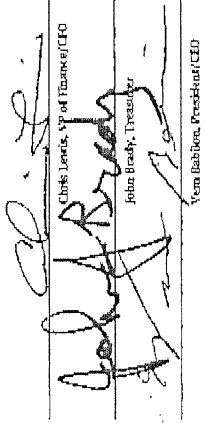


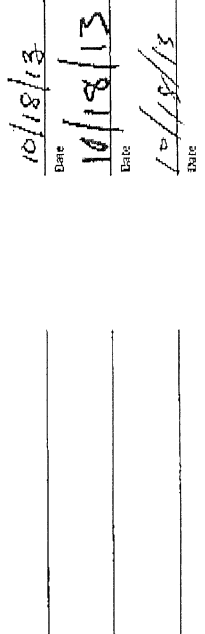
TUCSON OLD PUEBLO CREDIT UNION - FINANCIAL STATEMENTS
AS OF SEPTEMBER 31, 2013

Assets	Current Month		Prior Month		Difference		Prior Year		Difference		
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	
Loans											
Credit Cards	494	\$ 722,490	476	\$ 721,781	18	\$ 710	710	278	399,857	216	\$ 322,633
Unsecured	1,529	\$ 3,791,301	1,564	\$ 3,685,924	(35)	\$ 105,377	105,377	1,471	\$ 3,057,066	58	\$ 734,235
Direct Auto	1,214	\$ 11,502,320	1,218	\$ 11,626,371	(4)	\$ (124,051)	(124,051)	1,313	\$ 13,113,154	(99)	\$ (1,610,833)
Indirect Auto	700	\$ 7,585,311	725	\$ 7,579,934	(25)	\$ 5,377	5,377	1,131	\$ 8,674,851	(431)	\$ (1,089,540)
Home Equity	336	\$ 8,502,016	340	\$ 8,587,581	(4)	\$ (85,565)	(85,565)	411	\$ 10,166,416	(75)	\$ (1,664,400)
Fixed Real Estate	364	\$ 24,146,244	366	\$ 24,546,015	(2)	\$ (399,771)	(399,771)	373	\$ 26,042,292	(9)	\$ (1,896,048)
Variable Real Estate	74	\$ 4,937,015	75	\$ 5,026,659	(1)	\$ (89,644)	(89,644)	81	\$ 5,528,007	(7)	\$ (590,992)
Savings and Certificate Secured	110	\$ 616,084	111	\$ 618,168	(1)	\$ (2,084)	(2,084)	132	\$ 748,121	(22)	\$ (132,037)
Other	62	\$ 644,255	62	\$ 660,395	0	\$ (16,141)	(16,141)	83	\$ 940,293	(21)	\$ (296,038)
Gross Loans	4,883	\$ 62,447,036	4,937	\$ 63,052,829	(54)	\$ (605,793)	(605,793)	5,273	\$ 68,670,057	(390)	\$ (6,223,021)
Prepaid Loan Fees		\$ 59,354		\$ 58,349		\$ 1,004	1,004	0	\$ 47,320	0	\$ 12,034
Loan Participation		\$ -		\$ -		\$ -	-	0	\$ -	0	\$ -
Allowance for Loan Losses	4,883	\$ 62,506,389	4,937	\$ 63,111,178	(54)	\$ (604,789)	(604,789)	5,273	\$ 68,717,377	(390)	\$ (6,210,987)
Net Loans		\$ (1,506,790)		\$ (1,505,464)		\$ 1,326	1,326		\$ (1,754,780)		\$ (247,990)
		\$ 60,999,599		\$ 61,605,714		\$ (606,115)	(606,115)		\$ 66,962,597		\$ (5,962,998)
Cash		\$ 12,682,721		\$ 16,938,811		\$ (4,256,089)	(4,256,089)		\$ 10,167,320		\$ 2,515,402
Investments		\$ 53,232,760		\$ 50,158,997		\$ 3,073,763	3,073,763		\$ 50,401,315		\$ 2,831,445
Other Assets		\$ 4,116,860		\$ 4,129,109		\$ (12,249)	(12,249)		\$ 4,253,106		\$ (136,247)
Land and Building		\$ 306,708		\$ 303,468		\$ 3,241	3,241		\$ 348,092		\$ (41,383)
Furniture and Equipment		\$ 2,394,522		\$ 2,238,136		\$ 156,386	156,386		\$ 2,750,143		\$ (355,622)
Other Assets		\$ 6,818,090		\$ 6,670,713		\$ 147,377	147,377		\$ 7,351,341		\$ (533,252)
Total Other Assets		\$ 133,733,170		\$ 135,374,234		\$ (1,641,064)	(1,641,064)		\$ 134,882,573		\$ (1,149,403)
Liabilities and Equity											
Accounts Payable/Liabilities		\$ 905,688		\$ 864,066		\$ 41,622	41,622		\$ 880,951		\$ 24,737
Total Borrowings		\$ -		\$ -		\$ -	-		\$ -		\$ -
Member Deposits											
Savings and Clubs	13,979	\$ 50,579,177	14,070	\$ 51,268,413	(91)	\$ (689,236)	(689,236)	14,820	\$ 47,777,850	(841)	\$ 2,801,327
Money Market accounts	822	\$ 23,791,408	817	\$ 24,110,995	5	\$ (319,587)	(319,587)	860	\$ 25,386,668	(38)	\$ (1,595,260)
Checking	7,668	\$ 23,144,069	7,654	\$ 23,327,879	14	\$ (183,809)	(183,809)	7,562	\$ 21,884,020	106	\$ 1,260,050
Certificates	1,094	\$ 16,076,353	1,116	\$ 16,456,888	(22)	\$ (380,536)	(380,536)	1,261	\$ 17,776,560	(167)	\$ (1,700,207)
Demand IRAs	510	\$ 5,293,845	510	\$ 5,366,983	0	\$ (73,138)	(73,138)	510	\$ 5,915,126	0	\$ (621,282)
IRA Certificates	442	\$ 5,153,692	448	\$ 5,221,463	(6)	\$ (67,771)	(67,771)	505	\$ 6,056,479	(63)	\$ (902,787)
Total Member Deposits	24,515	\$ 124,038,544	24,615	\$ 125,752,621	(100)	\$ (1,714,077)	(1,714,077)	25,518	\$ 124,796,703	(1,003)	\$ (758,158)
Capital											
Regular Reserves		\$ 5,731,571		\$ 5,708,723		\$ 22,848	22,848		\$ 5,594,714		\$ 136,857
Undivided Earnings		\$ 3,319,478		\$ 3,315,454		\$ 4,024	4,024		\$ 3,610,206		\$ (290,728)
Unrealized Gain/Loss (AFS)		\$ (262,110)		\$ (266,630)		\$ 4,519	4,519		\$ -		\$ (262,110)
Total Capital		\$ 8,788,938		\$ 8,757,547		\$ 31,391	31,391		\$ 9,204,920		\$ (415,981)
Total Liabilities and Equity		\$ 133,733,170		\$ 135,374,234		\$ (1,641,064)	(1,641,064)		\$ 134,882,573		\$ (1,149,403)

**TUCSON OLD PUEBLO CREDIT UNION - FINANCIAL STATEMENTS
AS OF SEPTEMBER 31, 2013**

Income	Year to Date		Prior Year to Date		Difference	Budget Ytd	Budget Difference	%
	Current Month Amount	Year to Date Amount	Amount	Difference				
Income	\$ 281,751	\$ 2,613,727	\$ 3,090,441	\$ (476,715)	\$ 2,719,441	\$ (105,714)	-4%	
Interest on Loans	\$ 54,614	\$ 407,382	\$ 529,031	\$ (121,649)	\$ 468,053	\$ (55,671)	-12%	
Income from Investments	\$ 60,162	\$ 220,504	\$ 142,163	\$ 78,341	\$ 139,237	\$ 71,257	48%	
Investment Services Income	\$ 94,356	\$ 865,130	\$ 962,637	\$ (97,507)	\$ 944,434	\$ (79,324)	-8%	
Fee Income	\$ 13,737	\$ 159,565	\$ 51,471	\$ 108,094	\$ 184,575	\$ 15,090	8%	
Other Operating Income	\$ 514,619	\$ 4,306,408	\$ 4,775,749	\$ (469,341)	\$ 4,460,770	\$ (154,362)	-3%	
Total Income	\$ 182,544	\$ 1,732,955	\$ 1,919,976	\$ (187,021)	\$ 1,717,094	\$ 15,911	1%	
Operating Expenses	\$ 40	\$ 360	\$ 435	\$ (75)	\$ 2,628	\$ (2,269)	-86%	
Employee Compensation	\$ 36,176	\$ 340,005	\$ 383,154	\$ (43,149)	\$ 354,613	\$ (6,608)	-2%	
Employee Incentives	\$ 13,283	\$ 72,692	\$ 28,750	\$ (43,942)	\$ 25,838	\$ (3,136)	-12%	
Employee Benefits	\$ 18,239	\$ 120,035	\$ 118,870	\$ 1,165	\$ 122,734	\$ (2,699)	-2%	
Meedings	\$ 1,314	\$ 11,911	\$ 11,589	\$ 322	\$ 12,600	\$ (689)	-5%	
Loan Servicing	\$ 40,935	\$ 344,793	\$ 331,026	\$ 13,767	\$ 355,808	\$ (11,015)	-3%	
State Banking Dept. Fee	\$ 43,965	\$ 418,726	\$ 437,307	\$ (18,581)	\$ 417,592	\$ 734	0%	
Office Occupancy	\$ 509	\$ 6,704	\$ 17,640	\$ (10,936)	\$ 7,532	\$ (4,818)	-11%	
Office Operations	\$ 290	\$ 6,237	\$ 5,950	\$ 287	\$ 8,100	\$ (1,843)	-23%	
Miscellaneous Expenses	\$ -	\$ 98,211	\$ 117,217	\$ (19,006)	\$ 120,800	\$ (21,789)	-18%	
Member Insurance	\$ 2,252	\$ 70,372	\$ 19,663	\$ 709	\$ 17,109	\$ 3,263	19%	
MOUSF Corp Stabilization	\$ 829	\$ 8,681	\$ 14,491	\$ (5,809)	\$ 7,452	\$ 1,229	16%	
Associaton Dues	\$ 79,939	\$ 726,610	\$ 663,205	\$ 63,405	\$ 671,744	\$ 54,866	8%	
Educational & Training	\$ 152	\$ 4,672	\$ 4,641	\$ 31	\$ 4,413	\$ 260	6%	
Professional & Outside Services	\$ 5,653	\$ 62,644	\$ 74,864	\$ (12,220)	\$ 53,855	\$ 8,789	16%	
Travel and Conference	\$ 1,851	\$ 2,263	\$ 674	\$ 1,589	\$ 900	\$ 1,363	151%	
Promotional Expenses	\$ 697	\$ 28,643	\$ 21,383	\$ 7,260	\$ 18,000	\$ 10,643	59%	
Cash Short/Over	\$ 428,579	\$ 3,962,536	\$ 4,198,735	\$ (235,699)	\$ 3,918,372	\$ 44,164	1%	
Deposit Account Adjustments	\$ 76,041	\$ 343,872	\$ 636,117	\$ (292,245)	\$ 542,398	\$ (198,526)	-37%	
Total Operating Expenses	\$ 30,535	\$ (90,347)	\$ 923,762	\$ (1,004,109)	\$ 192,828	\$ (273,175)	-142%	
Net Operating Income	\$ 18,054	\$ 180,561	\$ 306,102	\$ (125,741)	\$ 200,256	\$ (19,895)	-10%	
Provision for Losses	\$ -	\$ 20	\$ 1,301	\$ (1,281)	\$ -	\$ 20	BUDGET IS ZERO	
Provision OREO	\$ -	\$ (109)	\$ 1,643	\$ (1,743)	\$ -	\$ (104)	BUDGET IS ZERO	
Dividends	\$ -	\$ -	\$ 101,059	\$ (111,669)	\$ -	\$ 89,193	BUDGET IS ZERO	
Interest on Borrowed Money	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
(Non-Operating Income) Expense	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
(Gain/Loss) Foreclosed Assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
Net Income (Loss)	\$ 26,872	\$ 136,857	\$ (796,550)	\$ (933,407)	\$ 148,214	\$ (65,457)	-5%	


 John Brady, Treasurer
 Date: 10/18/13


 Vern Babillon, President/CEO
 Date: 10/18/13

We certify, to the best of our knowledge and belief, that these financial statements are true and correct and present fairly the financial position and the results of operations for the periods covered.

**TUCSON OLD PUEBLO CREDIT UNION - ADDENDUM TO THE FINANCIAL STATEMENTS
AS OF SEPTEMBER 31, 2013**

	Current Month		Prior Month		Difference		Prior Year		Difference	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Loan Delinquency										
60-179 DAYS	10	212,584	9	131,256	1	81,328	26	549,177	-16	\$ (336,593)
180-359 DAYS	6	171,310	6	245,347	-	(74,037)	8	327,801	-2	(156,491)
OVER 359 DAYS	4	59,386	4	59,817	-	(431)	12	126,076	-8	(66,690)
Total Delinquency	20	\$ 443,280	19	\$ 436,420	1	\$ 6,860	46	\$ 1,003,054	-26	\$ (559,774)
Ratios										
Loans/Deposits	Percent		Percent		Percent		Percent		Percent	
Efficiency Ratio (YTD expenses/income)	50.39%		50.19%		0.21%		54.82%		-4.43%	
Delinquent Loans/Loans	92.01%		92.96%		-0.94%		87.83%		4.18%	
Net Interest Margin	0.71%		0.69%		0.02%		1.44%		-0.73%	
Return on Average Assets (YTD)	2.87%		2.80%		0.07%		3.06%		-0.19%	
	6.77%		6.67%		0.10%		6.79%		-0.02%	
	0.14%		0.12%		0.01%		-0.73%		0.86%	
Other Information										
Primary Accounts	Number		Number		Number		Number		Number	
New Primary Accounts	12,950		13,045		(95)		13,943		(993)	
	78		78		0		104		(26)	

TUCSON OLD PUEBLO CREDIT UNION - INVESTMENT ANALYSIS

Investment Description	Market Value	Weighted Avg Yield	Par Value	weighting factors to calculate overall weighted interest rate	Non SEAS 115 Inv.
Short Term Investments (1 year or less)					
Firstcorp Certificates	\$ 4,831,000	0.77%	\$ 4,831,000	37,247	\$ 4,831,000
Certificates of Deposit					
Long Term Certificates (greater than 1 year)					
Certificates of Deposit 3 yrs or less	\$ 8,750,000	1.77%	\$ 8,750,000	155,225	\$ 8,750,000
Certificates of Deposit over 3 years	5,923,000	1.51%	5,923,000	89,200	5,923,000
Federal Agency Securities (greater than 1 year)					
FHLB, FNMA, FHLMC, FFCB	\$ 14,794,678	0.74%	\$ 15,000,000	110,696	
Mortgage Backed Securities (MBS)	\$ 17,725,835	1.24%	\$ 17,360,340	214,852	
Unrealized Gain/Loss (AFS)			(262,110)		
AGENCY PREM/DJISC			104		
MBS PREM/DJISC			777,091		
FirstCorp Perm. Inv. Capital	\$ 526,371	0.25%	\$ 526,371	1,316	\$ 526,371
Catalyst FCU Capital	\$ 333,813	0.69%	\$ 333,813	2,303	\$ 333,813
Total Earning Investments	\$ 52,884,697	1.15%	\$ 53,239,608	610,840	\$ 20,364,184
Securities committed that settle next month	-		-		
Total Investments	\$ 52,884,697		\$ 53,239,608		\$ 20,364,184