

# Cutting Edge FCU

Run: 07/16/2026

Income Statement

As of: 6/30/2026

Month-to-Date

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|                                     |            |
|-------------------------------------|------------|
| <b>INTEREST INCOME</b>              |            |
| Income from 1st Mortgage Loans      | 12,608.18  |
| Income from Signature Loans         | 14,083.76  |
| Income from New Auto Loans          | 10,455.35  |
| Income from Used Auto Loans         | 31,556.62  |
| Income from Visa                    | 9,020.18   |
| Income from 2nd Mortgage Loans      | 12,917.12  |
| Income from All Other Loans         | 9,631.94   |
| Income from Commercial Loans        | 2,489.15   |
| Total Loan Income                   | 102,762.30 |
| Net Loan Income                     | 102,762.30 |
| Income from Overnight Investments   | 13,481.58  |
| Income from All Other Investments   | 85,963.50  |
| Total Investment Income             | 99,445.08  |
| Total Interest Income               | 202,207.38 |
| <b>INTEREST EXPENSE</b>             |            |
| Dividends - Regular Shares          | 790.20     |
| Dividends - Discovery / Adventure   | 22.69      |
| Dividends - Share Drafts            | 0.41       |
| Dividends - Certificate Shares      | 29,167.86  |
| Dividends - IRA Shares              | 314.41     |
| Dividends - IRA Certificates        | 5,030.92   |
| Dividends - Money Market Savings    | 535.96     |
| Dividends - Holiday Club Account    | 169.91     |
| Dividends - Business Savings        | 19.69      |
| Total Interest Expense              | 36,052.05  |
| Net Interest Income                 | 166,155.33 |
| Provision For Loan Loss Expense     | 1,306.82   |
| Net Interest Income after Provision | 164,848.51 |
| <b>OPERATING EXPENSES</b>           |            |
| Compensation                        | 81,070.93  |
| Pension                             | 8,510.90   |
| Employee Benefits                   | 21,023.74  |
| Travel & Conference                 | 2,083.34   |
| Association Dues                    | 732.68     |
| Office Occupancy                    | 9,743.67   |
| Office Operations                   | 38,177.23  |
| Education & Promotion               | 14,794.61  |
| Loan Servicing                      | 11,727.48  |
| Professional & Outside              | 34,547.43  |
| Examination Fees                    | 649.63     |
| Cash Over & Short                   | 50.00      |
| Annual Meeting                      | 708.34     |
| Miscellaneous Operating             | 50.00      |
| Depreciation Expense-Building & Lea | 814.59     |
| Depreciation Expense-Furniture, Fix | 3,385.27   |
| Total Operating Expenses            | 228,069.84 |
| <b>OTHER OPERATING INCOME</b>       |            |
| Fees & Charges                      | 17,373.93  |
| Other Income                        | 98,105.36  |
| Total Other Operating Income        | 115,479.29 |
| (Gain) / Loss on Sale Of Assets     | 7,324.00   |
| Total Non-Operating Income          | 7,324.00   |
| Net Income                          | 44,933.96  |

# Cutting Edge FCU

Run: 07/16/2026

As of: 6/30/2026

## Monthly Balance Sheet

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|                                              |               |                      |
|----------------------------------------------|---------------|----------------------|
| <b>LOANS &amp; CASH</b>                      |               |                      |
| 1st Mortgage Loans                           | 3,581,738.86  |                      |
| Signature Loans                              | 1,309,826.01  |                      |
| New Auto Loans                               | 2,682,016.26  |                      |
| Used Auto Loans                              | 6,021,867.84  |                      |
| Visa                                         | 1,041,463.20  |                      |
| 2nd Mortgage Loans                           | 2,470,078.73  |                      |
| All Other Loans                              | 2,190,771.27  |                      |
| <b>Total Loans</b>                           |               | <b>19,297,762.17</b> |
| Allowance for Loan and Lease Loss            | (165,683.00)  |                      |
| <b>Net Loans Outstanding</b>                 |               | <b>19,132,079.17</b> |
| Accounts Receivable                          |               | 1,633,217.48         |
| Non-Interest Earning Cash                    |               | 498,611.35           |
| <b>Total Cash &amp; Cash Equivalents</b>     |               | <b>498,611.35</b>    |
| <b>INVESTMENTS</b>                           |               |                      |
| Overnight Investments                        | 3,044,941.42  |                      |
| All Other Investments                        | 27,350,462.41 |                      |
| <b>Total Investments</b>                     |               | <b>30,395,403.83</b> |
| Investment Valuation                         | (114,455.49)  |                      |
| <b>Net Investments</b>                       |               | <b>30,280,948.34</b> |
| <b>OTHER ASSETS</b>                          |               |                      |
| Prepaid & Deferred Expenses                  |               | 372,353.65           |
| Land and Building                            | 299,652.59    |                      |
| Accumulated Building Depreciation            | (252,636.51)  |                      |
| <b>Land &amp; Building (Net)</b>             |               | <b>47,016.08</b>     |
| Furniture, Fixtures & Equipment              | 323,970.27    |                      |
| Accumulated F.F. & E. Depreciation           | (236,541.48)  |                      |
| <b>Furniture, Fixtures &amp; Equip (Net)</b> |               | <b>87,428.79</b>     |
| Accrued Income                               |               | 168,412.47           |
| NCUSIF                                       |               | 434,431.95           |
| All Other Assets                             |               | 454,352.33           |
| <b>TOTAL ASSETS</b>                          |               | <b>53,108,851.61</b> |
| <b>LIABILITIES AND EQUITY</b>                |               |                      |
| Accounts Payable                             | 467,717.40    |                      |
| Dividends Payable                            | 51,053.01     |                      |
| Unapplied Data Processing Exceptions         | 95,416.62     |                      |
| All Other Liabilities                        | 487,813.13    |                      |
| Regular Shares                               | 18,167,422.28 |                      |
| Discovery / Adventure                        | 321,230.74    |                      |
| Share Drafts                                 | 9,315,618.27  |                      |
| Certificate Shares                           | 11,508,222.50 |                      |
| IRA Shares                                   | 1,509,287.76  |                      |
| IRA Certificates                             | 1,873,080.83  |                      |
| Money Market Savings                         | 3,976,599.01  |                      |
| Holiday Club Account                         | 122,364.38    |                      |
| Business Savings                             | 161,006.82    |                      |
| Business Checking                            | 166,098.00    |                      |
| Association Savings                          | 14,885.43     |                      |
| <b>TOTAL SHARES</b>                          |               | <b>47,135,816.02</b> |
| TOTAL LIABILITIES                            | 48,237,816.18 |                      |
| Regular Reserve                              |               | 415,635.65           |
| Unrealized Gain(Loss) on Investments         |               | (114,455.49)         |
| Undivided Earnings                           |               | 4,569,855.27         |
| <b>TOTAL EQUITY</b>                          |               | <b>4,871,035.43</b>  |
| <b>TOTAL LIABILITIES AND EQUITY</b>          |               | <b>53,108,851.61</b> |