

Cutting Edge FCU

Run: 10/06/2026

Income Statement

As of: 9/30/2026

Month-to-Date

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INTEREST INCOME

Income from 1st Mortgage Loans	12,250.24
Income from Signature Loans	14,688.97
Income from New Auto Loans	12,120.10
Income from Used Auto Loans	32,506.30
Income from Visa	8,951.44
Income from 2nd Mortgage Loans	11,985.20
Income from All Other Loans	9,861.25
Income from Commercial Loans	2,348.30
Total Loan Income	104,711.80
Net Loan Income	104,711.80
Income from Overnight Investments	9,402.60
Income from All Other Investments	84,705.21
Total Investment Income	94,107.81
Total Interest Income	198,819.61

INTEREST EXPENSE

Dividends - Regular Shares	757.77
Dividends - Discovery / Adventure	12.55
Dividends - Share Drafts	0.32
Dividends - Certificate Shares	33,066.51
Dividends - IRA Shares	314.73
Dividends - IRA Certificates	5,114.19
Dividends - Money Market Savings	518.84
Dividends - Holiday Club Account	201.25
Dividends - Business Savings	21.34
Total Interest Expense	40,007.50
Net Interest Income	158,812.11
Net Interest Income after Provision	158,812.11

OPERATING EXPENSES

Compensation	77,390.00
Pension	6,945.18
Employee Benefits	21,949.80
Travel & Conference	2,083.34
Association Dues	732.68
Office Occupancy	11,298.39
Office Operations	36,695.85
Education & Promotion	19,824.84
Loan Servicing	11,868.41
Professional & Outside	35,039.39
Examination Fees	649.63
Annual Meeting	708.34
Depreciation Expense-Building & Lea	814.59
Depreciation Expense-Furniture, Fix	3,138.53
Total Operating Expenses	229,138.97

OTHER OPERATING INCOME

Fees & Charges	17,637.67
Other Income	29,600.77
Total Other Operating Income	47,238.44
Net Income	(23,088.42)

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Run: 10/06/2026

As of: 9/30/2026

Monthly Balance Sheet

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LOANS & CASH		
1st Mortgage Loans	3,476,703.61	
Signature Loans	1,377,304.68	
New Auto Loans	3,025,780.64	
Used Auto Loans	6,127,123.29	
Visa	1,027,227.06	
2nd Mortgage Loans	2,185,167.15	
All Other Loans	2,110,164.42	
Total Loans		19,329,470.85
Allowance for Loan and Lease Loss	(172,066.24)	
Net Loans Outstanding		19,157,404.61
Accounts Receivable		1,865,986.08
Non-Interest Earning Cash		514,237.62
Total Cash & Cash Equivalents		514,237.62
INVESTMENTS		
Overnight Investments	3,950,045.77	
All Other Investments	26,291,270.46	
Total Investments		30,241,316.23
Investment Valuation	(133,488.18)	
Net Investments		30,107,828.05
OTHER ASSETS		
Prepaid & Deferred Expenses		318,969.87
Land and Building	299,652.59	
Accumulated Building Depreciation	(255,080.28)	
Land & Building (Net)		44,572.31
Furniture, Fixtures & Equipment	324,873.07	
Accumulated F.F. & E. Depreciation	(246,322.62)	
Furniture, Fixtures & Equip (Net)		78,550.45
Accrued Income		159,627.00
NCUSIF		434,431.95
All Other Assets		659,691.88
TOTAL ASSETS		53,341,299.82
LIABILITIES AND EQUITY		
Accounts Payable	322,446.96	
Dividends Payable	54,086.43	
Unapplied Data Processing Exceptions	12,711.57	
All Other Liabilities	668,785.89	
Regular Shares	18,281,336.33	
Discovery / Adventure	320,864.19	
Share Drafts	9,289,432.06	
Certificate Shares	11,898,616.87	
IRA Shares	1,513,180.10	
IRA Certificates	1,857,080.89	
Money Market Savings	3,823,131.33	
Holiday Club Account	145,434.83	
Business Savings	167,219.68	
Business Checking	191,270.35	
Association Savings	7,912.32	
TOTAL SHARES		47,495,478.95
TOTAL LIABILITIES	48,553,509.80	
Regular Reserve		415,635.65
Unrealized Gain(Loss) on Investments		(133,488.18)
Undivided Earnings		4,505,642.55
TOTAL EQUITY		4,787,790.02
TOTAL LIABILITIES AND EQUITY		53,341,299.82