

**CommStar Credit Union
Balance Sheet - Detailed**

Federal Charter/Certificate Number:

Source: Actual

Nov 2018

Assets

Cash

Checking Account	2,206,776.08
Change Fund	1,108,096.58
Petty Cash	0.00
Total Cash:	<u>\$3,314,872.66</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	208,406.83
Other CUs	112,500.00
Loans to CUs	0.00
Other Investments	6,414,412.77
Asset Balancing Account	0.00
Total Investments:	<u>\$13,030,319.60</u>
Unreal G/L AFS Invest	0.00
Net Total Investments	<u>\$13,030,319.60</u>

Loans

Real Estate Loans

1st Mortgage Loans - Fixed	7,566,508.85
2nd Mortgage Loans - Fixed	2,488,051.72
Home Equity	0.00
1st Mortgage Loans - Adj Rate	0.00
2nd Mortgage Loans - Adj Rate	3,250,026.11
Other Real Estate Loans	0.00
Total Real Estate Loans:	<u>\$13,304,586.68</u>

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	<u>Nov 2018</u>
Line of Credit Loans	
Line Of Credit - OD	11,597.72
Line Of Credit - CC	0.00
Total Line of Credit Loans:	<u>\$11,597.72</u>
Other Loans	
Share Secured Loans	64,147.83
Unsecured Loans	1,378,940.59
Motor Vehicle Loans - New	10,376,736.94
Commercial Loans	3,791,607.96
Other Loans	1,253,643.17
Motor Vehicle Loans - Used	19,021,004.16
Total Other Loans:	<u>\$35,886,080.65</u>
Total Loans:	<u>\$49,202,265.05</u>
Allowance for Loan Loss	(370,000.00)
Net Total Loans	<u>\$48,832,265.05</u>
Non-Interest Bearing Assets	
Fixed Assets	
Land & Building	1,891,972.74
Furniture & Fixtures	189,025.88
Data Processing Equipment	0.00
Total Fixed Assets:	<u>\$2,080,998.62</u>
Other Assets	
Share Insurance Fund	843,410.33
Other Assets	1,197,451.56
Other Real Estate Owned	0.00
Total Other Assets:	<u>\$2,040,861.89</u>
Total Non-Interest Bearing Assets:	<u>\$4,121,860.51</u>
Total Assets:	<u>\$69,299,317.82</u>

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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	2,900.00
Div Payable - Drafts/MMAs	0.00
Interest Payable - Share Certs	32,937.30
Interest Payable - IRAs	9,694.83
Accounts Payable	(296.88)
Other Liabilities	571,465.97

Total Other Liabilities: \$616,701.22

Total Liabilities: \$616,701.22

Shares

Regular Shares	27,812,405.95
Club Accounts	141,266.09
Share Draft Accts	11,824,049.14
Money Market Accts	5,513,681.35
Share Certificates	13,016,373.26
Share Certificates - Long Term	0.00
IRA	559,972.76
IRA Certificates	3,438,533.98

Total Shares: \$62,306,282.53

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Equity	
Regular Reserves	2,740,557.00
Special Reserves	0.00
Other Reserves	0.00
Undivided Earnings	3,361,901.84
Net Income/(Loss)	273,875.23
Unreal G/L AFS Invest	0.00
Total Equity:	<u>\$6,376,334.07</u>
Total Liabilities Shares and Equity:	\$69,299,317.82

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 - Nov 2018)

Source: Actual (Jan 2018 - Nov 2018)

	<u>Amount</u>
Interest Income	
Interest On Loans	
Real Estate Loans	
1st Mortgage Loans - Fixed	365,537.32
2nd Mortgage Loans - Fixed	187,389.05
Home Equity	0.00
1st Mortgage Loans - Adj Rate	0.00
2nd Mortgage Loans - Adj Rate	178,579.15
Other Real Estate Loans	17,179.19
Total Real Estate Loans:	<u>\$748,684.71</u>
Line of Credit Loans	
Line Of Credit - OD	1,730.52
Line Of Credit - CC	0.00
Total Line of Credit Loans:	<u>\$1,730.52</u>
Other Loans	
Share Secured Loans	1,519.25
Unsecured Loans	128,372.82
Motor Vehicle Loans - New	411,082.84
Commercial Loans	211,296.78
Other Loans	63,137.16
Motor Vehicle Loans - Used	754,681.76
Total Other Loans:	<u>\$1,570,090.61</u>
Total Interest On Loans:	<u>\$2,320,505.84</u>

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

Source: Actual (Jan 2018 - Nov 2018)

	<u>Amount</u>
Investments	
US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	30,056.24
Commercial Banks	107,233.32
S & L	0.00
Other CUs	0.00
Loans to CUs	0.00
Other Investments	135,821.85
Asset Balancing Account	0.00
Total Investments:	<u>\$273,111.41</u>
Total Interest Income:	\$2,593,617.25

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

Source: Actual (Jan 2018 - Nov 2018)

	<u>Amount</u>
Interest Expense	
Dividends on Shares	
Regular Shares	16,370.25
Club Accounts	270.63
Share Draft	40,304.28
Money Market	19,550.93
Share Certificates	192,352.81
Share Certificates - Long Term	0.00
IRA	508.72
IRA Certificates	52,971.74
Total Dividends on Shares:	<u>\$322,329.36</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:	\$322,329.36
Net Interest Income:	\$2,271,287.89
Provision for Loan Losses	108,731.44
Net Interest Income After PLL:	<u>\$2,162,556.45</u>
Non-Interest Income	
Fee Income	969,565.21
Other Operating Income	443,076.69
Non-Operating Gain/(Loss)	(16,533.14)
Total Non-Interest Income:	<u>\$1,396,108.76</u>

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

Source: Actual (Jan 2018 - Nov 2018)

	<u>Amount</u>
Non-Interest Expense	
Employee Compensation	1,184,306.74
Employee Benefits	279,430.09
Travel & Conference	24,312.75
League & Association Dues	18,672.76
Postage	26,755.52
Other Insurance	24,669.00
Education and Promotions	94,673.64
Loan Services	507,254.77
Data Processing Expenses	383,623.63
Shared Branching Expense	15,574.50
Building Maintenance	51,780.63
Audit Expense	16,425.00
Utilities	30,405.62
Building Depreciation	85,695.02
Real Estate Taxes	20,431.78
Communications/Telephone	37,338.49
Maintenance of Furniture & Eqpt	24,367.15
Depreciation of Furniture & Eqpt	4,774.07
Office Supplies	72,098.01
Surety Bond Premium	33,644.00
Outside Service Providers	245,332.67
Supervisory Fees	16,574.65
Cash Over/Short	1,046.75
Annual Meeting	10,467.17
Misc. Operating Exp	75,135.57
Total Non-Interest Expense:	<u>\$3,284,789.98</u>
Net Income(Loss) Before Extraordinary Expense	<u>\$273,875.23</u>
NCUSIF Stabilization Expense	0.00
Net Income(Loss):	<u>\$273,875.23</u>
Reserve Transfer	0.00
Net Income(Loss) After Reserve Transfer:	<u>\$273,875.23</u>