

**CommStar Credit Union
Balance Sheet - Detailed**

Federal Charter/Certificate Number:

Source: Actual

Dec 2018

Assets

Cash

Checking Account	960,766.61
Change Fund	1,006,890.07
Petty Cash	0.00
Total Cash:	<u>\$1,967,656.68</u>

Investments

US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	0.00
Commercial Banks	6,295,000.00
S & L	208,526.73
Other CUs	112,500.00
Loans to CUs	0.00
Other Investments	3,538,850.33
Asset Balancing Account	0.00
Total Investments:	<u>\$10,154,877.06</u>
Unreal G/L AFS Invest	0.00
Net Total Investments	<u>\$10,154,877.06</u>

Loans

Real Estate Loans

1st Mortgage Loans - Fixed	7,549,083.50
2nd Mortgage Loans - Fixed	2,493,478.97
Home Equity	0.00
1st Mortgage Loans - Adj Rate	0.00
2nd Mortgage Loans - Adj Rate	3,243,623.93
Other Real Estate Loans	0.00
Total Real Estate Loans:	<u>\$13,286,186.40</u>

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	<u>Dec 2018</u>
Line of Credit Loans	
Line Of Credit - OD	13,276.89
Line Of Credit - CC	0.00
Total Line of Credit Loans:	<u>\$13,276.89</u>
Other Loans	
Share Secured Loans	58,930.87
Unsecured Loans	1,382,801.43
Motor Vehicle Loans - New	10,309,579.02
Commercial Loans	3,780,416.70
Other Loans	1,222,560.26
Motor Vehicle Loans - Used	18,973,027.63
Total Other Loans:	<u>\$35,727,315.91</u>
Total Loans:	<u>\$49,026,779.20</u>
Allowance for Loan Loss	(353,000.00)
Net Total Loans	<u>\$48,673,779.20</u>
Non-Interest Bearing Assets	
Fixed Assets	
Land & Building	1,855,990.37
Furniture & Fixtures	221,459.90
Data Processing Equipment	0.00
Total Fixed Assets:	<u>\$2,077,450.27</u>
Other Assets	
Share Insurance Fund	843,410.33
Other Assets	4,630,674.82
Other Real Estate Owned	0.00
Total Other Assets:	<u>\$5,474,085.15</u>
Total Non-Interest Bearing Assets:	<u>\$7,551,535.42</u>
Total Assets:	<u>\$68,347,848.36</u>

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Dec 2018

Liabilities Shares and Equity

Liabilities

Borrowings

Notes Payable and RRAs	0.00
Other Borrowed Funds	0.00
Liability Balancing Account	0.00
Total Borrowings:	<u>\$0.00</u>

Other Liabilities

Div Payable - Reg/Club	0.00
Div Payable - Drafts/MMAs	0.00
Interest Payable - Share Certs	0.00
Interest Payable - IRAs	0.00
Accounts Payable	0.00
Other Liabilities	476,373.88

Total Other Liabilities: \$476,373.88

Total Liabilities: \$476,373.88

Shares

Regular Shares	27,332,192.17
Club Accounts	181,423.68
Share Draft Accts	11,258,141.25
Money Market Accts	5,544,009.64
Share Certificates	12,950,927.75
Share Certificates - Long Term	0.00
IRA	551,610.00
IRA Certificates	3,353,470.86
Total Shares:	<u>\$61,171,775.35</u>

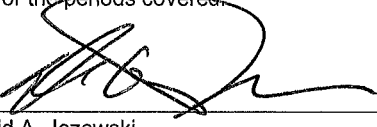
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	<u>Dec 2018</u>
Equity	
Regular Reserves	2,740,557.00
Special Reserves	0.00
Other Reserves	0.00
Undivided Earnings	3,361,901.84
Net Income/(Loss)	597,240.29
Unreal G/L AFS Invest	0.00
Total Equity:	<u>\$6,699,699.13</u>
Total Liabilities Shares and Equity:	<u>\$68,347,848.36</u>

We certify, to the best of our knowledge and belief, this statement and the related statements are true and correct and presents fairly the financial position and the results of operations for the periods covered.

By: 
Name: David A. Jezewski
Title: Chief Executive Officer/President

By:  CFO
Name: John M. Radolec
Title: Chief Financial Officer

CommStar Credit Union
Period To Date Income Statement - Detailed (Jan 2018 - Dec 2018)

Source: Actual (Jan 2018 - Dec 2018)

	<u>Amount</u>
Interest Income	
Interest On Loans	
Real Estate Loans	
1st Mortgage Loans - Fixed	398,079.99
2nd Mortgage Loans - Fixed	207,367.41
Home Equity	0.00
1st Mortgage Loans - Adj Rate	0.00
2nd Mortgage Loans - Adj Rate	195,099.94
Other Real Estate Loans	17,179.19
Total Real Estate Loans:	<u>\$817,726.53</u>
Line of Credit Loans	
Line Of Credit - OD	1,899.25
Line Of Credit - CC	0.00
Total Line of Credit Loans:	<u>\$1,899.25</u>
Other Loans	
Share Secured Loans	1,702.20
Unsecured Loans	141,085.56
Motor Vehicle Loans - New	446,619.70
Commercial Loans	231,174.71
Other Loans	64,774.14
Motor Vehicle Loans - Used	821,869.51
Total Other Loans:	<u>\$1,707,225.82</u>
Total Interest On Loans:	<u>\$2,526,851.60</u>

CommStar Credit Union
Period To Date Income Statement - Detailed (Jan 2018 - Dec 2018)

Source: Actual (Jan 2018 - Dec 2018)

	<u>Amount</u>
Investments	
US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	34,122.20
Commercial Banks	119,562.34
S & L	0.00
Other CUs	0.00
Loans to CUs	0.00
Other Investments	182,965.79
Asset Balancing Account	0.00
Total Investments:	<u>\$336,650.33</u>
Total Interest Income:	<u>\$2,863,501.93</u>

CommStar Credit Union
Period To Date Income Statement - Detailed (Jan 2018 - Dec 2018)

Source: Actual (Jan 2018 - Dec 2018)

	<u>Amount</u>
Interest Expense	
Dividends on Shares	
Regular Shares	18,026.04
Club Accounts	298.73
Share Draft	42,819.58
Money Market	22,928.64
Share Certificates	210,523.07
Share Certificates - Long Term	0.00
IRA	555.81
IRA Certificates	57,694.93
Total Dividends on Shares:	<u>\$352,846.80</u>
Interest on Borrowed Money	
Int Payable Notes/RRAs	0.00
Int Other Borrowed Funds	0.00
Liability Balancing Account	0.00
Total Interest on Borrowed Money:	<u>\$0.00</u>
Total Interest Expense:	<u>\$352,846.80</u>
Net Interest Income:	\$2,510,655.13
Provision for Loan Losses	109,699.98
Net Interest Income After PLL:	<u>\$2,400,955.15</u>
Non-Interest Income	
Fee Income	1,055,627.67
Other Operating Income	523,836.64
Non-Operating Gain/(Loss)	244,714.77
Total Non-Interest Income:	<u>\$1,824,179.08</u>

CommStar Credit Union
Period To Date Income Statement - Detailed (Jan 2018 - Dec 2018)

Source: Actual (Jan 2018 - Dec 2018)

	<u>Amount</u>
Non-Interest Expense	
Employee Compensation	1,287,823.34
Employee Benefits	303,669.88
Travel & Conference	26,819.42
League & Association Dues	20,315.62
Postage	27,733.04
Other Insurance	53,115.34
Education and Promotions	105,158.27
Loan Services	548,170.62
Data Processing Expenses	416,670.34
Shared Branching Expense	16,607.66
Building Maintenance	54,767.97
Audit Expense	17,950.00
Utilities	33,661.56
Building Depreciation	125,677.39
Real Estate Taxes	22,231.78
Communications/Telephone	42,117.15
Maintenance of Furniture & Eqpt	26,864.40
Depreciation of Furniture & Eqpt	4,986.46
Office Supplies	76,701.51
Surety Bond Premium	36,842.33
Outside Service Providers	267,690.90
Supervisory Fees	18,158.00
Cash Over/Short	695.00
Annual Meeting	11,267.17
Misc. Operating Exp	82,198.79
Total Non-Interest Expense:	<u>\$3,627,893.94</u>
Net Income(Loss) Before Extraordinary Expense	<u>\$597,240.29</u>
NCUSIF Stabilization Expense	0.00
Net Income(Loss):	<u>\$597,240.29</u>
Reserve Transfer	0.00
Net Income(Loss) After Reserve Transfer:	<u>\$597,240.29</u>