

Cutting Edge FCU

Run: 09/17/2026

As of: 8/31/2026

Monthly Balance Sheet

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LOANS & CASH		
1st Mortgage Loans	3,512,132.86	
Signature Loans	1,353,908.86	
New Auto Loans	2,810,596.08	
Used Auto Loans	6,075,851.56	
Visa	1,047,321.41	
2nd Mortgage Loans	2,318,002.59	
All Other Loans	2,158,598.90	
Total Loans		19,276,412.26
Allowance for Loan and Lease Loss	(171,843.57)	
Net Loans Outstanding		19,104,568.69
Accounts Receivable		1,463,848.27
Non-Interest Earning Cash		474,362.91
Total Cash & Cash Equivalents		474,362.91
INVESTMENTS		
Overnight Investments	4,290,713.54	
All Other Investments	26,071,126.14	
Total Investments		30,361,839.68
Investment Valuation	(133,488.18)	
Net Investments		30,228,351.50
OTHER ASSETS		
Prepaid & Deferred Expenses		339,877.37
Land and Building	299,652.59	
Accumulated Building Depreciation	(254,265.69)	
Land & Building (Net)		45,386.90
Furniture, Fixtures & Equipment	323,970.27	
Accumulated F.F. & E. Depreciation	(243,165.25)	
Furniture, Fixtures & Equip (Net)		80,805.02
Accrued Income		169,847.31
NCUSIF		434,431.95
All Other Assets		665,161.33
TOTAL ASSETS		53,006,641.25
LIABILITIES AND EQUITY		
Accounts Payable	247,482.14	
Dividends Payable	65,581.07	
Unapplied Data Processing Exceptions	30,038.35	
All Other Liabilities	686,298.54	
Regular Shares	18,188,052.04	
Discovery / Adventure	332,937.51	
Share Drafts	8,907,202.49	
Certificate Shares	11,835,886.41	
IRA Shares	1,506,516.48	
IRA Certificates	1,877,279.10	
Money Market Savings	3,954,232.84	
Holiday Club Account	135,301.99	
Business Savings	172,817.94	
Business Checking	249,358.98	
Association Savings	6,776.93	
TOTAL SHARES		47,166,362.71
TOTAL LIABILITIES	48,195,762.81	
Regular Reserve		415,635.65
Unrealized Gain(Loss) on Investments		(133,488.18)
Undivided Earnings		4,569,855.27
Net Income (from Balance Sheet)		(41,124.30)
TOTAL EQUITY		4,810,878.44
TOTAL LIABILITIES AND EQUITY		53,006,641.25

Cutting Edge FCU

Run: 09/17/2026

Income Statement

As of: 8/31/2026

Month-to-Date

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INTEREST INCOME	
Income from 1st Mortgage Loans	12,807.25
Income from Signature Loans	15,260.81
Income from New Auto Loans	12,179.38
Income from Used Auto Loans	33,583.05
Income from Visa	8,816.23
Income from 2nd Mortgage Loans	12,564.93
Income from All Other Loans	10,548.29
Income from Commercial Loans	2,489.17
Total Loan Income	108,249.11
Net Loan Income	108,249.11
Income from Overnight Investments	6,027.13
Income from All Other Investments	85,004.95
Total Investment Income	91,032.08
Total Interest Income	199,281.19
INTEREST EXPENSE	
Dividends - Regular Shares	774.20
Dividends - Discovery / Adventure	19.10
Dividends - Certificate Shares	33,570.44
Dividends - IRA Shares	326.03
Dividends - IRA Certificates	5,286.33
Dividends - Money Market Savings	539.09
Dividends - Holiday Club Account	197.90
Total Interest Expense	40,713.09
Net Interest Income	158,568.10
Net Interest Income after Provision	158,568.10
OPERATING EXPENSES	
Compensation	74,072.66
Pension	8,367.38
Employee Benefits	20,383.16
Travel & Conference	2,083.34
Association Dues	732.68
Office Occupancy	10,470.57
Office Operations	42,149.16
Education & Promotion	18,529.83
Loan Servicing	13,578.02
Professional & Outside	32,940.86
Examination Fees	649.63
Annual Meeting	708.34
Depreciation Expense-Building & Lea	814.59
Depreciation Expense-Furniture, Fix	3,201.48
Total Operating Expenses	228,681.70
OTHER OPERATING INCOME	
Fees & Charges	15,375.89
Other Income	31,803.33
Total Other Operating Income	47,179.22
Net Income	(22,934.38)