APPENDIX 2.
TREND IN NON-BUSINESS FILINGS BY CHAPTER (1989-1998)

Year	Chapter 7	Chapter 11	Chapter 13	Total Non-Business	Ch. 7 % Increase	Ch. 11 % Increase	Ch. 13 % Increase	Total % Increase
1989	439,127	1,970	175,109	616,206	-	-	-	-
1990	506,940	2,501	208,666	718,107	15%	27%	19%	17%
1991	617,359	3,195	251,883	872,437	22%	28%	21%	21%
1992	643,538	3,198	254,138	900,874	4%	0%	1%	3%
1993	568,415	3,018	241,464	812,897	-12%	-6%	-5%	-10%
1994	537,551	2,265	240,639	780,455	-5%	-25%	0%	-4%
1995	597,048	1,369	276,225	874,642	11%	-40%	15%	12%
1996	779,128	1,170	343,987	1,124,285	30%	-15%	25%	29%
1997	956,607	1,071	391,832	1,349,510	23%	-8%	14%	20%
1998	1,007,922	862	389,398	1,398,182	5%	-20%	-1%	4%
5-year Avg (1994-1998)	775,651	1,347	328,416	1,105,415	17%	-21%	13%	16%
10-year Avg (1989-1998)	665,364	2,062	277,334	944,760	10%	-6%	10%	9%

Source: American Bankruptcy Institute.

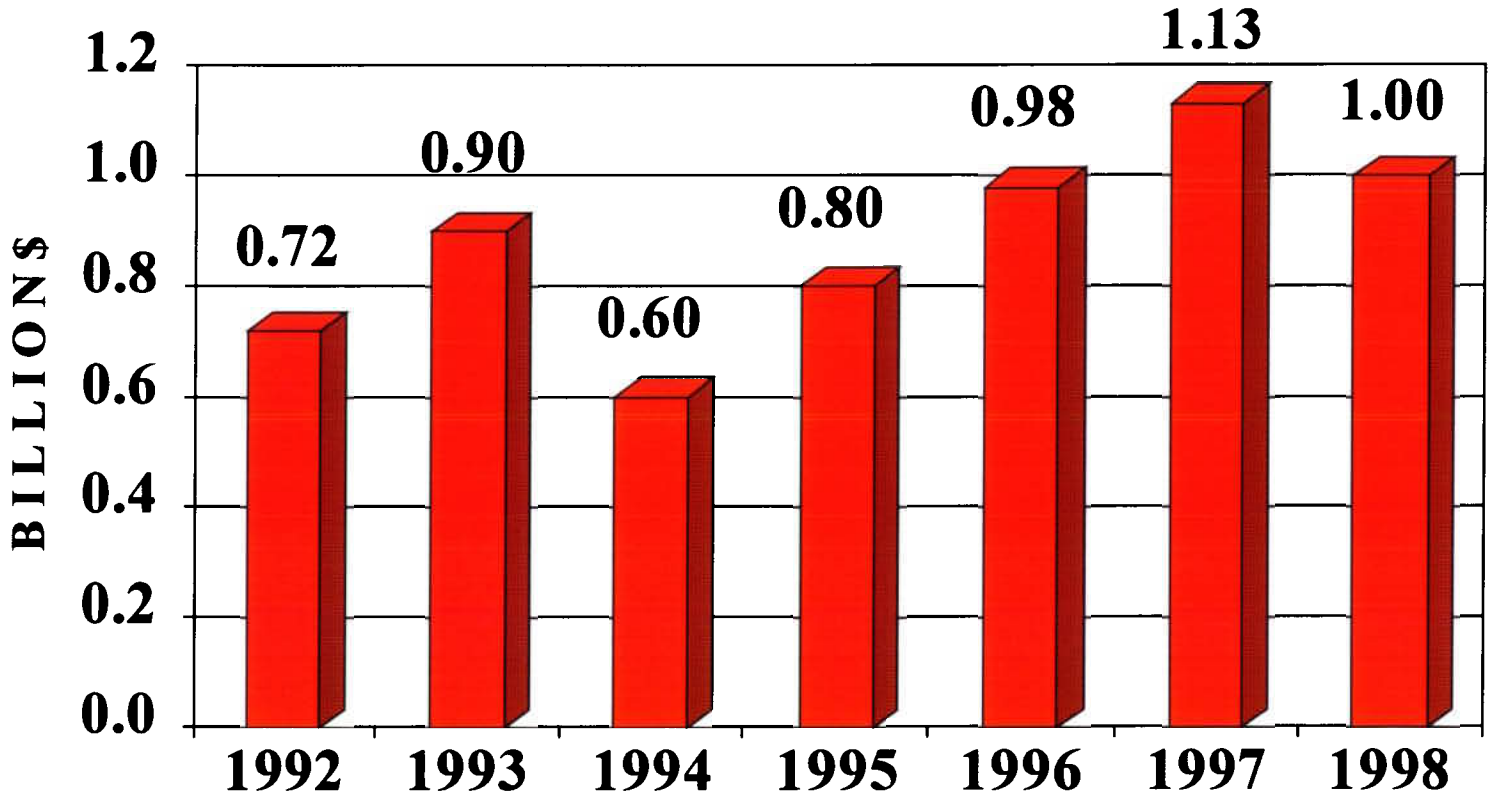
NAFCU
March 10, 1999

APPENDIX 3.
FIVE-YEAR PROJECTION
FOR NON-BUSINESS BANKRPTCY FILINGS

Based upon 1994-1998 Average Growth Rate				
Year	Chapter 7	Chapter 11	Chapter 13	Total
1999	1,183,573	685	440,611	1,624,870
2000	1,389,836	545	498,559	1,888,940
2001	1,632,043	433	564,129	2,196,605
2002	1,916,461	344	638,323	2,555,128
2003	2,250,444	273	722,274	2,972,991
5-Year Total	8,372,358	2,280	2,863,896	11,238,534

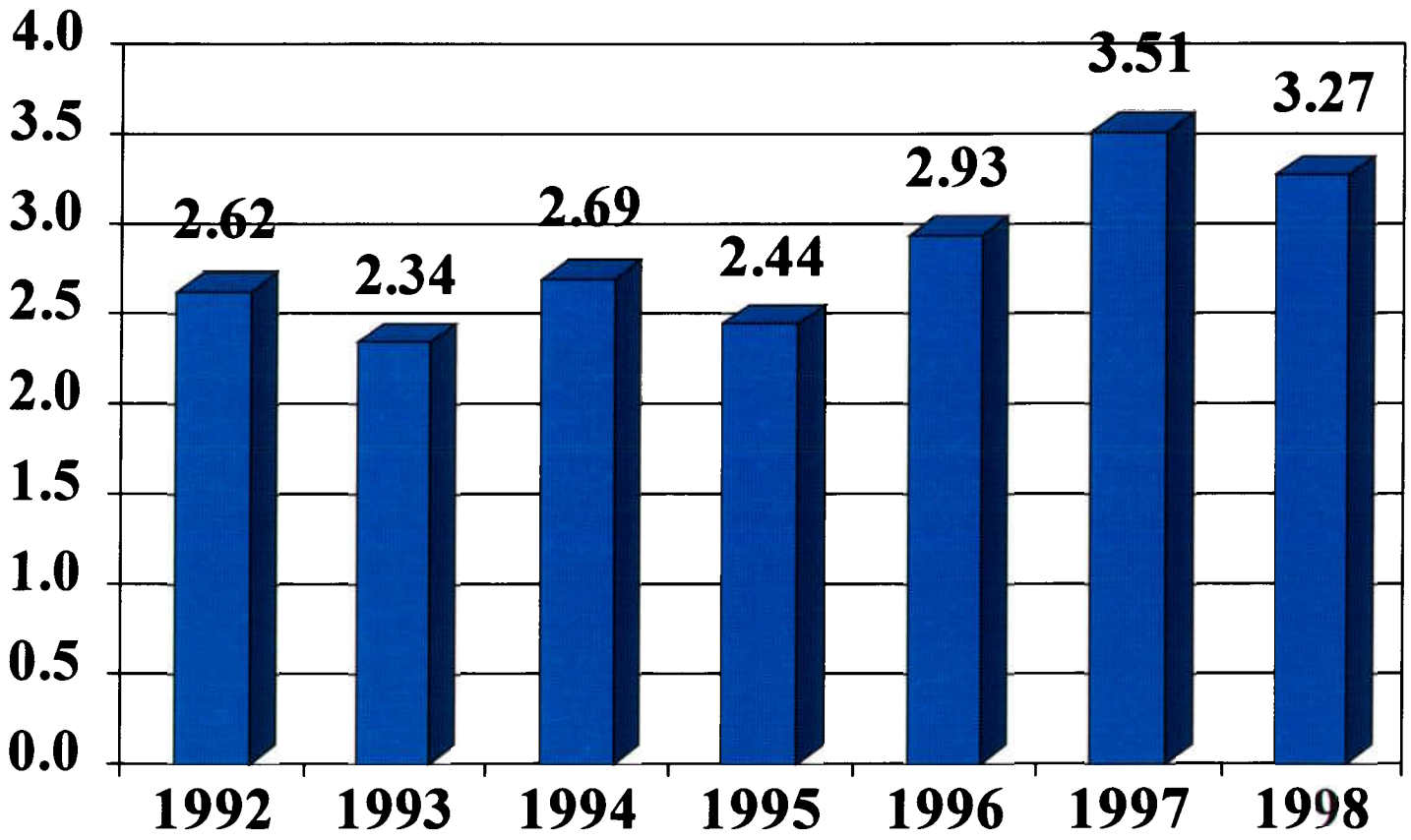
NAFCU
March 10, 1999

APPENDIX 4.
LOANS SUBJECT TO BANKRUPTCY
FICUs



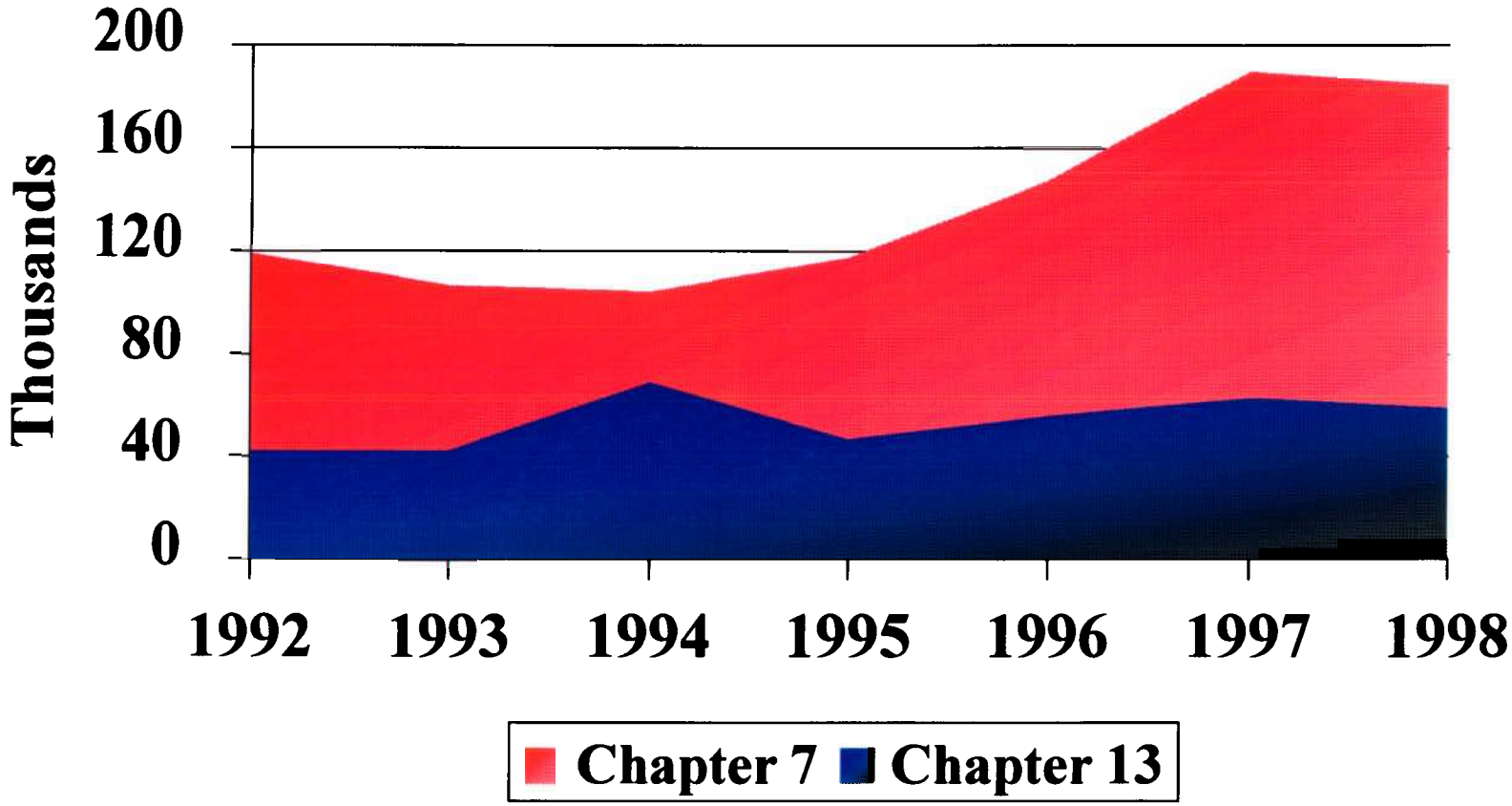
NAFCU
March 10, 1999

APPENDIX 5.
CU BORROWER BANKRUPTCIES
Per Thousand Members



NAFCU
March 10, 1999

APPENDIX 6.
NUMBER OF MEMBERS WHO HAVE FILED BANKRUPTCY (FICUs)



NAFCU
March 10, 1999

APPENDIX 8.
CULHANE AND WHITE SAMPLE STATE EXPEMPTION

State	Homestead[1]	General Exemption[2]	Major Categories Exemption[3]	Retirement Accounts[4]	Motor Vehicles	Wildcard[5]	Federal Exemption?
California	7,500	0	unlimited[6]	unlimited	1,200	400	No
Colorado	30,000	0	2,250*	unlimited	1,000*	0	No
Georgia	5,000	0	3,500*	unlimited	1,000*	400*	No
Massachusetts	100,000	425*	3,000*	unlimited	700*	0	Yes
North Carolina	10,000*	0	3,500*[7]	0	1,500*	0	No
Nebraska	10,000	0	1,500*	unlimited[8]	0	0	No
Wisconsin	40,000	1,000*	5,000*	unlimited	1,200*	0	Yes
Federal	7,500*	0	4,000*[6]	unlimited[8]	1,200*	400*	N/A

Note:
1. Homestead exemption assumes debtor is head of household. Exemption does not include any exemption for property held as a tenancy by the entirety against debts owed by only one spouse.
2. General exemption is an exemption applicable to any type of personal property.
3. Major categories exemptions are exemptions for household furnishings, clothing, and other major categories of personal property.
4. Retirement accounts are exemption for individual retirement and pension accounts.
5. Wildcard exemption is applicable to any property of the debtor, including property that would be nonexempt otherwise.
6. Exemption of all household furnishings, clothes, and other goods, provided debtor's interest in each item does not exceed $200.
7. Plus $750 per dependent, not to exceed a total of $3,000.
8. Exempt to extent necessary for support of debtor and dependents.
* If law gives exemption to extend of debtor's interest, this table assumes that the exemption may be doubled when husband and wife file jointly.

NAFCU
March 10, 1999

APPENDIX 9.
CULHANE AND WHITE SAMPLE DISTRIBUTION

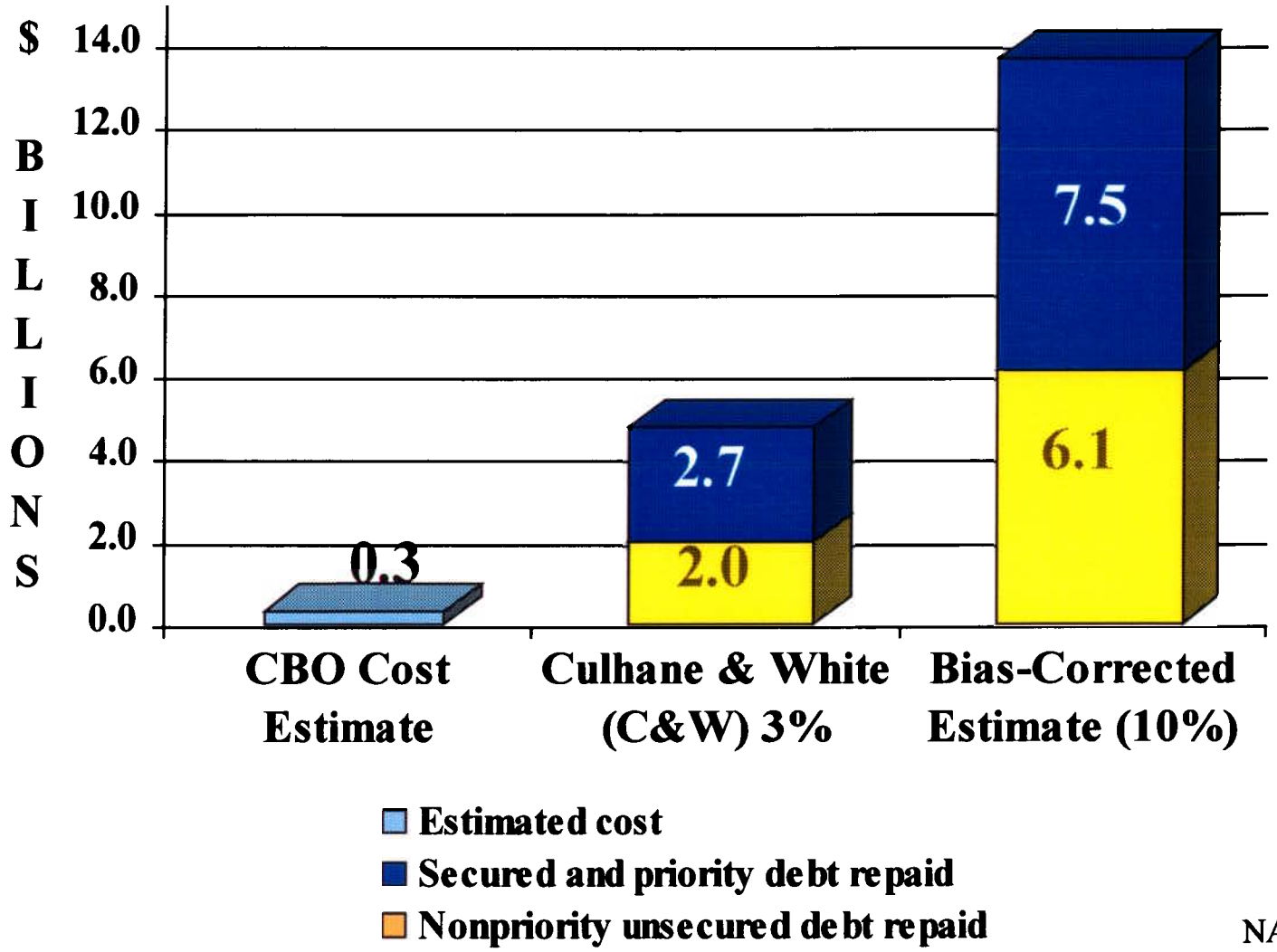
District Court	Sample # *	% of Sample	Chapter 7 Filings (1995)	% of Chapter 7	Sample as % of Total	% of Chapter 7 to Total Filings	State Median Income (1995-1997 3-yr Average)
Northern District of California	150	14%	17,347	32%	0.9%	73.4%	$39,458
District of Colorado	150	14%	10,443	19%	1.4%	79.8%	$42,664
Northern District of Georgia	150	14%	8,480	15%	1.8%	32.8%	$35,272
District of Massachusetts	150	14%	11,240	21%	1.3%	81.5%	$41,016
Middle District of North Carolina	150	14%	1,151	2%	13.0%	23.4%	$35,312
District of Nebraska	150	14%	2,931	5%	5.1%	81.9%	$34,722
Western District of Wisconsin	150	14%	3,210	6%	4.7%	88.8%	$41,215
Total	1,050	100%	54,802	100%	1.9%	68.3%	$36,399

Source: American Bankruptcy Institute and U.S. Census Bureau

* Seven cases were not included in the final sample because of high total debt level (over $1 million).

NAFCU
March 10, 1999

APPENDIX 10.
QUANTIFYING THE IMPACT OF MEANS-TESTING
FIVE YEAR ESTIMATE



NAFCU
March 10, 1999