

Consolidated Statement of Changes in Stockholders' Equity



	(000's omitted, except per share data)			
	Common Stock	Retained Earnings	Accumulated Other Comprehensive Income (Loss)	Total Stockholders' Equity
Balance - January 1, 2006	\$ 18,000	\$ 30,296	\$ (689)	\$ 47,607
Comprehensive income:				
Net income	-	3,213	-	3,213
Change in net unrealized gain on securities available-for- sale - Net of reclassification adjustment and tax effect of \$268 (Note 3)	-	-	521	521
Total comprehensive income				3,734
Cash dividends - \$1.12 per share	-	(1,459)	-	(1,459)
Balance - December 31, 2006	18,000	32,050	(168)	49,882
Comprehensive income (loss):				
Net loss	-	(5,928)	-	(5,928)
Change in net unrealized gain on securities available-for- sale - Net of reclassification adjustment and tax effect of \$298 (Note 3)	-	-	578	578
Total comprehensive loss				(5,350)
Redemption - Common voting	(1,729)	(4,039)	-	(5,768)
Cash dividends - \$1.14	-	(1,030)	-	(1,030)
Balance - December 31, 2007	16,271	21,053	410	37,734
Comprehensive income (loss):				
Net loss	-	(20,213)	-	(20,213)
Change in net unrealized gain on securities available-for- sale - Net of reclassification adjustment and tax effect of \$161 (Note 3)	-	-	312	312
Total comprehensive loss				(19,901)
Balance - December 31, 2008	\$ 16,271	\$ 840	\$ 722	\$ 17,833

See Notes to Consolidated Financial Statements