

Cutting Edge FCU

Run: 08/12/2026

As of: 7/31/2026

Monthly Balance Sheet

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LOANS & CASH		
1st Mortgage Loans	3,551,992.38	
Signature Loans	1,366,613.19	
New Auto Loans	2,825,190.39	
Used Auto Loans	6,194,234.95	
Visa	1,043,193.16	
2nd Mortgage Loans	2,398,900.79	
All Other Loans	2,167,394.95	
Total Loans		19,547,519.81
Allowance for Loan and Lease Loss	(165,883.00)	
Net Loans Outstanding		19,381,636.81
Accounts Receivable		1,201,868.08
Non-Interest Earning Cash		415,928.65
Total Cash & Cash Equivalents		415,928.65
INVESTMENTS		
Overnight Investments	3,259,515.59	
All Other Investments	26,870,818.02	
Total Investments		30,130,333.61
Investment Valuation	(115,456.48)	
Net Investments		30,014,877.13
OTHER ASSETS		
Prepaid & Deferred Expenses		369,632.10
Land and Building	299,652.59	
Accumulated Building Depreciation	(253,451.10)	
Land & Building (Net)		46,201.49
Furniture, Fixtures & Equipment	323,970.27	
Accumulated F.F. & E. Depreciation	(239,944.93)	
Furniture, Fixtures & Equip (Net)		84,025.34
Accrued Income		213,825.60
NCUSIF		434,431.95
All Other Assets		671,018.33
TOTAL ASSETS		52,833,445.48
LIABILITIES AND EQUITY		
Accounts Payable	380,225.11	
Dividends Payable	62,709.71	
Unapplied Data Processing Exceptions	(18,554.78)	
All Other Liabilities	689,615.72	
Regular Shares	17,904,896.12	
Discovery / Adventure	325,390.06	
Share Drafts	9,101,171.23	
Certificate Shares	11,566,838.69	
IRA Shares	1,505,444.64	
IRA Certificates	1,876,453.84	
Money Market Savings	4,016,293.65	
Holiday Club Account	129,691.35	
Business Savings	164,533.62	
Business Checking	269,697.84	
Association Savings	7,194.16	
TOTAL SHARES		46,867,605.20
TOTAL LIABILITIES	47,981,600.96	
Regular Reserve		415,635.65
Unrealized Gain(Loss) on Investments		(115,456.48)
Undivided Earnings		4,569,855.27
Net Income (from Balance Sheet)		(18,189.92)
TOTAL EQUITY		4,851,844.52
TOTAL LIABILITIES AND EQUITY		52,833,445.48

Cutting Edge FCU

Run: 08/12/2026

Income Statement

As of: 7/31/2026

Month-to-Date

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INTEREST INCOME

Income from 1st Mortgage Loans	12,901.29
Income from Signature Loans	14,828.22
Income from New Auto Loans	12,234.42
Income from Used Auto Loans	34,615.94
Income from Visa	9,242.86
Income from 2nd Mortgage Loans	13,166.23
Income from All Other Loans	10,443.83
Income from Commercial Loans	2,489.15
Total Loan Income	109,921.94
Net Loan Income	109,921.94
Income from Overnight Investments	4,871.44
Income from All Other Investments	86,292.91
Total Investment Income	91,164.35
Total Interest Income	201,086.29

INTEREST EXPENSE

Dividends - Regular Shares	781.06
Dividends - Discovery / Adventure	14.35
Dividends - Certificate Shares	32,747.83
Dividends - IRA Shares	326.26
Dividends - IRA Certificates	5,238.29
Dividends - Money Market Savings	541.56
Dividends - Holiday Club Account	188.76
Total Interest Expense	39,838.11
Net Interest Income	161,248.18
Net Interest Income after Provision	161,248.18

OPERATING EXPENSES

Compensation	71,305.85
Pension	9,770.14
Employee Benefits	24,484.65
Travel & Conference	2,083.34
Association Dues	732.68
Office Occupancy	11,366.77
Office Operations	34,743.62
Education & Promotion	11,376.21
Loan Servicing	15,092.02
Professional & Outside	42,613.82
Examination Fees	649.63
Cash Over & Short	(13.00)
Annual Meeting	708.34
Depreciation Expense-Building & Lea	814.59
Depreciation Expense-Furniture, Fix	3,384.61
Total Operating Expenses	229,113.27

OTHER OPERATING INCOME

Fees & Charges	17,462.72
Other Income	32,212.45
Total Other Operating Income	49,675.17
Net Income	(18,189.92)