

Cutting Edge FCU

Run: 05/13/2026

Income Statement

As of: 4/30/2026

Month-to-Date

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INTEREST INCOME	
Income from 1st Mortgage Loans	12,889.65
Income from Signature Loans	14,043.76
Income from New Auto Loans	10,576.10
Income from Used Auto Loans	29,212.16
Income from Visa	8,593.33
Income from 2nd Mortgage Loans	14,589.02
Income from All Other Loans	10,591.07
Income from Commercial Loans	2,489.15
Total Loan Income	102,984.24
Net Loan Income	102,984.24
Income from Overnight Investments	12,807.57
Income from All Other Investments	75,790.87
Total Investment Income	88,598.44
Total Interest Income	191,582.68
INTEREST EXPENSE	
Dividends - Regular Shares	770.07
Dividends - Discovery / Adventure	12.21
Dividends - Share Drafts	70.00
Dividends - Certificate Shares	26,438.07
Dividends - IRA Shares	317.70
Dividends - IRA Certificates	5,015.38
Dividends - Money Market Savings	537.11
Dividends - Holiday Club Account	147.70
Total Interest Expense	33,308.24
Net Interest Income	158,274.44
Net Interest Income after Provision	158,274.44
OPERATING EXPENSES	
Compensation	81,452.51
Pension	8,461.29
Employee Benefits	22,543.98
Travel & Conference	2,083.34
Association Dues	732.68
Office Occupancy	10,024.66
Office Operations	34,341.14
Education & Promotion	11,228.84
Loan Servicing	12,776.97
Professional & Outside	29,080.56
Examination Fees	649.63
Annual Meeting	708.34
Depreciation Expense-Building & Lea	814.59
Depreciation Expense-Furniture, Fix	3,440.47
Total Operating Expenses	218,339.00
OTHER OPERATING INCOME	
Fees & Charges	13,457.34
Other Income	34,100.01
Total Other Operating Income	47,557.35
Net Income	(12,507.21)

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Monthly Balance Sheet

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LOANS & CASH		
Loans in the Process of Liquidation	36,785.62	
1st Mortgage Loans	3,660,890.82	
Signature Loans	1,306,153.20	
New Auto Loans	2,557,836.68	
Used Auto Loans	5,568,402.15	
Visa	1,037,458.07	
2nd Mortgage Loans	2,466,788.30	
All Other Loans	2,228,528.96	
Total Loans		18,862,843.80
Allowance for Loan and Lease Loss	(171,068.16)	
Net Loans Outstanding		18,691,775.64
Accounts Receivable		2,095,378.15
Non-Interest Earning Cash		508,606.11
Total Cash & Cash Equivalents		508,606.11
INVESTMENTS		
Overnight Investments	5,244,940.13	
All Other Investments	24,754,322.93	
Total Investments		29,999,263.06
Investment Valuation	(45,717.24)	
Net Investments		29,953,545.82
OTHER ASSETS		
Prepaid & Deferred Expenses		346,233.35
Land and Building	299,652.59	
Accumulated Building Depreciation	(251,007.33)	
Land & Building (Net)		48,645.26
Furniture, Fixtures & Equipment	318,782.87	
Accumulated F.F. & E. Depreciation	(229,721.74)	
Furniture, Fixtures & Equip (Net)		89,061.13
Accrued Income		164,346.03
NCUSIF		434,431.95
All Other Assets		433,572.20
TOTAL ASSETS		52,765,595.64
LIABILITIES AND EQUITY		
Accounts Payable	365,655.81	
Dividends Payable	55,524.82	
Unapplied Data Processing Exceptions	(1,465,100.51)	
All Other Liabilities	466,041.99	
Regular Shares	20,086,038.94	
Discovery / Adventure	278,823.04	
Share Drafts	9,243,367.74	
Certificate Shares	10,916,082.46	
IRA Shares	1,523,932.63	
IRA Certificates	1,899,533.01	
Money Market Savings	4,001,034.05	
Holiday Club Account	104,884.41	
Business Savings	150,527.28	
Business Checking	204,850.21	
Association Savings	6,810.70	
TOTAL SHARES		48,415,884.47
TOTAL LIABILITIES	47,838,006.58	
Regular Reserve		415,635.65
Unrealized Gain(Loss) on Investments		(45,717.24)
Undivided Earnings		4,570,177.86
Net Income (from Balance Sheet)		(12,507.21)
TOTAL EQUITY		4,927,589.06
TOTAL LIABILITIES AND EQUITY		52,765,595.64