	51.8%	51.3%
Average Loan Balance ¹	\$11,672	\$12,713	\$22,822	\$13,543	\$16,372	\$29,030
Loan Margin	4.66%	4.44%	4.32%	4.09%	3.91%	3.37%
Real Estate Loan Mix ²	44.9%	53.5%	60.3%	60.1%	64.1%	72.9%
Percent with Checking	62.5%	69.0%	64.9%	62.2%	64.7%	63.2%
Average Deposit Balance	\$2,494	\$3,956	\$7,731	\$18,068	\$22,143	\$16,472
Deposit Margin	1.00%	0.97%	0.88%	0.78%	0.78%	0.84%
Core Deposit Mix ³	92.9%	87.7%	90.6%	75.2%	77.0%	78.4%
Loan Interest Income	\$269	\$318	\$562	\$265	\$332	\$502
Deposit Interest Income	\$25	\$39	\$68	\$140	\$171	\$137
Fee Income	\$224	\$251	\$238	\$194	\$176	\$204
Operating Expense	\$532	\$636	\$743	\$588	\$644	\$682
Loan Loss	\$9	\$8	\$16	\$8	\$10	\$15
Efficiency Ratio	104.5%	106.2%	87.4%	99.6%	96.3%	82.4%
Average HH Profit	(\$23)	(\$37)	\$107	\$2	\$25	\$145
Loan Profit	\$66	\$80	\$241	\$42	\$76	\$215
Deposit Profit	(\$89)	(\$118)	(\$133)	(\$40)	(\$51)	(\$69)
Return on Balance	-0.28%	-0.34%	0.52%	0.01%	0.08%	0.47%

¹Average loan balance, excluding Sold Mortgages, of the loan households.

²Percent of loan balances in Held Mortgage, Equity Line and Equity Loan.

³Percent of deposit balances in Checking, Savings, Traditional MMA and Tiered MMA.

Shading for the best performer for each ratio by Consumer Segment.

Consumer Segment Profile (Percentiles)

FinancialEdge Community Credit Union - Retail Households

FinancialEdge	Fee Driven	Credit Driven	Middle Market	Low Income Depositor	Mid. Income Depositor	Upscale
Percent of Households	75	11	16	89	40	20
Products per HH	63	80	68	65	58	50
% Single Product	47	80	67	59	59	51
Percent with Loans	74	85	71	55	54	48
Average Loan Balance ¹	33	28	38	41	26	48
Loan Margin	66	83	86	62	81	69
Real Estate Loan Mix ²	78	81	64	75	57	68
Percent with Checking	32	51	44	37	45	42
Average Deposit Balance	28	27	28	56	16	9
Deposit Margin	86	86	83	87	89	90
Core Deposit Mix ³	63	32	72	77	80	60
Loan Interest Income	60	71	77	56	57	61
Deposit Interest Income	54	59	59	84	74	66
Fee Income	66	77	58	62	43	50
Operating Expense	18	10	15	18	27	28
Loan Loss	86	91	88	90	92	89
Efficiency Ratio	35	37	46	42	44	46
Average HH Profit	32	33	53	43	46	53
Loan Profit	29	35	66	18	32	50
Deposit Profit	52	41	32	77	68	59
Return on Balance	31	31	62	43	50	69

¹Average loan balance, excluding Sold Mortgages, of the loan households.

²Percent of loan balances in Held Mortgage, Equity Line and Equity Loan.

³Percent of deposit balances in Checking, Savings, Traditional MMA and Tiered MMA.

Product Detail For Fee Driven Households

FinancialEdge Community Credit Union - Retail Households

FinancialEdge	Ratio				Percentile		
	Penetration	Average Balance	Average Profit	Total Profit	Penetration	Average Balance	Average Profit
Loan Detail							
Real Estate	6.6%	\$39,455	\$138	\$12,025	96	9	8
Mortgages*	5.6%	\$40,909	\$176	\$13,054	97	3	10
HELOC	1.3%	\$11,122	(\$221)	(\$3,755)	81	7	8
Equity Loan	1.1%	\$15,446	\$195	\$2,726	85	14	31
Autos	16.8%	\$10,982	\$177	\$39,348	44	12	42
Direct Auto	12.8%	\$9,499	\$126	\$21,466	36	9	32
Indirect Auto	4.7%	\$13,276	\$288	\$17,882	64	16	69
Credit Cards	29.6%	\$1,318	\$42	\$16,441	79	12	25
Classic Card	--	--	--	--	--	--	--
Gold Card	--	--	--	--	--	--	--
Platinum Card	29.6%	\$1,318	\$42	\$16,441	86	11	20
Consumer Loans	18.4%	\$5,055	\$73	\$17,859	88	40	35
Unsecured LOC	0.5%	\$4,263	\$286	\$2,005	12	94	99
Deposit Detail							
Checking	62.5%	\$967	\$25	\$20,402	32	14	69
Savings	98.4%	\$1,532	(\$104)	(\$135,787)	22	55	17
Money Market	0.5%	\$32,030	(\$68)	(\$479)	11	82	56
Traditional MMA	--	--	--	--	--	--	--
Tiered MMA	0.5%	\$32,030	(\$68)	(\$479)	16	78	57
High-Rate MMA	--	--	--	--	--	--	--
Certificates of Deposit	1.5%	\$3,253	(\$74)	(\$1,476)	55	5	62
IRA	1.3%	\$9,694	(\$58)	(\$985)	60	90	60
Total				(\$30,647)			32

Percent of Households: 23.4%

Percent of Profit: -23.4%

Percent of Loan Balances: 16.3%

Percent of Deposit Balances: 4.6%

*Penetration and Profit include Held and Sold Mortgages. Balance is Held Mortgage only.

Product Detail For Credit Driven Households

FinancialEdge Community Credit Union - Retail Households

FinancialEdge	Ratio				Percentile		
	Penetration	Average Balance	Average Profit	Total Profit	Penetration	Average Balance	Average Profit
Loan Detail							
Real Estate	7.9%	\$48,531	\$606	\$17,583	97	14	20
Mortgages*	6.0%	\$54,295	\$736	\$16,189	97	4	17
HELOC	2.2%	\$10,171	(\$206)	(\$1,647)	89	8	12
Equity Loan	1.6%	\$21,922	\$507	\$3,042	92	29	49
Autos	21.7%	\$9,288	\$60	\$4,818	59	1	26
Direct Auto	19.0%	\$8,800	\$70	\$4,930	63	2	29
Indirect Auto	3.3%	\$10,585	(\$9)	(\$112)	41	4	23
Credit Cards	35.6%	\$1,451	\$48	\$6,261	84	30	35
Classic Card	--	--	--	--	--	--	--
Gold Card	--	--	--	--	--	--	--
Platinum Card	35.6%	\$1,451	\$48	\$6,261	90	24	26
Consumer Loans	19.0%	\$4,131	\$12	\$841	92	14	23
Unsecured LOC	0.3%	\$2,052	\$51	\$51	6	66	79
Deposit Detail							
Checking	69.0%	\$1,337	\$9	\$2,400	51	10	70
Savings	99.7%	\$2,138	(\$120)	(\$44,010)	50	41	9
Money Market	1.4%	\$29,909	(\$32)	(\$158)	22	70	73
Traditional MMA	--	--	--	--	--	--	--
Tiered MMA	1.4%	\$29,909	(\$32)	(\$158)	28	74	80
High-Rate MMA	--	--	--	--	--	--	--
Certificates of Deposit	2.7%	\$11,345	(\$62)	(\$615)	64	43	75
IRA	2.2%	\$8,080	(\$116)	(\$927)	88	69	17
Total				(\$13,755)			33

Percent of Households: 6.5%

Percent of Profit: -10.5%

Percent of Loan Balances: 5.6%

Percent of Deposit Balances: 2.0%

*Penetration and Profit include Held and Sold Mortgages. Balance is Held Mortgage only.

Product Detail For Middle Market Households

FinancialEdge Community Credit Union - Retail Households

FinancialEdge	Ratio				Percentile		
	Penetration	Average Balance	Average Profit	Total Profit	Penetration	Average Balance	Average Profit
Loan Detail							
Real Estate	14.8%	\$52,996	\$780	\$90,523	88	16	32
Mortgages*	10.1%	\$68,835	\$1,199	\$94,737	94	7	37
HELOC	5.4%	\$10,478	(\$211)	(\$8,867)	75	3	4
Equity Loan	2.0%	\$16,844	\$291	\$4,653	62	8	31
Autos	19.0%	\$13,759	\$212	\$31,618	45	9	69
Direct Auto	15.7%	\$13,548	\$200	\$24,583	47	24	66
Indirect Auto	4.0%	\$12,378	\$227	\$7,035	44	6	78
Credit Cards	33.5%	\$2,293	\$117	\$30,742	76	13	26
Classic Card	--	--	--	--	--	--	--
Gold Card	--	--	--	--	--	--	--
Platinum Card	33.5%	\$2,293	\$117	\$30,742	87	11	21
Consumer Loans	21.7%	\$7,975	\$202	\$34,367	93	39	41
Unsecured LOC	2.7%	\$2,143	\$68	\$1,427	19	67	80
Deposit Detail							
Checking	64.9%	\$2,201	(\$9)	(\$4,345)	44	9	57
Savings	99.4%	\$4,227	(\$123)	(\$95,557)	29	62	7
Money Market	4.0%	\$33,585	(\$30)	(\$937)	32	46	65
Traditional MMA	--	--	--	--	--	--	--
Tiered MMA	4.0%	\$33,585	(\$30)	(\$937)	37	56	71
High-Rate MMA	--	--	--	--	--	--	--
Certificates of Deposit	3.8%	\$10,205	(\$63)	(\$1,880)	64	9	74
IRA	2.9%	\$11,404	(\$73)	(\$1,679)	61	46	43
Total				\$84,279			53

Percent of Households: 13.8%

Percent of Profit: 64.2%

Percent of Loan Balances: 21.8%

Percent of Deposit Balances: 8.4%

*Penetration and Profit include Held and Sold Mortgages. Balance is Held Mortgage only.

Product Detail For Low Income Depositor Households

FinancialEdge Community Credit Union - Retail Households

FinancialEdge	Ratio				Percentile		
	Penetration	Average Balance	Average Profit	Total Profit	Penetration	Average Balance	Average Profit
Loan Detail							
Real Estate	10.4%	\$37,425	\$107	\$19,086	90	14	12
Mortgages*	7.6%	\$44,018	\$230	\$30,090	98	7	21
HELOC	3.0%	\$9,691	(\$282)	(\$14,684)	65	2	4
Equity Loan	1.5%	\$15,052	\$142	\$3,680	65	8	31
Autos	12.5%	\$11,460	\$143	\$30,538	47	14	58
Direct Auto	9.7%	\$10,285	\$130	\$21,723	47	16	54
Indirect Auto	3.1%	\$13,864	\$166	\$8,815	51	22	73
Credit Cards	30.7%	\$1,330	\$36	\$18,784	62	4	21
Classic Card	--	--	--	--	--	--	--
Gold Card	--	--	--	--	--	--	--
Platinum Card	30.7%	\$1,330	\$36	\$18,784	79	6	17
Consumer Loans	14.6%	\$4,549	(\$8)	(\$2,006)	86	21	18
Unsecured LOC	3.1%	\$2,501	\$99	\$5,349	20	86	92
Deposit Detail							
Checking	62.2%	\$2,647	\$1	\$751	37	8	64
Savings	99.1%	\$7,680	(\$44)	(\$74,599)	26	84	68
Money Market	7.8%	\$54,241	\$20	\$2,678	40	71	74
Traditional MMA	--	--	--	--	--	--	--
Tiered MMA	7.8%	\$54,241	\$20	\$2,678	45	68	79
High-Rate MMA	--	--	--	--	--	--	--
Certificates of Deposit	8.9%	\$40,719	\$31	\$4,666	75	21	80
IRA	4.2%	\$19,791	(\$18)	(\$1,263)	32	16	64
Total				\$3,982			43

Percent of Households: 30.3%

Percent of Profit: 3.0%

Percent of Loan Balances: 23.7%

Percent of Deposit Balances: 43.0%

*Penetration and Profit include Held and Sold Mortgages. Balance is Held Mortgage only.

Product Detail For Middle Income Depositor Households

FinancialEdge Community Credit Union - Retail Households

FinancialEdge	Ratio				Percentile		
	Penetration	Average Balance	Average Profit	Total Profit	Penetration	Average Balance	Average Profit
Loan Detail							
Real Estate	14.0%	\$38,784	\$246	\$36,365	80	11	15
Mortgages*	8.6%	\$53,518	\$532	\$48,414	93	7	33
HELOC	5.5%	\$9,825	(\$267)	(\$15,487)	64	2	4
Equity Loan	1.7%	\$16,672	\$191	\$3,438	53	6	27
Autos	13.7%	\$10,048	\$30	\$4,316	51	1	47
Direct Auto	10.4%	\$9,581	\$30	\$3,277	50	2	42
Indirect Auto	3.5%	\$10,891	\$28	\$1,038	48	6	63
Credit Cards	34.7%	\$1,470	\$46	\$16,924	63	5	22
Classic Card	--	--	--	--	--	--	--
Gold Card	--	--	--	--	--	--	--
Platinum Card	34.7%	\$1,470	\$46	\$16,924	80	5	19
Consumer Loans	13.1%	\$7,985	\$120	\$16,531	90	45	38
Unsecured LOC	3.8%	\$2,965	\$145	\$5,817	18	89	94
Deposit Detail							
Checking	64.7%	\$3,703	(\$26)	(\$17,708)	45	6	48
Savings	99.1%	\$9,383	(\$36)	(\$37,178)	24	72	53
Money Market	10.1%	\$51,252	\$16	\$1,692	28	46	71
Traditional MMA	--	--	--	--	--	--	--
Tiered MMA	10.1%	\$51,252	\$16	\$1,692	33	55	74
High-Rate MMA	--	--	--	--	--	--	--
Certificates of Deposit	10.6%	\$28,215	(\$14)	(\$1,515)	69	3	74
IRA	4.6%	\$44,100	\$24	\$1,180	15	77	76
Total				\$26,425			46

Percent of Households: 18.6%

Percent of Profit: 20.1%

Percent of Loan Balances: 19.1%

Percent of Deposit Balances: 32.4%

*Penetration and Profit include Held and Sold Mortgages. Balance is Held Mortgage only.

Product Detail For Upscale Households

FinancialEdge Community Credit Union - Retail Households

FinancialEdge	Ratio				Percentile		
	Penetration	Average Balance	Average Profit	Total Profit	Penetration	Average Balance	Average Profit
Loan Detail							
Real Estate	16.0%	\$67,899	\$770	\$51,585	81	23	24
Mortgages*	10.3%	\$91,285	\$1,128	\$48,513	91	8	30
HELOC	6.0%	\$15,987	(\$114)	(\$2,856)	59	8	6
Equity Loan	2.1%	\$24,922	\$659	\$5,927	63	16	44
Autos	14.8%	\$15,454	\$157	\$9,755	35	14	70
Direct Auto	11.7%	\$14,079	\$171	\$8,391	35	15	68
Indirect Auto	4.1%	\$15,782	\$80	\$1,365	48	20	66
Credit Cards	32.5%	\$2,064	\$94	\$12,737	66	12	27
Classic Card	--	--	--	--	--	--	--
Gold Card	--	--	--	--	--	--	--
Platinum Card	32.5%	\$2,064	\$94	\$12,737	80	11	21
Consumer Loans	11.0%	\$8,560	\$229	\$10,530	80	31	40
Unsecured LOC	3.3%	\$4,255	\$380	\$5,313	17	92	100
Deposit Detail							
Checking	63.2%	\$3,159	(\$19)	(\$4,982)	42	3	50
Savings	99.0%	\$8,123	(\$61)	(\$25,366)	22	66	38
Money Market	5.3%	\$52,288	\$26	\$564	12	44	71
Traditional MMA	--	--	--	--	--	--	--
Tiered MMA	5.3%	\$52,288	\$26	\$564	17	52	75
High-Rate MMA	--	--	--	--	--	--	--
Certificates of Deposit	4.3%	\$50,846	(\$3)	(\$46)	27	37	80
IRA	4.8%	\$28,110	\$43	\$857	63	46	85
Total				\$60,948			53

Percent of Households: 7.4%

Percent of Profit: 46.4%

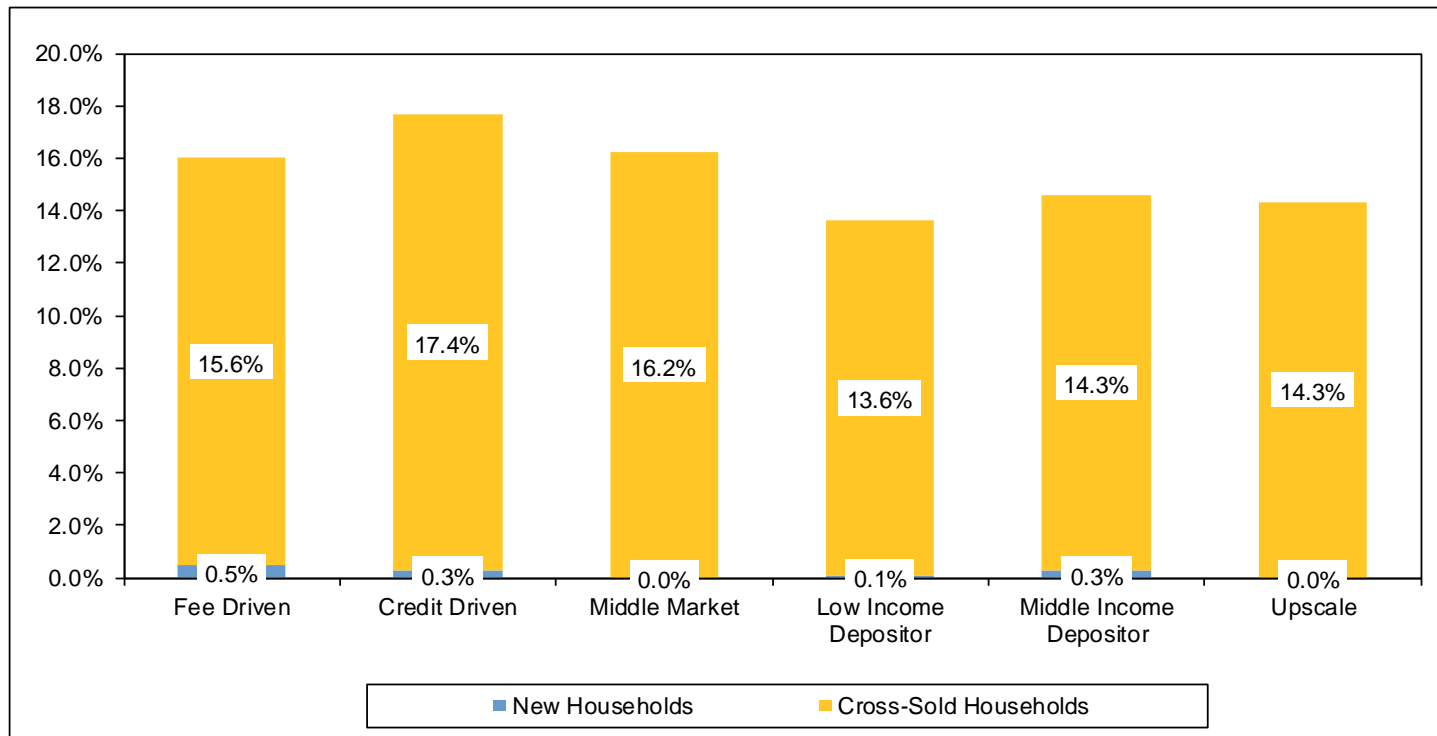
Percent of Loan Balances: 13.3%

Percent of Deposit Balances: 9.6%

*Penetration and Profit include Held and Sold Mortgages. Balance is Held Mortgage only.

New & Cross-Sold Households By Consumer Segment

FinancialEdge Community Credit Union - Retail Households



Percent of Consumer Segment Households	New Households		Cross-Sold Households	
	Ratio	Percentile	Ratio	Percentile
Fee Driven	0.5%	26	15.6%	84
Credit Driven	0.3%	20	17.4%	89
Middle Market	--	--	16.2%	77
Low Income Depositor	0.1%	5	13.6%	68
Middle Income Depositor	0.3%	29	14.3%	66
Upscale	--	--	14.3%	70
Overall	2.3%		14.4%	

Percent Of New Households Opening Accounts

FinancialEdge Community Credit Union - Retail Households

Ratios	Fee Driven	Credit Driven	Middle Market	Low Income Depositor	Mid. Income Depositor	Upscale
Loans						
Mortgages*	--	100.0%	--	--	--	--
HELOC	--	--	--	--	--	--
Equity Loan	--	--	--	--	--	--
Autos	16.7%	--	--	--	--	--
Credit Cards	--	--	--	--	--	--
Consumer Loans	--	--	--	--	--	--
Deposits						
Checking	33.3%	100.0%	--	100.0%	33.3%	--
Savings	100.0%	100.0%	--	100.0%	100.0%	--
Money Market	--	--	--	--	--	--
Certificates of Deposit	--	--	--	--	--	--
IRA	--	--	--	--	--	--

This page illustrates what kind of accounts are being opened by new households within each Consumer Segment.

As a percentage of all new households within each segment, how many households opened accounts of each type?

Percentiles	Fee Driven	Credit Driven	Middle Market	Low Income Depositor	Mid. Income Depositor	Upscale
Loans						
Mortgages*	--	100	--	--	--	--
HELOC	--	--	--	--	--	--
Equity Loan	--	--	--	--	--	--
Autos	74	--	--	--	--	--
Credit Cards	--	--	--	--	--	--
Consumer Loans	--	--	--	--	--	--
Deposits						
Checking	6	100	--	100	21	--
Savings	100	100	--	100	100	--
Money Market	--	--	--	--	--	--
Certificates of Deposit	--	--	--	--	--	--
IRA	--	--	--	--	--	--

*Mortgages include Held and Sold Mortgages.

Percent Of Cross-Sold Hh'S Opening Accounts

FinancialEdge Community Credit Union - Retail Households

Ratios	Fee Driven	Credit Driven	Middle Market	Low Income Depositor	Mid. Income Depositor	Upscale
Loans						
Mortgages*	2.4%	--	5.5%	1.7%	0.7%	6.7%
HELOC	--	--	0.8%	--	2.6%	3.3%
Equity Loan	1.9%	1.6%	2.4%	1.3%	0.7%	5.0%
Autos	25.7%	23.4%	17.3%	17.6%	12.6%	31.7%
Credit Cards	7.8%	15.6%	7.1%	5.6%	2.6%	3.3%
Consumer Loans	48.5%	43.8%	52.0%	38.6%	35.1%	30.0%
Deposits						
Checking	18.4%	15.6%	14.2%	9.4%	4.6%	10.0%
Savings	15.0%	15.6%	14.2%	13.3%	13.9%	16.7%
Money Market	--	1.6%	0.8%	1.3%	2.6%	--
Certificates of Deposit	3.4%	7.8%	7.1%	26.6%	29.8%	15.0%
IRA	0.5%	3.1%	2.4%	3.0%	4.6%	6.7%

This page illustrates what kind of accounts are being opened by new households within each Consumer Segment.

As a percentage of all cross-sold households within each segment, how many households opened accounts of each type?

These results provide an indicator of the effectiveness of cross-sales tactics by Consumer Segment.

Percentiles	Fee Driven	Credit Driven	Middle Market	Low Income Depositor	Mid. Income Depositor	Upscale
Loans						
Mortgages*	70	--	80	56	22	83
HELOC	--	--	15	--	55	47
Equity Loan	94	88	76	78	48	93
Autos	46	24	13	50	20	81
Credit Cards	21	67	30	26	9	11
Consumer Loans	91	94	97	91	96	94
Deposits						
Checking	34	18	14	17	4	11
Savings	17	12	12	33	47	32
Money Market	--	60	29	35	47	--
Certificates of Deposit	34	52	29	51	44	26
IRA	21	86	47	21	22	64

*Mortgages include Held and Sold Mortgages.

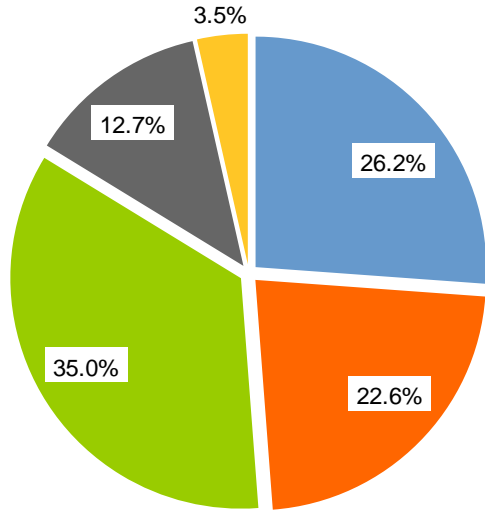


Generational Segments

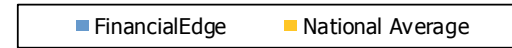
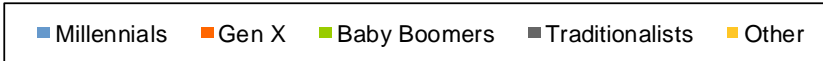
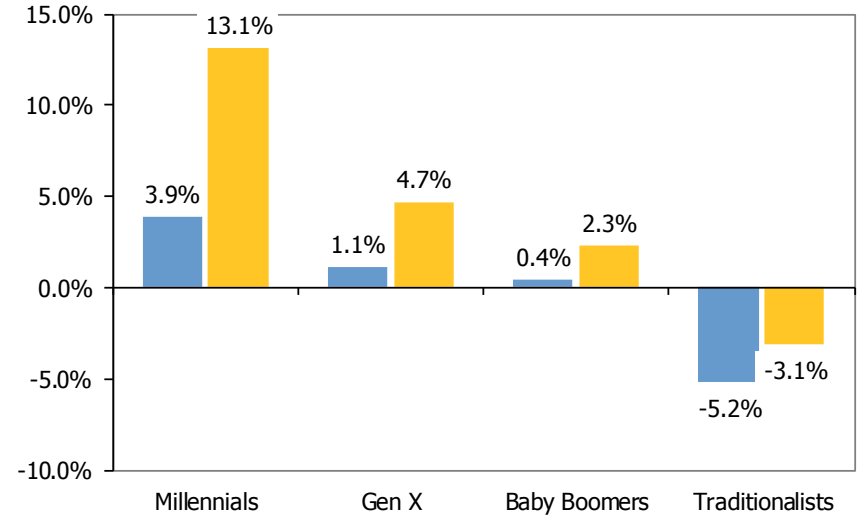
Generational Segments - All Households

FinancialEdge Community Credit Union

Percent of Households



12 Month Growth Rates

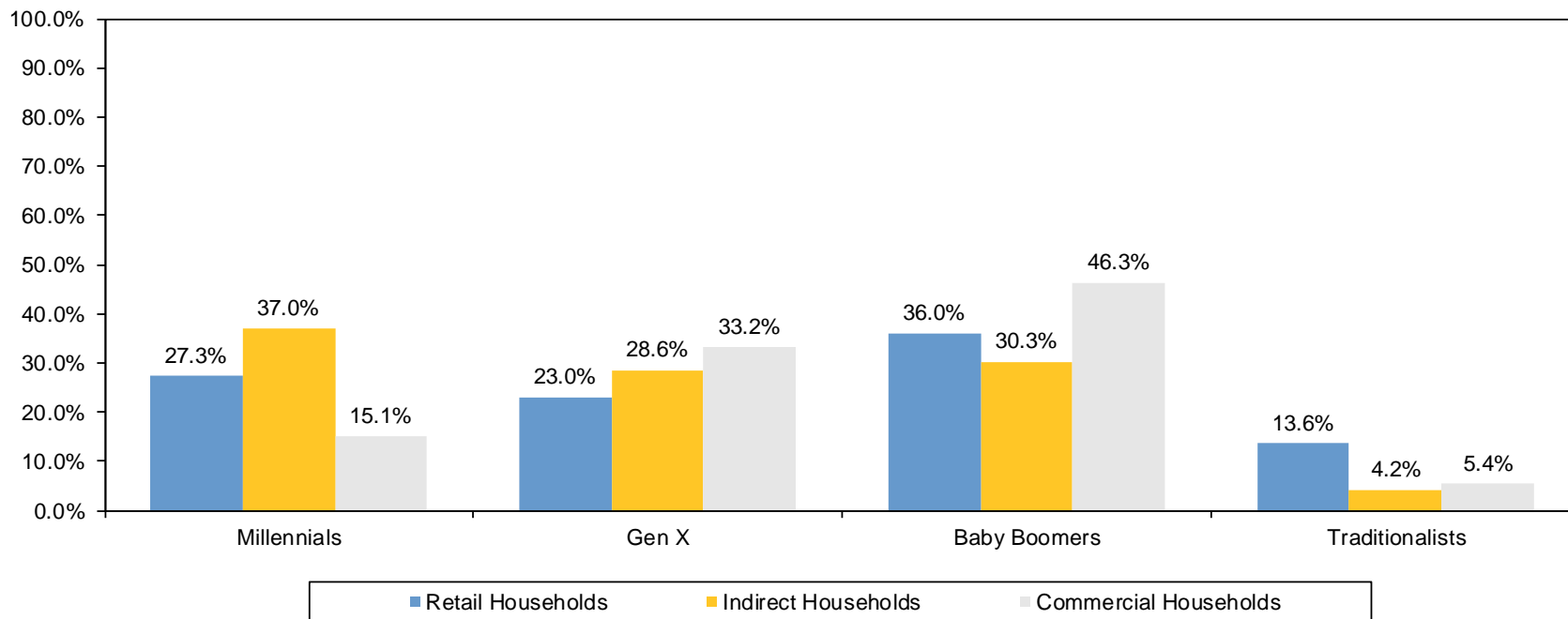


Generational Segments	Birth Year	FinancialEdge				Annualized Growth Rate			
		Dec-15	Jun-16	Dec-16	Percent of HH's	6 Month	Percentile	12 Month	Percentile
		Millennials	1,628	1,683	1,691	26.2%	1.0%	28	3.9%	10
Gen X	1,448	1,443	1,464	22.6%	2.9%	51	1.1%	22	
Baby Boomers	2,251	2,202	2,260	35.0%	5.3%	60	0.4%	32	
Traditionalists	867	806	822	12.7%	4.0%	32	-5.2%	26	
Other	Undetermined ¹	239	230	229	3.5%				
Total		6,433	6,364	6,466	100.0%				

¹Age is out of range or not available for household

Generational Segments By Business Line

FinancialEdge Community Credit Union

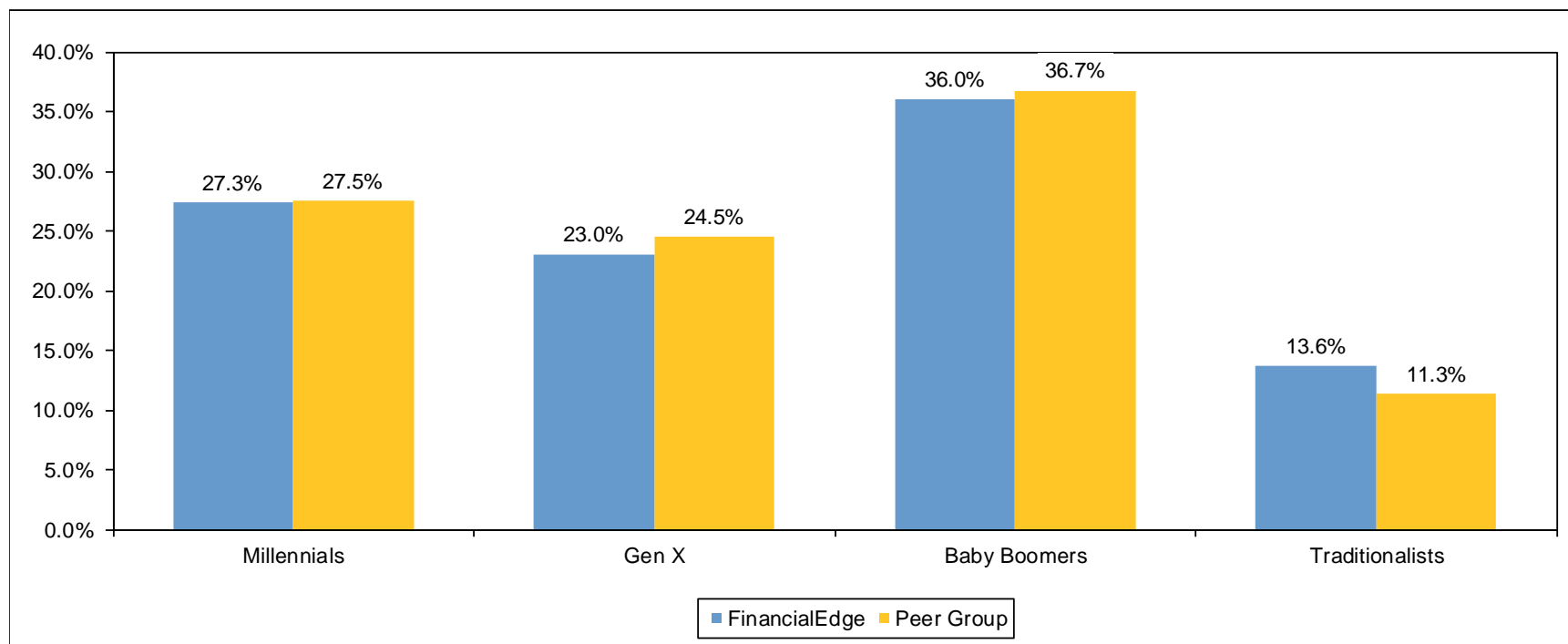


Generational Segments	Retail Households			Indirect Households			Commercial Households		
	Number	Percent	Percentile	Number	Percent	Percentile	Number	Percent	Percentile
Millennials	1,616	27.3%	48	44	37.0%	48	31	15.1%	16
Gen X	1,362	23.0%	30	34	28.6%	47	68	33.2%	67
Baby Boomers	2,129	36.0%	56	36	30.3%	63	95	46.3%	84
Traditionalists	806	13.6%	78	5	4.2%	45	11	5.4%	30
Total	5,913	100.0%		119	100.0%		205	100.0%	

*Households with undetermined age are excluded from this page forward

How Do Your Generational Segments Compare?

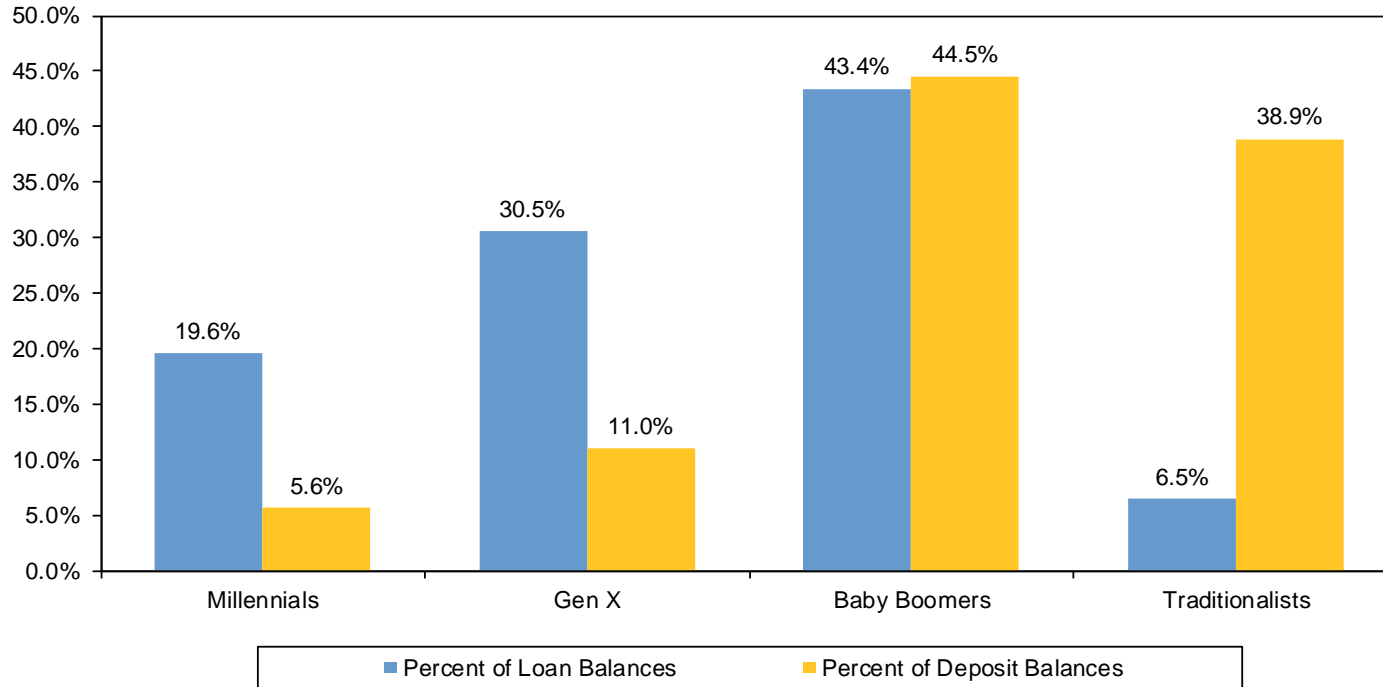
FinancialEdge Community Credit Union - Retail Households



Generational Segments - % of HHs	FinancialEdge				Peer Group	Asset Size	Regional Average	National Average	High Performer
	Dec-15	Jun-16	Dec-16	Percentile					
Millennials	26.7%	27.7%	27.3%	48	27.5%	27.0%	28.3%	28.3%	30.9%
Gen X	23.0%	23.2%	23.0%	30	24.5%	24.6%	24.7%	24.8%	24.9%
Baby Boomers	36.0%	35.7%	36.0%	56	36.7%	36.6%	35.3%	35.6%	32.9%
Traditionalists	14.3%	13.5%	13.6%	78	11.3%	11.8%	11.7%	11.4%	11.2%
Total	100.0%	100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%

Contribution Of The Generational Segments

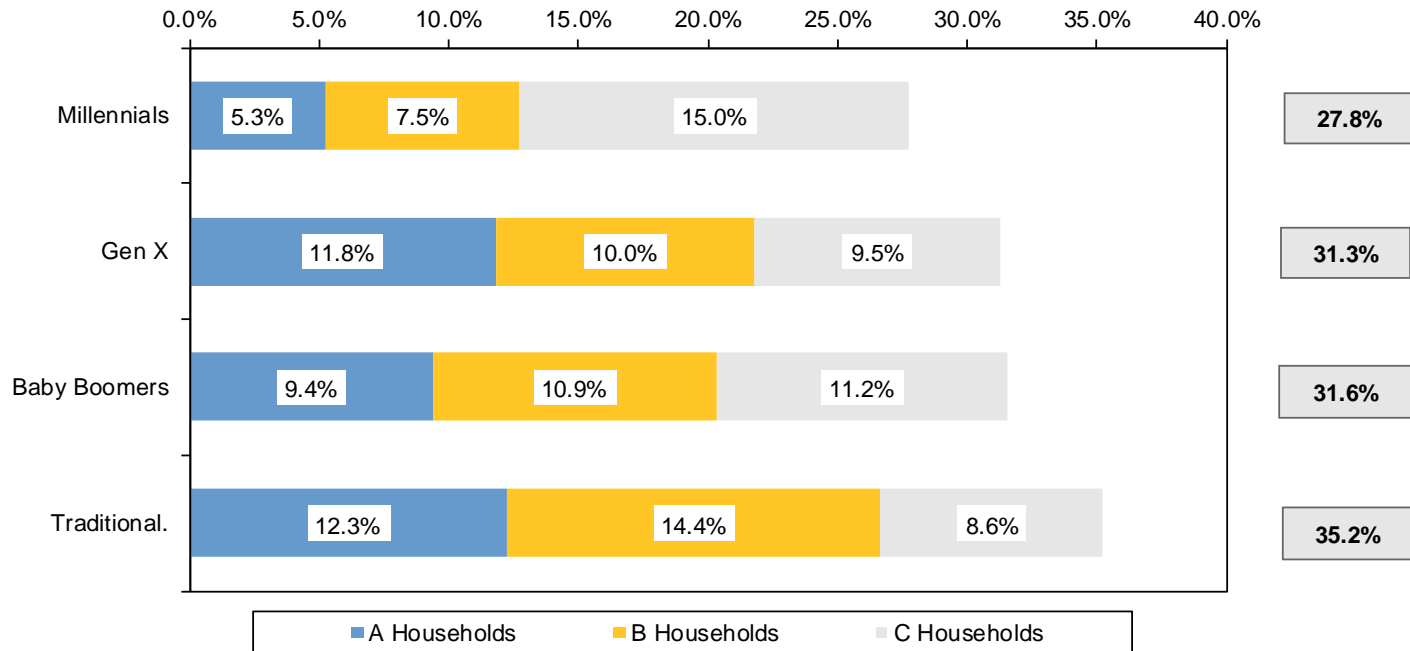
FinancialEdge Community Credit Union - Retail Households



FinancialEdge	Percent of Households	Percent of Profit	Percent of Loan Balances	Percent of Deposit Balances
Millennials	27.3%	-36.2%	19.6%	5.6%
Gen X	23.0%	82.8%	30.5%	11.0%
Baby Boomers	36.0%	27.0%	43.4%	44.5%
Traditionalists	13.6%	26.5%	6.5%	38.9%
Total	100.0%	100.0%	100.0%	100.0%

Profitable Generational Segments

FinancialEdge Community Credit Union - Retail Households



FinancialEdge	All Households		Millennials	Gen X	Baby Boomers	Traditional.
			Percent Profitable	30.4%	27.8%	31.3%	31.6%	35.2%
A Households	9.0%		5.3%	11.8%	9.4%	12.3%
B Households	10.1%		7.5%	10.0%	10.9%	14.4%
C Households	11.3%		15.0%	9.5%	11.2%	8.6%
Percent Unprofitable	69.6%		72.2%	68.7%	68.4%	64.8%
D Households	30.9%		34.7%	30.5%	27.6%	26.4%
E Households	38.7%		37.6%	38.2%	40.8%	38.3%
Total	100.0%		100.0%	100.0%	100.0%	100.0%

Generational Segment Profile

FinancialEdge Community Credit Union - Retail Households

FinancialEdge	Millennials	Gen X	Baby Boomers	Traditional.
Percent of Households	27.3%	23.0%	36.0%	13.6%
Products per HH	1.94	2.21	2.37	2.37
% Single Product	48.8%	40.9%	35.3%	31.8%
Percent with Loans	49.5%	52.5%	51.7%	44.4%
Average Loan Balance ¹	\$11,811	\$20,587	\$19,020	\$8,710
Loan Margin	4.46%	4.48%	3.74%	4.04%
Real Estate Loan Mix ²	49.3%	56.2%	66.4%	66.1%
Percent with Checking	63.2%	63.4%	62.9%	60.7%
Average Deposit Balance	\$2,499	\$5,825	\$14,985	\$35,157
Deposit Margin	1.00%	0.95%	0.81%	0.75%
Core Deposit Mix ³	91.2%	88.4%	78.6%	74.8%
Loan Interest Income	\$261	\$485	\$368	\$156
Deposit Interest Income	\$25	\$55	\$120	\$259
Fee Income	\$221	\$231	\$198	\$146
Operating Expense	\$531	\$669	\$657	\$510
Loan Loss	\$8	\$15	\$11	\$4
Efficiency Ratio	106.5%	88.4%	97.3%	91.5%
Average HH Profit	(\$32)	\$87	\$18	\$47
Loan Profit	\$63	\$202	\$86	\$17
Deposit Profit	(\$95)	(\$115)	(\$68)	\$31
Return on Balance	-0.39%	0.53%	0.07%	0.12%

¹Average loan balance, excluding Sold Mortgages, of the loan households.

²Percent of loan balances in Held Mortgage, Equity Line and Equity Loan.

³Percent of deposit balances in Checking, Savings, Traditional MMA and Tiered MMA.

Shading for the best performer for each ratio by Generational Segment.

Generational Segment Profile (Percentiles)

FinancialEdge Community Credit Union - Retail Households

FinancialEdge	Millennials	Gen X	Baby Boomers	Traditional.
Percent of Households	48	30	56	78
Products per HH	61	62	53	57
% Single Product	53	54	51	56
Percent with Loans	72	66	55	50
Average Loan Balance ¹	24	33	36	17
Loan Margin	73	87	72	78
Real Estate Loan Mix ²	78	58	65	62
Percent with Checking	36	39	38	44
Average Deposit Balance	14	22	17	33
Deposit Margin	87	89	86	91
Core Deposit Mix ³	47	53	65	89
Loan Interest Income	57	68	55	35
Deposit Interest Income	43	56	67	85
Fee Income	66	59	51	51
Operating Expense	21	17	23	33
Loan Loss	91	88	92	94
Efficiency Ratio	32	41	33	70
Average HH Profit	30	45	34	73
Loan Profit	24	54	28	25
Deposit Profit	48	36	64	82
Return on Balance	26	59	36	76

¹Average loan balance, excluding Sold Mortgages, of the loan households.

²Percent of loan balances in Held Mortgage, Equity Line and Equity Loan.

³Percent of deposit balances in Checking, Savings, Traditional MMA and Tiered MMA.

Product Detail For Millennial Households

FinancialEdge Community Credit Union - Retail Households

FinancialEdge	Ratio				Percentile		
	Penetration	Average Balance	Average Profit	Total Profit	Penetration	Average Balance	Average Profit
Loan Detail							
Real Estate	6.7%	\$42,715	\$335	\$36,543	96	7	10
Mortgages*	5.6%	\$44,951	\$364	\$33,155	96	2	10
HELOC	1.3%	\$12,069	(\$182)	(\$3,828)	77	6	7
Equity Loan	0.9%	\$20,791	\$481	\$7,216	84	23	50
Autos	17.4%	\$10,139	\$118	\$33,022	41	4	35
Direct Auto	13.8%	\$9,241	\$98	\$21,877	37	3	29
Indirect Auto	4.1%	\$11,947	\$169	\$11,145	56	7	53
Credit Cards	29.0%	\$1,213	\$31	\$14,507	75	10	25
Classic Card	--	--	--	--	--	--	--
Gold Card	--	--	--	--	--	--	--
Platinum Card	29.0%	\$1,213	\$31	\$14,507	84	8	19
Consumer Loans	17.3%	\$4,849	\$62	\$17,248	89	30	31
Unsecured LOC	0.3%	\$3,372	\$161	\$807	9	87	93
Deposit Detail							
Checking	63.2%	\$1,054	\$21	\$21,495	36	12	71
Savings	98.8%	\$1,439	(\$107)	(\$170,916)	25	29	12
Money Market	0.7%	\$24,173	(\$63)	(\$691)	12	56	58
Traditional MMA	--	--	--	--	--	--	--
Tiered MMA	0.7%	\$24,173	(\$63)	(\$691)	17	59	61
High-Rate MMA	--	--	--	--	--	--	--
Certificates of Deposit	1.7%	\$8,165	(\$69)	(\$1,926)	55	27	70
IRA	1.4%	\$5,490	(\$100)	(\$2,211)	65	49	19
Total				(\$52,122)			30

Percent of Households: 27.3%

Percent of Profit: -36.2%

Percent of Loan Balances: 19.6%

Percent of Deposit Balances: 5.6%

*Penetration and Profit include Held and Sold Mortgages. Balance is Held Mortgage only.

Product Detail For Gen X Households

FinancialEdge Community Credit Union - Retail Households

FinancialEdge	Ratio				Percentile		
	Penetration	Average Balance	Average Profit	Total Profit	Penetration	Average Balance	Average Profit
Loan Detail							
Real Estate	11.4%	\$53,412	\$709	\$109,964	83	14	24
Mortgages*	7.9%	\$67,829	\$1,081	\$116,765	93	7	29
HELOC	3.6%	\$9,602	(\$261)	(\$12,811)	67	2	2
Equity Loan	2.2%	\$16,097	\$200	\$6,010	73	7	21
Autos	17.5%	\$14,076	\$279	\$66,501	40	14	78
Direct Auto	14.5%	\$12,687	\$232	\$45,624	42	16	65
Indirect Auto	4.0%	\$15,753	\$387	\$20,877	49	18	90
Credit Cards	30.0%	\$2,192	\$114	\$46,671	74	13	26
Classic Card	--	--	--	--	--	--	--
Gold Card	--	--	--	--	--	--	--
Platinum Card	30.0%	\$2,192	\$114	\$46,671	84	10	21
Consumer Loans	22.1%	\$7,017	\$154	\$46,476	92	32	35
Unsecured LOC	2.2%	\$2,747	\$183	\$5,505	18	75	90
Deposit Detail							
Checking	63.4%	\$1,765	\$4	\$3,836	39	8	62
Savings	99.3%	\$3,576	(\$114)	(\$153,943)	31	62	11
Money Market	2.5%	\$17,814	(\$63)	(\$2,140)	22	7	52
Traditional MMA	--	--	--	--	--	--	--
Tiered MMA	2.5%	\$17,814	(\$63)	(\$2,140)	28	16	55
High-Rate MMA	--	--	--	--	--	--	--
Certificates of Deposit	3.0%	\$9,883	(\$59)	(\$2,402)	57	11	76
IRA	2.5%	\$14,905	(\$39)	(\$1,323)	61	90	71
Total				\$119,146			45

Percent of Households: 23.0%

Percent of Profit: 82.8%

Percent of Loan Balances: 30.5%

Percent of Deposit Balances: 11.0%

*Penetration and Profit include Held and Sold Mortgages. Balance is Held Mortgage only.

Product Detail For Baby Boomer Households

FinancialEdge Community Credit Union - Retail Households

FinancialEdge	Ratio				Percentile		
	Penetration	Average Balance	Average Profit	Total Profit	Penetration	Average Balance	Average Profit
Loan Detail							
Real Estate	15.0%	\$43,580	\$262	\$83,591	86	14	13
Mortgages*	10.5%	\$53,793	\$450	\$100,290	97	7	23
HELOC	5.1%	\$11,427	(\$224)	(\$24,464)	61	4	4
Equity Loan	1.9%	\$16,518	\$194	\$7,765	59	6	24
Autos	15.3%	\$11,409	\$84	\$27,168	50	3	56
Direct Auto	11.8%	\$10,718	\$86	\$21,711	50	8	52
Indirect Auto	3.8%	\$12,564	\$67	\$5,457	51	9	65
Credit Cards	32.3%	\$1,667	\$63	\$43,304	64	5	23
Classic Card	--	--	--	--	--	--	--
Gold Card	--	--	--	--	--	--	--
Platinum Card	32.3%	\$1,667	\$63	\$43,304	79	7	19
Consumer Loans	15.3%	\$5,994	\$54	\$17,638	90	21	22
Unsecured LOC	3.6%	\$3,012	\$151	\$11,627	17	89	94
Deposit Detail							
Checking	62.9%	\$2,754	(\$9)	(\$11,746)	38	5	63
Savings	99.5%	\$6,766	(\$63)	(\$133,544)	37	62	37
Money Market	6.3%	\$51,626	\$14	\$1,937	24	60	73
Traditional MMA	--	--	--	--	--	--	--
Tiered MMA	6.3%	\$51,626	\$14	\$1,937	28	64	77
High-Rate MMA	--	--	--	--	--	--	--
Certificates of Deposit	6.2%	\$27,491	(\$13)	(\$1,726)	60	9	78
IRA	4.5%	\$33,483	\$6	\$527	30	70	72
Total				\$38,777			34

Percent of Households: 36.0%

Percent of Profit: 27.0%

Percent of Loan Balances: 43.4%

Percent of Deposit Balances: 44.5%

*Penetration and Profit include Held and Sold Mortgages. Balance is Held Mortgage only.

Product Detail For Traditionalist Households

FinancialEdge Community Credit Union - Retail Households

FinancialEdge	Ratio				Percentile		
	Penetration	Average Balance	Average Profit	Total Profit	Penetration	Average Balance	Average Profit
Loan Detail							
Real Estate	7.4%	\$34,327	\$184	\$11,038	66	17	23
Mortgages*	4.1%	\$50,837	\$398	\$13,144	84	12	35
HELOC	3.0%	\$9,231	(\$274)	(\$6,584)	50	5	7
Equity Loan	0.9%	\$22,925	\$640	\$4,478	46	33	80
Autos	6.9%	\$9,063	\$63	\$3,552	36	2	74
Direct Auto	5.2%	\$8,945	\$90	\$3,800	36	7	77
Indirect Auto	1.9%	\$8,791	(\$17)	(\$248)	45	4	61
Credit Cards	34.0%	\$881	(\$8)	(\$2,152)	66	3	20
Classic Card	--	--	--	--	--	--	--
Gold Card	--	--	--	--	--	--	--
Platinum Card	34.0%	\$881	(\$8)	(\$2,152)	82	6	16
Consumer Loans	6.1%	\$5,114	(\$20)	(\$1,001)	81	26	20
Unsecured LOC	3.1%	\$2,358	\$81	\$2,023	18	90	95
Deposit Detail							
Checking	60.7%	\$4,254	(\$29)	(\$14,226)	44	3	37
Savings	98.0%	\$14,441	\$40	\$31,509	19	88	91
Money Market	15.8%	\$57,391	\$29	\$3,697	38	50	71
Traditional MMA	--	--	--	--	--	--	--
Tiered MMA	15.8%	\$57,391	\$29	\$3,697	44	57	77
High-Rate MMA	--	--	--	--	--	--	--
Certificates of Deposit	17.1%	\$44,673	\$25	\$3,429	63	7	77
IRA	4.7%	\$21,876	\$5	\$189	14	5	69
Total				\$38,058			73

Percent of Households: 13.6%

Percent of Profit: 26.5%

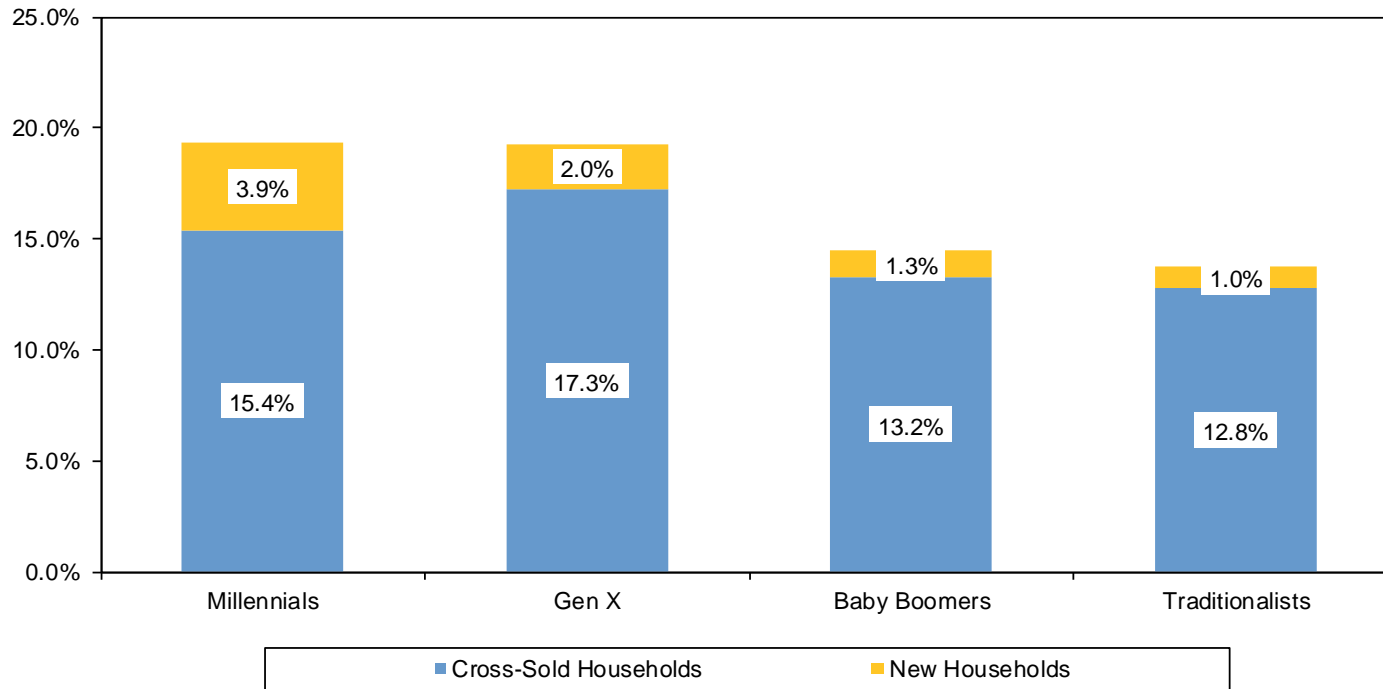
Percent of Loan Balances: 6.5%

Percent of Deposit Balances: 38.9%

*Penetration and Profit include Held and Sold Mortgages. Balance is Held Mortgage only.

New & Cross-Sold Households By Generational Segment

FinancialEdge Community Credit Union - Retail Households

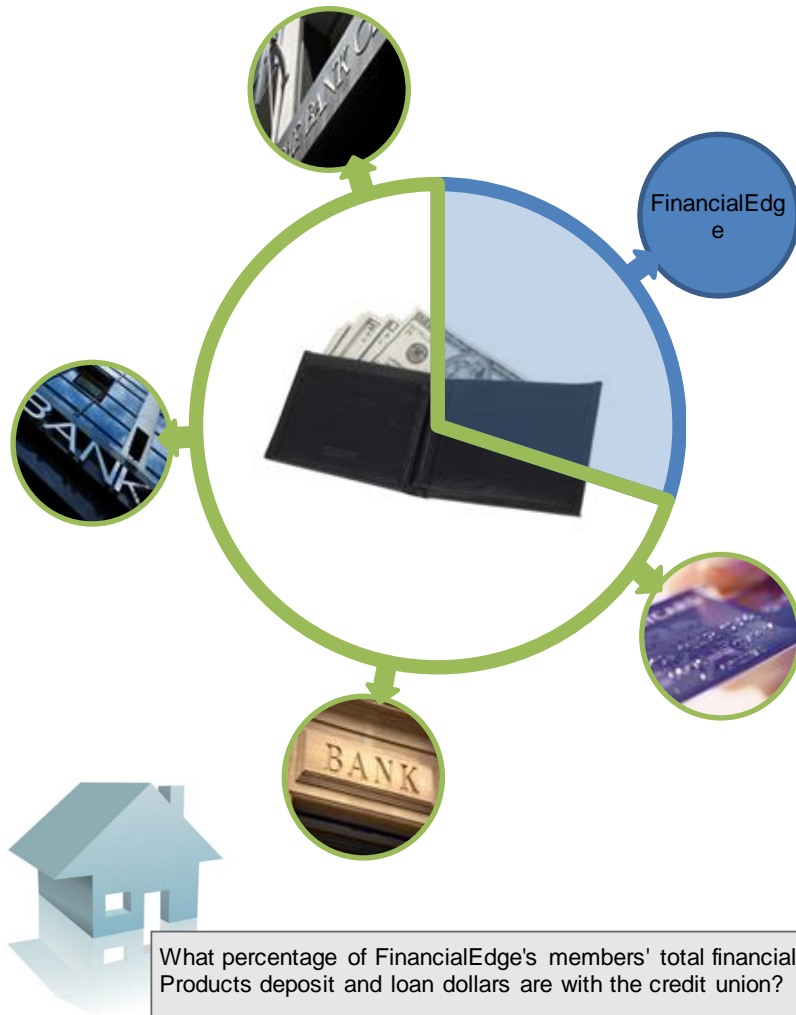


Percent of Generational Segment Households	New Households		Cross-Sold Households	
	Ratio	Percentile	Ratio	Percentile
Millennials	3.9%	8	15.4%	86
Gen X	2.0%	7	17.3%	86
Baby Boomers	1.3%	10	13.2%	67
Traditionalists	1.0%	22	12.8%	48
Overall	2.3%		14.4%	



Estimated Share of Wallet

Estimated Share Of Wallet Preview



Raddon's Research Insights program measures consumer financial product usage by each of the six Consumer Segment groups.

By comparing member product penetration and balances at your credit union from this Performance Analytics program to the national product use at the Consumer Segment level, this analysis can estimate the percentage of your members' total deposit and loan dollars that are with the credit union versus other financial institutions.

Accordingly, the share of wallet metric is a key measure of the depth of relationship with your member households. The following pages provide detail on your credit union's share of the members' wallet by product, Consumer Segment and Generational Segment.

Which areas do you have a strong share of wallet? In which areas is there growth opportunity through relationship deepening?

National Product Use And The Share Of Wallet

Based on Raddon's National Consumer Research, the table below shows product and delivery channel usage levels by each of the six Consumer Segments. When a segment's index exceeds 100 for a particular product or channel, this indicates a higher usage propensity relative to other segments. As the data demonstrates, product usage varies greatly by Consumer Segment. By calculating the share of wallet at the Consumer Segment level we can arrive at estimates that are appropriate to the demographic mix of your membership.

Product Usage	All Households	Fee Driven	Credit Driven	Middle Market	Low Income Depositor	Mid Income Depositor	Upscale
Checking	97%	99	101	100	100	102	99
Savings	54%	66	93	113	99	120	122
MMA	14%	42	120	81	88	154	168
CD	14%	53	46	79	102	161	166
Mortgage	36%	67	129	157	63	111	140
HELOC	6%	29	92	78	75	175	251
Equity Loan	3%	56	84	204	52	124	148
New Auto Loan	18%	59	190	135	58	116	141
Used Auto Loan	11%	85	247	132	66	78	83
Student Loan	14%	211	285	107	32	21	32
Other Consumer Loan	14%	129	142	117	69	83	98
Credit Card	80%	90	99	104	89	120	120

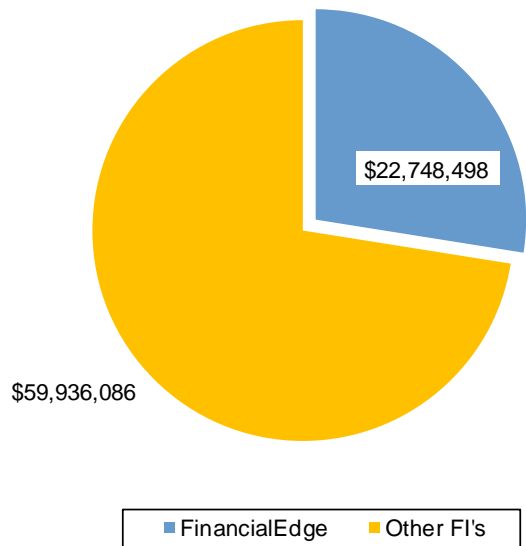
Channel Usage	All Households	Fee Driven	Credit Driven	Middle Market	Low Income Depositor	Mid Income Depositor	Upscale
Branch (Lobby/Drive-Up)	75%	99	88	90	105	105	107
Branch ATM	56%	111	110	114	87	86	105
Foreign ATM	14%	120	187	124	62	61	112
Debit Card	66%	120	121	103	98	77	78
Online Banking	81%	106	114	107	88	94	107
Mobile Banking	37%	148	214	124	43	53	107
Deposit Capture	15%	95	243	149	43	40	148

Source: Raddon Research Insights, National Consumer Survey, 2015

Estimated Share Of Wallet - Total Loan Balances*

FinancialEdge - Retail Households

Total Membership Loan Dollars*

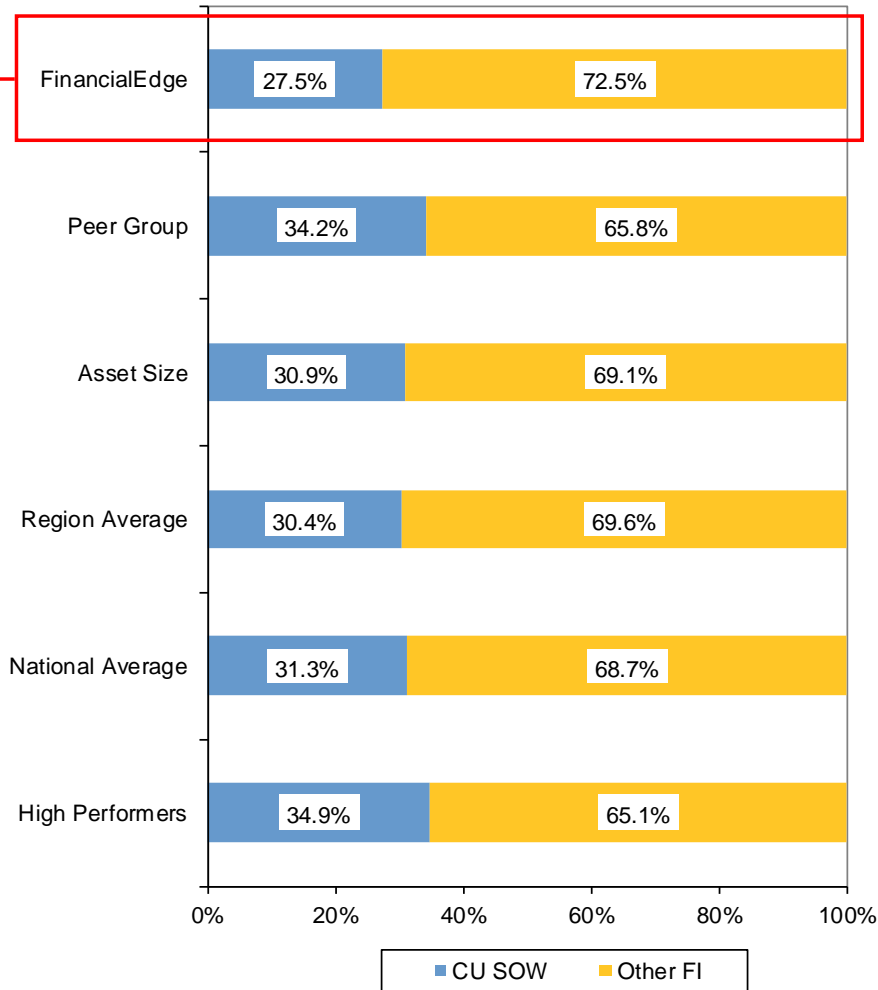


Members at FinancialEdge have 27.5% of all their loan balances at the Credit Union.

The remaining 72.5% amounts to \$60M of total loan balances held by the membership at other financial institutions, or \$9,887 per member household.

*All figures exclude 1st Mortgages and Unsecured Lines

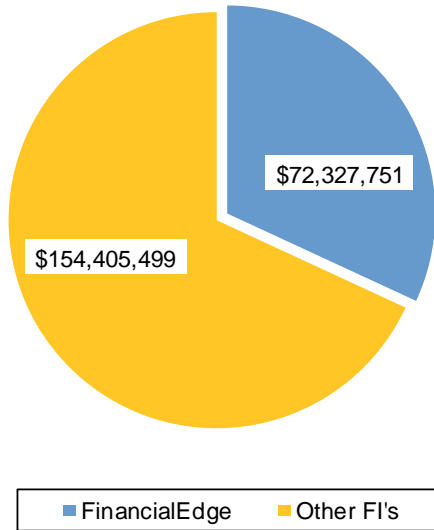
Loan Share of Wallet Comparisons*



Estimated Share Of Wallet - Total Deposit Balances

FinancialEdge - Retail Households

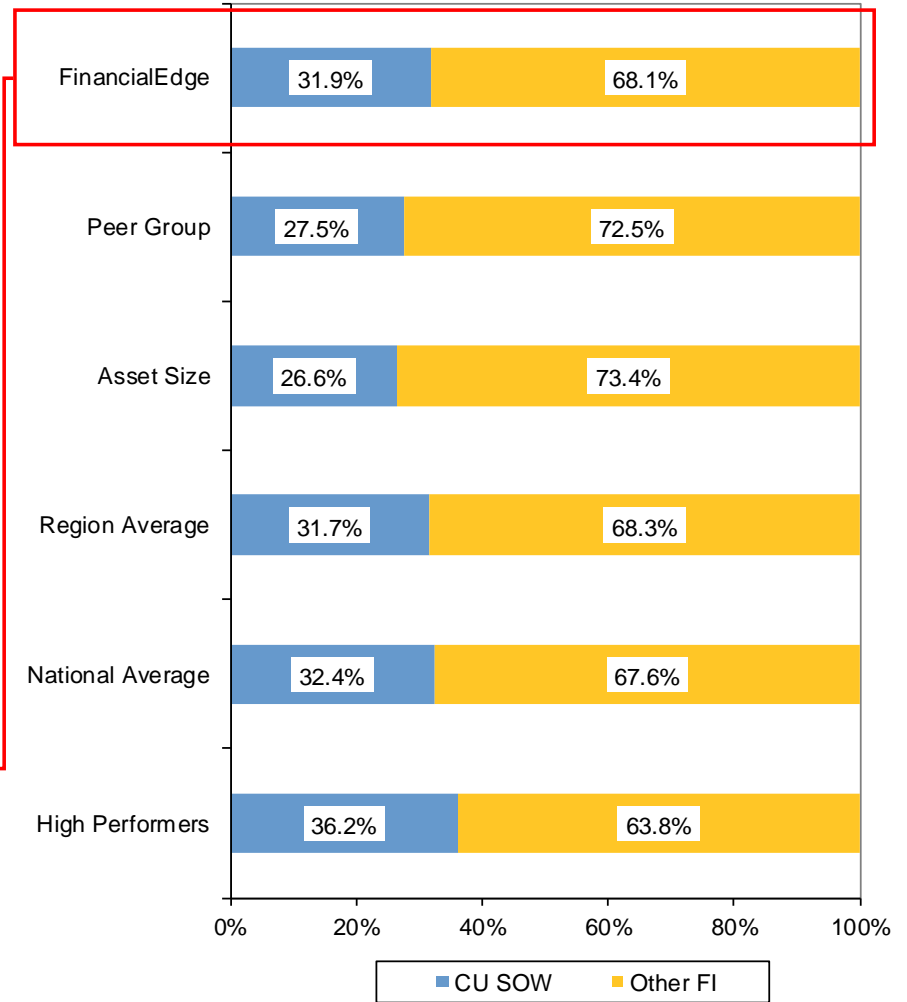
Total Membership Deposit Dollars



Members at FinancialEdge have 31.9% of all their deposit balances at the Credit Union.

The remaining 68.1% amounts to \$154M of total deposit balances held by the membership at other financial institutions, or \$25,471 per member household.

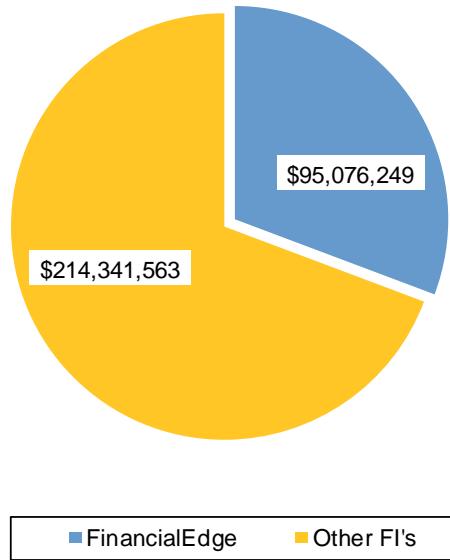
Deposit Share of Wallet Comparisons



Estimated Share Of Wallet - Total Balances*

FinancialEdge - Retail Households

Total Membership Deposit and Loan Dollars*

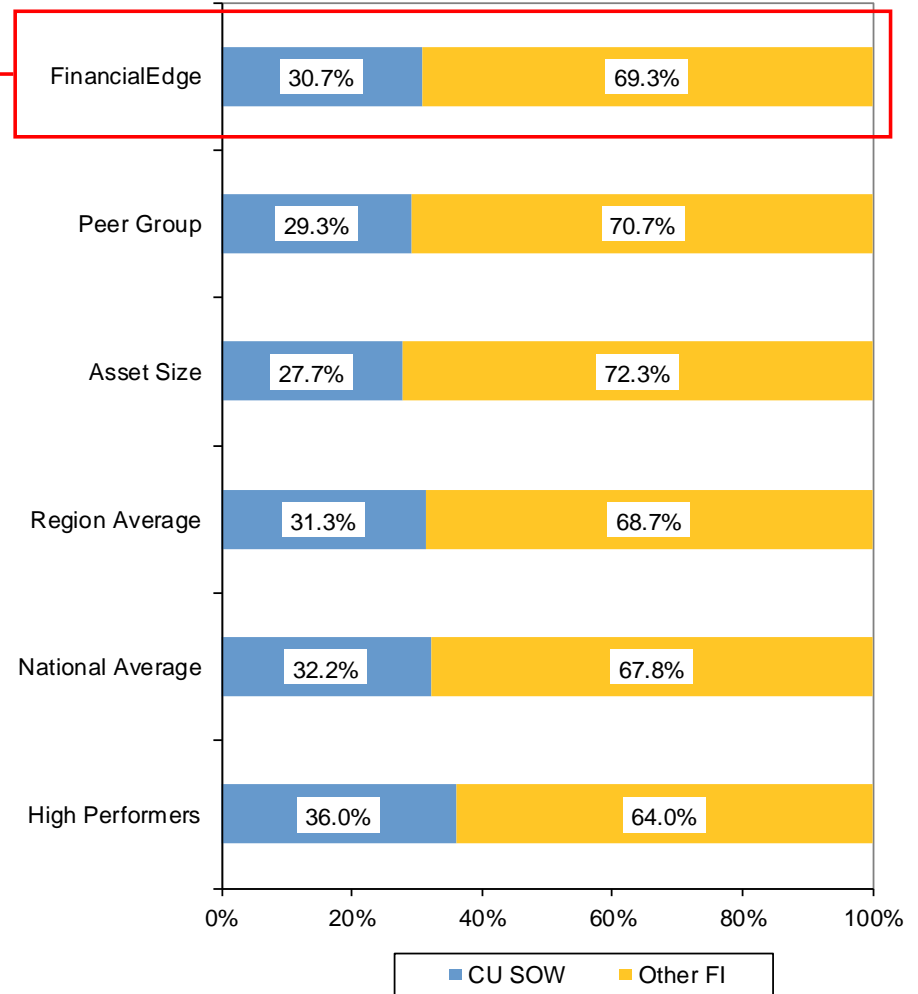


Members at FinancialEdge have 30.7% of all their balances at the Credit Union.

The remaining 69.3% amounts to \$214M of total balances held by the membership at other financial institutions, or \$35,358 per member household.

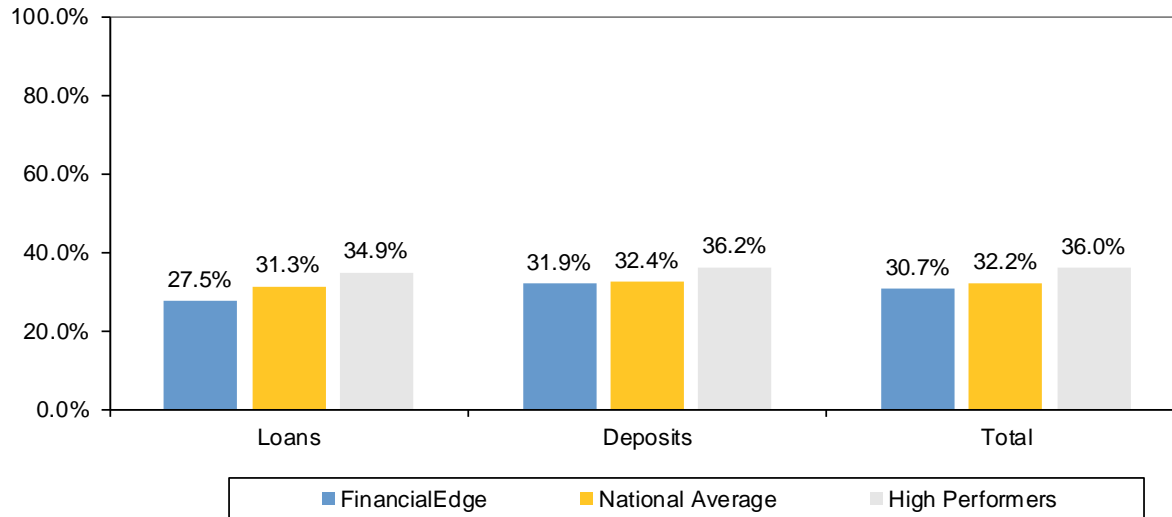
*All figures exclude 1st Mortgages and Unsecured Lines

Total Share of Wallet Comparisons*



Estimated Share Of Wallet Overview

FinancialEdge Community Credit Union - All Retail Households

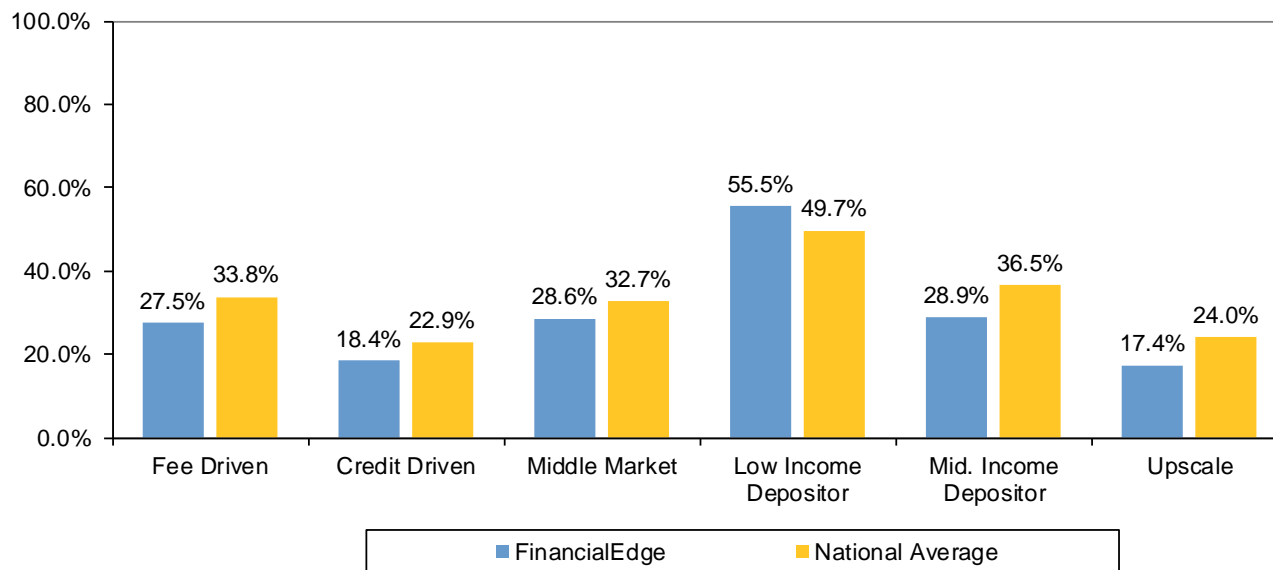


FinancialEdge	Estimated Share of Wallet		
	Loans ¹	Deposits	Total ¹
Dec-16	27.5%	31.9%	30.7%
<i>Percentile</i>	<i>36</i>	<i>51</i>	<i>42</i>
Jun-16	25.2%	33.0%	30.9%
Dec-15	24.3%	32.6%	30.2%
Comparisons - Dec-16			
Peer Group	34.2%	27.5%	29.3%
Asset Size	30.9%	26.6%	27.7%
Region Average	30.4%	31.7%	31.3%
National Average	31.3%	32.4%	32.2%
High Performers	34.9%	36.2%	36.0%

¹ Excluding 1st Mortgages and Unsecured Lines

Estimated Total Share Of Wallet By Consumer Segment

FinancialEdge Community Credit Union - Retail Households

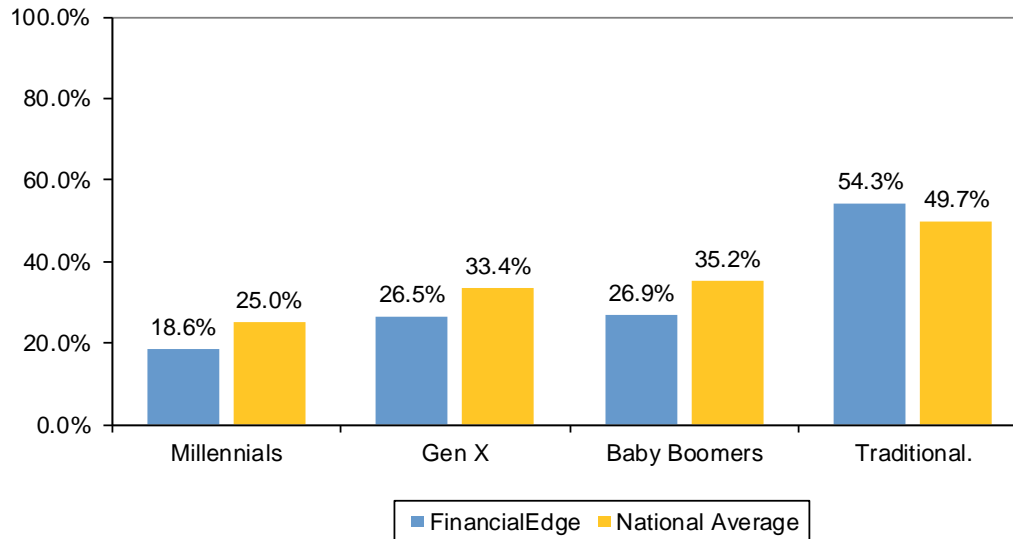


FinancialEdge	Estimated Total Share of Wallet ¹					
	Fee Driven	Credit Driven	Middle Market	Low Income Depositor	Mid. Income Depositor	Upscale
Dec-16	27.5%	18.4%	28.6%	55.5%	28.9%	17.4%
<i>Percentile</i>	<i>23</i>	<i>21</i>	<i>30</i>	<i>74</i>	<i>15</i>	<i>11</i>
Jun-16	23.3%	18.9%	28.5%	55.3%	28.8%	16.4%
Dec-15	23.2%	19.2%	30.4%	54.8%	29.0%	16.3%
Comparisons - Dec-16						
Peer Group	31.2%	22.7%	28.2%	46.1%	30.7%	19.1%
Asset Size	26.9%	20.8%	26.1%	43.4%	29.8%	18.2%
Region Average	31.5%	21.9%	31.8%	48.5%	34.0%	23.4%
National Average	33.8%	22.9%	32.7%	49.7%	36.5%	24.0%
High Performers	36.9%	25.1%	36.6%	55.7%	41.4%	27.5%

¹ Excluding 1st Mortgages and Unsecured Lines

Estimated Total Share Of Wallet By Generational Segment

FinancialEdge Community Credit Union - Retail Households

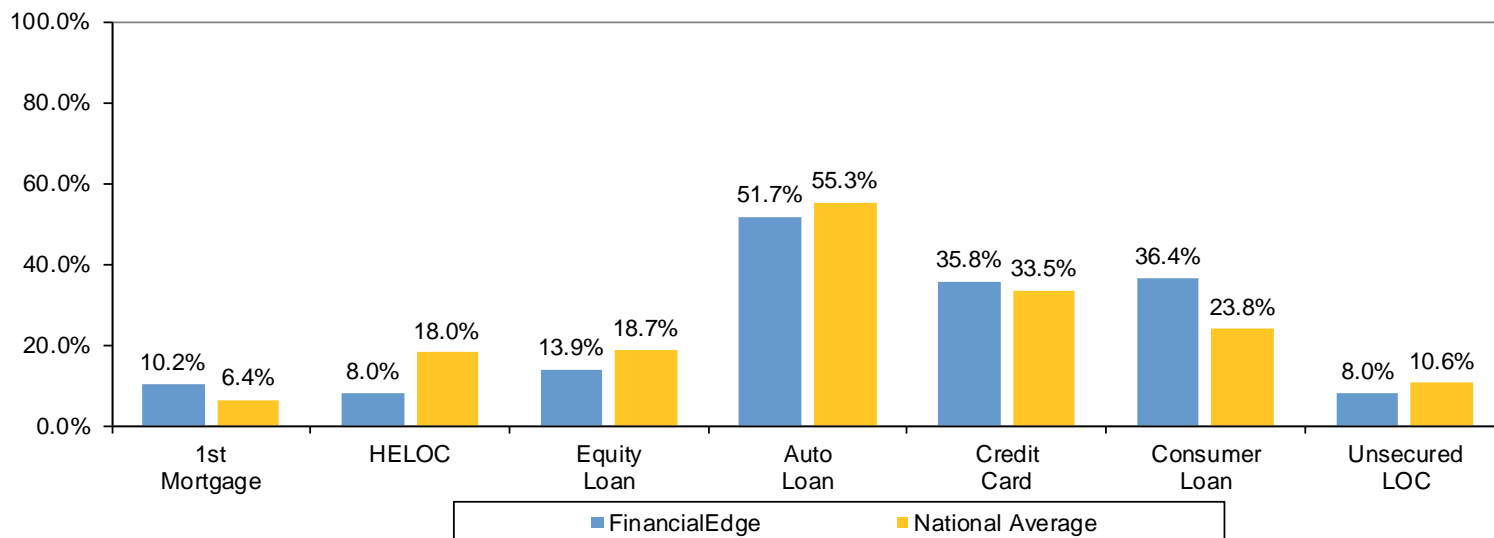


FinancialEdge	Estimated Total Share of Wallet ¹			
	Millennials	Gen X	Baby Boomers	Traditional.
Dec-16	18.6%	26.5%	26.9%	54.3%
<i>Percentile</i>	<i>15</i>	<i>21</i>	<i>14</i>	<i>71</i>
Jun-16	18.2%	25.4%	26.9%	55.7%
Dec-15	17.2%	25.4%	26.6%	52.7%
Comparisons - Dec-16				
Peer Group	22.8%	27.9%	29.3%	45.9%
Asset Size	20.6%	25.8%	27.7%	44.4%
Region Average	23.7%	32.2%	33.1%	46.5%
National Average	25.0%	33.4%	35.2%	49.7%
High Performers	27.5%	37.5%	39.8%	55.1%

¹ Excluding 1st Mortgages and Unsecured Lines

Estimated Loan Share Of Wallet By Product

FinancialEdge Community Credit Union - All Retail Households

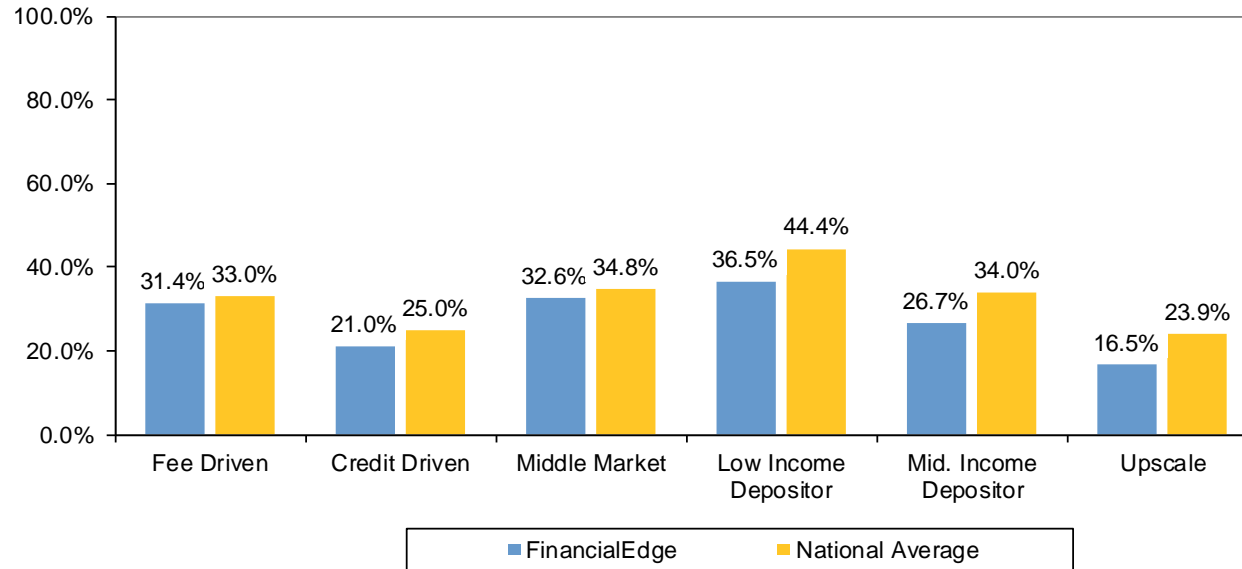


	Estimated Loan Share of Wallet							
	1st Mortgage	HELOC	Equity Loan	Auto Loan	Credit Card	Consumer Loan	Unsecured LOC	Total Loans ¹
FinancialEdge								
Dec-16	10.2%	8.0%	13.9%	51.7%	35.8%	36.4%	8.0%	27.5%
<i>Percentile</i>	84	26	55	46	63	81	59	36
Jun-16	10.8%	--	20.0%	50.3%	35.7%	35.3%	--	25.2%
Dec-15	9.8%	7.5%	8.7%	49.7%	38.1%	35.9%	11.1%	24.3%
Comparison - Dec-16								
Peer Group	5.7%	10.1%	41.2%	60.8%	26.4%	39.1%	10.5%	34.2%
Asset Size	4.9%	12.1%	33.3%	55.2%	27.5%	31.9%	19.5%	30.9%
Region Average	8.4%	14.1%	16.2%	58.7%	34.9%	24.7%	8.6%	30.4%
National Average	6.4%	18.0%	18.7%	55.3%	33.5%	23.8%	10.6%	31.3%
High Performers	11.0%	21.0%	23.0%	58.9%	35.0%	26.2%	10.7%	34.9%

¹Excluding 1st Mortgage and Unsecured Lines

Estimated Loan Share Of Wallet By Consumer Segment

FinancialEdge Community Credit Union - Retail Households

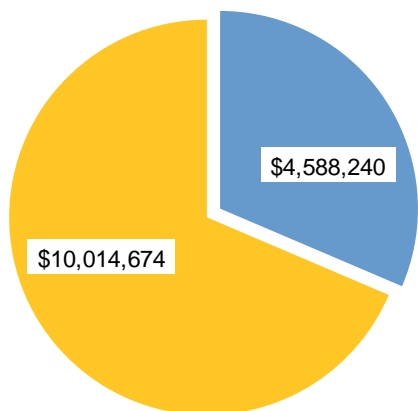


FinancialEdge	Estimated Loan Share of Wallet ¹					
	Fee Driven	Credit Driven	Middle Market	Low Income Depositor	Mid. Income Depositor	Upscale
Dec-16	31.4%	21.0%	32.6%	36.5%	26.7%	16.5%
<i>Percentile</i>	<i>50</i>	<i>37</i>	<i>46</i>	<i>32</i>	<i>26</i>	<i>15</i>
Jun-16	25.2%	20.9%	30.5%	34.0%	24.5%	14.3%
Dec-15	27.0%	23.7%	28.6%	32.4%	22.1%	15.3%
Comparisons - Dec-16						
Peer Group	36.5%	30.3%	38.7%	46.3%	34.0%	24.0%
Asset Size	31.1%	26.3%	34.3%	42.4%	32.1%	22.4%
Region Average	31.8%	23.9%	34.2%	43.5%	32.6%	22.5%
National Average	33.0%	25.0%	34.8%	44.4%	34.0%	23.9%
High Performers	35.9%	28.0%	38.9%	48.4%	37.7%	28.1%

¹ Excluding 1st Mortgages and Unsecured Lines

Estimated Loan Share Of Wallet Fee Driven Segment

Total Loan Dollars¹



Fee Driven households at FinancialEdge have 31.4% of all their loan balances at the Credit Union.

The remaining 68.6% amounts to \$10M of total loan balances held by this segment at other financial institutions, or \$7,564 per Fee Driven household.

■ FinancialEdge ■ Other FI's

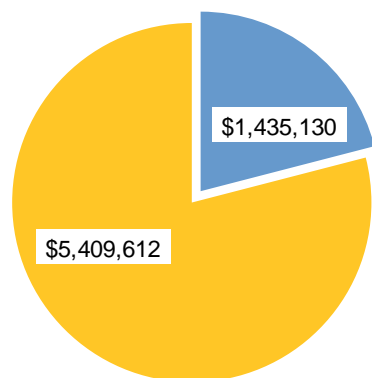
Fee Driven Households - Estimated Loan Share of Wallet								
FinancialEdge	1st Mortgage	HELOC	Equity Loan	Auto Loan	Credit Card	Consumer Loan	Unsecured LOC	Total Loans ¹
Dec-16	10.0%	6.4%	43.4%	65.1%	41.0%	20.0%	3.9%	31.4%
<i>Percentile</i>	86	48	85	44	68	78	37	50
Jun-16	10.3%	--	36.0%	54.0%	37.2%	17.3%	--	25.2%
Dec-15	10.1%	6.5%	17.3%	61.7%	43.9%	16.5%	7.0%	27.0%
Comparison - Dec-16								
Peer Group	5.8%	6.6%	42.2%	76.8%	30.3%	22.2%	10.1%	36.5%
Asset Size	4.5%	5.6%	32.4%	69.1%	29.6%	17.4%	20.3%	31.1%
Region Average	8.6%	8.2%	22.8%	74.0%	37.1%	13.4%	10.1%	31.8%
National Average	5.8%	10.3%	22.8%	70.8%	36.5%	13.8%	12.5%	33.0%
High Performers	10.6%	11.3%	27.1%	73.8%	40.4%	16.4%	14.1%	35.9%

¹ Excluding 1st Mortgages and Unsecured Lines

Estimated Loan Share Of Wallet

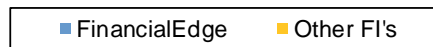
Credit Driven Segment

Total Loan Dollars¹



Credit Driven households at FinancialEdge have 21.0% of all their loan balances at the Credit Union.

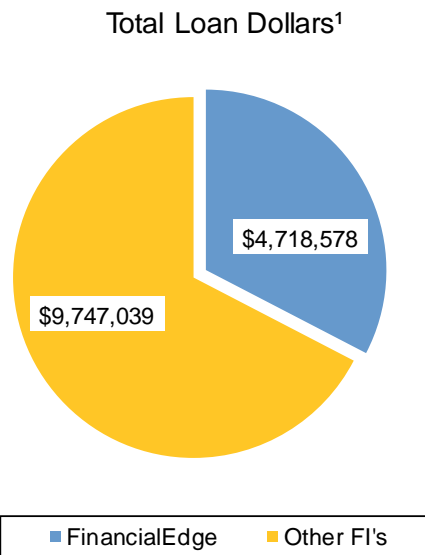
The remaining 79.0% amounts to \$5M of total loan balances held by this segment at other financial institutions, or \$14,700 per Credit Driven household.



Credit Driven Households - Estimated Loan Share of Wallet								
FinancialEdge	1st Mortgage	HELOC	Equity Loan	Auto Loan	Credit Card	Consumer Loan	Unsecured LOC	Total Loans ¹
Dec-16	5.3%	10.2%	21.2%	35.5%	31.7%	10.6%	0.6%	21.0%
<i>Percentile</i>	79	53	87	20	68	68	12	37
Jun-16	6.3%	--	12.1%	38.0%	29.6%	13.9%	--	20.9%
Dec-15	4.3%	16.2%	8.6%	39.9%	38.7%	13.4%	3.2%	23.7%
Comparison - Dec-16								
Peer Group	3.5%	8.6%	24.0%	55.3%	24.3%	20.1%	10.1%	30.3%
Asset Size	3.1%	9.6%	20.2%	50.0%	24.6%	15.4%	27.4%	26.3%
Region Average	5.0%	10.8%	11.5%	49.2%	28.4%	9.7%	7.7%	23.9%
National Average	3.5%	14.0%	11.1%	50.0%	27.4%	9.8%	10.3%	25.0%
High Performers	6.3%	15.7%	16.2%	52.3%	31.0%	12.2%	11.7%	28.0%

¹ Excluding 1st Mortgages and Unsecured Lines

Estimated Loan Share Of Wallet Middle Market Segment



Middle Market households at FinancialEdge have 32.6% of all their loan balances at the Credit Union.

The remaining 67.4% amounts to \$10M of total loan balances held by this segment at other financial institutions, or \$12,432 per Middle Market household.

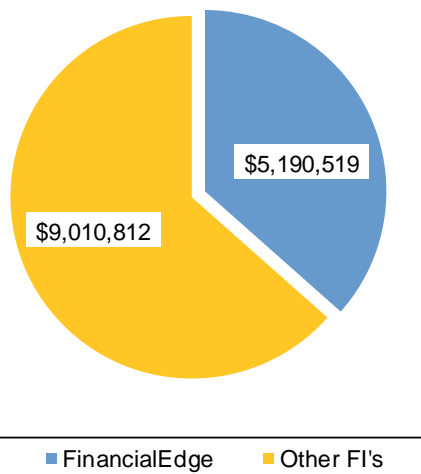
Middle Market Households - Estimated Loan Share of Wallet								
FinancialEdge	1st Mortgage	HELOC	Equity Loan	Auto Loan	Credit Card	Consumer Loan	Unsecured LOC	Total Loans ¹
Dec-16	8.7%	9.3%	16.2%	49.4%	39.2%	57.6%	5.1%	32.6%
<i>Percentile</i>	81	31	45	45	70	86	43	46
Jun-16	9.7%	--	27.3%	48.0%	38.1%	58.6%	--	30.5%
Dec-15	8.8%	9.9%	10.6%	45.8%	40.1%	54.0%	12.4%	28.6%
Comparison - Dec-16								
Peer Group	4.9%	10.1%	51.5%	58.6%	27.3%	57.1%	9.9%	38.7%
Asset Size	4.2%	11.6%	40.4%	53.6%	27.5%	47.2%	19.0%	34.3%
Region Average	7.9%	14.7%	21.8%	57.8%	34.5%	34.5%	9.3%	34.2%
National Average	6.0%	19.4%	26.2%	53.7%	33.5%	31.2%	11.3%	34.8%
High Performers	10.2%	22.8%	30.2%	57.5%	37.1%	36.0%	12.8%	38.9%

¹ Excluding 1st Mortgages and Unsecured Lines

Estimated Loan Share Of Wallet

Low Income Depositor Segment

Total Loan Dollars¹



Low Income Depositor households at FinancialEdge have 36.5% of all their loan balances at the Credit Union.

The remaining 63.5% amounts to \$9M of total loan balances held by this segment at other financial institutions, or \$5,254 per Low Income Depositor household.

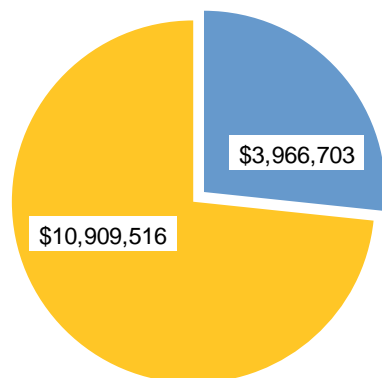
Low Income Depositor Households - Estimated Loan Share of Wallet								
FinancialEdge	1st Mortgage	HELOC	Equity Loan	Auto Loan	Credit Card	Consumer Loan	Unsecured LOC	Total Loans ¹
Dec-16	16.0%	14.5%	14.1%	64.7%	38.0%	49.7%	13.4%	36.5%
<i>Percentile</i>	84	25	46	47	43	68	60	32
Jun-16	16.7%	--	21.3%	63.0%	37.1%	49.9%	--	34.0%
Dec-15	18.2%	10.8%	13.8%	59.4%	40.0%	70.8%	16.1%	32.4%
Comparison - Dec-16								
Peer Group	7.8%	20.9%	47.5%	75.2%	30.2%	56.1%	13.9%	46.3%
Asset Size	6.7%	23.9%	40.9%	67.5%	31.6%	46.7%	25.2%	42.4%
Region Average	11.7%	29.0%	21.0%	72.4%	42.0%	42.2%	12.3%	43.5%
National Average	9.4%	31.5%	25.7%	67.9%	42.0%	42.6%	14.7%	44.4%
High Performers	16.0%	37.1%	29.1%	70.2%	44.1%	45.5%	13.9%	48.4%

¹ Excluding 1st Mortgages and Unsecured Lines

Estimated Loan Share Of Wallet

Middle Income Depositor Segment

Total Loan Dollars¹



Middle Income Depositor households at FinancialEdge have 26.7% of all their loan balances at the Credit Union.

The remaining 73.3% amounts to \$11M of total loan balances held by this segment at other financial institutions, or \$10,341 per Middle Income Depositor household.

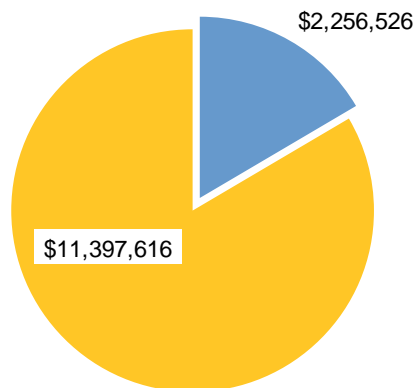
■ FinancialEdge ■ Other FI's

Middle Income Depositor Households - Estimated Loan Share of Wallet								
FinancialEdge	1st Mortgage	HELOC	Equity Loan	Auto Loan	Credit Card	Consumer Loan	Unsecured LOC	Total Loans ¹
Dec-16	9.2%	9.3%	11.8%	43.5%	35.5%	82.1%	11.1%	26.7%
<i>Percentile</i>	69	20	35	42	51	90	67	26
Jun-16	10.1%	--	20.6%	47.9%	34.5%	65.5%	--	24.5%
Dec-15	8.7%	8.7%	5.2%	47.6%	37.9%	69.2%	12.0%	22.1%
Comparison - Dec-16								
Peer Group	6.1%	12.6%	47.1%	52.0%	25.4%	65.5%	10.7%	34.0%
Asset Size	5.3%	16.1%	41.3%	46.1%	27.8%	54.3%	17.7%	32.1%
Region Average	8.4%	19.2%	21.0%	51.7%	37.0%	44.3%	8.3%	32.6%
National Average	7.6%	24.0%	25.7%	48.0%	36.1%	41.7%	10.0%	34.0%
High Performers	12.1%	27.8%	30.3%	51.3%	38.2%	46.4%	9.5%	37.7%

¹ Excluding 1st Mortgages and Unsecured Lines

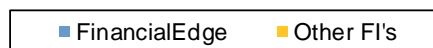
Estimated Loan Share Of Wallet Upscale Segment

Total Loan Dollars¹



Upscale households at FinancialEdge have 16.5% of all their loan balances at the Credit Union.

The remaining 83.5% amounts to \$11M of total loan balances held by this segment at other financial institutions, or \$27,202 per Upscale household.



Upscale Households - Estimated Loan Share of Wallet								
FinancialEdge	1st Mortgage	HELOC	Equity Loan	Auto Loan	Credit Card	Consumer Loan	Unsecured LOC	Total Loans ¹
Dec-16	8.6%	7.3%	5.1%	45.5%	35.6%	43.9%	9.8%	16.5%
<i>Percentile</i>	74	29	44	35	65	69	70	15
Jun-16	7.7%	--	8.6%	42.5%	36.1%	51.9%	--	14.3%
Dec-15	5.8%	5.0%	4.0%	44.4%	35.5%	50.7%	13.2%	15.3%
Comparison - Dec-16								
Peer Group	5.4%	9.2%	23.4%	54.4%	23.5%	54.3%	9.2%	24.0%
Asset Size	4.6%	11.4%	17.9%	50.4%	24.5%	45.7%	16.7%	22.4%
Region Average	8.0%	12.4%	9.0%	57.7%	33.3%	39.1%	7.1%	22.5%
National Average	6.6%	16.8%	10.1%	54.6%	31.7%	36.5%	8.8%	23.9%
High Performers	11.0%	19.9%	14.7%	59.9%	33.1%	43.1%	9.2%	28.1%

¹ Excluding 1st Mortgages and Unsecured Lines

Consumer Segment Estimated Loan Share Of Wallet

FinancialEdge - Product Summary

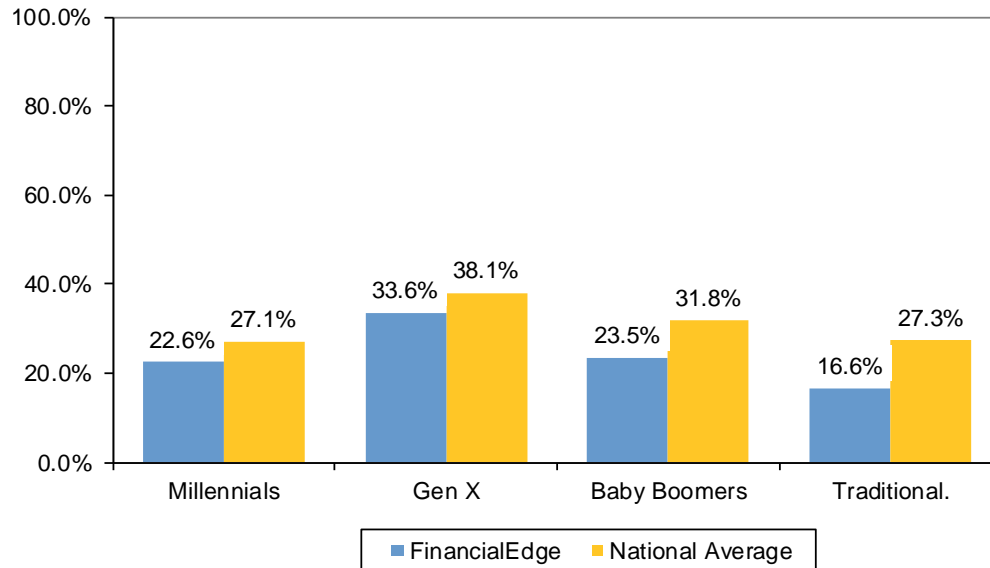
Share of Wallet Dec-16	Fee Driven	Credit Driven	Middle Market	Low Income Depositor	Middle Income Depositor	Upscale
1st Mortgage						
Ratio	10.0%	5.3%	8.7%	16.0%	9.2%	8.6%
Percentile	86	79	81	84	69	74
HELOC						
Ratio	6.4%	10.2%	9.3%	14.5%	9.3%	7.3%
Percentile	48	53	31	25	20	29
Home Equity Loan						
Ratio	43.4%	21.2%	16.2%	14.1%	11.8%	5.1%
Percentile	85	87	45	46	35	44
Auto Loan						
Ratio	65.1%	35.5%	49.4%	64.7%	43.5%	45.5%
Percentile	44	20	45	47	42	35
Credit Card						
Ratio	41.0%	31.7%	39.2%	38.0%	35.5%	35.6%
Percentile	68	68	70	43	51	65
Consumer Loan						
Ratio	20.0%	10.6%	57.6%	49.7%	82.1%	43.9%
Percentile	78	68	86	68	90	69
Unsecured Line						
Ratio	3.9%	0.6%	5.1%	13.4%	11.1%	9.8%
Percentile	37	12	43	60	67	70
TOTAL LOANS¹						
Ratio	31.4%	21.0%	32.6%	36.5%	26.7%	16.5%
Percentile	50	37	46	32	26	15

¹ Excluding 1st Mortgages and Unsecured Lines

Shading reflects consumer segment w ith highest percentile per product

Estimated Loan Share Of Wallet By Generational Segment

FinancialEdge Community Credit Union - Retail Households

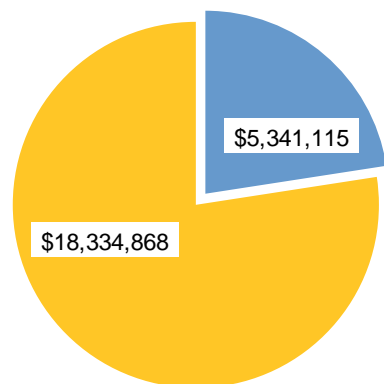


FinancialEdge	Estimated Loan Share of Wallet ¹			
	Millennials	Gen X	Baby Boomers	Traditional.
Dec-16	22.6%	33.6%	23.5%	16.6%
<i>Percentile</i>	<i>33</i>	<i>38</i>	<i>22</i>	<i>9</i>
Jun-16	20.0%	30.8%	22.0%	14.7%
Dec-15	21.0%	28.3%	21.4%	15.0%
Comparisons - Dec-16				
Peer Group	30.3%	40.9%	32.4%	24.6%
Asset Size	26.1%	36.3%	29.7%	25.1%
Region Average	26.0%	36.5%	30.0%	25.5%
National Average	27.1%	38.1%	31.8%	27.3%
High Performers	29.6%	42.5%	36.0%	30.6%

¹Excluding 1st Mortgage and Unsecured Lines

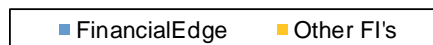
Estimated Loan Share Of Wallet Millennials Segment

Total Loan Dollars¹



Millennial households at FinancialEdge have 22.6% of all their loan balances at the Credit Union.

The remaining 77.4% amounts to \$18M of total loan balances held by this segment at other financial institutions, or \$11,346 per Millennial household.



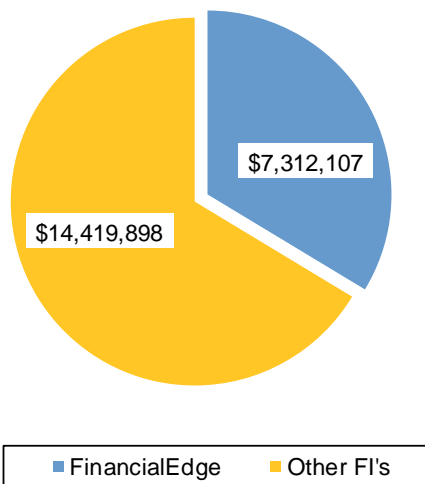
Millennial Households - Estimated Loan Share of Wallet								
FinancialEdge	1st Mortgage	HELOC	Equity Loan	Auto Loan	Credit Card	Consumer Loan	Unsecured LOC	Total Loans ¹
Dec-16	6.3%	6.0%	19.4%	49.0%	32.6%	13.2%	1.7%	22.6%
<i>Percentile</i>	81	46	76	33	57	71	20	33
Jun-16	6.9%	--	16.0%	43.7%	33.1%	13.0%	--	20.0%
Dec-15	5.2%	7.4%	10.2%	45.5%	36.1%	11.7%	3.2%	21.0%
Comparison - Dec-16								
Peer Group	3.1%	6.1%	28.6%	63.4%	27.0%	18.3%	11.2%	30.3%
Asset Size	2.8%	6.0%	21.8%	57.0%	27.0%	14.2%	25.9%	26.1%
Region Average	6.3%	8.3%	13.0%	60.5%	33.5%	10.3%	9.9%	26.0%
National Average	4.4%	10.7%	13.9%	58.8%	32.0%	10.6%	12.2%	27.1%
High Performers	7.9%	12.0%	17.3%	61.2%	34.6%	12.3%	14.2%	29.6%

¹ Excluding 1st Mortgages and Unsecured Lines

Estimated Loan Share Of Wallet

Gen X Segment

Total Loan Dollars¹



Gen X households at FinancialEdge have 33.6% of all their loan balances at the Credit Union.

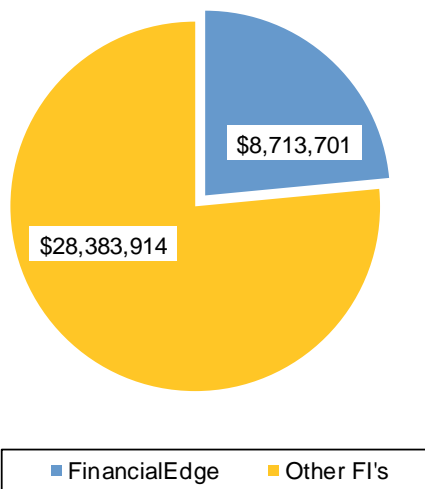
The remaining 66.4% amounts to \$14M of total loan balances held by this segment at other financial institutions, or \$10,587 per Gen X household.

Gen X Households - Estimated Loan Share of Wallet								
FinancialEdge	1st Mortgage	HELOC	Equity Loan	Auto Loan	Credit Card	Consumer Loan	Unsecured LOC	Total Loans ¹
Dec-16	8.3%	9.0%	10.7%	55.5%	42.8%	54.6%	7.1%	33.6%
<i>Percentile</i>	<i>77</i>	<i>22</i>	<i>44</i>	<i>40</i>	<i>74</i>	<i>83</i>	<i>52</i>	<i>38</i>
Jun-16	8.5%	--	12.1%	51.0%	41.6%	57.5%	--	30.8%
Dec-15	8.3%	8.8%	6.9%	50.4%	40.5%	46.5%	11.4%	28.3%
Comparison - Dec-16								
Peer Group	4.8%	13.0%	40.2%	68.1%	29.5%	51.6%	11.7%	40.9%
Asset Size	4.1%	15.7%	29.8%	61.9%	29.9%	42.9%	20.2%	36.3%
Region Average	8.5%	19.8%	15.1%	66.0%	36.1%	33.6%	10.3%	36.5%
National Average	6.4%	26.2%	19.2%	62.3%	35.5%	31.1%	12.5%	38.1%
High Performers	10.9%	32.2%	24.1%	66.3%	38.6%	35.3%	13.7%	42.5%

¹ Excluding 1st Mortgages and Unsecured Lines

Estimated Loan Share Of Wallet Baby Boomer Segment

Total Loan Dollars¹



Baby Boomer households at FinancialEdge have 23.5% of all their loan balances at the Credit Union.

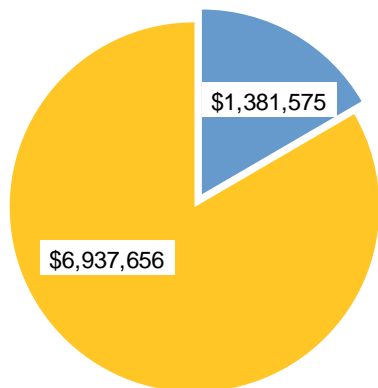
The remaining 76.5% amounts to \$28M of total loan balances held by this segment at other financial institutions, or \$13,332 per Baby Boomer household.

Baby Boomer Households - Estimated Loan Share of Wallet								
FinancialEdge	1st Mortgage	HELOC	Equity Loan	Auto Loan	Credit Card	Consumer Loan	Unsecured LOC	Total Loans ¹
Dec-16	11.4%	8.0%	8.2%	56.3%	33.1%	57.6%	10.4%	23.5%
<i>Percentile</i>	81	22	38	50	38	81	63	22
Jun-16	11.9%	--	15.6%	58.0%	33.6%	53.3%	--	22.0%
Dec-15	10.0%	7.4%	6.2%	52.4%	39.8%	58.6%	17.2%	21.4%
Comparison - Dec-16								
Peer Group	5.7%	9.5%	43.7%	61.9%	27.9%	59.0%	10.3%	32.4%
Asset Size	5.0%	11.9%	35.4%	55.9%	29.6%	49.1%	18.9%	29.7%
Region Average	9.6%	14.9%	16.2%	62.2%	39.1%	40.5%	8.9%	30.0%
National Average	8.2%	19.9%	20.2%	57.4%	38.5%	38.0%	10.8%	31.8%
High Performers	13.1%	23.9%	25.4%	61.0%	41.0%	42.3%	10.0%	36.0%

¹ Excluding 1st Mortgages and Unsecured Lines

Estimated Loan Share Of Wallet Traditionalist Segment

Total Loan Dollars¹



Traditionalist households at FinancialEdge have 16.6% of all their loan balances at the Credit Union.

The remaining 83.4% amounts to \$7M of total loan balances held by this segment at other financial institutions, or \$8,608 per Traditionalist household.

■ FinancialEdge ■ Other FI's

FinancialEdge	Traditionalist Households - Estimated Loan Share of Wallet							Total Loans ¹
	1st Mortgage	HELOC	Equity Loan	Auto Loan	Credit Card	Consumer Loan	Unsecured LOC	
Dec-16	6.4%	5.1%	15.8%	35.3%	26.6%	43.6%	10.4%	16.6%
<i>Percentile</i>	<i>55</i>	<i>17</i>	<i>44</i>	<i>36</i>	<i>28</i>	<i>71</i>	<i>63</i>	<i>9</i>
Jun-16	7.7%	--	20.6%	35.8%	26.7%	46.0%	--	14.7%
Dec-15	9.5%	4.2%	12.4%	35.2%	31.5%	53.3%	8.8%	15.0%
Comparison - Dec-16								
Peer Group	5.3%	7.4%	46.4%	46.2%	22.6%	51.9%	9.7%	24.6%
Asset Size	4.2%	12.6%	45.4%	40.7%	25.2%	40.5%	15.7%	25.1%
Region Average	6.5%	14.2%	21.1%	44.0%	37.7%	34.9%	8.0%	25.5%
National Average	6.7%	17.7%	24.9%	41.6%	36.7%	36.4%	9.7%	27.3%
High Performers	10.6%	20.8%	28.3%	44.5%	37.7%	40.7%	8.9%	30.6%

¹ Excluding 1st Mortgages and Unsecured Lines

Generational Segment Estimated Loan Share Of Wallet

FinancialEdge - Product Summary

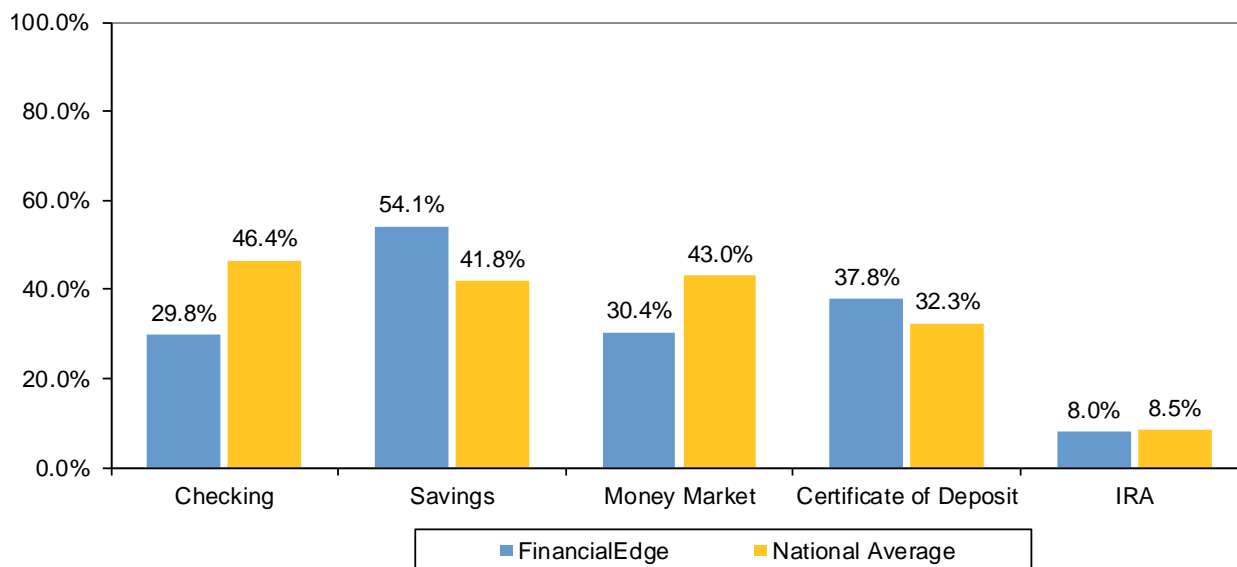
Share of Wallet Dec-16	Millennials	Gen X	Baby Boomers	Traditional.
1st Mortgage				
Ratio	6.3%	8.3%	11.4%	6.4%
Percentile	81	77	81	55
HELOC				
Ratio	6.0%	9.0%	8.0%	5.1%
Percentile	46	22	22	17
Home Equity Loan				
Ratio	19.4%	10.7%	8.2%	15.8%
Percentile	76	44	38	44
Auto Loan				
Ratio	49.0%	55.5%	56.3%	35.3%
Percentile	33	40	50	36
Credit Card				
Ratio	32.6%	42.8%	33.1%	26.6%
Percentile	57	74	38	28
Consumer Loan				
Ratio	13.2%	54.6%	57.6%	43.6%
Percentile	71	83	81	71
Unsecured Line				
Ratio	1.7%	7.1%	10.4%	10.4%
Percentile	20	52	63	63
TOTAL LOANS¹				
Ratio	22.6%	33.6%	23.5%	16.6%
Percentile	33	38	22	9

¹ Excluding 1st Mortgages and Unsecured Lines

Shading reflects consumer segment with highest percentile per product

Estimated Deposit Share Of Wallet By Product

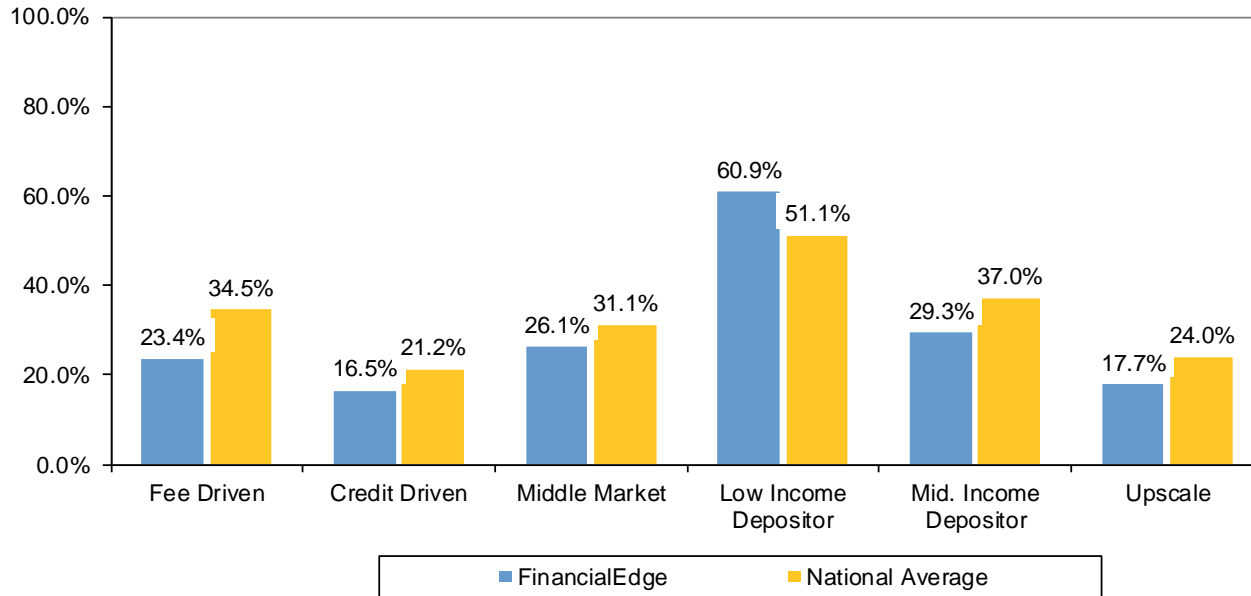
FinancialEdge Community Credit Union - Retail Households



FinancialEdge	Estimated Deposit Share of Wallet					
	Checking	Savings	Money Market	Certificate of Deposit	IRA	Total Deposits
Dec-16	29.8%	54.1%	30.4%	37.8%	8.0%	31.9%
<i>Percentile</i>	<i>11</i>	<i>81</i>	<i>31</i>	<i>68</i>	<i>47</i>	<i>51</i>
Jun-16	27.7%	56.1%	30.8%	40.6%	8.6%	33.0%
Dec-15	34.6%	53.8%	31.1%	38.9%	8.2%	32.6%
Comparison - Dec-16						
Peer Group	30.4%	50.0%	23.8%	34.6%	6.6%	27.5%
Asset Size	32.3%	46.2%	25.3%	28.6%	6.5%	26.6%
Region Average	43.6%	40.5%	45.1%	29.9%	7.8%	31.7%
National Average	46.4%	41.8%	43.0%	32.3%	8.5%	32.4%
High Performers	52.0%	47.7%	44.7%	36.9%	9.4%	36.2%

Estimated Deposit Share Of Wallet By Consumer Segment

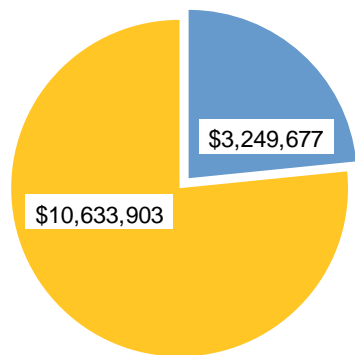
FinancialEdge Community Credit Union - Retail Households



	Estimated Deposit Share of Wallet					
	Fee Driven	Credit Driven	Middle Market	Low Income Depositor	Mid. Income Depositor	Upscale
FinancialEdge						
Dec-16	23.4%	16.5%	26.1%	60.9%	29.3%	17.7%
<i>Percentile</i>	<i>18</i>	<i>27</i>	<i>33</i>	<i>83</i>	<i>15</i>	<i>16</i>
Jun-16	21.4%	17.3%	27.2%	61.5%	29.7%	17.2%
Dec-15	19.7%	15.8%	31.6%	61.8%	30.5%	16.7%
Comparisons - Dec-16						
Peer Group	24.7%	15.9%	21.1%	45.9%	30.0%	17.6%
Asset Size	22.2%	15.9%	20.6%	43.7%	29.3%	16.9%
Region Average	31.3%	20.3%	30.1%	49.8%	34.4%	23.7%
National Average	34.5%	21.2%	31.1%	51.1%	37.0%	24.0%
High Performers	37.2%	22.8%	34.7%	57.2%	42.0%	27.3%

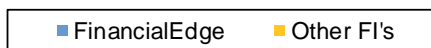
Estimated Deposit Share Of Wallet Fee Driven Segment

Total Deposit Dollars



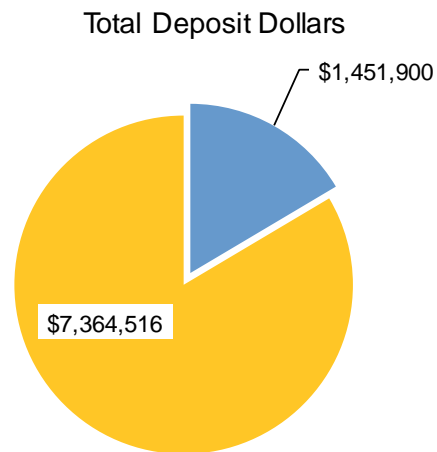
Fee Driven households at FinancialEdge have 23.4% of all their deposit balances at the Credit Union.

The remaining 76.6% amounts to \$11M of total deposit balances held by this segment at other financial institutions, or \$8,032 per Fee Driven household.



FinancialEdge	Fee Driven Households - Estimated Deposit Share of Wallet					
	Checking	Savings	Money Market	Certificate of Deposit	IRA	Total Deposits
Dec-16	36.7%	39.7%	6.7%	8.0%	6.6%	23.4%
<i>Percentile</i>	14	55	12	14	69	18
Jun-16	25.1%	39.8%	7.0%	7.8%	7.9%	21.4%
Dec-15	32.4%	29.9%	5.4%	7.6%	8.6%	19.7%
Comparison - Dec-16						
Peer Group	38.5%	35.6%	15.2%	15.2%	3.3%	24.7%
Asset Size	37.6%	32.0%	13.5%	11.8%	2.9%	22.2%
Region Average	52.4%	38.6%	27.4%	14.9%	5.0%	31.3%
National Average	57.6%	42.4%	28.5%	19.6%	5.7%	34.5%
High Performers	61.8%	46.3%	31.3%	20.7%	6.2%	37.2%

Estimated Deposit Share Of Wallet Credit Driven Segment



Credit Driven households at FinancialEdge have 16.5% of all their deposit balances at the Credit Union.

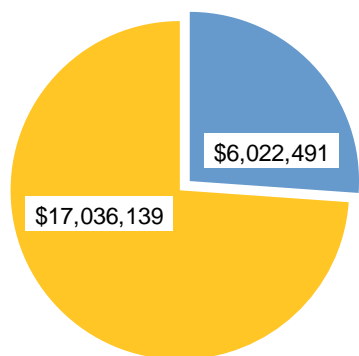
The remaining 83.5% amounts to \$7M of total deposit balances held by this segment at other financial institutions, or \$20,012 per Credit Driven household.

■ FinancialEdge ■ Other FI's

FinancialEdge	Credit Driven Households - Estimated Deposit Share of Wallet					
	Checking	Savings	Money Market	Certificate of Deposit	IRA	Total Deposits
Dec-16	18.8%	21.8%	8.2%	26.4%	5.6%	16.5%
<i>Percentile</i>	14	41	28	74	92	27
Jun-16	15.7%	28.1%	4.3%	12.4%	5.5%	17.3%
Dec-15	27.2%	24.1%	6.2%	16.4%	3.2%	15.8%
Comparison - Dec-16						
Peer Group	18.0%	23.8%	7.2%	15.8%	2.0%	15.9%
Asset Size	19.6%	23.1%	8.1%	13.7%	2.5%	15.9%
Region Average	28.1%	25.7%	17.3%	16.7%	2.6%	20.3%
National Average	29.9%	26.0%	17.0%	20.7%	3.1%	21.2%
High Performers	33.0%	28.8%	15.5%	19.3%	3.4%	22.8%

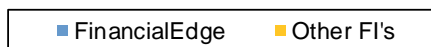
Estimated Deposit Share Of Wallet Middle Market Segment

Total Deposit Dollars



Middle Market households at FinancialEdge have 26.1% of all their deposit balances at the Credit Union.

The remaining 73.9% amounts to \$17M of total deposit balances held by this segment at other financial institutions, or \$21,730 per Middle Market household.

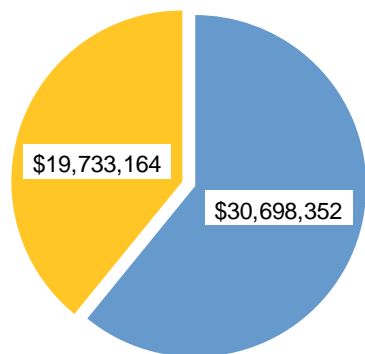


FinancialEdge	Middle Market Households - Estimated Deposit Share of Wallet					
	Checking	Savings	Money Market	Certificate of Deposit	IRA	Total Deposits
Dec-16	30.6%	39.6%	24.8%	13.8%	5.6%	26.1%
<i>Percentile</i>	12	62	36	31	61	33
Jun-16	31.6%	41.9%	26.3%	14.1%	4.7%	27.2%
Dec-15	34.7%	49.6%	30.8%	21.6%	6.0%	31.6%
Comparison - Dec-16						
Peer Group	30.8%	35.7%	17.8%	15.8%	3.5%	21.1%
Asset Size	32.3%	33.4%	18.1%	13.0%	3.5%	20.6%
Region Average	47.4%	37.4%	37.8%	17.2%	4.4%	30.1%
National Average	51.1%	38.8%	36.7%	20.7%	5.1%	31.1%
High Performers	57.2%	44.7%	37.6%	21.5%	5.9%	34.7%

Estimated Deposit Share Of Wallet

Low Income Depositor Segment

Total Deposit Dollars



Low Income Depositor households at FinancialEdge have 60.9% of all their deposit balances at the Credit Union.

The remaining 39.1% amounts to \$20M of total deposit balances held by this segment at other financial institutions, or \$11,506 per Low Income Depositor household.

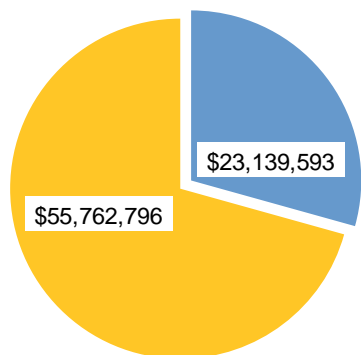
■ FinancialEdge ■ Other FI's

FinancialEdge	Low Income Depositor Households - Estimated Deposit Share of Wallet					
	Checking	Savings	Money Market	Certificate of Deposit	IRA	Total Deposits
Dec-16	50.4%	96.9%	65.7%	60.0%	14.1%	60.9%
<i>Percentile</i>	16	86	40	75	32	83
Jun-16	45.4%	99.3%	65.8%	62.7%	13.6%	61.5%
Dec-15	63.0%	95.5%	67.1%	60.3%	14.2%	61.8%
Comparison - Dec-16						
Peer Group	48.4%	76.6%	47.3%	50.9%	12.7%	45.9%
Asset Size	49.9%	70.6%	50.8%	42.6%	12.6%	43.7%
Region Average	61.5%	61.0%	74.5%	46.4%	15.6%	49.8%
National Average	63.7%	64.6%	71.8%	48.6%	17.1%	51.1%
High Performers	69.6%	72.6%	73.6%	57.8%	19.5%	57.2%

Estimated Deposit Share Of Wallet

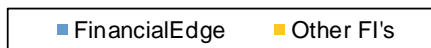
Middle Income Depositor Segment

Total Deposit Dollars



Middle Income Depositor households at FinancialEdge have 29.3% of all their deposit balances at the Credit Union.

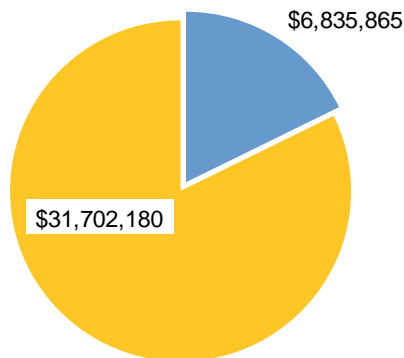
The remaining 70.7% amounts to \$56M of total deposit balances held by this segment at other financial institutions, or \$52,856 per Middle Income Depositor household.



FinancialEdge	Mid. Income Depositor Households - Estimated Deposit Share of Wallet					
	Checking	Savings	Money Market	Certificate of Deposit	IRA	Total Deposits
Dec-16	29.7%	61.7%	34.8%	30.7%	7.6%	29.3%
<i>Percentile</i>	<i>11</i>	<i>73</i>	<i>29</i>	<i>37</i>	<i>16</i>	<i>15</i>
Jun-16	28.4%	60.0%	34.2%	32.0%	8.3%	29.7%
Dec-15	32.5%	65.7%	34.2%	30.1%	8.3%	30.5%
Comparison - Dec-16						
Peer Group	28.3%	65.5%	27.8%	40.2%	8.6%	30.0%
Asset Size	31.5%	60.6%	29.7%	32.4%	8.1%	29.3%
Region Average	44.0%	48.7%	50.9%	32.5%	9.8%	34.4%
National Average	50.1%	52.8%	51.1%	36.6%	11.0%	37.0%
High Performers	57.4%	60.3%	55.4%	44.2%	12.7%	42.0%

Estimated Deposit Share Of Wallet Upscale Segment

Total Deposit Dollars



Upscale households at FinancialEdge have 17.7% of all their deposit balances at the Credit Union.

The remaining 82.3% amounts to \$32M of total deposit balances held by this segment at other financial institutions, or \$75,662 per Upscale household.

■ FinancialEdge ■ Other FI's

FinancialEdge	Upscale Households - Estimated Deposit Share of Wallet					
	Checking	Savings	Money Market	Certificate of Deposit	IRA	Total Deposits
Dec-16	15.7%	31.3%	14.6%	15.0%	6.6%	17.7%
<i>Percentile</i>	<i>5</i>	<i>67</i>	<i>14</i>	<i>28</i>	<i>69</i>	<i>16</i>
Jun-16	12.6%	30.5%	13.5%	16.5%	6.6%	17.2%
Dec-15	18.0%	24.9%	13.6%	22.3%	6.6%	16.7%
Comparison - Dec-16						
Peer Group	17.6%	34.9%	16.5%	23.9%	4.2%	17.6%
Asset Size	19.4%	31.2%	17.1%	19.2%	3.8%	16.9%
Region Average	34.1%	28.6%	34.8%	18.9%	5.1%	23.7%
National Average	35.8%	29.8%	32.7%	21.3%	5.6%	24.0%
High Performers	40.2%	35.3%	35.4%	25.3%	6.3%	27.3%

Consumer Segment Estimated Deposit Share Of Wallet

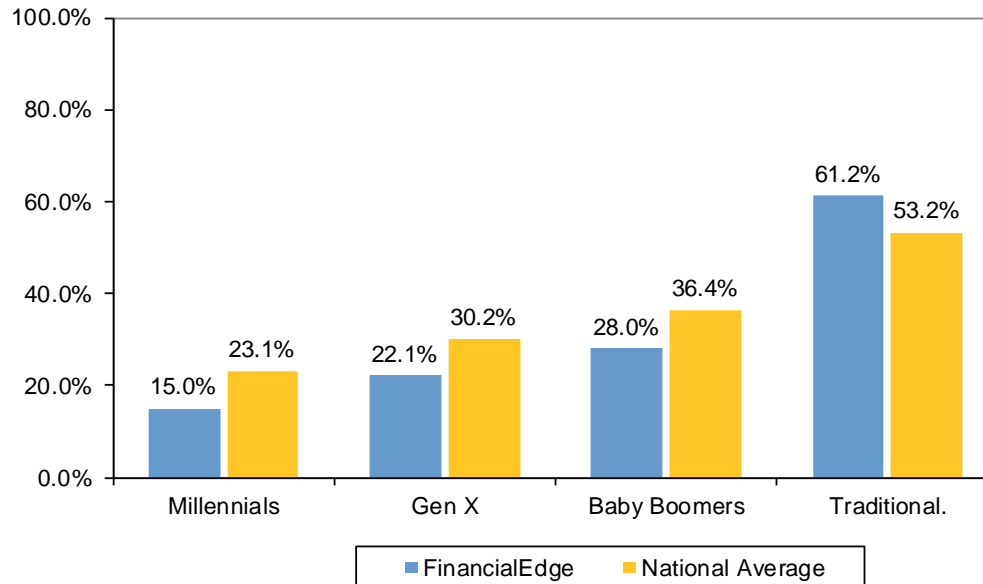
FinancialEdge - Product Summary

Share of Wallet Dec-16	Fee Driven	Credit Driven	Middle Market	Low Income Depositor	Middle Income Depositor	Upscale
Checking						
Ratio	36.7%	18.8%	30.6%	50.4%	29.7%	15.7%
<i>Percentile</i>	14	14	12	16	11	5
Savings						
Ratio	39.7%	21.8%	39.6%	96.9%	61.7%	31.3%
<i>Percentile</i>	55	41	62	86	73	67
Money Market						
Ratio	6.7%	8.2%	24.8%	65.7%	34.8%	14.6%
<i>Percentile</i>	12	28	36	40	29	14
Certificate of Deposit						
Ratio	8.0%	26.4%	13.8%	60.0%	30.7%	15.0%
<i>Percentile</i>	14	74	31	75	37	28
IRA						
Ratio	6.6%	5.6%	5.6%	14.1%	7.6%	6.6%
<i>Percentile</i>	69	92	61	32	16	69
TOTAL DEPOSITS						
Ratio	23.4%	16.5%	26.1%	60.9%	29.3%	17.7%
<i>Percentile</i>	18	27	33	83	15	16

Shading reflects consumer segment with highest percentile per product

Estimated Deposit Share Of Wallet By Generational Segment

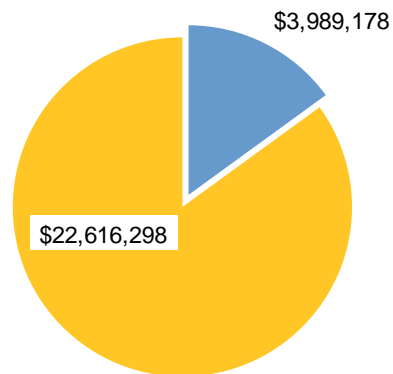
FinancialEdge Community Credit Union - Retail Households



FinancialEdge	Estimated Deposit Share of Wallet			
	Millennials	Gen X	Baby Boomers	Traditional.
Dec-16	15.0%	22.1%	28.0%	61.2%
<i>Percentile</i>	<i>15</i>	<i>26</i>	<i>18</i>	<i>80</i>
Jun-16	16.5%	22.0%	28.6%	63.2%
Dec-15	13.9%	23.6%	28.6%	61.0%
Comparisons - Dec-16				
Peer Group	15.4%	19.7%	28.2%	49.4%
Asset Size	15.3%	19.2%	27.0%	47.6%
Region Average	21.7%	29.4%	34.2%	49.9%
National Average	23.1%	30.2%	36.4%	53.2%
High Performers	25.4%	34.0%	41.0%	58.5%

Estimated Deposit Share Of Wallet Millennials Segment

Total Deposit Dollars



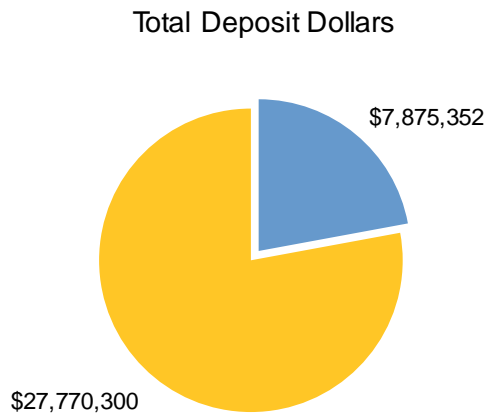
Millennial households at FinancialEdge have 15.0% of all their deposit balances at the Credit Union.

The remaining 85.0% amounts to \$23M of total deposit balances held by this segment at other financial institutions, or \$13,995 per Millennial household.

■ FinancialEdge ■ Other FI's

FinancialEdge	Millennial Households - Estimated Deposit Share of Wallet					
	Checking	Savings	Money Market	Certificate of Deposit	IRA	Total Deposits
Dec-16	19.9%	19.9%	5.1%	13.5%	4.3%	15.0%
<i>Percentile</i>	12	29	13	47	67	15
Jun-16	15.5%	24.5%	4.5%	12.2%	5.5%	16.5%
Dec-15	23.2%	16.9%	5.1%	11.1%	3.9%	13.9%
Comparison - Dec-16						
Peer Group	22.5%	21.0%	7.8%	13.1%	2.0%	15.4%
Asset Size	24.7%	20.4%	8.2%	11.0%	2.1%	15.3%
Region Average	33.5%	26.0%	18.8%	12.9%	3.2%	21.7%
National Average	36.3%	27.4%	18.5%	16.7%	3.7%	23.1%
High Performers	40.5%	29.9%	17.8%	16.4%	4.3%	25.4%

Estimated Deposit Share Of Wallet Gen X Segment



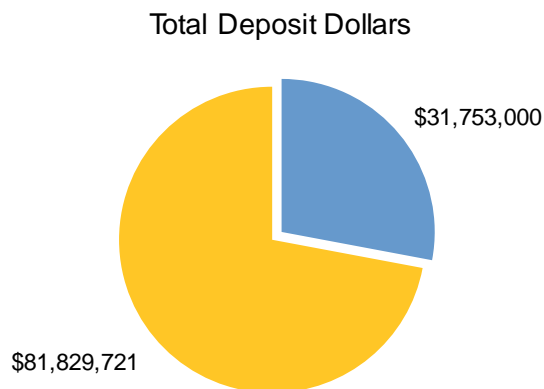
Gen X households at FinancialEdge have 22.1% of all their deposit balances at the Credit Union.

The remaining 77.9% amounts to \$28M of total deposit balances held by this segment at other financial institutions, or \$20,389 per Gen X household.

■ FinancialEdge ■ Other FI's

FinancialEdge	Gen X Households - Estimated Deposit Share of Wallet					
	Checking	Savings	Money Market	Certificate of Deposit	IRA	Total Deposits
Dec-16	26.9%	36.0%	10.3%	13.0%	6.7%	22.1%
<i>Percentile</i>	8	62	11	26	86	26
Jun-16	20.2%	36.1%	15.4%	13.0%	7.3%	22.0%
Dec-15	28.3%	37.5%	13.5%	18.0%	6.2%	23.6%
Comparison - Dec-16						
Peer Group	30.3%	29.1%	15.9%	16.8%	3.1%	19.7%
Asset Size	31.7%	27.7%	15.4%	13.7%	3.3%	19.2%
Region Average	47.8%	34.8%	35.7%	19.7%	3.8%	29.4%
National Average	50.8%	36.0%	34.3%	22.7%	4.4%	30.2%
High Performers	55.5%	41.1%	36.5%	23.6%	5.1%	34.0%

Estimated Deposit Share Of Wallet Baby Boomer Segment



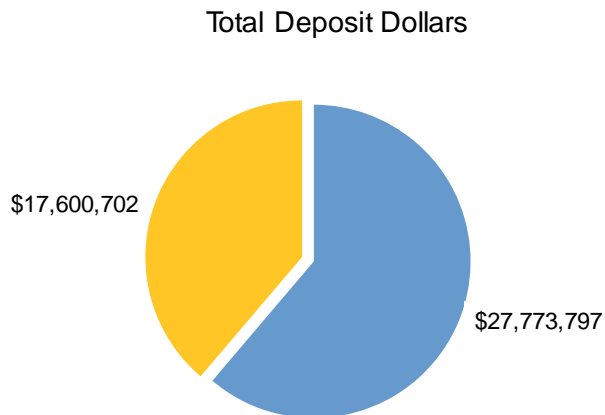
Baby Boomer households at FinancialEdge have 28.0% of all their deposit balances at the Credit Union.

The remaining 72.0% amounts to \$82M of total deposit balances held by this segment at other financial institutions, or \$38,436 per Baby Boomer household.

■ FinancialEdge ■ Other FI's

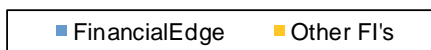
FinancialEdge	Baby Boomer Households - Estimated Deposit Share of Wallet					
	Checking	Savings	Money Market	Certificate of Deposit	IRA	Total Deposits
Dec-16	27.6%	52.6%	30.2%	22.7%	9.3%	28.0%
<i>Percentile</i>	<i>9</i>	<i>62</i>	<i>26</i>	<i>33</i>	<i>32</i>	<i>18</i>
Jun-16	27.2%	52.5%	31.4%	24.7%	9.6%	28.6%
Dec-15	32.3%	52.4%	30.3%	26.6%	9.5%	28.6%
Comparison - Dec-16						
Peer Group	30.7%	56.1%	26.0%	30.6%	7.9%	28.2%
Asset Size	32.8%	51.8%	26.9%	24.4%	7.8%	27.0%
Region Average	46.0%	47.0%	48.4%	26.1%	10.0%	34.2%
National Average	51.5%	50.2%	49.0%	29.7%	11.0%	36.4%
High Performers	58.4%	57.1%	53.5%	35.0%	12.6%	41.0%

Estimated Deposit Share Of Wallet Traditionalist Segment



Traditionalist households at FinancialEdge have 61.2% of all their deposit balances at the Credit Union.

The remaining 38.8% amounts to \$18M of total deposit balances held by this segment at other financial institutions, or \$21,837 per Traditionalist household.



FinancialEdge	Traditionalist Households - Estimated Deposit Share of Wallet					
	Checking	Savings	Money Market	Certificate of Deposit	IRA	Total Deposits
Dec-16	37.4%	87.6%	74.4%	71.2%	10.0%	61.2%
<i>Percentile</i>	<i>11</i>	<i>88</i>	<i>38</i>	<i>63</i>	<i>14</i>	<i>80</i>
Jun-16	40.1%	90.1%	72.8%	74.6%	11.0%	63.2%
Dec-15	45.8%	86.2%	70.5%	73.2%	10.3%	61.0%
Comparison - Dec-16						
Peer Group	38.3%	69.9%	51.8%	77.4%	13.7%	49.4%
Asset Size	40.4%	64.7%	59.2%	64.2%	12.9%	47.6%
Region Average	54.0%	50.3%	79.2%	58.4%	15.0%	49.9%
National Average	57.8%	55.4%	77.9%	64.1%	16.7%	53.2%
High Performers	64.5%	61.7%	77.8%	74.4%	18.2%	58.5%

Generational Segment Estimated Deposit Share Of Wallet

FinancialEdge - Product Summary

Share of Wallet Dec-16	Millennials	Gen X	Baby Boomers	Traditional.
Checking				
Ratio	19.9%	26.9%	27.6%	37.4%
<i>Percentile</i>	12	8	9	11
Savings				
Ratio	19.9%	36.0%	52.6%	87.6%
<i>Percentile</i>	29	62	62	88
Money Market				
Ratio	5.1%	10.3%	30.2%	74.4%
<i>Percentile</i>	13	11	26	38
Certificate of Deposit				
Ratio	13.5%	13.0%	22.7%	71.2%
<i>Percentile</i>	47	26	33	63
IRA				
Ratio	4.3%	6.7%	9.3%	10.0%
<i>Percentile</i>	67	86	32	14
TOTAL DEPOSITS				
Ratio	15.0%	22.1%	28.0%	61.2%
<i>Percentile</i>	15	26	18	80

Shading reflects consumer segment with highest percentile per product



Delivery Channels

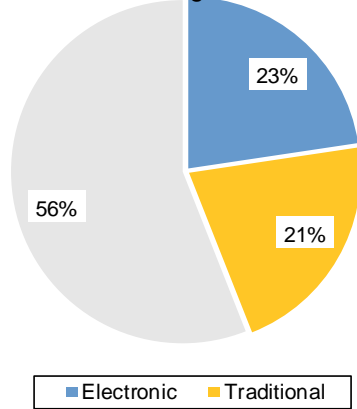


Transaction Summary

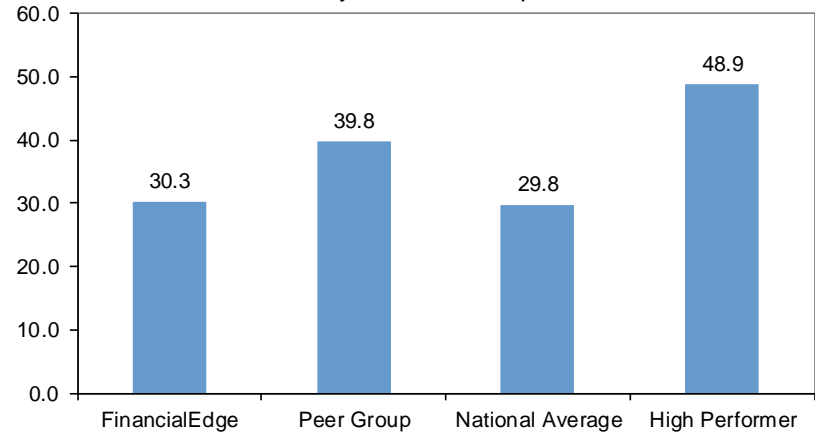
Monthly Transactions Per Household

FinancialEdge

Percent of Transactions - FinancialEdge

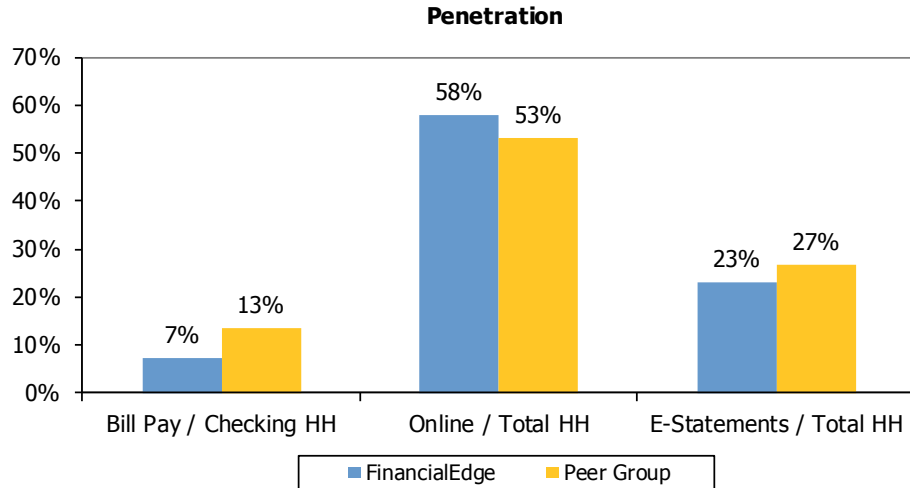


Monthly Transactions per Household



Delivery Channel	FinancialEdge				Comparisons - Dec-16				
	Monthly Transactions per Household				Peer Group	Asset Size	Region Average	National Average	High Performers
	Dec-15	Jun-16	Dec-16	Percentile					
Electronic	4.0	6.3	6.9	62	4.1	5.4	7.5	6.9	7.4
ACH	3.6	5.2	5.6	81	3.1	4.3	4.7	4.4	5.0
AVRU	0.1	0.1	0.1	62	0.0	0.1	0.2	0.1	0.2
Online Bill Pay	0.1	0.1	0.1	5	0.2	0.2	0.5	0.5	0.6
Other Online	--	0.9	1.1	58	0.7	0.8	1.3	1.6	1.6
Mobile	0.1	--	--	--	0.0	0.0	0.8	0.3	0.1
Traditional	6.0	6.5	6.5	95	3.3	3.4	4.5	3.6	5.6
Teller	2.9	3.9	4.1	97	2.0	2.1	2.5	1.9	3.1
Shared Branch	--	--	--	--	0.1	0.1	0.1	0.1	0.2
Call Center MSR	--	--	--	--	0.0	0.0	0.1	0.1	0.3
Paper Checks	3.1	2.6	2.4	89	1.2	1.2	1.8	1.5	2.0
Cards	15.9	16.8	17.0	55	32.4	32.5	25.3	19.3	35.9
ATM	2.5	2.5	2.5	90	1.2	4.0	2.1	1.8	1.7
Debit Card	12.1	13.0	13.2	52	30.5	27.6	21.4	15.9	32.3
Credit Card	1.3	1.3	1.3	49	0.8	0.9	1.8	1.5	1.9
Total Monthly Transactions Per Household	25.9	29.6	30.3	67	39.8	41.3	37.3	29.8	48.9

Online Banking Usage



At FinancialEdge, 57.9% of all households have access to online banking. Among checking households with online access, 7.2% are setup for Bill Pay, with 73.5% actively utilizing this service.

E-statement penetration at FinancialEdge is 23.0% of all households. Converting as many households as possible to e-statements is an effective method for reducing costs.

	Penetration						Monthly Transactions	
	Online Accounts:	Bill Pay Access:			E-Statements:		Online Trans.	Bill Pay Trans.
	To Total Households	To Checking Households	To Online Accounts	Active Bill Pay ¹	To Total Households	To Checking Households	Per Online Account	Per Bill Pay Account
FinancialEdge								
Dec-16	57.9%	7.2%	7.4%	73.5%	23.0%	38.4%	1.9	3.0
<i>Percentile</i>	<i>27</i>	<i>5</i>	<i>3</i>	<i>69</i>	<i>9</i>	<i>9</i>	<i>70</i>	<i>76</i>
Jun-16	54.7%	8.1%	9.1%	58.4%	18.8%	30.5%	1.6	2.6
Dec-15	112.0%	7.7%	4.1%	60.2%	26.4%	43.7%	--	2.6
Comparisons - Dec-16								
Peer Group	53.1%	13.5%	12.8%	82.0%	26.6%	49.6%	1.4	2.6
Asset Size	56.0%	14.6%	12.6%	83.4%	36.1%	64.5%	1.3	2.8
Region Average	64.2%	35.6%	31.1%	55.1%	57.8%	97.7%	1.8	2.6
National Average	66.8%	37.5%	30.8%	59.5%	58.1%	99.9%	2.1	2.4
High Performers	75.8%	39.0%	32.1%	60.2%	68.9%	103.8%	1.8	2.6

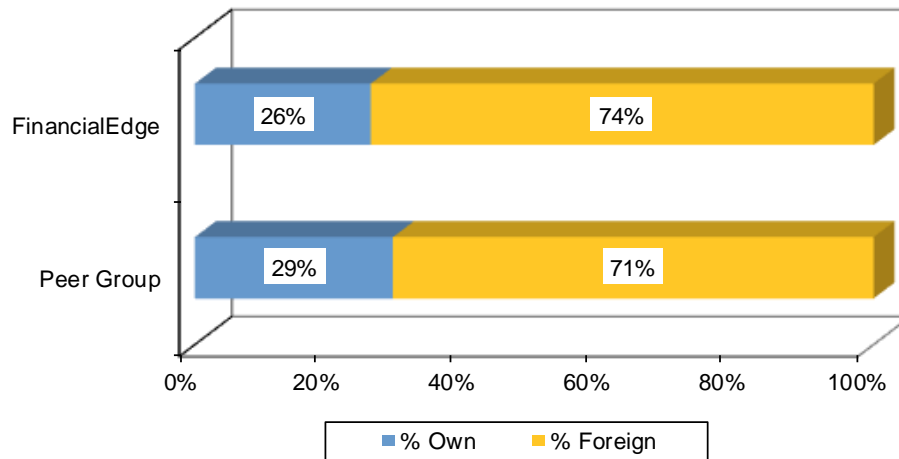
¹ Ratio of active bill-pay users (past 90 days) to total accounts with access to bill-pay services.

Mobile Banking Overview

FinancialEdge	Offer?		Percent Offering - Dec-16				
			Peer Group	Asset Size	Region Average	National Average	High Performers
Mobile Banking	Yes		100%	100%	97%	98%	100%
Custom Banking App(s)	Yes		100%	91%	92%	95%	97%
Mobile Deposit Capture	Yes		75%	64%	86%	92%	90%

FinancialEdge	Mobile Login IDs	Mobile Deposit Capture Transactions per Month
	Per Checking Household	Per Mobile Login ID
Dec-16	50%	--
<i>Percentile</i>	<i>41</i>	<i>--</i>
Jun-16	41%	--
Dec-15	44%	--
Comparisons - Dec-16		
Peer Group	37%	0.37
Asset Size	37%	0.31
Region Average	53%	3.67
National Average	56%	0.94
High Performers	56%	0.31

Member ATM Activity



Are your members primarily utilizing your ATMs for their ATM transactions, or are they using foreign ATMs more frequently?

Compared to the Peer Group average of 29%, members of FinancialEdge conduct about the same percentage (26%) of their transactions at ATMs owned by the credit union.

While your members are not necessarily incurring a foreign surcharge fee from all foreign ATM transactions, households with a higher percentage of foreign transactions are generally more at risk.

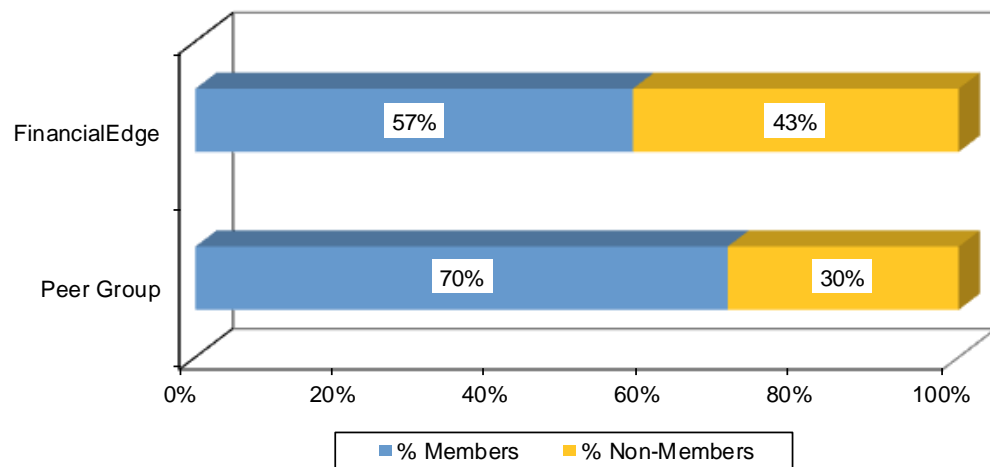
FinancialEdge	HHs per ATM ¹	Member ATM Transactions per Month			Foreign ATM Charge
		Total per HH ²	% Own	% Foreign	
Dec-16	3,233	2.5	26%	74%	--
<i>Percentile</i>	68	90	29	73	--
Jun-16	3,182	2.5	27%	73%	--
Dec-15	3,217	2.5	27%	73%	--
Comparisons - Dec-16					
Peer Group	2,282	1.2	29%	71%	\$0.81
Asset Size	3,197	4.0	25%	75%	\$0.84
Region Average	3,168	2.1	42%	58%	\$1.08
National Average	3,224	1.8	43%	57%	\$1.14
High Performers	3,557	1.7	45%	55%	\$0.94

All Transaction Counts are Per Month

¹ ATMs owned by the institution

² Includes all member ATM transactions (conducted at ATMs owned by the credit union or elsewhere/foreign).

ATM Activity - ATMs Owned By CU



The return on ATMs comes in the form of lower transaction costs for the credit union and convenience for your members, with a side benefit of potentially generating additional non-interest income through non-member activity on your machines.

57% of the transactions on ATMs owned by FinancialEdge are conducted by members, with the other 43% coming from non-member activity. For the Peer Group, 70% of the transactions are done by members of the credit union.

	Monthly Transactions Per ATM				Percent of Transactions		
	Total	Member	Non-Members		% Members	% Non Members ¹	Non-Member Surcharge
		On Own	In-Network	Out-of-Network			
FinancialEdge							
Dec-16	3,634	2,082	1,397	155	57%	43%	\$2.75
<i>Percentile</i>	84	71	93	48	30	71	55
Jun-16	3,722	2,149	1,409	164	58%	42%	\$2.75
Dec-15	3,834	2,164	1,501	169	56%	44%	\$2.75
Comparisons - Dec-16							
Peer Group	921	568	289	65	70%	30%	\$2.16
Asset Size	1,672	1,155	391	126	72%	28%	\$2.20
Region Average	2,971	1,775	910	286	60%	40%	\$2.47
National Average	2,466	1,670	563	233	66%	34%	\$2.43
High Performers	2,961	2,093	577	291	71%	29%	\$2.31

All Transaction Counts are Per Month, on ATMs owned by the institution

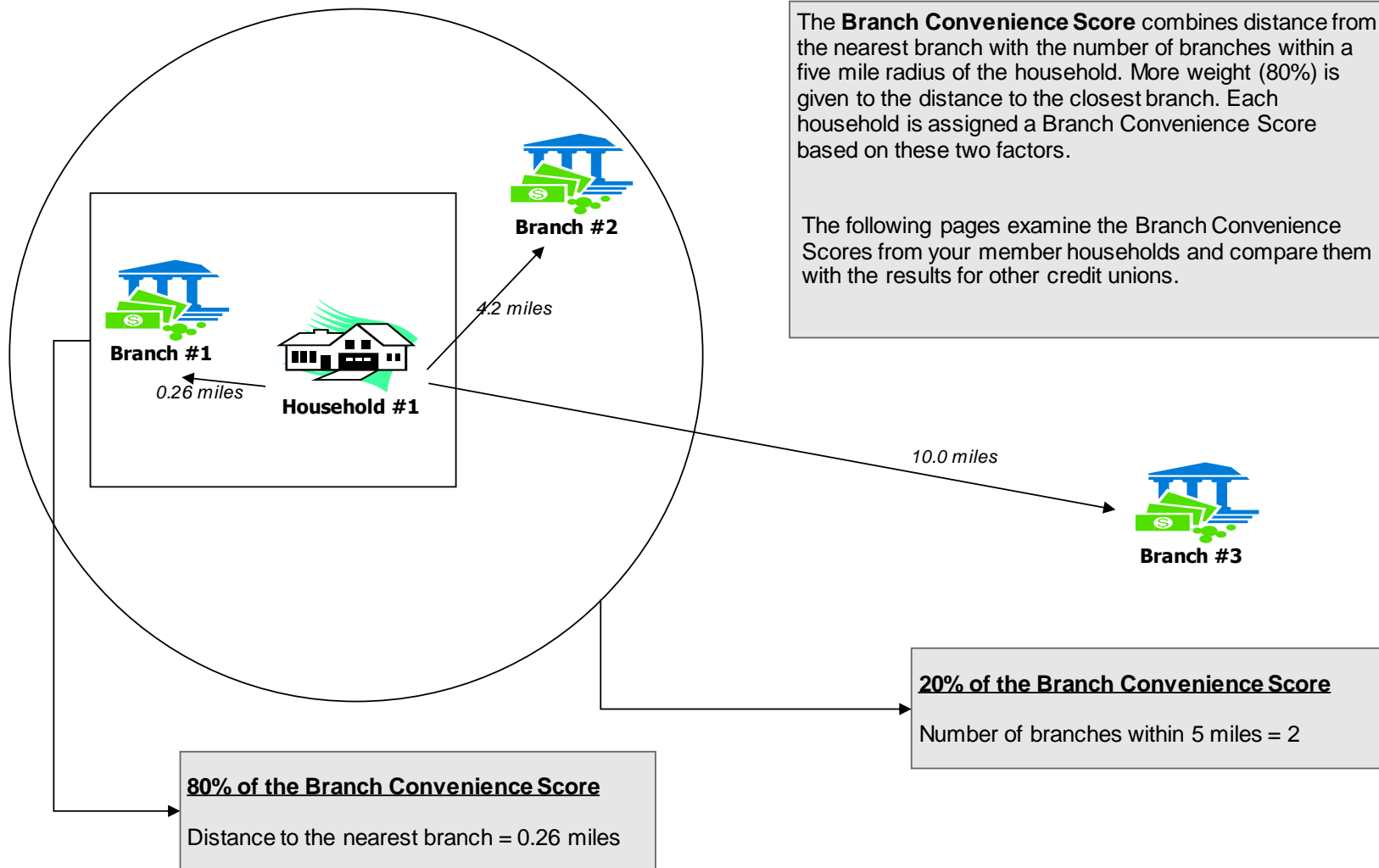
¹ Non-member percent includes both in-network non-members and out-of-network non-members (non-member surcharge typically applies to out-of-network non-members).



Branch Convenience

Branch Convenience Score

Branch Distance & Number Of Branches Within 5 Miles



The **Branch Convenience Score** combines distance from the nearest branch with the number of branches within a five mile radius of the household. More weight (80%) is given to the distance to the closest branch. Each household is assigned a Branch Convenience Score based on these two factors.

The following pages examine the Branch Convenience Scores from your member households and compare them with the results for other credit unions.

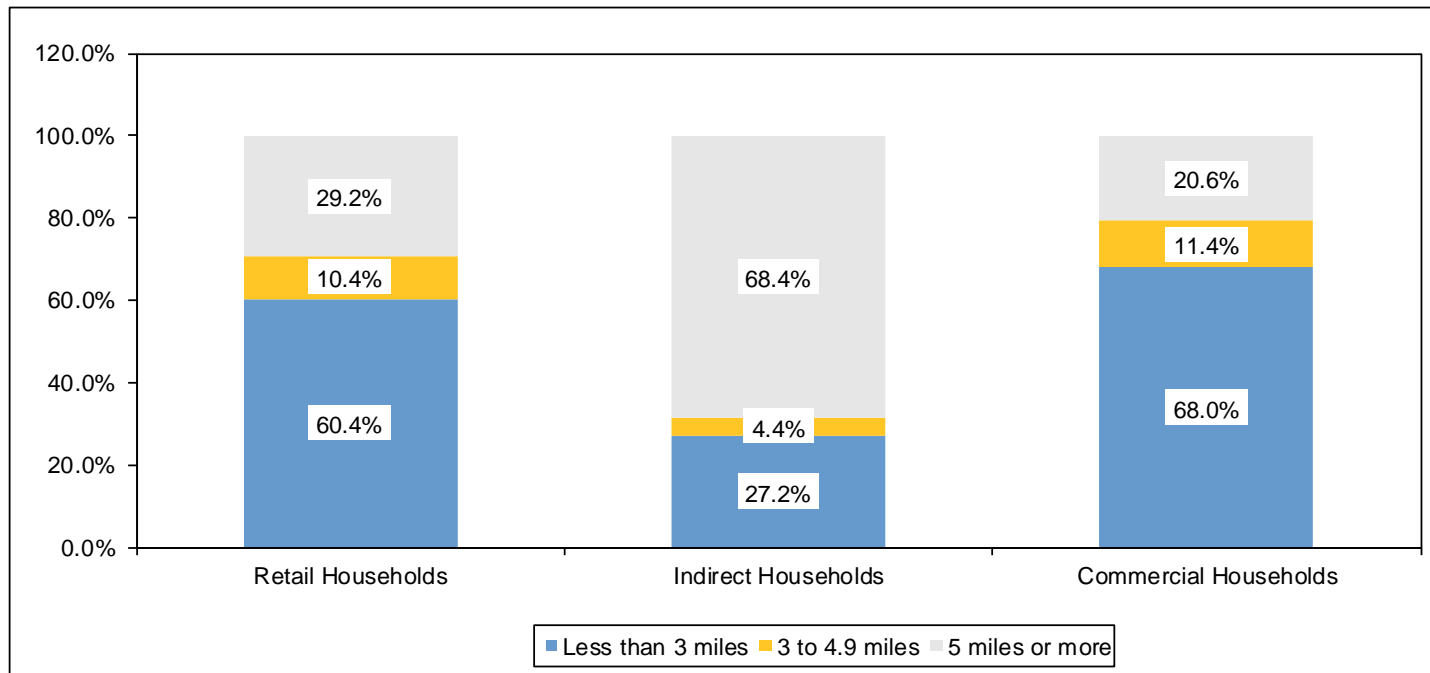
Branch Summary

FinancialEdge Community Credit Union

Branch Name	Convenience Score		Performance Index	
	Ratio	Percentile	Ratio	Percentile
Euclid Branch	65	56	42	30
Sherman Branch	71	68	46	37
FinancialEdge -Total	60	80	43	32

Distance To Nearest Branch

FinancialEdge Community Credit Union



	All Households	Retail Households ¹	Indirect Households ²	Commercial Households ³
Number of Households	6,353	5,958	114	281
Distance to Nearest Branch				
Less than 3 miles	60.2%	60.4%	27.2%	68.0%
3 to 4.9 miles	10.3%	10.4%	4.4%	11.4%
5 miles or more	29.5%	29.2%	68.4%	20.6%
All Households	100.0%	100.0%	100.0%	100.0%

¹Retail HHs have no commercial accounts; if they have indirect loans, the indirect loan was opened after the relationship was established.

²Indirect HHs are either single-Product indirect HHs, or the indirect loan was the first account opened by the household.

³Commercial HHs have a commercial deposit or loan account. They may also have retail accounts.

Summary Statistics By Branch Convenience

FinancialEdge Community Credit Union - Retail Households

Branch Convenience Score	Multiple Branch Access ¹		Very Convenient		Convenient		Inconvenient		No Branch Access ²	
	75 to 100		61 to 74		41 to 60		1 to 40		Zero	
	Ratio	Percentile	Ratio	Percentile	Ratio	Percentile	Ratio	Percentile	Ratio	Percentile
Percent of Households	54.9%		15.2%		6.4%		11.0%		12.4%	
Average Distance ³	1.2		3.4		6.6		13.0		289.5	
Number of Branches ⁴	2.00		1.78		0.11		--		--	
Percent of Profit	-5.2%		42.8%		1.8%		34.8%		25.7%	
Percent of Loans	45.3%		21.0%		7.1%		14.7%		12.0%	
Percent of Deposits	57.1%		21.4%		5.0%		8.2%		8.3%	
Checking Penetration	63.7%	18	66.2%	40	64.8%	46	56.0%	33	49.6%	36
Core Deposit Balances ⁵	\$9,630	36	\$13,762	79	\$7,622	17	\$6,917	27	\$6,180	44
Loan Penetration	46.6%	63	56.0%	85	55.2%	78	53.0%	64	45.9%	46
Loan Balances	\$6,590	35	\$11,012	67	\$8,793	32	\$10,609	51	\$7,700	64
Products per Household	2.20	51	2.43	75	2.28	57	2.16	54	1.89	57
New Households	2.7%	9	2.0%	3	1.0%	1	2.1%	14	2.2%	51
Cross-Sold Households	15.6%	75	17.8%	87	14.1%	63	12.3%	60	7.4%	59

¹Multiple Branch Access could be one branch but very close to the branch.

²No branch access means no branches within 20 miles of the household.

³Average distance from the branch in miles.

⁴Average number of branches within 5 miles of household.

⁵Weighted average balances



Individual Branch Evaluation

Branch Convenience Detail

FinancialEdge Community Credit Union - Retail Households

Here are the branch convenience details for your branches (largest 96 branches displayed).

Branch	Zip Plus 4	Households Assigned		Average Distance	Average Convenience	
		Number of	Percentile		Score	Percentile
A - Euclid Branch	48706-3309	2,532	38	4.1	65	56
B - Sherman Branch	48708-6071	2,686	41	2.9	71	68
C - Unassigned		740	6	289.5		
FinancialEdge - Total		5,958	5	39.0	60	80

Note: "No Branch Access" are households over 20 miles away from the closest branch, therefore, these households are "unassigned".

Shading for those ratios with percentile at or above 65.

Percent Of Consumer Segment Households

FinancialEdge Community Credit Union - Retail Households

Branch		Fee Driven	Credit Driven	Middle Market	Low Income Depositor	Middle Income Depositor	Upscale	Total*	
A - Euclid Branch	Ratio	22.8%	6.5%	14.1%	29.5%	18.6%	8.4%	100.0%	
	Percentile	66	18	29	81	47	41		
B - Sherman Branch	Ratio	22.9%	5.9%	13.3%	32.8%	18.9%	6.3%	100.0%	
	Percentile	67	14	24	87	49	28		
C - Unassigned	Ratio	26.8%	8.7%	15.2%	23.7%	17.6%	8.0%	100.0%	
	Percentile	78	37	36	64	40	38		
	Ratio								
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FinancialEdge - Total		Ratio	23.4%	6.5%	13.9%	30.2%	18.6%	7.4%	100.0%
		Percentile	75	10	17	89	39	20	

*Percent of retail member HHs with appended demographics
 Shading for those ratios with the highest percentile per branch.

Product Penetration By Branch

FinancialEdge Community Credit Union - Retail Households

Branch		Checking	Money Market	CDs	Mortgage	HELOC	Home Equity Loan	Direct Auto	Credit Card
A - Euclid Branch	Ratio	61.6%	4.9%	5.9%	7.4%	3.2%	1.6%	12.2%	29.9%
	Percentile	28	31	60	81	60	69	44	69
B - Sherman Branch	Ratio	64.8%	5.7%	6.1%	8.1%	4.0%	1.5%	11.7%	31.6%
	Percentile	36	37	64	84	71	67	40	73
C - Unassigned	Ratio	49.6%	3.8%	4.6%	5.9%	1.9%	1.2%	10.7%	28.6%
	Percentile	8	23	43	72	39	60	32	64
	Ratio								
	Percentile								
	Ratio								
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	Ratio								
	Percentile								
FinancialEdge - Total	Ratio	61.5%	5.1%	5.8%	7.5%	3.4%	1.5%	11.8%	30.5%
	Percentile	35	29	63	84	64	66	42	70

Shading for those ratios with percentile at or above 65.

Estimated Share Of Wallet By Branch

FinancialEdge Community Credit Union - Retail Households

Branch		Loan Share of Wallet	Deposit Share of Wallet	Total Share of Wallet
A - Euclid Branch	Ratio Percentile	28.8% 40	34.4% 55	32.9% 50
B - Sherman Branch	Ratio Percentile	29.6% 43	34.4% 55	33.2% 51
C - Unassigned	Ratio Percentile	24.2% 24	24.4% 21	24.3% 16
	Ratio Percentile			
	Ratio Percentile			
	Ratio Percentile			
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	Ratio Percentile			
FinancialEdge - Total	Ratio Percentile	28.7% 37	33.6% 52	32.3% 45

Shading f for those ratios w ith percentile at or above 65.

Branch Performance Index (BPI)

FinancialEdge Community Credit Union - Retail Households

Weighting Factors for BPI		100%	20%	15%	15%	15%	15%	15%	5%
Branch		Branch Performance Index*	Checking Penetration	Weighted Core Balance	Total Household Balance	New HHS Households	Cross-Sold Households	Products Per Household	Loan Penetration
A - Euclid Branch	Ratio Percentile	42 30	61.6% 28	\$9,980 54	\$20,698 33	2.6% 16	14.5% 65	2.18 49	48.8% 58
B - Sherman Branch	Ratio Percentile	46 37	64.8% 36	\$9,743 52	\$20,459 32	2.2% 11	16.3% 78	2.29 60	50.5% 64
C - Unassigned	Ratio Percentile		49.6% 8	\$6,180 19	\$15,730 15	2.2% 10	7.4% 9	1.89 18	45.9% 46
	Ratio Percentile								
	Ratio Percentile								
	Ratio Percentile								
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	Ratio Percentile								
FinancialEdge - Total	Ratio Percentile	43 32	61.5% 35	\$9,401 47	\$19,973 22	2.3% 12	14.5% 76	2.19 58	49.2% 60

*The branch performance index takes your percentile on each ratio multiplied by the weighting factor to come up with the overall index.

Shading for those ratios with percentile at or above 65.

All Branch Household Profile By Branch Age

All Performance Analytics Branches - Retail Households

All Branches In Program	Branch Age			
	Less than 2 Years	2 to <5 Years	5 to <10 Years	10+ Years
Number of Branches	280	373	809	1,730
Products per HH	2.17	2.19	2.26	2.31
Percent Single Product	41.7%	41.8%	39.4%	38.4%
Cross-Sold HH (excl. CD)	11.8%	12.2%	11.8%	11.6%
Total Share of Wallet	31.4%	32.0%	33.7%	35.9%
Percent with Loans	46%	47%	47%	48%
Average Loan Balance ¹	\$24,711	\$24,000	\$22,551	\$21,275
Real Estate Loan Mix ²	53%	52%	52%	51%
Loan Margins	3.47%	3.57%	3.51%	3.53%
Loan Share of Wallet	31.4%	34.6%	33.7%	33.6%
Percent with Checking	65.0%	65.2%	68.7%	69.7%
Avg. Deposit Balance	\$16,421	\$15,065	\$15,952	\$17,171
Core Money Mix ³	71%	67%	70%	70%
Deposit Margin	0.46%	0.42%	0.46%	0.47%
Deposit Share of Wallet	31.0%	30.5%	33.4%	36.5%
Average HH Profit	\$90	\$97	\$74	\$62
Loan Profit	\$174	\$186	\$155	\$143
Deposit Profit	(\$84)	(\$89)	(\$81)	(\$82)
Member Efficiency Ratio	84.83%	82.06%	84.27%	86.58%

¹ Average loan balance, excluding Sold Mortgages, of the loan households.

² Percent of loan balances in Held Mortgage, Equity Lines, Equity Loans and Commercial Real Estate.

³ Percent of deposit balances in Consumer Checking, Commercial Checking, Consumer Savings, Commercial Savings, Traditional MMDA and Tiered MMDA.

Euclid Branch

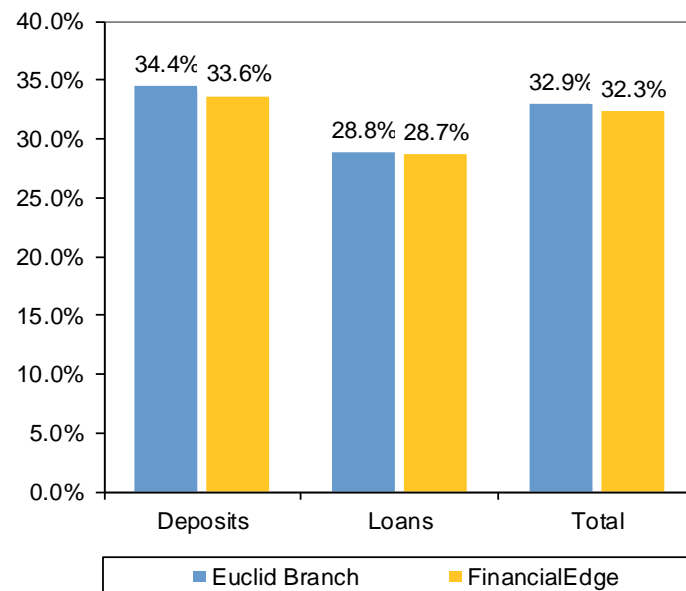
FinancialEdge

Consumer Segments	Euclid		FinancialEdge	
	Ratio	Percentile	Ratio	Percentile
Fee Driven	22.8%	66	23.4%	75
Credit Driven	6.5%	18	6.5%	10
Middle Market	14.1%	29	13.9%	17
Low Income Depositor	29.5%	81	30.2%	89
Middle Income Depositor	18.6%	47	18.6%	39
Upscale	8.4%	41	7.4%	20

Product Penetration	Euclid		FinancialEdge	
	Ratio	Percentile	Ratio	Percentile
Checking	61.6%	28	61.5%	35
Money Market	4.9%	31	5.1%	29
CDs	5.9%	60	5.8%	63
Mortgage	7.4%	81	7.5%	84
HELOC	3.2%	60	3.4%	64
Home Equity Loan	1.6%	69	1.5%	66
Direct Auto	12.2%	44	11.8%	42
Credit Card	29.9%	69	30.5%	70

Weighting Factors for BPI	Euclid		FinancialEdge	
	Ratio	Percentile	Ratio	Percentile
Checking Penetration - 20%	61.6%	28	61.5%	35
Weighted Core Balance - 15%	\$9,980	54	\$9,401	47
Total Household Balance - 15%	\$20,698	33	\$19,973	22
New Households - 15%	2.6%	16	2.3%	12
Cross-sold Households - 15%	14.5%	65	14.5%	76
Products per Household - 15%	2.18	49	2.19	58
Loan Penetration - 5%	48.8%	58	49.2%	60

Estimated Share of Wallet



Branch Convenience Score			
Euclid		FinancialEdge	
Ratio	Percentile	Ratio	Percentile
65	56	60	80

Branch Performance Index			
Euclid		FinancialEdge	
Ratio	Percentile	Ratio	Percentile
42	30	43	32

Euclid Branch Household Profile

FinancialEdge

Branch Age	Trend Data						Branch Age Comparison	
	15 Years	Dec-15	Jun-16	Dec-16	Percentile	6 Month		12 Month	10+ Years
Number of Households		2,515	2,504	2,532	38	28	17	
Products per HH		2.21	2.17	2.18	49	0.01	-0.03	2.31
Percent Single Product		40.7%	41.0%	40.6%	46	0%	0%	38.4%
Cross-Sold HH (excl. CD)		14.3%	12.8%	12.6%	68	-0.2%	-1.7%	11.6%
Total Share of Wallet		31.2%	31.8%	32.9%	50	1.1%	1.7%	35.9%
Percent with Loans		49%	48%	49%	58	1%	0%	47.7%
Average Loan Balance ¹		\$15,764	\$16,592	\$16,760	37	\$167	\$996	\$21,275
Real Estate Loan Mix ²		61%	60%	59%	66	0%	-2%	50.6%
Loan Margins		4.21%	4.11%	4.14%	79	0.03%	-0.07%	3.53%
Loan Share of Wallet		25.3%	25.7%	28.8%	40	3.1%	3.6%	33.6%
Percent with Checking		62.2%	63.6%	61.6%	28	-2.0%	-0.6%	69.7%
Avg. Deposit Balance		\$12,092	\$12,510	\$12,623	40	\$112	\$531	\$17,171
Core Money Mix ³		78%	78%	80%	75	1%	2%	69.9%
Deposit Margin		0.82%	0.95%	0.84%	91	-0.12%	0.02%	0.47%
Deposit Share of Wallet		33.5%	34.1%	34.4%	55	0.4%	0.9%	36.5%
Average HH Profit		(\$15)	\$39	\$41	44	\$1	\$56	\$62
Loan Profit		\$58	\$96	\$105	37	\$9	\$47	\$143
Deposit Profit		(\$74)	(\$56)	(\$65)	62	(\$8)	\$9	(\$82)
Member Efficiency Ratio		97.7%	93.0%	92.2%	31	-0.9%	-5.5%	86.6%

¹ Average loan balance, excluding Sold Mortgages, of the loan households.

² Percent of loan balances in Held Mortgage, Equity Lines, Equity Loans and Commercial Real Estate.

³ Percent of deposit balances in Consumer Checking, Commercial Checking, Consumer Savings, Commercial Savings, Traditional MMDA and Tiered MMDA.

Sherman Branch

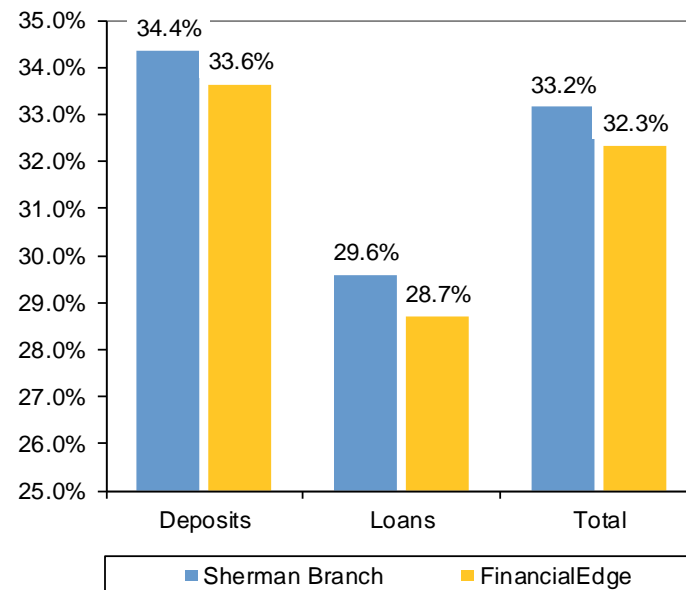
FinancialEdge

Consumer Segments	Sherman		FinancialEdge	
	Ratio	Percentile	Ratio	Percentile
Fee Driven	22.9%	67	23.4%	75
Credit Driven	5.9%	14	6.5%	10
Middle Market	13.3%	24	13.9%	17
Low Income Depositor	32.8%	87	30.2%	89
Middle Income Depositor	18.9%	49	18.6%	39
Upscale	6.3%	28	7.4%	20

Product Penetration	Sherman		FinancialEdge	
	Ratio	Percentile	Ratio	Percentile
Checking	64.8%	36	61.5%	35
Money Market	5.7%	37	5.1%	29
CDs	6.1%	64	5.8%	63
Mortgage	8.1%	84	7.5%	84
HELOC	4.0%	71	3.4%	64
Home Equity Loan	1.5%	67	1.5%	66
Direct Auto	11.7%	40	11.8%	42
Credit Card	31.6%	73	30.5%	70

Weighting Factors for BPI	Sherman		FinancialEdge	
	Ratio	Percentile	Ratio	Percentile
Checking Penetration - 20%	64.8%	36	61.5%	35
Weighted Core Balance - 15%	\$9,743	52	\$9,401	47
Total Household Balance - 15%	\$20,459	32	\$19,973	22
New Households - 15%	2.2%	11	2.3%	12
Cross-sold Households - 15%	16.3%	78	14.5%	76
Products per Household - 15%	2.29	60	2.19	58
Loan Penetration - 5%	50.5%	64	49.2%	60

Estimated Share of Wallet



Branch Convenience Score			
Sherman		FinancialEdge	
Ratio	Percentile	Ratio	Percentile
71	68	60	80

Branch Performance Index			
Sherman		FinancialEdge	
Ratio	Percentile	Ratio	Percentile
46	37	43	32

Sherman Branch Household Profile

FinancialEdge

Branch Age	Trend Data						Branch Age Comparison
	16 or More Years	Dec-15	Jun-16	Dec-16	Percentile	6 Month		12 Month	10+ Years
Number of Households	2,739	2,683	2,686	41	3	(53)	
Products per HH	2.32	2.27	2.29	60	0.02	-0.03	2.31
Percent Single Product	37.6%	38.9%	38.4%	56	-1%	1%	38.4%
Cross-Sold HH (excl. CD)	14.2%	12.6%	13.9%	77	1.3%	-0.3%	11.6%
Total Share of Wallet	34.2%	32.6%	33.2%	51	0.6%	-1.0%	35.9%
Percent with Loans	51%	49%	50%	64	1%	0%	47.7%
Average Loan Balance ¹	\$15,425	\$15,719	\$15,620	30	(\$99)	\$195	\$21,275
Real Estate Loan Mix ²	62%	61%	60%	67	-1%	-2%	50.6%
Loan Margins	4.22%	4.07%	4.17%	79	0.10%	-0.05%	3.53%
Loan Share of Wallet	26.9%	26.2%	29.6%	43	3.4%	2.7%	33.6%
Percent with Checking	64.1%	65.1%	64.8%	36	-0.3%	0.7%	69.7%
Avg. Deposit Balance	\$13,027	\$13,260	\$12,692	41	(\$568)	(\$335)	\$17,171
Core Money Mix ³	75%	77%	77%	69	0%	2%	69.9%
Deposit Margin	0.80%	0.90%	0.79%	88	-0.11%	-0.01%	0.47%
Deposit Share of Wallet	36.9%	34.8%	34.4%	55	-0.4%	-2.5%	36.5%
Average HH Profit	(\$39)	(\$2)	(\$1)	27	\$2	\$39	\$62
Loan Profit	\$46	\$66	\$79	24	\$13	\$33	\$143
Deposit Profit	(\$85)	(\$68)	(\$80)	51	(\$11)	\$5	(\$82)
Member Efficiency Ratio	101.3%	99.4%	98.6%	19	-0.8%	-2.7%	86.6%

¹ Average loan balance, excluding Sold Mortgages, of the loan households.

² Percent of loan balances in Held Mortgage, Equity Lines, Equity Loans and Commercial Real Estate.

³ Percent of deposit balances in Consumer Checking, Commercial Checking, Consumer Savings, Commercial Savings, Traditional MMDA and Tiered MMDA.

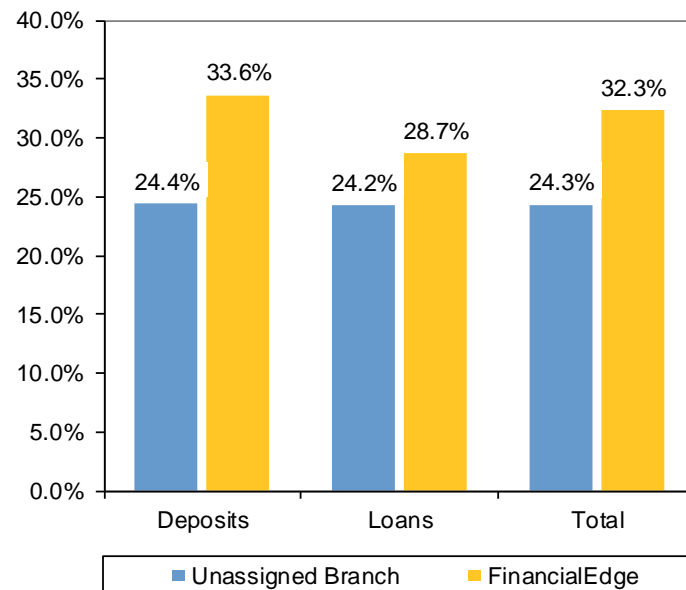
Unassigned Branch FinancialEdge

Consumer Segments	Unassigned		FinancialEdge	
	Ratio	Percentile	Ratio	Percentile
Fee Driven	26.8%	78	23.4%	75
Credit Driven	8.7%	37	6.5%	10
Middle Market	15.2%	36	13.9%	17
Low Income Depositor	23.7%	64	30.2%	89
Middle Income Depositor	17.6%	40	18.6%	39
Upscale	8.0%	38	7.4%	20

Product Penetration	Unassigned		FinancialEdge	
	Ratio	Percentile	Ratio	Percentile
Checking	49.6%	8	61.5%	35
Money Market	3.8%	23	5.1%	29
CDs	4.6%	43	5.8%	63
Mortgage	5.9%	72	7.5%	84
HELOC	1.9%	39	3.4%	64
Home Equity Loan	1.2%	60	1.5%	66
Direct Auto	10.7%	32	11.8%	42
Credit Card	28.6%	64	30.5%	70

Weighting Factors for BPI	Unassigned		FinancialEdge	
	Ratio	Percentile	Ratio	Percentile
Checking Penetration - 20%	49.6%	8	61.5%	35
Weighted Core Balance - 15%	\$6,180	19	\$9,401	47
Total Household Balance - 15%	\$15,730	15	\$19,973	22
New Households - 15%	2.2%	10	2.3%	12
Cross-sold Households - 15%	7.4%	9	14.5%	76
Products per Household - 15%	1.89	18	2.19	58
Loan Penetration - 5%	45.9%	46	49.2%	60

Estimated Share of Wallet



Branch Convenience Score			
Unassigned		FinancialEdge	
Ratio	Percentile	Ratio	Percentile
--	--	60	80

Branch Performance Index			
Unassigned		FinancialEdge	
Ratio	Percentile	Ratio	Percentile
15	4	43	32

Unassigned Branch Household Profile

FinancialEdge

Branch Age	Trend Data						Branch Age Comparison
	New	Dec-15	Jun-16	Dec-16	Percentile	6 Month	
							0
Number of Households	743	727	740	6	13	(3)	#N/A
Products per HH	1.90	1.90	1.89	18	-0.01	-0.01	#N/A
Percent Single Product	52.0%	49.9%	51.1%	15	1%	-1%	#N/A
Cross-Sold HH (excl. CD)	7.0%	8.3%	6.4%	11	-1.9%	-0.6%	#N/A
Total Share of Wallet	22.5%	23.3%	24.3%	16	1.0%	1.9%	#N/A
Percent with Loans	46%	45%	46%	46	1%	0%	#N/A
Average Loan Balance ¹	\$17,112	\$17,256	\$16,758	37	(\$498)	(\$354)	#N/A
Real Estate Loan Mix ²	66%	61%	61%	69	0%	-5%	#N/A
Loan Margins	3.86%	3.87%	4.02%	75	0.14%	0.16%	#N/A
Loan Share of Wallet	21.8%	23.8%	24.2%	24	0.4%	2.5%	#N/A
Percent with Checking	50.9%	52.3%	49.6%	8	-2.7%	-1.3%	#N/A
Avg. Deposit Balance	\$6,516	\$7,312	\$8,174	14	\$862	\$1,658	#N/A
Core Money Mix ³	73%	76%	77%	66	1%	4%	#N/A
Deposit Margin	0.82%	0.93%	0.79%	88	-0.14%	-0.03%	#N/A
Deposit Share of Wallet	22.8%	23.0%	24.4%	21	1.3%	1.5%	#N/A
Average HH Profit	\$2	\$41	\$47	47	\$6	\$46	#N/A
Loan Profit	\$91	\$117	\$124	47	\$7	\$33	#N/A
Deposit Profit	(\$90)	(\$76)	(\$77)	53	(\$0)	\$13	#N/A
Member Efficiency Ratio	94.1%	90.9%	89.1%	38	-1.8%	-5.0%	#N/A

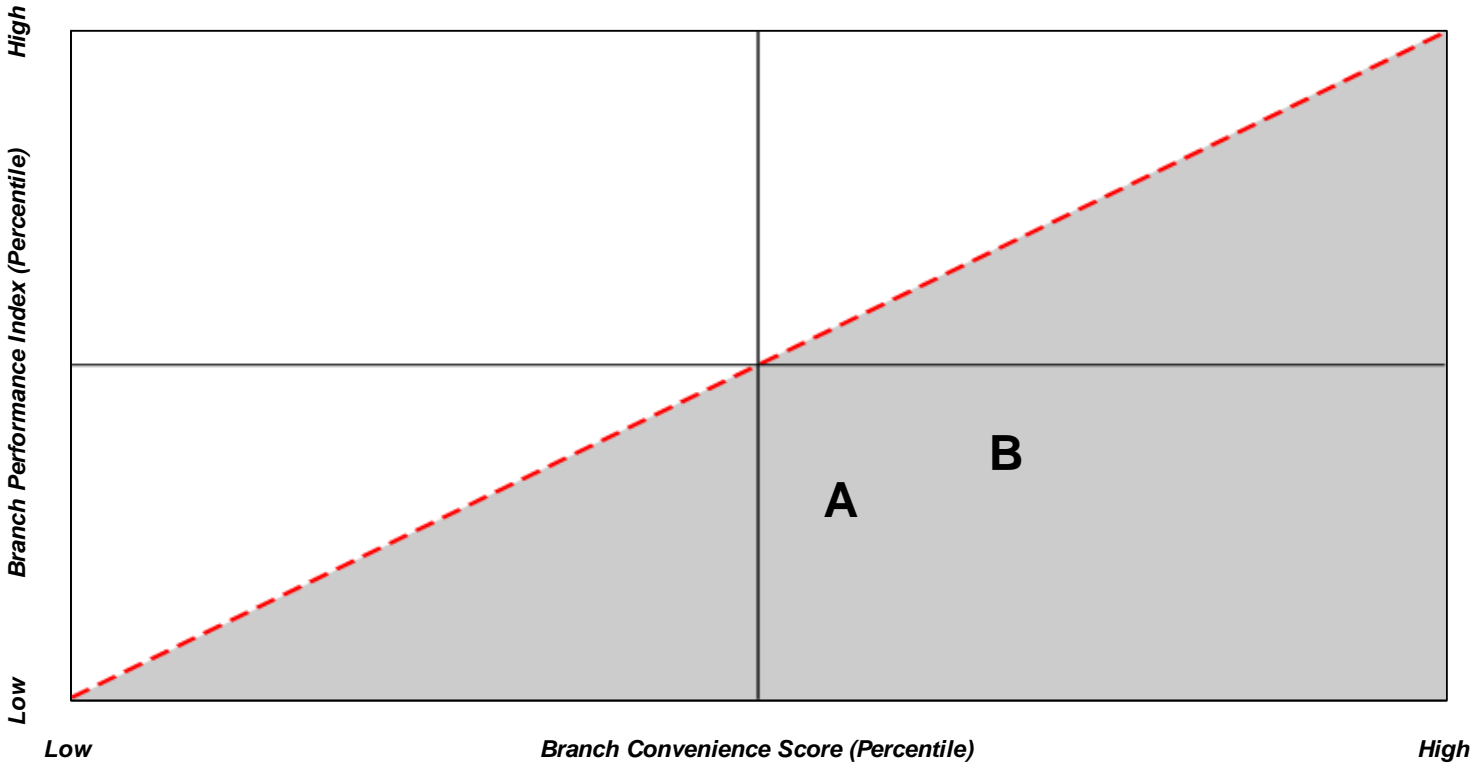
¹ Average loan balance, excluding Sold Mortgages, of the loan households.

² Percent of loan balances in Held Mortgage, Equity Lines, Equity Loans and Commercial Real Estate.

³ Percent of deposit balances in Consumer Checking, Commercial Checking, Consumer Savings, Commercial Savings, Traditional MMDA and Tiered MMDA.

BPI Strategy Matrix

FinancialEdge Community Credit Union - Retail Households



A	A - Euclid Branch
B	B - Sherman Branch