

OFFICERS AND DIRECTORS

JOHN L. SILVESTRI.....PRESIDENT
BRENDA L. ROGERS.....VICE-PRESIDENT
DEBRA L. ADAMS.....SECRETARY
GEORGE R. ROY.....TREASURER
PAUL F. TRIGGIANI.....DIRECTOR
DANIEL P. MICHEL.....DIRECTOR
JESSICA L. MALOY.....DIRECTOR
MICHAEL G. BOHUNICKY..... DIRECTOR EMERITUS

SUPERVISORY COMMITTEE

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

LISBON MAIN OFFICE STAFF

GEORGE R. ROY.....MANAGER
LORRAINE M. TURCOTTE..... ASSISTANT 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
RICHARD J. ROBERTS..... LOAN OFFICER
TRACY L. WELCH..... LOAN COLLECTOR
VERONICA L. WILLIAMS..... MEMBER SERVICE REPRESENTATIVE
KRISTI M. FOSS..... MEMBER SERVICE REPRESENTATIVE
BRITTANY C. GAUDETTE..... MEMBER SERVICE REPRESENTATIVE
JESSICA J. MORRILL..... LOAN CLERK
AMANDA L. BOOKER..... OPERATIONS CLERK
KARA L. MCGEE..... RECEPTIONIST
HEATHER A. BROCHU..... RECEPTIONIST
DAWN T. MARSTALLER.....TELLER II
PATRICIA L. WRISLEY..... TELLER
DEBORAH E. CLARY-ATWOOD.....TELLER II
SHELLY M. CURTIS.....TELLER II
ELLEN E. BRADSTREET..... TELLER
DIANE P. BEAGLE..... TELLER
JANICE L. GAWRYS..... TELLER
KAELA R. RACINE..... TELLER
SARAH WELLINGTON..... TELLER
DEREK A. ROBERTS..... TELLER
AARON M. STEWART..... TELLER

LEWISTON BRANCH STAFF

TIFFINY C. STEWART.....BRANCH MANAGER
JENNIFER M. PARENT.....MEMBER SERVICE REPRESENTATIVE
DIANE M. WHITTEN..... TELLER II
TONYA J. BODAH..... TELLER
ASHLEY A. LEBEL..... TELLER
RENEE J. BISSONNETTE..... TELLER

PRODUCTS & 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
BILL PAYER
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 AND TRAVELER'S CHEQUES
U.S. SAVINGS BONDS
FINANCIAL PLANNING
SHARED BRANCHING
E-STATEMENTS
E-ALERTS

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
Community.*



Relay For Life Team



Member Appreciation Day

Moxie Parade



53rd Annual Report

AS OF DECEMBER 31, 2011



**Lisbon Community
Federal Credit Union**

*Building Preserving
Futures. Dreams.*



Lisbon Community Federal Credit Union

Building Preserving
Futures. Dreams.

OFFICE LOCATIONS

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

802 SABATTUS STREET
LEWISTON, MAINE 04240

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

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

COMPARATIVE BALANCE SHEET

AS OF DECEMBER 31, 2010 AND DECEMBER 31, 2011

ASSETS	DEC. 31, 2010	DEC. 31, 2011
LOANS	\$50,961,466.63	\$50,963,615.13
(LESS) ALLOWANCE FOR LOAN LOSSES	(254,249.85)	(357,929.89)
CASH	844,946.49	1,683,575.75
FEDERAL RESERVE ACCOUNT	0.00	2,734,268.85
TRICORP ACCOUNT	2,612,921.91	2,049,706.46
TERM INVESTMENTS	16,893,652.24	12,416,000.00
LAND & BUILDING (NET)	1,423,797.74	2,477,354.46
FURNITURE & EQUIPMENT (NET)	277,730.35	573,108.33
DEPOSIT, NCUSIF	646,858.72	638,848.29
OTHER ASSETS	284,211.12	274,166.96
TOTAL ASSETS	\$73,691,335.35	\$73,452,714.34

LIABILITIES & EQUITY

ACCOUNTS PAYABLE	\$208,457.06	\$242,484.79
REGULAR SHARES	16,296,750.04	18,075,211.02
SHARE DRAFTS (CHECKING)	8,298,091.20	8,525,386.32
IRA ACCOUNTS	9,684,746.82	9,491,097.46
CLUB ACCOUNTS	723,277.47	752,477.68
MONEY MARKET ACCOUNTS	8,192,899.43	8,397,655.40
SHARE CERTIFICATES	21,494,143.73	18,856,436.53
REGULAR RESERVES	1,866,296.84	1,866,296.84
UNDIVIDED EARNINGS	6,926,672.76	7,245,668.30
TOTAL LIABILITIES & EQUITY	\$73,691,335.35	\$73,452,714.34

COMPARATIVE INCOME STATEMENT

FOR THE PERIODS ENDING DECEMBER 31, 2010 AND DECEMBER 31, 2011

INCOME	DEC. 31, 2010	DEC. 31, 2011
INTEREST ON LOANS	\$2,948,938.30	\$2,863,078.61
INCOME FROM INVESTMENTS	366,097.64	231,283.88
OTHER OPERATING INCOME	543,296.08	577,612.95
TOTAL INCOME	\$3,858,332.02	\$3,671,975.44
EXPENSES		
EMPLOYEE COMPENSATION	\$986,198.39	\$1,020,561.10
EMPLOYEE BENEFITS	255,039.21	262,223.10
TRAVEL & CONFERENCE	30,851.75	30,705.52
ASSOCIATION DUES	15,741.62	15,795.62
OFFICE OCCUPANCY	142,475.46	152,989.42
OFFICE OPERATIONS	370,176.93	405,310.62
EDUCATIONAL & PROMOTIONAL	93,163.18	103,103.38
LOAN SERVICING	73,097.09	89,864.64
PROFESSIONAL & OUTSIDE SERVICES	298,220.78	323,117.28
PROVISION FOR LOAN LOSSES	150,000.00	150,000.00
MEMBER INSURANCE	24,721.20	24,948.60
OTHER EXPENSES	54,363.19	65,086.98
TOTAL EXPENSES	\$2,494,048.80	\$2,643,706.26
GAIN (LOSS) ON SALE OF PROPERTY	\$0.00	\$0.00
GAIN (LOSS) ON SALE OF INVESTMENTS	\$0.00	\$0.00
INCOME BEFORE DIVIDENDS	\$1,364,283.22	\$1,028,269.18
DIVIDEND EXPENSE	(\$830,044.36)	(\$549,561.57)
INCOME BEFORE STABILIZATION EXPENSE	\$534,238.86	\$478,707.61
NCUSIF STABILIZATION EXPENSE	(\$86,490.57)	(\$159,712.07)
NCUSIF PREMIUM EXPENSE	(\$80,339.85)	(\$0.00)
NET INCOME	\$367,408.44	\$318,995.54



THIS CREDIT UNION IS FEDERALLY
INSURED BY THE NATIONAL CREDIT
UNION ADMINISTRATION