Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2009

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A This return/report is for:
- [ ] a multiemployer plan;
- [ ] a multiple-employer plan; or
- [X] a single-employer plan;
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report;
- [ ] the final return/report;
- [X] an amended return/report;
- [ ] a short plan year return/report (less than 12 months).

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558;
- [ ] automatic extension;
- [ ] the DFVC program;
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
ELECTRONIC TRANSACTION CONSULTANTS 401(K) PROFIT SHARING PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/2000

2a Plan sponsor's name and address (employer, if for a single-employer plan)
(Address should include room or suite no.)
ELECTRONIC TRANSACTION CONSULTANTS

1705 N. PLANO ROAD
RICHARDSON, TX 75081-1915

2b Employer Identification Number (EIN)
75-2807746

2c Sponsor's telephone number
214-615-2333

2d Business code (see instructions)
541512

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	09/30/2010	CYNDI ROBINSON
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/01/2010	CYNDI ROBINSON
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address (if same as plan sponsor, enter "Same")
ELECTRONIC TRANSACTION CONSULTANTS

1705 N. PLANO ROAD
RICHARDSON, TX 75081-1915

3b Administrator's EIN
75-2807746

3c Administrator's telephone number
214-615-2333

4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:
a Sponsor's name

4b EIN

4c PN

5	Total number of participants at the beginning of the plan year	**5**	358
6	Number of participants as of the end of the plan year (welfare plans complete only lines **6a, 6b, 6c,** and **6d**).		
a	Active participants	**6a**	289
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	66
d	Subtotal. Add lines **6a**, **6b**, and **6c**	**6d**	355
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	**6e**	0
f	Total. Add lines **6d** and **6e**	**6f**	355
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	340
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	64
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:
2E 2F 2G 2J 2K 2T

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

9a Plan funding arrangement (check all that apply)

(1)		Insurance
(2)		Code section 412(e)(3) insurance contracts
(3)	X	Trust
(4)		General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

(1)		Insurance
(2)		Code section 412(e)(3) insurance contracts
(3)	X	Trust
(4)		General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

(1)	X	**R** (Retirement Plan Information)
(2)		**MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
(3)		**SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

(1)	X	**H** (Financial Information)
(2)		**I** (Financial Information – Small Plan)
(3)		**A** (Insurance Information)
(4)	X	**C** (Service Provider Information)
(5)		**D** (DFE/Participating Plan Information)
(6)		**G** (Financial Transaction Schedules)

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2009** **This Form is Open to Public Inspection.**

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan	**B** Three-digit plan number (PN) ▶
ELECTRONIC TRANSACTION CONSULTANTS 401(K) PROFIT SHARING PLAN	001

C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)
ELECTRONIC TRANSACTION CONSULTANTS	75-2807746

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. . . . . ☐ Yes ☐ No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

MERRILL LYNCH, PIERCE, FENNER AND S

13-5674085

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 52 56 59 60 62 63 72	RECORDKEEPER	5758	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes [ ] No [ ]	Yes [ ] No [ ]		Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes [ ] No [ ]	Yes [ ] No [ ]		Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

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(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN;
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN;
c Position:	
d Address:	**e** Telephone:

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2009

This Form is Open to Public Inspection

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan
ELECTRONIC TRANSACTION CONSULTANTS 401(K) PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
ELECTRONIC TRANSACTION CONSULTANTS

D Employer Identification Number (EIN)
75-2807746

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	26561
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1045894	1586303
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	323102	365653
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	4739936	8455019
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)		
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	6108932	10433536
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	6108932	10433536

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

	Income		(a) Amount	(b) Total
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	921068	
	(B) Participants	2a(1)(B)	1868171	
	(C) Others (including rollovers)	2a(1)(C)	103925	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		2893164
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	3627	
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	22725	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		26352
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)		
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	105720	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		105720
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0

		(a) Amount	(b) Total
2b (5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		1911186
c Other income	2c		3876
d Total income. Add all **income** amounts in column (b) and enter total	2d		4940298
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	598817	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		598817
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		11099
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	5778	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		5778
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		615694
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		4324604
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) [ ] Unqualified (2) [ ] Qualified (3) [X] Disclaimer (4) [ ] Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? [X] Yes [ ] No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: ADAMS, BROWN, BERAN & BALL (2) EIN: 48-1040139

d The opinion of an independent qualified public accountant is **not attached** because:

(1) [ ] This form is filed for a CCT, PSA, or MTIA. (2) [ ] It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete 4j and 4l. MTIAs also do not complete 4l.

During the plan year:

		Yes	No	Amount
a	Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a		X	
b	Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	4b		X	
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e	Was this plan covered by a fidelity bond?	4e	X		1000000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l	Has the plan failed to provide any benefit when due under the plan?	4l		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? If yes, enter the amount of any plan assets that reverted to the employer this year ☐ **Yes** ☒ **No** **Amount:**

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2009

This Form is Open to Public Inspection.

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan
ELECTRONIC TRANSACTION CONSULTANTS 401(K) PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
ELECTRONIC TRANSACTION CONSULTANTS

D Employer Identification Number (EIN)
75-2807746

Part I Distributions

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 22-3513863 94-1687665

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year. **3**

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section of 412 of the Internal Revenue Code or ERISA section 302, skip this Part)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 **a** Enter the minimum required contribution for this plan year **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

Part III Amendments

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box(es). If no, check the "No" box. ..... ☐ **Increase** ☐ **Decrease** ☐ **Both** ☐ **No**

Part IV ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 **a** Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

14 Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year	**14a**	
b The plan year immediately preceding the current plan year	**14b**	
c The second preceding plan year	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If item 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete items (a) through (c)

a Enter the percentage of plan assets held as:
Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate item 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

ELECTRONIC TRANSACTION CONSULTANTS

401(k) Profit Sharing Plan

Financial Statements

December 31, 2009 and 2008

ADAMS, BROWN, BERAN & BALL, CHTD.

Certified Public Accountants

Great Bend, Kansas

ELECTRONIC TRANSACTION CONSULTANTS
401(k) Profit Sharing Plan
Financial Statements
December 31, 2009 and 2008

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ADAMS BROWN BERAN & BALL chartered
Certified Public Accountants

Phone (620)792-2428 ■ Fax (620)792-5559 ■ www.abbb.com
Bank of America Building ■ 2006 Broadway, Suite 2A
P.O. Drawer J ■ Great Bend, Kansas 67530

INDEPENDENT AUDITORS' REPORT

Electronic Transaction Consultants
401(k) Profit Sharing Plan
1705 N. Plano Road
Richardson, Texas 75081

We were engaged to audit the accompanying Statements of Net Assets Available for Benefits of **Electronic Transaction Consultants 401(k) Profit Sharing Plan** as of December 31, 2009 and 2008, and the related Statements of Changes in Net Assets Available for Benefits for the years then ended, and the supplemental schedule as of December 31, 2009, as listed in the accompanying index. These financial statements and supplemental schedule are the responsibility of the Plan's management.

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 8 on page 7, which was certified by Bank of America, N.A., the trustee/custodian of the Plan, except for comparing such information with the related information included in the financial statements and supplemental schedule. We have been informed by the Plan administrator that Bank of America, N.A. held the Plan's investment assets and executed investment transactions as of December 31, 2009 and for the period January 1, 2009 to December 31, 2009, and that Merrill Lynch Bank and Trust Co. held the Plan's investment assets and executed investment transactions as of December 31, 2008 and for the period January 1, 2008 to December 31, 2008. The Plan administrator has obtained certification from the trustees as of and for the years ended December 31, 2009 and 2008, that the information provided to the Plan administrator by the trustees is complete and accurate.

Because of the significance of the information that we did not audit, we are unable to, and do not, express an opinion on the accompanying financial statements and supplemental schedule taken as a whole. The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified by the trustee/custodian, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Adams, Brown, Beran & Ball

ADAMS, BROWN, BERAN & BALL, CHTD.
Certified Public Accountants

September 28, 2010

ELECTRONIC TRANSACTION CONSULTANTS
401(k) Profit Sharing Plan
Statements of Net Assets Available for Benefits
December 31, 2009 and 2008

ASSETS

		2009	2008
Investments at Fair Market Value			
Mutual Funds	$	**8,455,019**	4,739,936
Participant Loans		**365,653**	323,102
Interest Bearing Cash		**1,586,303**	1,045,894
Total Investments at Fair Market Value		**10,406,975**	6,108,932
Receivables			
Employer Contributions		**26,561**	-
Total Assets		**10,433,536**	6,108,932

LIABILITIES

Accounts Payable		**-**	**-**
Net Assets Available for Benefits	$	**10,433,536**	6,108,932

The accompanying notes are an integral part of these financial statements.

ELECTRONIC TRANSACTION CONSULTANTS
401(k) Profit Sharing Plan
Statements of Changes in
Net Assets Available for Benefits
For the Years Ended December 31, 2009 and 2008

		2009	2008
Investment Income			
Net Investment Gain (Loss) on Mutual Funds	$	**1,915,062**	(2,514,917)
Interest and Dividends		**132,072**	328,587
Net Investment Income (Loss)		**2,047,134**	(2,186,330)
Contributions			
Salary Deferral		**1,868,171**	1,795,332
Employer		**921,068**	804,222
Rollovers		**103,925**	202,305
Total Contributions		**2,893,164**	2,801,859
Total Additions		**4,940,298**	615,529
Deductions			
Benefits Paid to Participants		**609,916**	780,212
Administrative Expenses		**5,778**	5,060
Total Deductions		**615,694**	785,272
Net Increase (Decrease)		**4,324,604**	(169,743)
Net Assets Available for Benefits - Beginning of Year		**6,108,932**	6,278,675
Net Assets Available for Benefits - End of Year	$	**10,433,536**	6,108,932

The accompanying notes are an integral part of these financial statements.

NOTE 1 - DESCRIPTION OF PLAN

The following description of the **Electronic Transaction Consultants 401(k) Profit Sharing Plan** provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

A. **General** - The Plan is a defined contribution safe harbor 401(k) Plan covering substantially all employees of the Company. It is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA).

B. **Contributions** - Employees satisfying eligibility requirements are automatically enrolled in the Plan with a 3% deferral rate. Employees may elect to modify the deferral amount or decline to defer under the Plan by entering into a salary reduction agreement with the employer. The employee may elect to defer up to 90% of defined compensation. The Company makes a safe harbor matching contribution equal to 100% of salary deferrals that do not exceed 3% of compensation plus 50% of salary deferrals between 3% and 5% of compensation. The Company may make additional discretionary contributions each year. Contributions may be subject to certain limitations.

C. **Participant Accounts** - Each participant's account is credited with the participant's contribution and allocation of the Company's contribution and Plan earnings. Each participant self directs their individual account in various fund company investments.

D. **Vesting** - Participants are 100% vested at all times in their deferral accounts and the Company's safe harbor matching contributions. For the Company's discretionary contributions the vesting schedule is 20% at 1 year, 40% at 2 years, 60% at 3 years, 80% at 4 years and 100% at 5 or more years of service.

E. **Payment of Benefits** - Benefits are recorded when paid. On termination of service, a participant may elect to receive either a lump-sum amount equal to the value of his or her account, or delay receipt of benefits, if the vested account balance is greater than $5,000.

F. **Forfeited Accounts** - At December 31, 2009 and 2008, forfeited non-vested accounts totaled $11,240 and $-0-, respectively. Forfeited non-vested accounts are used to reduce future employer contributions, pay Plan expenses, and restore previously forfeited account balances of returning participants who are so entitled.

G. **Participant Loans -** Participants may borrow from their fund account a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their account balance. The loans are secured by the balance in the participant's account and bear interest at rates that range from 4.25% to 9.25%, which are commensurate with local prevailing rates as determined quarterly by the Plan administrator. Principal and interest are paid ratably through biweekly payroll deductions.

NOTE 2 - SUMMARY OF ACCOUNTING POLICIES

Basis of Accounting - The financial statements of the Plan are prepared on the cash basis of accounting.

Use of Estimates - The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

NOTE 2 - SUMMARY OF ACCOUNTING POLICIES (continued)

Investment Valuation and Income Recognition - Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Operating Expenses - The employer pays a portion of the administrative expenses of the Plan.

Subsequent Events - The Plan has evaluated subsequent events through September 28, 2010, the date the financial statements were available to be issued.

NOTE 3 - INVESTMENTS

The Plan's investments are listed on page 8 in the Schedule of Assets Held for Investment Purposes. Investments that represent 5% or more of the Plan's net assets are separately identified.

During the years ending December 31, 2009 and 2008, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated (depreciated) in value by $1,915,062 and $(2,514,917), respectively, as follows:

		2009	2008
Mutual Funds	$	**1,915,062**	(2,514,917)

NOTE 4 - FAIR VALUE MEASUREMENTS

Financial Accounting Standards Board *(FASB) Accounting Standards Codification (ASC) 820, Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurement) and the lowest priority to unobservable inputs (level 3 measurement). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1	Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.
Level 2	Inputs to the valuation methodology include - • quoted prices for similar assets or liabilities in active markets; • quoted prices for identical or similar assets or liabilities in inactive markets; • inputs other than quoted prices that are observable for the asset or liability; • inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

NOTE 4 - FAIR VALUE MEASUREMENTS (continued)

Level 3	Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2009 and 2008.

Mutual Funds - Valued at the net asset value (NAV) of shares held by the Plan at year end.

Participant Loans - Valued at amortized cost, which approximates fair value.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2009 and 2008:

		Assets at Fair Value as of December 31, 2009			
		Level 1	Level 2	Level 3	**Total**
Mutual Funds					
Growth Funds	$	3,673,366	-	-	**3,673,366**
Growth and Income Funds		120,870	-	-	**120,870**
Bond Funds		835,907	-	-	**835,907**
Foreign Funds		2,498,603	-	-	**2,498,603**
Other Funds		1,326,273	-	-	**1,326,273**
Interest Bearing Cash		1,586,303	-	-	**1,586,303**
Participant Loans		-	-	365,653	**365,653**
Total Assets at Fair Value	$	10,041,322	-	365,653	**10,406,975**

		Assets at Fair Value as of December 31, 2008			
		Level 1	Level 2	Level 3	Total
Mutual Funds	$	4,739,936	-	-	4,739,936
Interest Bearing Cash		1,045,894	-	-	1,045,894
Participant Loans		-	-	323,102	323,102
Total Assets at Fair Value	$	5,785,830	-	323,102	6,108,932

Level 3 Gains and Losses

The following table sets forth a summary of changes in the fair value of the Plan's Level 3 assets for the years ending December 31, 2009 and 2008:

NOTE 4 - FAIR VALUE MEASUREMENTS (continued)

		Level 3 Assets	
		Year Ended December 31, 2009	*Year Ended December 31, 2008*
		Participant Loans	Participant Loans
Balance, Beginning of Year	$	**323,102**	240,276
Realized Gains/(Losses)		**-**	-
Unrealized Gains/(Losses) Relating to Instruments Still Held at the Reporting Date		**-**	-
Purchases, Sales, Issuances, and Settlements (Net)		**42,551**	82,826
Balance, End of Year	$	**365,653**	323,102

NOTE 5 - PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their employer contributions.

NOTE 6 - TAX STATUS

The trust established under the Plan to hold the Plan's assets is qualified pursuant to the appropriate section of the Internal Revenue Code, and, accordingly, the trust net investment income is exempt from income taxes. The Plan has obtained a favorable tax determination letter from the Internal Revenue Service and the Plan sponsor believes that the Plan continues to qualify and to operate as designed.

NOTE 7 - PROHIBITED TRANSACTIONS

The Plan had no receivable determined to be uncollectible at year end. During our audit, no prohibited transactions were noted.

NOTE 8 - CERTIFICATION

We have been informed by the Plan administrator that Bank of America, N.A. held the Plan's investment assets and executed investment transactions as of December 31, 2009 and for the period January 1, 2009 to December 31, 2009, and that Merrill Lynch Bank and Trust Co. held the Plan's investment assets and executed investment transactions as of December 31, 2008 and for the period January 1, 2008 to December 31, 2008. The certifications apply to all assets except receivables and participant loans.

NOTE 9 - RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits.

ELECTRONIC TRANSACTION CONSULTANTS

401(k) Profit Sharing Plan

Supplemental Schedule

December 31, 2009

ELECTRONIC TRANSACTION CONSULTANTS
401(k) Profit Sharing Plan
EIN 75-2807746 - Plan Number 001
Schedule of Assets Held for Investment Purposes
December 31, 2009

Identity of Issue, Borrower, Lessor or Similar Party	Description of Investments		Current Value
Retirement Reserves Money Fund	Interest Bearing Cash	$	**1,431,162***
Retirement GM Reserves Money Fund	Interest Bearing Cash		**155,141**
Blackrock Small Cap Growth II Fund	Value of Int in Regist Invest Co.		**181,289**
Blackrock Small Cap Growth II Fund GM	Value of Int in Regist Invest Co.		**69,965**
Blackrock Large Cap Value Fund	Value of Int in Regist Invest Co.		**483,264**
Blackrock Large Cap Value Fund GM	Value of Int in Regist Invest Co.		**358,449**
Pioneer High Yield Fund	Value of Int in Regist Invest Co.		**109,234**
Blackrock HL Sc Opp Fund	Value of Int in Regist Invest Co		**178,227**
American Growth Fund of America	Value of Int in Regist Invest Co.		**129,055**
American Growth Fund of America GM	Value of Int in Regist Invest Co.		**274,211**
Delaware Investment Div Inc Fund	Value of Int in Regist Invest Co.		**292,447**
Delaware Investment Div Inc Fund GM	Value of Int in Regist Invest Co.		**283,663**
IVY Asset Strategy Fund	Value of Int in Regist Invest Co.		**108,111**
Aberdeen Natural Resources Fund	Value of Int in Regist Invest Co.		**225,491**
Mainstay Large Cap Growth Fund	Value of Int in Regist Invest Co.		**379,004**
Thornburg International Fund	Value of Int in Regist Invest Co.		**586,928***
Thornburg International Fund GM	Value of Int in Regist Invest Co.		**374,802**
Blackrock Global Small Cap Fund	Value of Int in Regist Invest Co.		**273,406**
Blackrock Global Small Cap Fund GM	Value of Int in Regist Invest Co.		**35,699**
Blackrock Global Alloc Fund	Value of Int in Regist Invest Co.		**414,885**
Franklin Small Cap Value Fund	Value of Int in Regist Invest Co.		**62,267**
Franklin Small Cap Value Fund GM	Value of Int in Regist Invest Co.		**58,603**
Oppenheimer Development Markets Fund	Value of Int in Regist Invest Co.		**812,883***
PIMCO Total Return Fund	Value of Int in Regist Invest Co.		**325,668**
PIMCO Total Return Fund GM	Value of Int in Regist Invest Co.		**299,291**
VanKampen Mid Cap Growth Fund	Value of Int in Regist Invest Co.		**209,259**
VanKampen Mid Cap Growth Fund GM	Value of Int in Regist Invest Co.		**101,942**
Goldman Sachs Govt Inc Fund	Value of Int in Regist Invest Co.		**101,714**
Goldman Sachs Mid Cap Value Fund	Value of Int in Regist Invest Co.		**642,262***
Goldman Sachs Mid Cap Value Fund GM	Value of Int in Regist Invest Co.		**122,757**
Oppenheimer Gold and Special Minerals	Value of Int in Regist Invest Co.		**66,562**
Oppenheimer Small and Mid Cap Fund	Value of Int in Regist Invest Co.		**418,517**
Seligman Comm and Info Fund	Value of Int in Regist Invest Co.		**329,365**
Davis New York Venture Fund	Value of Int in Regist Invest Co.		**93,540**
Davis New York Venture Fund GM	Value of Int in Regist Invest Co.		**52,259**
Participant Loans 4.25% - 9.25%	Loans		**365,653**
Total		$	**10,406,975**

*** Investments represent 5% or more of the net assets available for benefits.**

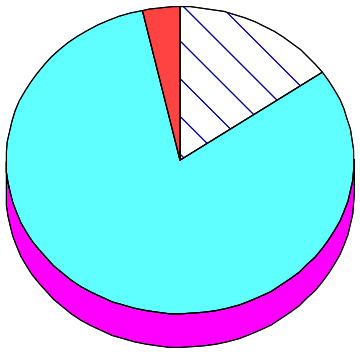
See accountants' report.

STATEMENT OF ASSETS

FOR THE PERIOD 01/01/2009 - 12/31/2009

ELECTRONIC TRANSACTION CONSULTANTS CORP. 401(K) PS PLAN CONSOLIDATION

ALLOCATION OF PLAN ASSETS



- 15.24% MONEY MARKET
- 3.51% LOANS
- 0.00% ACCRUED INCOME
- 81.24% MUTUAL FUNDS
- 0.00% PENDING SETTLEMENT FUNDS

Investment Category	Shares/ Units	Price/ NAV	Cost/Book Value	Market Value	% Total Value
MONEY MARKET					
RETIREMENT RESERVES MONEY FUND	1,430,868.6700	1.000	1,430,868.67	1,430,868.67	13.75%
RETIREMENT GM RESERVE MONEY FD	155,141.3257	1.000	155,141.33	155,141.33	1.49%
TOTAL MONEY MARKET			1,586,010.00	1,586,010.00	15.24%
MUTUAL FUNDS					
BLACKROCK SM CAP GR II A	16,244.5794	11.160	203,535.32	181,289.51	1.74%
BLACKROCK SM CAP GR II A GM	6,269.3131	11.160	64,059.49	69,965.53	0.67%
BLACKROCK LG CAP VALUE A	36,253.8649	13.330	590,475.47	483,264.02	4.64%
BLACKROCK LG CAP VALUE A GM	26,890.3829	13.330	353,934.43	358,448.80	3.44%
PIONEER HIGH YIELD FD CL A	11,977.3945	9.120	104,617.30	109,233.84	1.05%
BLACKROCK HL SC OPP A	6,436.4996	27.690	167,389.29	178,226.67	1.71%

Balances include the effect of pending trades

STATEMENT OF ASSETS

FOR THE PERIOD 01/01/2009 - 12/31/2009

ELECTRONIC TRANSACTION
CONSULTANTS CORP. 401(K) PS PLAN
CONSOLIDATION

Investment Category	Shares/ Units	Price/ NAV	Cost/Book Value	Market Value	% Total Value
AMERICAN GROWTH FD OF AMER R3	4,792.2430	26.930	109,546.42	129,055.10	1.24%
AMERICAN GRTH FD OF AMER R3 GM	10,182.3674	26.930	249,971.74	274,211.15	2.63%
DELAWARE INVSTMNT DIV INC CL A	31,378.4482	9.320	275,023.33	292,447.14	2.81%
DELAWARE INVST DIV INC CL A GM	30,435.9385	9.320	261,630.29	283,662.95	2.73%
IVY ASSET STRATEGY FD CL Y	4,843.6890	22.320	98,577.97	108,111.14	1.04%
ABERDEEN NATURAL RSRS CL A	13,783.0929	16.360	253,859.16	225,491.40	2.17%
MAINSTAY LARGE CAP GROWTH FD A	61,928.6974	6.120	369,403.62	379,003.63	3.64%
THORNBURG INTERNATIONAL	23,743.0611	24.720	667,592.95	586,928.47	5.64%
THORNBURG INTERNATIONAL GM	15,161.9019	24.720	349,770.03	374,802.21	3.60%
BLACKROCK GLBL SM CAP A	14,035.2205	19.480	289,649.50	273,406.10	2.63%
BLACKROCK GLBL SM CAP A GM	1,832.6018	19.480	33,009.00	35,699.08	0.34%
BLACKROCK GLOBAL ALLOC A	23,190.8776	17.890	422,450.91	414,884.80	3.99%
FRANKLIN SMALL CAP VALUE CL A	1,768.4491	35.210	60,071.36	62,267.09	0.60%
FRANKLIN SML CAP VALUE CL A GM	1,664.3725	35.210	52,771.54	58,602.56	0.56%
OPPENHEIMER DEV MKTS FD CL A	28,264.3453	28.760	852,944.08	812,882.57	7.81%
PIMCO TOTAL RETURN FUND CL A	30,154.4024	10.800	317,199.45	325,667.55	3.13%
PIMCO TOT RET FD CL A GM	27,712.0974	10.800	291,732.51	299,290.65	2.88%
VAN KAMPEN MID CAP GROWTH FD A	8,954.1855	23.370	194,358.83	209,259.32	2.01%
VAN KAMPEN MID CAP GROWTH GM	4,362.0701	23.370	84,165.87	101,941.58	0.98%
GOLDMAN SACHS GOVT INC FD A	6,749.4670	15.070	101,749.17	101,714.47	0.98%
GOLDMAN SACHS MID CAP VAL A	22,162.2373	28.980	711,429.41	642,261.64	6.17%

Balances include the effect of pending trades

STATEMENT OF ASSETS

FOR THE PERIOD 01/01/2009 - 12/31/2009

ELECTRONIC TRANSACTION
CONSULTANTS CORP. 401(K) PS PLAN
CONSOLIDATION

Investment Category	Shares/ Units	Price/ NAV	Cost/Book Value	Market Value	% Total Value
GOLDMAN SACHS MID CAP VAL A GM	4,235.9161	28.980	112,769.40	122,756.85	1.18%
OPPENHEIMR GLD & SPCL MNRLS FD	1,852.5352	35.930	47,471.03	66,561.59	0.64%
OPPENHEIMER SML & MID CAP	15,745.5781	26.580	501,457.21	418,517.47	4.02%
SELIGMAN COMM & INFO FD CL A	8,493.1747	38.780	289,666.50	329,365.31	3.16%
DAVIS NY VENTURE FD CL A	3,019.3705	30.980	93,670.11	93,540.10	0.90%
DAVIS NY VENTURE FD CL A GM	1,686.8687	30.980	48,319.41	52,259.19	0.50%
TOTAL MUTUAL FUNDS			8,624,272.10	8,455,019.48	81.24%
LOANS					
LOAN FUND	365,653.4900	1.000	365,653.49	365,653.49	3.51%
PENDING SETTLEMENT FUNDS					
PENDING SETTLEMENT FUND	250.0000	1.000	250.00	250.00	0.00%
INVESTMENT TOTAL			10,576,185.59	10,406,932.97	100.00%
UNINVESTED CASH			0.00	0.00	0.00%
ACCRUED INCOME			42.67	42.67	0.00%
CASH			0.00	0.00	0.00%
TOTAL ASSETS			10,576,228.26	10,406,975.64	100.00%

The balance in the cash fund may be temporarily invested in the CMA Money Fund. Additional amounts not reported as cash may also be invested in the CMA Money Fund pending settlement of trades.

Balances include the effect of pending trades



ELECTRONIC TRANSACTION CONSULTANTS

401(k) Profit Sharing Plan

Financial Statements

December 31, 2009 and 2008

ADAMS, BROWN, BERAN & BALL, CHTD.

Certified Public Accountants

Great Bend, Kansas

ELECTRONIC TRANSACTION CONSULTANTS
401(k) Profit Sharing Plan
Financial Statements
December 31, 2009 and 2008

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ADAMS BROWN BERAN & BALL chartered
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P.O. Drawer J ■ Great Bend, Kansas 67530

INDEPENDENT AUDITORS' REPORT

Electronic Transaction Consultants
401(k) Profit Sharing Plan
1705 N. Plano Road
Richardson, Texas 75081

We were engaged to audit the accompanying Statements of Net Assets Available for Benefits of **Electronic Transaction Consultants 401(k) Profit Sharing Plan** as of December 31, 2009 and 2008, and the related Statements of Changes in Net Assets Available for Benefits for the years then ended, and the supplemental schedule as of December 31, 2009, as listed in the accompanying index. These financial statements and supplemental schedule are the responsibility of the Plan's management.

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 8 on page 7, which was certified by Bank of America, N.A., the trustee/custodian of the Plan, except for comparing such information with the related information included in the financial statements and supplemental schedule. We have been informed by the Plan administrator that Bank of America, N.A. held the Plan's investment assets and executed investment transactions as of December 31, 2009 and for the period January 1, 2009 to December 31, 2009, and that Merrill Lynch Bank and Trust Co. held the Plan's investment assets and executed investment transactions as of December 31, 2008 and for the period January 1, 2008 to December 31, 2008. The Plan administrator has obtained certification from the trustees as of and for the years ended December 31, 2009 and 2008, that the information provided to the Plan administrator by the trustees is complete and accurate.

Because of the significance of the information that we did not audit, we are unable to, and do not, express an opinion on the accompanying financial statements and supplemental schedule taken as a whole. The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified by the trustee/custodian, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Adams, Brown, Beran & Ball

ADAMS, BROWN, BERAN & BALL, CHTD.
Certified Public Accountants

September 28, 2010

ELECTRONIC TRANSACTION CONSULTANTS
401(k) Profit Sharing Plan
Statements of Net Assets Available for Benefits
December 31, 2009 and 2008

ASSETS

		2009	2008
Investments at Fair Market Value			
Mutual Funds	$	**8,455,019**	4,739,936
Participant Loans		**365,653**	323,102
Interest Bearing Cash		**1,586,303**	1,045,894
Total Investments at Fair Market Value		**10,406,975**	6,108,932
Receivables			
Employer Contributions		**26,561**	-
Total Assets		**10,433,536**	6,108,932

LIABILITIES

Accounts Payable		**-**	**-**
Net Assets Available for Benefits	$	**10,433,536**	6,108,932

The accompanying notes are an integral part of these financial statements.

ELECTRONIC TRANSACTION CONSULTANTS
401(k) Profit Sharing Plan
Statements of Changes in
Net Assets Available for Benefits
For the Years Ended December 31, 2009 and 2008

		2009	2008
Investment Income			
Net Investment Gain (Loss) on Mutual Funds	$	**1,915,062**	(2,514,917)
Interest and Dividends		**132,072**	328,587
Net Investment Income (Loss)		**2,047,134**	(2,186,330)
Contributions			
Salary Deferral		**1,868,171**	1,795,332
Employer		**921,068**	804,222
Rollovers		**103,925**	202,305
Total Contributions		**2,893,164**	2,801,859
Total Additions		**4,940,298**	615,529
Deductions			
Benefits Paid to Participants		**609,916**	780,212
Administrative Expenses		**5,778**	5,060
Total Deductions		**615,694**	785,272
Net Increase (Decrease)		**4,324,604**	(169,743)
Net Assets Available for Benefits - Beginning of Year		**6,108,932**	6,278,675
Net Assets Available for Benefits - End of Year	$	**10,433,536**	6,108,932

The accompanying notes are an integral part of these financial statements.

NOTE 1 - DESCRIPTION OF PLAN

The following description of the **Electronic Transaction Consultants 401(k) Profit Sharing Plan** provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

A. **General** - The Plan is a defined contribution safe harbor 401(k) Plan covering substantially all employees of the Company. It is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA).

B. **Contributions** - Employees satisfying eligibility requirements are automatically enrolled in the Plan with a 3% deferral rate. Employees may elect to modify the deferral amount or decline to defer under the Plan by entering into a salary reduction agreement with the employer. The employee may elect to defer up to 90% of defined compensation. The Company makes a safe harbor matching contribution equal to 100% of salary deferrals that do not exceed 3% of compensation plus 50% of salary deferrals between 3% and 5% of compensation. The Company may make additional discretionary contributions each year. Contributions may be subject to certain limitations.

C. **Participant Accounts** - Each participant's account is credited with the participant's contribution and allocation of the Company's contribution and Plan earnings. Each participant self directs their individual account in various fund company investments.

D. **Vesting** - Participants are 100% vested at all times in their deferral accounts and the Company's safe harbor matching contributions. For the Company's discretionary contributions the vesting schedule is 20% at 1 year, 40% at 2 years, 60% at 3 years, 80% at 4 years and 100% at 5 or more years of service.

E. **Payment of Benefits** - Benefits are recorded when paid. On termination of service, a participant may elect to receive either a lump-sum amount equal to the value of his or her account, or delay receipt of benefits, if the vested account balance is greater than $5,000.

F. **Forfeited Accounts** - At December 31, 2009 and 2008, forfeited non-vested accounts totaled $11,240 and $-0-, respectively. Forfeited non-vested accounts are used to reduce future employer contributions, pay Plan expenses, and restore previously forfeited account balances of returning participants who are so entitled.

G. **Participant Loans -** Participants may borrow from their fund account a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their account balance. The loans are secured by the balance in the participant's account and bear interest at rates that range from 4.25% to 9.25%, which are commensurate with local prevailing rates as determined quarterly by the Plan administrator. Principal and interest are paid ratably through biweekly payroll deductions.

NOTE 2 - SUMMARY OF ACCOUNTING POLICIES

Basis of Accounting - The financial statements of the Plan are prepared on the cash basis of accounting.

Use of Estimates - The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

NOTE 2 - SUMMARY OF ACCOUNTING POLICIES (continued)

Investment Valuation and Income Recognition - Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Operating Expenses - The employer pays a portion of the administrative expenses of the Plan.

Subsequent Events - The Plan has evaluated subsequent events through September 28, 2010, the date the financial statements were available to be issued.

NOTE 3 - INVESTMENTS

The Plan's investments are listed on page 8 in the Schedule of Assets Held for Investment Purposes. Investments that represent 5% or more of the Plan's net assets are separately identified.

During the years ending December 31, 2009 and 2008, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated (depreciated) in value by $1,915,062 and $(2,514,917), respectively, as follows:

		2009	2008
Mutual Funds	$	**1,915,062**	(2,514,917)

NOTE 4 - FAIR VALUE MEASUREMENTS

Financial Accounting Standards Board *(FASB) Accounting Standards Codification (ASC) 820, Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurement) and the lowest priority to unobservable inputs (level 3 measurement). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1	Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.
Level 2	Inputs to the valuation methodology include - • quoted prices for similar assets or liabilities in active markets; • quoted prices for identical or similar assets or liabilities in inactive markets; • inputs other than quoted prices that are observable for the asset or liability; • inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

NOTE 4 - FAIR VALUE MEASUREMENTS (continued)

Level 3	Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2009 and 2008.

Mutual Funds - Valued at the net asset value (NAV) of shares held by the Plan at year end.

Participant Loans - Valued at amortized cost, which approximates fair value.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2009 and 2008:

		Assets at Fair Value as of December 31, 2009			
		Level 1	Level 2	Level 3	**Total**
Mutual Funds					
Growth Funds	$	3,673,366	-	-	**3,673,366**
Growth and Income Funds		120,870	-	-	**120,870**
Bond Funds		835,907	-	-	**835,907**
Foreign Funds		2,498,603	-	-	**2,498,603**
Other Funds		1,326,273	-	-	**1,326,273**
Interest Bearing Cash		1,586,303	-	-	**1,586,303**
Participant Loans		-	-	365,653	**365,653**
Total Assets at Fair Value	$	10,041,322	-	365,653	**10,406,975**

		Assets at Fair Value as of December 31, 2008			
		Level 1	Level 2	Level 3	Total
Mutual Funds	$	4,739,936	-	-	4,739,936
Interest Bearing Cash		1,045,894	-	-	1,045,894
Participant Loans		-	-	323,102	323,102
Total Assets at Fair Value	$	5,785,830	-	323,102	6,108,932

Level 3 Gains and Losses

The following table sets forth a summary of changes in the fair value of the Plan's Level 3 assets for the years ending December 31, 2009 and 2008:

NOTE 4 - FAIR VALUE MEASUREMENTS (continued)

		Level 3 Assets	
		Year Ended December 31, 2009	*Year Ended December 31, 2008*
		Participant Loans	Participant Loans
Balance, Beginning of Year	$	**323,102**	240,276
Realized Gains/(Losses)		**-**	-
Unrealized Gains/(Losses) Relating to Instruments Still Held at the Reporting Date		**-**	-
Purchases, Sales, Issuances, and Settlements (Net)		**42,551**	82,826
Balance, End of Year	$	**365,653**	323,102

NOTE 5 - PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their employer contributions.

NOTE 6 - TAX STATUS

The trust established under the Plan to hold the Plan's assets is qualified pursuant to the appropriate section of the Internal Revenue Code, and, accordingly, the trust net investment income is exempt from income taxes. The Plan has obtained a favorable tax determination letter from the Internal Revenue Service and the Plan sponsor believes that the Plan continues to qualify and to operate as designed.

NOTE 7 - PROHIBITED TRANSACTIONS

The Plan had no receivable determined to be uncollectible at year end. During our audit, no prohibited transactions were noted.

NOTE 8 - CERTIFICATION

We have been informed by the Plan administrator that Bank of America, N.A. held the Plan's investment assets and executed investment transactions as of December 31, 2009 and for the period January 1, 2009 to December 31, 2009, and that Merrill Lynch Bank and Trust Co. held the Plan's investment assets and executed investment transactions as of December 31, 2008 and for the period January 1, 2008 to December 31, 2008. The certifications apply to all assets except receivables and participant loans.

NOTE 9 - RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits.

ELECTRONIC TRANSACTION CONSULTANTS

401(k) Profit Sharing Plan

Supplemental Schedule

December 31, 2009

ELECTRONIC TRANSACTION CONSULTANTS
401(k) Profit Sharing Plan
EIN 75-2807746 - Plan Number 001
Schedule of Assets Held for Investment Purposes
December 31, 2009

Identity of Issue, Borrower, Lessor or Similar Party	Description of Investments		Current Value
Retirement Reserves Money Fund	Interest Bearing Cash	$	**1,431,162***
Retirement GM Reserves Money Fund	Interest Bearing Cash		**155,141**
Blackrock Small Cap Growth II Fund	Value of Int in Regist Invest Co.		**181,289**
Blackrock Small Cap Growth II Fund GM	Value of Int in Regist Invest Co.		**69,965**
Blackrock Large Cap Value Fund	Value of Int in Regist Invest Co.		**483,264**
Blackrock Large Cap Value Fund GM	Value of Int in Regist Invest Co.		**358,449**
Pioneer High Yield Fund	Value of Int in Regist Invest Co.		**109,234**
Blackrock HL Sc Opp Fund	Value of Int in Regist Invest Co		**178,227**
American Growth Fund of America	Value of Int in Regist Invest Co.		**129,055**
American Growth Fund of America GM	Value of Int in Regist Invest Co.		**274,211**
Delaware Investment Div Inc Fund	Value of Int in Regist Invest Co.		**292,447**
Delaware Investment Div Inc Fund GM	Value of Int in Regist Invest Co.		**283,663**
IVY Asset Strategy Fund	Value of Int in Regist Invest Co.		**108,111**
Aberdeen Natural Resources Fund	Value of Int in Regist Invest Co.		**225,491**
Mainstay Large Cap Growth Fund	Value of Int in Regist Invest Co.		**379,004**
Thornburg International Fund	Value of Int in Regist Invest Co.		**586,928***
Thornburg International Fund GM	Value of Int in Regist Invest Co.		**374,802**
Blackrock Global Small Cap Fund	Value of Int in Regist Invest Co.		**273,406**
Blackrock Global Small Cap Fund GM	Value of Int in Regist Invest Co.		**35,699**
Blackrock Global Alloc Fund	Value of Int in Regist Invest Co.		**414,885**
Franklin Small Cap Value Fund	Value of Int in Regist Invest Co.		**62,267**
Franklin Small Cap Value Fund GM	Value of Int in Regist Invest Co.		**58,603**
Oppenheimer Development Markets Fund	Value of Int in Regist Invest Co.		**812,883***
PIMCO Total Return Fund	Value of Int in Regist Invest Co.		**325,668**
PIMCO Total Return Fund GM	Value of Int in Regist Invest Co.		**299,291**
VanKampen Mid Cap Growth Fund	Value of Int in Regist Invest Co.		**209,259**
VanKampen Mid Cap Growth Fund GM	Value of Int in Regist Invest Co.		**101,942**
Goldman Sachs Govt Inc Fund	Value of Int in Regist Invest Co.		**101,714**
Goldman Sachs Mid Cap Value Fund	Value of Int in Regist Invest Co.		**642,262***
Goldman Sachs Mid Cap Value Fund GM	Value of Int in Regist Invest Co.		**122,757**
Oppenheimer Gold and Special Minerals	Value of Int in Regist Invest Co.		**66,562**
Oppenheimer Small and Mid Cap Fund	Value of Int in Regist Invest Co.		**418,517**
Seligman Comm and Info Fund	Value of Int in Regist Invest Co.		**329,365**
Davis New York Venture Fund	Value of Int in Regist Invest Co.		**93,540**
Davis New York Venture Fund GM	Value of Int in Regist Invest Co.		**52,259**
Participant Loans 4.25% - 9.25%	Loans		**365,653**
Total		$	**10,406,975**

*** Investments represent 5% or more of the net assets available for benefits.**

See accountants' report.