

Return of Organization Exempt From Income Tax

2005

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)

Open to Public Inspection

Department of the Treasury
Internal Revenue Service

▶ The organization may have to use a copy of this return to satisfy state reporting requirements

A For the 2005 calendar year, or tax year beginning , 2005, and ending , 20

B Check if applicable: <input type="checkbox"/> Address change <input type="checkbox"/> Name change <input type="checkbox"/> Initial return <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Application pending	Please use IRS label or print or type. See Specific Instructions.	C Name of organization Midwest Operating Engineers Credit Union	D Employer identification number 23 : 7339371
		Number and street (or P O box if mail is not delivered to street address) Room/suite 6240 Joliet Rd	E Telephone number (708) 482-9606
		City or town, state or country, and ZIP + 4 Countryside, Illinois 60525	F Accounting method: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other (specify) ▶

• Section 501(c)(3) organizations and 4947(a)(1) nonexempt charitable trusts must attach a completed Schedule A (Form 990 or 990-EZ).

H and I are not applicable to section 527 organizations.

H(a) Is this a group return for affiliates? Yes No

H(b) If "Yes," enter number of affiliates ▶

H(c) Are all affiliates included? Yes No
(If "No," attach a list. See instructions.)

H(d) Is this a separate return filed by an organization covered by a group ruling? Yes No

I Group Exemption Number ▶

G Website: ▶ **www.moecu.com**

J Organization type (check only one) ▶ 501(c) (14) ◀ (insert no) 4947(a)(1) or 527

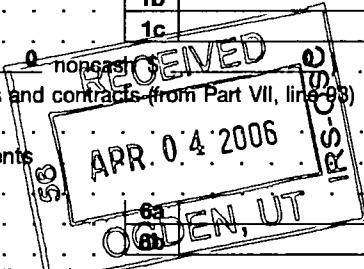
K Check here ▶ If the organization's gross receipts are normally not more than \$25,000. The organization need not file a return with the IRS, but if the organization chooses to file a return, be sure to file a complete return. Some states require a complete return.

M Check ▶ if the organization is not required to attach Sch. B (Form 990, 990-EZ, or 990-PF).

L Gross receipts Add lines 6b, 8b, 9b, and 10b to line 12 ▶ **2,014,793**

Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances (See the instructions.)

Revenue	1 Contributions, gifts, grants, and similar amounts received:					
	a Direct public support	1a		0		
	b Indirect public support	1b		0		
	c Government contributions (grants)	1c		0		
	d Total (add lines 1a through 1c) (cash \$ _____ non-cash \$ _____)				1d	0
	2 Program service revenue including government fees and contracts (from Part VII, line 103)				2	1,638,721
	3 Membership dues and assessments				3	0
	4 Interest on savings and temporary cash investments				4	376,072
	5 Dividends and interest from securities				5	0
	6a Gross rents			0		
	b Less: rental expenses			0		
	c Net rental income or (loss) (subtract line 6b from line 6a)				6c	0
7 Other investment income (describe ▶ na)				7	0	
	8a Gross amount from sales of assets other than inventory	(A) Securities		(B) Other		
		0	8a	0		
	b Less: cost or other basis and sales expenses	0	8b	0		
	c Gain or (loss) (attach schedule)	0	8c	0		
	d Net gain or (loss) (combine line 8c, columns (A) and (B))			8d	0	
	9 Special events and activities (attach schedule). If any amount is from gaming, check here ▶ <input type="checkbox"/>					
	a Gross revenue (not including \$ _____ of contributions reported on line 1a)	9a		0		
	b Less: direct expenses other than fundraising expenses	9b		0		
	c Net income or (loss) from special events (subtract line 9b from line 9a)				9c	0
	10a Gross sales of inventory, less returns and allowances	10a		0		
b Less: cost of goods sold	10b		0			
	c Gross profit or (loss) from sales of inventory (attach schedule) (subtract line 10b from line 10a)			10c	0	
	11 Other revenue (from Part VII, line 103)			11	0	
	12 Total revenue (add lines 1d, 2, 3, 4, 5, 6c, 7, 8d, 9c, 10c, and 11)			12	2,014,793	
Expenses	13 Program services (from line 44, column (B))			13	0	
	14 Management and general (from line 44, column (C))			14	0	
	15 Fundraising (from line 44, column (D))			15	0	
	16 Payments to affiliates (attach schedule)			16	0	
	17 Total expenses (add lines 16 and 44, column (A))			17	1,599,337	
Net Assets	18 Excess or (deficit) for the year (subtract line 17 from line 12)			18	415,456	
	19 Net assets or fund balances at beginning of year (from line 73, column (A))			19	2,980,556	
	20 Other changes in net assets or fund balances (attach explanation)			20	0	
	21 Net assets or fund balances at end of year (combine lines 18, 19, and 20)			21	3,396,012	



SCANNED APR 25 '06

Part II Statement of Functional Expenses All organizations must complete column (A). Columns (B), (C), and (D) are required for section 501(c)(3) and (4) organizations and section 4947(a)(1) nonexempt charitable trusts but optional for others. (See the instructions.)

Do not include amounts reported on line 6b, 8b, 9b, 10b, or 16 of Part I.		(A) Total	(B) Program services	(C) Management and general	(D) Fundraising
22	Grants and allocations (attach schedule) (cash \$ <u>0</u> noncash \$ <u>0</u>) If this amount includes foreign grants, check here <input type="checkbox"/>	0			
23	Specific assistance to individuals (attach schedule)	0			
24	Benefits paid to or for members (attach schedule)	0			
25	Compensation of officers, directors, etc.	53,040			
26	Other salaries and wages	289,734			
27	Pension plan contributions	0			
28	Other employee benefits	218,064			
29	Payroll taxes	33,638			
30	Professional fundraising fees	0			
31	Accounting fees	33,758			
32	Legal fees	9,144			
33	Supplies	28,726			
34	Telephone	14,773			
35	Postage and shipping	27,044			
36	Occupancy	34,757			
37	Equipment rental and maintenance	33,259			
38	Printing and publications	533			
39	Travel	0			
40	Conferences, conventions, and meetings	402			
41	Interest	0			
42	Depreciation, depletion, etc. (attach schedule)	37,198			
43	Other expenses not covered above (itemize):				
a	See Attached Schedule	785,267			
b		0			
c		0			
d		0			
e		0			
f		0			
g		0			
44	Total functional expenses. Add lines 22 through 43. (Organizations completing columns (B)-(D), carry these totals to lines 13-15)	1,599,337			

Joint Costs. Check if you are following SOP 98-2.

Are any joint costs from a combined educational campaign and fundraising solicitation reported in (B) Program services? Yes No
 If "Yes," enter (i) the aggregate amount of these joint costs \$ _____; (ii) the amount allocated to Program services \$ _____; (iii) the amount allocated to Management and general \$ _____; and (iv) the amount allocated to Fundraising \$ _____

Part III Statement of Program Service Accomplishments (See the instructions.)

Form 990 is available for public inspection and, for some people, serves as the primary or sole source of information about a particular organization. How the public perceives an organization in such cases may be determined by the information presented on its return. Therefore, please make sure the return is complete and accurate and fully describes, in Part III, the organization's programs and accomplishments.

What is the organization's primary exempt purpose? ► Credit Union is operated for mutual purposes	Program Service Expenses
All organizations must describe their exempt purpose achievements in a clear and concise manner. State the number of clients served, publications issued, etc. Discuss achievements that are not measurable. (Section 501(c)(3) and (4) organizations and 4947(a)(1) nonexempt charitable trusts must also enter the amount of grants and allocations to others.)	(Required for 501(c)(3) and (4) orgs., and 4947(a)(1) trusts, but optional for others.)
a Provided 4,653 consumer loans to members (Grants and allocations \$) If this amount includes foreign grants, check here ► <input type="checkbox"/>	
b Provided 30 first mortgage loans to members (Grants and allocations \$) If this amount includes foreign grants, check here ► <input type="checkbox"/>	
c Service 7,750 savings accounts for members (Grants and allocations \$) If this amount includes foreign grants, check here ► <input type="checkbox"/>	
d Issued 598 share certificates to members (Grants and allocations \$) If this amount includes foreign grants, check here ► <input type="checkbox"/>	
e Other program services (attach schedule) (Grants and allocations \$) If this amount includes foreign grants, check here ► <input type="checkbox"/>	
f Total of Program Service Expenses (should equal line 44, column (B), Program services). . . . ►	

Part IV Balance Sheets (See the instructions.)

				(A)		(B)
				Beginning of year		End of year
Note: Where required, attached schedules and amounts within the description column should be for end-of-year amounts only						
Assets	45 Cash—non-interest-bearing			663,714	45	198,533
	46 Savings and temporary cash investments			10,848,189	46	9,082,129
	47a Accounts receivable	47a	0			
	b Less: allowance for doubtful accounts	47b	0	0	47c	0
	48a Pledges receivable	48a	0			
	b Less: allowance for doubtful accounts	48b	0	0	48c	0
	49 Grants receivable			0	49	0
	50 Receivables from officers, directors, trustees, and key employees (attach schedule)			0	50	0
	51a Other notes and loans receivable (attach schedule)	51a	22,536,892			
	b Less: allowance for doubtful accounts	51b	137,911	21,147,009	51c	22,398,981
	52 Inventories for sale or use			0	52	0
	53 Prepaid expenses and deferred charges			24,275	53	30,371
	54 Investments—securities (attach schedule)			0	54	0
	55a Investments—land, buildings, and equipment: basis	55a	0			
	b Less: accumulated depreciation (attach schedule)	55b	0	0	55c	0
56 Investments—other (attach schedule)			0	56	0	
57a Land, buildings, and equipment: basis	57a	163,665				
b Less: accumulated depreciation (attach schedule)	57b	49,605	72,782	57c	114,060	
58 Other assets (describe ► See Attached)			390,163	58	475,829	
59 Total assets (must equal line 74). Add lines 45 through 58.			33,146,132	59	32,299,903	
Liabilities	60 Accounts payable and accrued expenses			118,296	60	108,785
	61 Grants payable			0	61	0
	62 Deferred revenue			0	62	0
	63 Loans from officers, directors, trustees, and key employees (attach schedule)			0	63	0
	64a Tax-exempt bond liabilities (attach schedule)			0	64a	0
	b Mortgages and other notes payable (attach schedule)			0	64b	0
	65 Other liabilities (describe ► Shares)			30,462,734	65	29,210,562
66 Total liabilities. Add lines 60 through 65			30,581,030	66	29,319,347	
Net Assets or Fund Balances	Organizations that follow SFAS 117, check here ► <input type="checkbox"/> and complete lines 67 through 69 and lines 73 and 74.					
	67 Unrestricted			0	67	0
	68 Temporarily restricted			0	68	0
	69 Permanently restricted			0	69	0
	Organizations that do not follow SFAS 117, check here ► <input checked="" type="checkbox"/> and complete lines 70 through 74.					
	70 Capital stock, trust principal, or current funds			0	70	0
	71 Paid-in or capital surplus, or land, building, and equipment fund			0	71	0
	72 Retained earnings, endowment, accumulated income, or other funds			2,565,102	72	2,980,556
73 Total net assets or fund balances (add lines 67 through 69 or lines 70 through 72; column (A) must equal line 19; column (B) must equal line 21)			2,565,102	73	2,980,556	
74 Total liabilities and net assets/fund balances. Add lines 66 and 73.			33,146,132	74	32,299,903	

Part IV-A Reconciliation of Revenue per Audited Financial Statements With Revenue per Return (See the instructions.)

a	Total revenue, gains, and other support per audited financial statements	a	0
b	Amounts included on line a but not on Part I, line 12:		
1	Net unrealized gains on investments	b1	0
2	Donated services and use of facilities	b2	0
3	Recoveries of prior year grants	b3	0
4	Other (specify):	b4	0
	Add lines b1 through b4	b	0
c	Subtract line b from line a	c	0
d	Amounts included on Part I, line 12, but not on line a :		
1	Investment expenses not included on Part I, line 6b	d1	0
2	Other (specify):	d2	0
	Add lines d1 and d2	d	0
e	Total revenue (Part I, line 12). Add lines c and d	e	0

Part IV-B Reconciliation of Expenses per Audited Financial Statements With Expenses per Return

a	Total expenses and losses per audited financial statements	a	0
b	Amounts included on line a but not on Part I, line 17:		
1	Donated services and use of facilities	b1	0
2	Prior year adjustments reported on Part I, line 20	b2	0
3	Losses reported on Part I, line 20	b3	
4	Other (specify):	b4	0
	Add lines b1 through b4	b	0
c	Subtract line b from line a	c	0
d	Amounts included on Part I, line 17, but not on line a :		
1	Investment expenses not included on Part I, line 6b	d1	0
2	Other (specify):	d2	0
	Add lines d1 and d2	d	0
e	Total expenses (Part I, line 17). Add lines c and d	e	0

Part V-A Current Officers, Directors, Trustees, and Key Employees (List each person who was an officer, director, trustee, or key employee at any time during the year even if they were not compensated.) (See the instructions.)

(A) Name and address	(B) Title and average hours per week devoted to position	(C) Compensation (if not paid, enter -0-)	(D) Contributions to employee benefit plans & deferred compensation plans	(E) Expense account and other allowances
<u>Judy Mackowiak</u> <u>8049 S Merrimac Ave Burbank, IL 60459</u> <u>See Attached Schedule</u>	President- 45 hours	53,040		

Part V-A Current Officers, Directors, Trustees, and Key Employees <i>(continued)</i>	Yes	No
75a Enter the total number of officers, directors, and trustees permitted to vote on organization business at board meetings 9		
b Are any officers, directors, trustees, or key employees listed in Form 990, Part V-A, or highest compensated employees listed in Schedule A, Part I, or highest compensated professional and other independent contractors listed in Schedule A, Part II-A or II-B, related to each other through family or business relationships? If "Yes," attach a statement that identifies the individuals and explains the relationship(s) . . .	75b	✓
c Do any officers, directors, trustees, or key employees listed in Form 990, Part V-A, or highest compensated employees listed in Schedule A, Part I, or highest compensated professional and other independent contractors listed in Schedule A, Part II-A or II-B, receive compensation from any other organizations, whether tax exempt or taxable, that are related to this organization through common supervision or common control? Note. Related organizations include section 509(a)(3) supporting organizations. If "Yes," attach a statement that identifies the individuals, explains the relationship between this organization and the other organization(s), and describes the compensation arrangements, including amounts paid to each individual by each related organization.	75c	✓
d Does the organization have a written conflict of interest policy?	75d	✓

Part V-B Former Officers, Directors, Trustees, and Key Employees That Received Compensation or Other Benefits (If any former officer, director, trustee, or key employee received compensation or other benefits (described below) during the year, list that person below and enter the amount of compensation or other benefits in the appropriate column. See the instructions.)

(A) Name and address	(B) Loans and Advances	(C) Compensation	(D) Contributions to employee benefit plans & deferred compensation plans	(E) Expense account and other allowances

Part VI Other Information <i>(See the instructions.)</i>	Yes	No
76 Did the organization engage in any activity not previously reported to the IRS? If "Yes," attach a detailed description of each activity	76	✓
77 Were any changes made in the organizing or governing documents but not reported to the IRS? If "Yes," attach a conformed copy of the changes.	77	✓
78a Did the organization have unrelated business gross income of \$1,000 or more during the year covered by this return?	78a	✓
b If "Yes," has it filed a tax return on Form 990-T for this year?	78b	✓
79 Was there a liquidation, dissolution, termination, or substantial contraction during the year? If "Yes," attach a statement	79	✓
80a Is the organization related (other than by association with a statewide or nationwide organization) through common membership, governing bodies, trustees, officers, etc., to any other exempt or nonexempt organization?	80a	✓
b If "Yes," enter the name of the organization ► and check whether it is <input type="checkbox"/> exempt or <input type="checkbox"/> nonexempt		
81a Enter direct and indirect political expenditures. (See line 81 instructions.) . . . 81a na		
b Did the organization file Form 1120-POL for this year?	81b	✓

Part VI Other Information (continued)		Yes	No
82a	Did the organization receive donated services or the use of materials, equipment, or facilities at no charge or at substantially less than fair rental value?		✓
b	If "Yes," you may indicate the value of these items here. Do not include this amount as revenue in Part I or as an expense in Part II. (See instructions in Part III.)	82b	na
83a	Did the organization comply with the public inspection requirements for returns and exemption applications?	83a	✓
b	Did the organization comply with the disclosure requirements relating to quid pro quo contributions?	83b	✓
84a	Did the organization solicit any contributions or gifts that were not tax deductible?	84a	✓
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	84b	✓
85	501(c)(4), (5), or (6) organizations. a Were substantially all dues nondeductible by members?	85a	✓
b	Did the organization make only in-house lobbying expenditures of \$2,000 or less? If "Yes" was answered to either 85a or 85b, do not complete 85c through 85h below unless the organization received a waiver for proxy tax owed for the prior year.	85b	✓
c	Dues, assessments, and similar amounts from members	85c	na
d	Section 162(e) lobbying and political expenditures	85d	na
e	Aggregate nondeductible amount of section 6033(e)(1)(A) dues notices	85e	na
f	Taxable amount of lobbying and political expenditures (line 85d less 85e)	85f	na
g	Does the organization elect to pay the section 6033(e) tax on the amount on line 85f?	85g	✓
h	If section 6033(e)(1)(A) dues notices were sent, does the organization agree to add the amount on line 85f to its reasonable estimate of dues allocable to nondeductible lobbying and political expenditures for the following tax year?	85h	✓
86	501(c)(7) orgs. Enter: a Initiation fees and capital contributions included on line 12	86a	na
b	Gross receipts, included on line 12, for public use of club facilities	86b	na
87	501(c)(12) orgs. Enter: a Gross income from members or shareholders	87a	na
b	Gross income from other sources. (Do not net amounts due or paid to other sources against amounts due or received from them.)	87b	na
88	At any time during the year, did the organization own a 50% or greater interest in a taxable corporation or partnership, or an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If "Yes," complete Part IX	88	✓
89a	501(c)(3) organizations. Enter: Amount of tax imposed on the organization during the year under: section 4911 ▶ na; section 4912 ▶ na; section 4955 ▶ na		
b	501(c)(3) and 501(c)(4) orgs. Did the organization engage in any section 4958 excess benefit transaction during the year or did it become aware of an excess benefit transaction from a prior year? If "Yes," attach a statement explaining each transaction	89b	✓
c	Enter: Amount of tax imposed on the organization managers or disqualified persons during the year under sections 4912, 4955, and 4958		0
d	Enter: Amount of tax on line 89c, above, reimbursed by the organization		0
90a	List the states with which a copy of this return is filed ▶ none		
b	Number of employees employed in the pay period that includes March 12, 2005 (See instructions.)	90b	10
91a	The books are in care of ▶ David Morlock Telephone no ▶ (708) 482-9606 Located at ▶ 6240 Joliet Rd Countryside, Illinois ZIP + 4 ▶ 60525		
b	At any time during the calendar year, did the organization have an interest in or a signature or other authority over a financial account in a foreign country (such as a bank account, securities account, or other financial account)?	91b	✓
	If "Yes," enter the name of the foreign country ▶ na		
	See the instructions for exceptions and filing requirements for Form TD F 90-22.1, Report of Foreign Bank and Financial Accounts.		
c	At any time during the calendar year, did the organization maintain an office outside of the United States?	91c	✓
	If "Yes," enter the name of the foreign country ▶ na		
92	Section 4947(a)(1) nonexempt charitable trusts filing Form 990 in lieu of Form 1041—Check here and enter the amount of tax-exempt interest received or accrued during the tax year . . . ▶ 92		☐

Part VII Analysis of Income-Producing Activities (See the instructions.)

Note: Enter gross amounts unless otherwise indicated.

	Unrelated business income		Excluded by section 512, 513, or 514		(E) Related or exempt function income
	(A) Business code	(B) Amount	(C) Exclusion code	(D) Amount	
93 Program service revenue:					
a Loan interest income					1,638,721
b					
c					
d					
e					
f Medicare/Medicaid payments					
g Fees and contracts from government agencies					
94 Membership dues and assessments					376,072
95 Interest on savings and temporary cash investments					
96 Dividends and interest from securities					
97 Net rental income or (loss) from real estate:					
a debt-financed property					
b not debt-financed property					
98 Net rental income or (loss) from personal property					
99 Other investment income					
100 Gain or (loss) from sales of assets other than inventory					
101 Net income or (loss) from special events					
102 Gross profit or (loss) from sales of inventory					
103 Other revenue: a _____					
b _____					
c _____					
d _____					
e _____					
104 Subtotal (add columns (B), (D), and (E))					2,014,793
105 Total (add line 104, columns (B), (D), and (E)) ▶					2,014,793

Note: Line 105 plus line 1d, Part I, should equal the amount on line 12, Part I.

Part VIII Relationship of Activities to the Accomplishment of Exempt Purposes (See the instructions.)

Line No. ▼	Explain how each activity for which income is reported in column (E) of Part VII contributed importantly to the accomplishment of the organization's exempt purposes (other than by providing funds for such purposes).
	Extending credit to and paying interest on funds invested by members are primary functions of the credit union.

Part IX Information Regarding Taxable Subsidiaries and Disregarded Entities (See the instructions.)

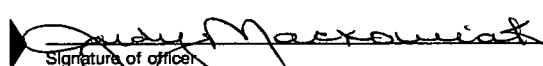
(A) Name, address, and EIN of corporation, partnership, or disregarded entity	(B) Percentage of ownership interest	(C) Nature of activities	(D) Total income	(E) End-of-year assets
	%			
	%			
	%			
	%			

Part X Information Regarding Transfers Associated with Personal Benefit Contracts (See the instructions.)

- (a) Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? Yes No
- (b) Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract? Yes No
- Note:** If "Yes" to (b), file Form 8870 and Form 4720 (see instructions).

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Please Sign Here

Signature of officer:  Date: 3-28-06

Type or print name and title: **Judy Mackowiak, President**

Paid Preparer's Use Only

Preparer's signature: _____ Date: _____ Check if self-employed:

Firm's name (or yours if self-employed), address, and ZIP + 4: _____ Preparer's SSN or PTIN (See Gen. Inst. W): _____

EIN: _____ Phone no: () _____

Midwest Operating Engineers Credit Union

EIN 23-7339371

Form 990 Schedule Attachment for 2005

Part II Line 43 Other Expenses

Branch Operation	2,755
Promotions/Advertising	1,634
Insurance	20,930
Data Processing	35,987
Sharedraft, ATM, Visa, and Loan Processing	31,999
Mid-States Consolidated Billing	15,383
Outside Services	26,987
Annual Meeting	3,697
Association Dues	11,757
Dividends Paid on Share Accts	471,278
Miscellaneous	8,130
Provision for Loan Loss	152,438
Cash Short/Over	-12
Security	2,304
Total to Line 43	785,267

Part IV Lines 57a-57c Accumulated Depreciation

G/L	Description	Cost	Accum Depr	Book Value
775.00	workstation	3,810.52	2,000.25	1,810.27
775.00	office computers	723.69	379.89	343.80
775.00	furniture	33,075.52	17,639.68	15,435.84
775.00	file cabinet	1,548.84	860.40	688.44
775.00	president's furniture	15,844.07	8,317.89	7,526.18
775.50	Diebold counters	22,477.00	11,987.20	10,489.80
775.50	refrigerator	676.49	360.32	316.17
775.50	3 printers	1,260.00	700.00	560.00
775.50	IBM monitor	1,588.00	1,588.00	0.00
775.50	ISA	3,523.23	1,247.80	2,275.43
775.50	Risc System upgrade	67,685.08	3,231.08	64,454.00
775.50	6 computers 1 scanner	6,068.22	606.78	5,461.44
775.50	system backup	2,831.90	235.98	2,595.92
775.50	microwave	73.26	6.10	67.16
775.50	2 computers	1,818.44	91.24	1,727.20
775.50	shelving	660.70	352.00	308.70
Total to >		Line 57a	Line 57b	Line 57c
114,060.35		163,664.96	49,604.61	114,060.35

Midwest Operating Engineers Credit Union

EIN 23-7339371

Form 990 Schedule Attachment for 2005

Part IV Line 58 Other Assets

745.10	Settlement Account	(16,638)
750.00	NCUSIF Deposit	295,008
746.00	ATM Receivable	1,646
748.00	CD Dividends	56,084
749.00	Accrued Interest Loans	103,486
760.00	Advance Clearing Fund	36,243

Total to Line 58 475,829

Part V List of Officers

Name	Address	City	State	Zip	Compensation
William Dugan	141 Brookfield	Mt Prospect	IL	60056	none
Steven Cisco	11050 W 72nd St	Indian Head Park	IL	60525	none
Kenneth Edward	2800 N Talman #P	Chicago	IL	60618	none
Joseph Ward	20923 S River Rd	Shorewood	IL	60431	none
Brian Hickey	10322 S LaCrosse	Oak Lawn	IL	60453	none
James Miller	8360 Mendingwall Dr	Woodridge	IL	60517	none
Elizabeth LaRose	5733 N Markham	Chicago	IL	60646	none
John Garza	24704 Kingston St	Plainfield	IL	60544	none
William Woldman	1753 Green Ridge Dr	Naperville	IL	60565	none