

Cutting Edge FCU

Run: 09/12/2025

As of: 8/31/2025

Monthly Balance Sheet

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LOANS & CASH		
1st Mortgage Loans	4,100,834.43	
Signature Loans	1,337,634.93	
New Auto Loans	2,715,843.03	
Used Auto Loans	5,833,834.43	
Visa	1,060,066.43	
2nd Mortgage Loans	1,866,469.77	
All Other Loans	2,656,273.10	
Total Loans		19,570,956.12
Allowance for Loan and Lease Loss	(116,895.60)	
Net Loans Outstanding		19,454,060.52
Accounts Receivable		1,181,391.80
Non-Interest Earning Cash		420,945.23
Total Cash & Cash Equivalents		420,945.23
INVESTMENTS		
Overnight Investments	3,943,606.23	
All Other Investments	26,742,596.42	
Total Investments		30,686,202.65
Investment Valuation	(97,814.09)	
Net Investments		30,588,388.56
OTHER ASSETS		
Prepaid & Deferred Expenses		296,957.60
Land and Building	299,652.59	
Accumulated Building Depreciation	(230,052.54)	
Land & Building (Net)		69,600.05
Furniture, Fixtures & Equipment	291,036.99	
Accumulated F.F. & E. Depreciation	(202,537.60)	
Furniture, Fixtures & Equip (Net)		88,499.39
Accrued Income		227,667.17
NCUSIF		486,702.91
All Other Assets		433,883.97
TOTAL ASSETS		53,248,097.20
LIABILITIES AND EQUITY		
Accounts Payable	228,729.65	
Dividends Payable	42,602.78	
Unapplied Data Processing Exceptions	355,950.03	
All Other Liabilities	476,914.36	
Regular Shares	19,213,398.74	
Discovery / Adventure	327,586.53	
Share Drafts	8,713,280.47	
Certificate Shares	11,152,968.96	
IRA Shares	1,138,017.58	
IRA Certificates	1,567,648.12	
Money Market Savings	4,159,466.08	
Holiday Club Account	160,072.09	
Business Savings	124,732.22	
Business Checking	198,526.35	
Association Savings	6,367.13	
TOTAL SHARES		46,762,064.27
TOTAL LIABILITIES	47,866,261.09	
Regular Reserve		415,635.65
Unrealized Gain(Loss) on Investments		(97,814.09)
Undivided Earnings		5,058,780.68
Net Income (from Balance Sheet)		5,233.87
TOTAL EQUITY		5,381,836.11
TOTAL LIABILITIES AND EQUITY		53,248,097.20

Cutting Edge FCU

Run: 09/12/2025

Income Statement

As of: 8/31/2025

Month-to-Date

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INTEREST INCOME

Income from 1st Mortgage Loans	14,603.60
Income from Signature Loans	13,904.32
Income from New Auto Loans	11,224.05
Income from Used Auto Loans	30,247.72
Income from Visa	9,150.03
Income from 2nd Mortgage Loans	8,641.22
Income from All Other Loans	11,847.26
Income from Commercial Loans	2,489.15
Total Loan Income	102,107.35
Net Loan Income	102,107.35
Income from Overnight Investments	11,641.85
Income from All Other Investments	75,106.62
Total Investment Income	86,748.47
Total Interest Income	188,855.82

INTEREST EXPENSE

Dividends - Regular Shares	844.48
Dividends - Discovery / Adventure	12.15
Dividends - Certificate Shares	24,550.14
Dividends - IRA Shares	214.71
Dividends - IRA Certificates	3,444.67
Dividends - Money Market Savings	569.04
Dividends - Holiday Club Account	233.04
Total Interest Expense	29,868.23
Net Interest Income	158,987.59
Net Interest Income after Provision	158,987.59

OPERATING EXPENSES

Compensation	67,432.73
Pension	3,769.91
Employee Benefits	18,730.61
Travel & Conference	1,666.67
Association Dues	534.60
Office Occupancy	11,961.70
Office Operations	35,799.73
Education & Promotion	7,425.67
Loan Servicing	12,027.24
Professional & Outside	42,920.88
Examination Fees	885.92
Annual Meeting	583.34
Miscellaneous Operating	666.67
Depreciation Expense-Building & Lea	595.00
Depreciation Expense-Furniture, Fix	2,900.88
Total Operating Expenses	207,901.55

OTHER OPERATING INCOME

Fees & Charges	16,417.60
Other Income	29,589.51
Total Other Operating Income	46,007.11
Net Income	(2,906.85)