

OFFICERS AND DIRECTORS

JANIS L. MOORE	PRESIDENT
JOHN L. SILVESTRI	VICE-PRESIDENT
BRENDA L. ROGERS	SECRETARY
GEORGE R. ROY	TREASURER
PAUL F. TRIGGIANI	DIRECTOR
DEBRA L. ADAMS	DIRECTOR
DANIEL P. MICHEL	DIRECTOR
MICHAEL G. BOHUNICKY.....	DIRECTOR EMERITUS
NORMAN A. PURINTON	DIRECTOR EMERITUS

SUPERVISORY COMMITTEE

DANIEL P. MICHEL, CHAIRPERSON
 TIMOTHY F. MYNAHAN
 GEORGE J. JANOSCO, SR.
 CHARLES M. ROOP, JR.
 MARK I. STEVENS

OFFICE STAFF

GEORGE R. ROY.....	MANAGER
LORRAINE M. TURCOTTE	ASST. MANAGER/ LOAN & HUMAN RESOURCES MANAGER
DENISE D. DUBE	OPERATIONS MANAGER
SCOTT M. SEGUIN	ACCOUNTING & INFORMATION SYSTEMS MANAGER
RYAN S. O'CONNOR.....	MARKETING & TRAINING OFFICER
ROBIN A. ARSENAULT	LOAN OFFICER
LONI B. KNOEDLER.....	LOAN OFFICER
JASON B. HILT	LOAN OFFICER
TRACY L. WELCH.....	LOAN COLLECTOR
VERONICA L. WILLIAMS	MEMBER SERVICE REPRESENTATIVE
ASHLEY A. WEBBER.....	MEMBER SERVICE REPRESENTATIVE
KRISTI M. BURNHAM.....	MEMBER SERVICE REPRESENTATIVE
JESSICA J. MORRILL.....	LOAN CLERK
AMANDA L. BOOKER	OPERATIONS CLERK
JESSICA L. O'SHEI	RECEPTIONIST
BRITTANY C. GAUDETTE.....	RECEPTIONIST
DAWN T. MARSTALLER-PIERCE	TELLER
PATRICIA L. WRISLEY.....	TELLER
DEBORAH E. CLARY-ATWOOD	TELLER
SHELLY M. CURTIS.....	TELLER
KARA L. MCGEE	TELLER
JANE L. HINKLEY	TELLER
ELLEN E. BRADSTREET.....	TELLER
DIANE P. BEAGLE.....	TELLER
STEPHANIE A. LEWIS MEDLEN	TELLER
JENNIFER M. PARENT	TELLER
JANICE L. GAWRYS	TELLER

2009 ANNUAL REPORT

SERVICES

SHARE DRAFT (CHECKING) ACCOUNTS
 IRA ACCOUNTS
 MONEY MARKET ACCOUNTS
 HEALTH SAVINGS ACCOUNTS
 SHARE CERTIFICATES
 CLUB ACCOUNTS
 MONTY MOOSE (YOUTH) ACCOUNTS
 FOCUS (TEEN) SAVINGS ACCOUNTS
 AUTO LOANS
 MORTGAGE LOANS
 HOME EQUITY LOANS
 BUSINESS LOANS
 VISA CREDIT CARDS
 CHECKING OVERDRAFT PROTECTION LINE OF CREDIT
 ANYHOUR LENDING
 HOME BANKING SERVICE
 BILL PAYER SERVICE
 A.R.T. 24 HOUR TELLER
 ON-SITE ATM
 VISA DEBIT CARDS AND ATM CARDS
 PREPAID GIFT CARDS
 NOTARY PUBLIC/SIGNATURE GUARANTEE
 DIRECT DEPOSIT/PAYROLL DEDUCTIONS
 WIRE TRANSFERS
 NIGHT DEPOSITORY
 MONEY ORDERS
 TRAVELER'S CHEQUES
 U.S. SAVINGS BONDS
 FINANCIAL PLANNING
 SHARED BRANCHING

MISSION STATEMENT

THE LISBON COMMUNITY FEDERAL CREDIT UNION IS A MEMBER OWNED COOPERATIVE WHOSE MISSION IS TO BE THE PRIMARY FINANCIAL INSTITUTION FOR ALL MEMBERS THROUGH CONTINUOUS IMPROVEMENT, PERSONALIZED SERVICE AND COMPETITIVE PRODUCTS WHILE REMAINING FINANCIALLY SECURE.

*Building
generations.*



51st Annual Report

AS OF DECEMBER 31, 2009



**Lisbon Community
Federal Credit Union**

*Building Preserving
Futures. Dreams.*

COMPARATIVE BALANCE SHEET

AS OF DECEMBER 31, 2008 AND DECEMBER 31, 2009

COMPARATIVE INCOME STATEMENT

FOR THE PERIODS ENDING DECEMBER 31, 2008 AND DECEMBER 31, 2009

OFFICE LOCATION

325 LISBON STREET, P.O. BOX 878
LISBON, MAINE 04250

OFFICE HOURS

MONDAY - THURSDAY 9:00 A.M. - 5:00 P.M.
FRIDAY 9:00 A.M. - 6:00 P.M.
SATURDAY 9:00 A.M. - 12:00 P.M.

DRIVE THRU HOURS

MONDAY - THURSDAY 7:30 A.M. - 5:00 P.M.
FRIDAY 7:30 A.M. - 6:00 P.M.
SATURDAY 7:30 A.M. - 12:00 P.M.

OTHER INFORMATION

PHONE: # 207-353-4144
TOLL FREE PHONE #: 877-353-4144

A.R.T. (24-HR TELLER) PHONE #: 207-353-5195
A.R.T. TOLL FREE PHONE #: 888-353-5195

FAX #: 207-353-7615

WEBSITE: WWW.LISBONCU.ORG
E-MAIL: MEMBERSERVICES@LISBONCU.ORG

ASSETS

	DEC. 31, 2008	DEC. 31, 2009
LOANS	\$47,429,147.13	\$50,264,768.95
(LESS) ALLOWANCE FOR LOAN LOSSES	(162,186.26)	(234,300.22)
CASH	1,010,637.84	1,031,601.53
TRICORP ACCOUNT	2,740,823.26	3,005,883.39
TERM INVESTMENTS	16,820,985.00	16,044,000.00
LAND & BUILDING (NET)	737,403.69	1,408,907.29
FURNITURE & EQUIPMENT (NET)	385,892.28	306,013.19
DEPOSIT, NCUSIF	551,657.06	619,828.98
OTHER ASSETS	278,305.36	276,622.04
TOTAL ASSETS	\$69,792,665.36	\$72,723,325.15

LIABILITIES & EQUITY

ACCOUNTS PAYABLE	\$163,746.78	\$175,630.88
REGULAR SHARES	13,987,750.76	15,110,944.33
SHARE DRAFTS (CHECKING)	7,493,311.94	7,882,451.64
IRA ACCOUNTS	8,288,795.28	9,701,682.06
CLUB ACCOUNTS	642,724.20	754,001.20
MONEY MARKET ACCOUNTS	7,762,055.21	7,791,857.70
SHARE CERTIFICATES	23,260,208.51	22,881,196.18
REGULAR RESERVES	1,866,296.84	1,866,296.84
UNDIVIDED EARNINGS	6,327,775.84	6,559,264.32
TOTAL LIABILITIES & EQUITY	\$69,792,665.36	\$72,723,325.15

INCOME

	DEC. 31, 2008	DEC. 31, 2009
INTEREST ON LOANS	\$3,006,893.22	\$2,937,562.83
INCOME FROM INVESTMENTS	699,543.06	568,388.22
OTHER OPERATING INCOME	503,223.86	539,272.68
TOTAL INCOME	\$4,209,660.14	\$4,045,223.73

EXPENSES

EMPLOYEE COMPENSATION	\$900,560.01	\$949,864.24
EMPLOYEE BENEFITS	414,585.53	245,268.46
TRAVEL & CONFERENCE	25,331.80	26,818.92
ASSOCIATION DUES	15,368.14	15,654.62
OFFICE OCCUPANCY	139,965.94	132,831.71
OFFICE OPERATIONS	313,455.83	356,513.04
EDUCATIONAL & PROMOTIONAL	88,876.29	104,693.17
LOAN SERVICING	61,782.53	67,725.95
PROFESSIONAL & OUTSIDE SERVICES	266,064.99	277,046.70
PROVISION FOR LOAN LOSSES	163,000.00	150,000.00
MEMBER INSURANCE	25,143.60	25,239.10
OTHER EXPENSES	57,778.24	45,732.63
TOTAL EXPENSES	\$2,471,912.90	\$2,397,388.54

TOTAL EXPENSES

GAIN (LOSS) ON SALE OF PROPERTY	\$0.00	\$0.00
GAIN (LOSS) ON SALE OF INVESTMENTS	\$0.00	(\$186,228.32)

INCOME BEFORE DIVIDENDS

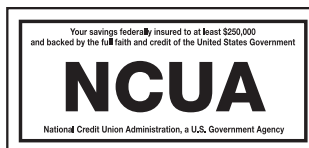
DIVIDEND EXPENSE	(\$1,497,940.44)	(\$1,137,144.04)
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INCOME BEFORE

STABILIZATION EXPENSE	\$239,806.80	\$324,462.83
NCUSIF STABILIZATION EXPENSE (NET)	\$0.00	(\$92,974.35)

NET INCOME

NET INCOME	\$239,806.80	\$231,488.48
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THIS CREDIT UNION IS
FEDERALLY INSURED BY
THE NATIONAL CREDIT
UNION ADMINISTRATION