Cutting Edge FCU

LOANS & CASH		
1st Mortgage Loans	3,452,212.10	
Signature Loans	1,413,159.49	
New Auto Loans	2,858,915.82	
Used Auto Loans	6,333,087.83	
Visa	1,061,352.04	
2nd Mortgage Loans	2,097,063.04	
All Other Loans	2,159,843.09	
Total Loans		**19,375,633.41**
Allowance for Loan and Lease Loss	(170,404.53)	
Net Loans Outstanding		**19,205,228.88**
Accounts Receivable		1,233,439.21
Non-Interest Earning Cash		407,302.69
Total Cash & Cash Equivalents		**407,302.69**
INVESTMENTS		
Overnight Investments	4,392,073.52	
All Other Investments	26,291,437.73	
Total Investments		**30,683,511.25**
Net Investments		**30,683,511.25**
OTHER ASSETS		
Prepaid & Deferred Expenses		290,054.48
Land and Building	299,652.59	
Accumulated Building Depreciation	(255,894.87)	
Land & Building (Net)		**43,757.72**
Furniture, Fixtures & Equipment	324,873.07	
Accumulated F.F. & E. Depreciation	(249,467.70)	
Furniture, Fixtures & Equip (Net)		**75,405.37**
Accrued Income		188,109.46
NCUSIF		448,270.34
All Other Assets		653,798.88
TOTAL ASSETS		**53,228,878.28**
LIABILITIES AND EQUITY		
Accounts Payable	416,400.52	
Dividends Payable	64,536.74	
Unapplied Data Processing Exceptions	157,567.63	
All Other Liabilities	655,327.06	
Regular Shares	17,797,092.94	
Discovery / Adventure	318,450.13	
Share Drafts	9,524,103.41	
Certificate Shares	12,002,115.20	
IRA Shares	1,449,625.86	
IRA Certificates	1,920,361.89	
Money Market Savings	3,654,399.59	
Holiday Club Account	21,366.31	
Business Savings	104,046.10	
Business Checking	222,281.08	
Association Savings	8,587.37	
TOTAL SHARES		**47,022,429.88**
TOTAL LIABILITIES	48,316,261.83	
Regular Reserve		415,635.65
Undivided Earnings		4,505,642.55
Net Income (from Balance Sheet)		(8,661.75)
TOTAL EQUITY		**4,912,616.45**
TOTAL LIABILITIES AND EQUITY		**53,228,878.28**

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Cutting Edge FCU

Run: 11/16/2026 **Income Statement**

As of: 10/31/2026 **Month-to-Date**

INTEREST INCOME	
Income from 1st Mortgage Loans	12,553.11
Income from Signature Loans	15,312.41
Income from New Auto Loans	12,390.04
Income from Used Auto Loans	34,410.38
Income from Visa	8,765.25
Income from 2nd Mortgage Loans	11,174.65
Income from All Other Loans	10,122.54
Income from Commercial Loans	2,348.30
Total Loan Income	107,076.68
Net Loan Income	107,076.68
Income from Overnight Investments	8,695.76
Income from All Other Investments	87,631.39
Total Investment Income	96,327.15
Total Interest Income	203,403.83
INTEREST EXPENSE	
Dividends - Regular Shares	774.68
Dividends - Discovery / Adventure	14.28
Dividends - Certificate Shares	32,896.54
Dividends - IRA Shares	323.54
Dividends - IRA Certificates	5,393.23
Dividends - Money Market Savings	522.22
Dividends - Holiday Club Account	22.27
Total Interest Expense	39,946.76
Net Interest Income	163,457.07
Net Interest Income after Provision	163,457.07
OPERATING EXPENSES	
Compensation	80,344.00
Pension	9,938.83
Employee Benefits	9,637.33
Travel & Conference	2,083.34
Association Dues	732.68
Office Occupancy	10,480.49
Office Operations	36,264.71
Education & Promotion	17,529.35
Loan Servicing	12,342.58
Professional & Outside	36,671.65
Examination Fees	649.63
Annual Meeting	708.34
Miscellaneous Operating	50.00
Depreciation Expense-Building & Lea	814.59
Depreciation Expense-Furniture, Fix	3,126.24
Total Operating Expenses	221,373.76
OTHER OPERATING INCOME	
Fees & Charges	17,488.83
Other Income	31,766.11
Total Other Operating Income	49,254.94
Net Income	(8,661.75)

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