

# Cutting Edge FCU

Run: 06/15/2026

Income Statement

As of: 5/31/2026

Month-to-Date

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INTEREST INCOME

Income from 1st Mortgage Loans	13,167.59
Income from Signature Loans	14,520.00
Income from New Auto Loans	10,593.45
Income from Used Auto Loans	31,189.12
Income from Visa	9,095.86
Income from 2nd Mortgage Loans	13,314.19
Income from All Other Loans	10,134.65
Income from Commercial Loans	2,489.15
Total Loan Income	104,504.01
Net Loan Income	104,504.01
Income from Overnight Investments	6,433.45
Income from All Other Investments	77,278.50
Total Investment Income	83,711.95
Total Interest Income	188,215.96

INTEREST EXPENSE

Dividends - Regular Shares	827.14
Dividends - Discovery / Adventure	16.50
Dividends - Certificate Shares	30,088.49
Dividends - IRA Shares	327.54
Dividends - IRA Certificates	4,583.43
Dividends - Money Market Savings	559.53
Dividends - Holiday Club Account	161.29
Total Interest Expense	36,563.92
Net Interest Income	151,652.04
Net Interest Income after Provision	151,652.04

OPERATING EXPENSES

Compensation	78,205.73
Pension	9,675.79
Employee Benefits	21,299.10
Travel & Conference	2,083.34
Association Dues	732.68
Office Occupancy	10,341.92
Office Operations	36,392.10
Education & Promotion	15,827.98
Loan Servicing	14,453.64
Professional & Outside	41,756.45
Examination Fees	649.63
Annual Meeting	708.34
Depreciation Expense-Building & Lea	814.59
Depreciation Expense-Furniture, Fix	3,396.79
Total Operating Expenses	236,338.08

OTHER OPERATING INCOME

Fees & Charges	15,536.64
Other Income	40,966.68
Total Other Operating Income	56,503.32
(Gain) / Loss on Sale Of Assets	4,566.62
Total Non-Operating Income	4,566.62
Net Income	(32,749.34)

# Cutting Edge FCU

Run: 06/15/2026

As of: 5/31/2026

Monthly Balance Sheet

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<b>LOANS &amp; CASH</b>		
Loans in the Process of Liquidation	9,219.00	
1st Mortgage Loans	3,621,540.42	
Signature Loans	1,324,407.20	
New Auto Loans	2,540,163.73	
Used Auto Loans	5,707,214.86	
Visa	1,026,551.32	
2nd Mortgage Loans	2,453,948.16	
All Other Loans	2,195,427.17	
<b>Total Loans</b>		<b>18,878,471.86</b>
Allowance for Loan and Lease Loss	(164,151.18)	
<b>Net Loans Outstanding</b>		<b>18,714,320.68</b>
Accounts Receivable		1,517,062.55
Non-Interest Earning Cash		478,621.08
<b>Total Cash &amp; Cash Equivalents</b>		<b>478,621.08</b>
<b>INVESTMENTS</b>		
Overnight Investments	3,533,530.12	
All Other Investments	27,134,991.15	
<b>Total Investments</b>		<b>30,668,521.27</b>
Investment Valuation	(51,387.63)	
<b>Net Investments</b>		<b>30,617,133.64</b>
<b>OTHER ASSETS</b>		
Prepaid & Deferred Expenses		390,389.38
Land and Building	299,652.59	
Accumulated Building Depreciation	(251,821.92)	
<b>Land &amp; Building (Net)</b>		<b>47,830.67</b>
Furniture, Fixtures & Equipment	318,782.87	
Accumulated F.F. & E. Depreciation	(233,137.37)	
<b>Furniture, Fixtures &amp; Equip (Net)</b>		<b>85,645.50</b>
Accrued Income		169,385.14
NCUSIF		434,431.95
All Other Assets		427,639.20
<b>TOTAL ASSETS</b>		<b>52,882,459.79</b>
<b>LIABILITIES AND EQUITY</b>		
Accounts Payable	406,394.60	
Dividends Payable	57,741.77	
Unapplied Data Processing Exceptions	382,291.94	
All Other Liabilities	457,236.25	
Regular Shares	18,645,560.26	
Discovery / Adventure	329,586.25	
Share Drafts	8,865,955.75	
Certificate Shares	11,000,952.49	
IRA Shares	1,519,199.58	
IRA Certificates	1,865,882.62	
Money Market Savings	4,005,087.18	
Holiday Club Account	113,303.74	
Business Savings	157,246.34	
Business Checking	180,075.06	
Association Savings	6,776.63	
<b>TOTAL SHARES</b>		<b>46,689,625.90</b>
<b>TOTAL LIABILITIES</b>	47,993,290.46	
Regular Reserve		415,635.65
Unrealized Gain(Loss) on Investments		(51,387.63)
Undivided Earnings		4,570,177.86
Net Income (from Balance Sheet)		(45,256.55)
<b>TOTAL EQUITY</b>		<b>4,889,169.33</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>52,882,459.79</b>