

**CommStar Credit Union
Balance Sheet - Detailed**

Federal Charter/Certificate Number:

Source: Actual

Apr 2020

Assets

Cash

Checking Account	10,276,451.98
Change Fund	1,399,438.85
Petty Cash	0.00
Total Cash:	<u>\$11,675,890.83</u>

Investments

US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	507,092.30
Commercial Banks	11,345,000.00
S & L	210,280.65
Other CUs	112,500.00
Loans to CUs	0.00
Other Investments	3,785,368.62
Asset Balancing Account	0.00
Total Investments:	<u>\$15,960,241.57</u>
Unreal G/L AFS Invest	0.00
Net Total Investments	<u>\$15,960,241.57</u>

Loans

Real Estate Loans

1st Mortgage Loans - Fixed	8,228,558.36
2nd Mortgage Loans - Fixed	2,267,564.61
Home Equity	0.00
1st Mortgage Loans - Adj Rate	257,735.25
2nd Mortgage Loans - Adj Rate	3,324,005.88
Other Real Estate Loans	187,722.48
Total Real Estate Loans:	<u>\$14,265,586.58</u>

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Line of Credit Loans	
Line Of Credit - OD	7,692.79
Line Of Credit - CC	147,120.92
Total Line of Credit Loans:	<u>\$154,813.71</u>
Other Loans	
Share Secured Loans	72,229.34
Unsecured Loans	1,231,312.02
Motor Vehicle Loans - New	6,538,851.28
Commercial Loans	5,868,079.42
Other Loans	852,852.79
Motor Vehicle Loans - Used	15,575,030.92
Total Other Loans:	<u>\$30,138,355.77</u>
Total Loans:	<u>\$44,558,756.06</u>
Allowance for Loan Loss	(444,000.00)
Net Total Loans	<u>\$44,114,756.06</u>
Non-Interest Bearing Assets	
Fixed Assets	
Land & Building	1,744,368.68
Furniture & Fixtures	219,245.63
Data Processing Equipment	0.00
Total Fixed Assets:	<u>\$1,963,614.31</u>
Other Assets	
Share Insurance Fund	856,540.63
Other Assets	4,787,919.15
Other Real Estate Owned	0.00
Total Other Assets:	<u>\$5,644,459.78</u>
Total Non-Interest Bearing Assets:	<u>\$7,608,074.09</u>
Total Assets:	<u>\$79,358,962.55</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	1,650.00
Div Payable - Drafts/MMAs	0.00
Interest Payable - Share Certs	24,183.17
Interest Payable - IRAs	4,293.35
Accounts Payable	0.00
Other Liabilities	248,764.23

Total Other Liabilities: \$278,890.75

Total Liabilities: \$278,890.75

Shares

Regular Shares	32,796,352.43
Club Accounts	303,560.09
Share Draft Accts	14,744,507.56
Money Market Accts	5,452,692.43
Share Certificates	15,311,969.59
Share Certificates - Long Term	0.00
IRA	539,848.11
IRA Certificates	3,083,271.24
Total Shares:	<u>\$72,232,201.45</u>

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Equity	
Regular Reserves	2,962,706.00
Special Reserves	0.00
Other Reserves	0.00
Undivided Earnings	4,117,586.73
Net Income/(Loss)	(232,422.38)
Unreal G/L AFS Invest	0.00
Total Equity:	<u>\$6,847,870.35</u>
Total Liabilities Shares and Equity:	\$79,358,962.55

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:  CEO

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 2020 - Apr 2020)

Source: Actual (Jan 2020 - Apr 2020)

	<u>Amount</u>
Interest Income	
Interest On Loans	
Real Estate Loans	
1st Mortgage Loans - Fixed	128,518.14
2nd Mortgage Loans - Fixed	73,714.71
Home Equity	0.00
1st Mortgage Loans - Adj Rate	4,705.58
2nd Mortgage Loans - Adj Rate	64,009.52
Other Real Estate Loans	2,554.80
Total Real Estate Loans:	<u>\$273,502.75</u>
Line of Credit Loans	
Line Of Credit - OD	531.76
Line Of Credit - CC	0.00
Total Line of Credit Loans:	<u>\$531.76</u>
Other Loans	
Share Secured Loans	857.62
Unsecured Loans	45,661.94
Motor Vehicle Loans - New	83,756.41
Commercial Loans	76,427.82
Other Loans	15,910.94
Motor Vehicle Loans - Used	211,155.13
Total Other Loans:	<u>\$433,769.86</u>
Total Interest On Loans:	<u>\$707,804.37</u>

CommStar Credit Union
Period To Date Income Statement - Detailed (Jan 2020 - Apr 2020)

Source: Actual (Jan 2020 - Apr 2020)

	<u>Amount</u>
Investments	
US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	13,954.97
Commercial Banks	76,304.16
S & L	0.00
Other CUs	0.00
Loans to CUs	0.00
Other Investments	0.00
Asset Balancing Account	0.00
Total Investments:	<u>\$90,259.13</u>
Total Interest Income:	<u>\$798,063.50</u>

CommStar Credit Union
Period To Date Income Statement - Detailed (Jan 2020 - Apr 2020)

Source: Actual (Jan 2020 - Apr 2020)

	<u>Amount</u>
Interest Expense	
Dividends on Shares	
Regular Shares	6,610.47
Club Accounts	63.40
Share Draft	8,605.29
Money Market	13,452.77
Share Certificates	100,906.39
Share Certificates - Long Term	0.00
IRA	166.25
IRA Certificates	20,539.71
Total Dividends on Shares:	<u>\$150,344.28</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>\$150,344.28</u>
Net Interest Income:	\$647,719.22
Provision for Loan Losses	214,617.63
Net Interest Income After PLL:	<u>\$433,101.59</u>
Non-Interest Income	
Fee Income	320,261.30
Other Operating Income	191,263.24
Non-Operating Gain/(Loss)	(4,585.00)
Total Non-Interest Income:	<u>\$506,939.54</u>

CommStar Credit Union
 Period To Date Income Statement - Detailed (Jan 2020 - Apr 2020)

Source: Actual (Jan 2020 - Apr 2020)

	<u>Amount</u>
Non-Interest Expense	
Employee Compensation	484,162.32
Employee Benefits	80,655.31
Travel & Conference	5,427.32
League & Association Dues	7,840.32
Postage	10,348.25
Other Insurance	10,456.16
Education and Promotions	46,642.51
Loan Services	109,231.68
Data Processing Expenses	139,984.01
Shared Branching Expense	7,424.72
Building Maintenance	15,699.32
Audit Expense	6,000.00
Utilities	8,585.51
Building Depreciation	34,090.90
Real Estate Taxes	8,324.16
Communications/Telephone	13,043.39
Maintenance of Furniture & Eqpt	9,851.54
Depreciation of Furniture & Eqpt	3,363.08
Office Supplies	28,300.11
Surety Bond Premium	11,161.28
Outside Service Providers	91,027.31
Supervisory Fees	6,219.32
Cash Over/Short	359.94
Annual Meeting	4,531.77
Misc. Operating Exp	29,733.28
Total Non-Interest Expense:	<u>\$1,172,463.51</u>
Net Income(Loss) Before Extraordinary Expense	<u>(\$232,422.38)</u>
NCUSIF Stabilization Expense	0.00
Net Income(Loss):	<u>(\$232,422.38)</u>
Reserve Transfer	0.00
Net Income(Loss) After Reserve Transfer:	<u>(\$232,422.38)</u>