

**CommStar Credit Union
Balance Sheet - Detailed**

Federal Charter/Certificate Number:

Source: Actual

May 2020

Assets

Cash

Checking Account	14,192,594.13
Change Fund	1,133,646.04
Petty Cash	0.00
Total Cash:	<u>\$15,326,240.17</u>

Investments

US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	507,304.26
Commercial Banks	11,895,000.00
S & L	210,323.86
Other CUs	112,500.00
Loans to CUs	0.00
Other Investments	3,785,365.30
Asset Balancing Account	0.00
Total Investments:	<u>\$16,510,493.42</u>
Unreal G/L AFS Invest	0.00
Net Total Investments	<u>\$16,510,493.42</u>

Loans

Real Estate Loans

1st Mortgage Loans - Fixed	8,448,122.75
2nd Mortgage Loans - Fixed	2,226,028.88
Home Equity	0.00
1st Mortgage Loans - Adj Rate	257,422.14
2nd Mortgage Loans - Adj Rate	3,302,568.23
Other Real Estate Loans	189,790.49
Total Real Estate Loans:	<u>\$14,423,932.49</u>

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Line of Credit Loans	
Line Of Credit - OD	6,993.49
Line Of Credit - CC	158,079.90
Total Line of Credit Loans:	<u>\$165,073.39</u>

Other Loans	
Share Secured Loans	74,223.51
Unsecured Loans	1,197,170.47
Motor Vehicle Loans - New	6,377,395.58
Commercial Loans	6,827,322.44
Other Loans	832,304.37
Motor Vehicle Loans - Used	15,358,370.81

Total Other Loans:	<u>\$30,666,787.18</u>
Total Loans:	<u>\$45,255,793.06</u>
Allowance for Loan Loss	<u>(393,990.00)</u>
Net Total Loans	<u>\$44,861,803.06</u>

Non-Interest Bearing Assets

Fixed Assets	
Land & Building	1,735,823.68
Furniture & Fixtures	218,885.47
Data Processing Equipment	0.00
Total Fixed Assets:	<u>\$1,954,709.15</u>

Other Assets	
Share Insurance Fund	856,540.63
Other Assets	4,806,933.53
Other Real Estate Owned	0.00
Total Other Assets:	<u>\$5,663,474.16</u>

Total Non-Interest Bearing Assets:	<u>\$7,618,183.31</u>
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Total Assets: \$84,316,719.96

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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	3,300.00
Div Payable - Drafts/MMAs	0.00
Interest Payable - Share Certs	46,081.71
Interest Payable - IRAs	8,433.11
Accounts Payable	0.00
Other Liabilities	593,166.80

Total Other Liabilities: \$650,981.62

Total Liabilities: \$650,981.62

Shares

Regular Shares	33,817,426.75
Club Accounts	364,924.98
Share Draft Accts	18,177,715.47
Money Market Accts	5,643,034.69
Share Certificates	15,076,848.25
Share Certificates - Long Term	0.00
IRA	587,143.32
IRA Certificates	3,044,576.43

Total Shares: \$76,711,669.89

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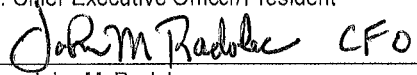
Equity	
Regular Reserves	2,962,706.00
Special Reserves	0.00
Other Reserves	0.00
Undivided Earnings	4,117,586.73
Net Income/(Loss)	(126,224.28)
Unreal G/L AFS Invest	0.00
Total Equity:	<u>\$6,954,068.45</u>
Total Liabilities Shares and Equity:	\$84,316,719.96

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:  _____

Name: John M. Radolec

Title: Chief Financial Officer

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

Source: Actual (Jan 2020 - May 2020)

	<u>Amount</u>
Interest Income	
Interest On Loans	
Real Estate Loans	
1st Mortgage Loans - Fixed	165,415.29
2nd Mortgage Loans - Fixed	92,416.91
Home Equity	0.00
1st Mortgage Loans - Adj Rate	5,907.50
2nd Mortgage Loans - Adj Rate	76,510.28
Other Real Estate Loans	3,367.50
Total Real Estate Loans:	<u>\$343,617.48</u>
Line of Credit Loans	
Line Of Credit - OD	630.92
Line Of Credit - CC	19.68
Total Line of Credit Loans:	<u>\$650.60</u>
Other Loans	
Share Secured Loans	1,076.60
Unsecured Loans	56,526.99
Motor Vehicle Loans - New	104,539.27
Commercial Loans	98,921.61
Other Loans	18,225.00
Motor Vehicle Loans - Used	265,920.65
Total Other Loans:	<u>\$545,210.12</u>
Total Interest On Loans:	<u>\$889,478.20</u>

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

Source: Actual (Jan 2020 - May 2020)

	<u>Amount</u>
Investments	
US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	14,499.50
Commercial Banks	94,876.18
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>\$109,375.68</u>
Total Interest Income:	\$998,853.88

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

Source: Actual (Jan 2020 - May 2020)

	<u>Amount</u>
Interest Expense	
Dividends on Shares	
Regular Shares	8,641.53
Club Accounts	63.40
Share Draft	11,500.38
Money Market	14,732.29
Share Certificates	125,919.30
Share Certificates - Long Term	0.00
IRA	214.62
IRA Certificates	25,124.86
Total Dividends on Shares:	<u>\$186,196.38</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>\$186,196.38</u>
Net Interest Income:	\$812,657.50
Provision for Loan Losses	153,431.11
Net Interest Income After PLL:	<u>\$659,226.39</u>
Non-Interest Income	
Fee Income	417,261.76
Other Operating Income	232,200.94
Non-Operating Gain/(Loss)	(3,200.81)
Total Non-Interest Income:	<u>\$646,261.89</u>

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

Source: Actual (Jan 2020 - May 2020)

	<u>Amount</u>
Non-Interest Expense	
Employee Compensation	597,341.95
Employee Benefits	99,826.15
Travel & Conference	6,302.76
League & Association Dues	9,500.61
Postage	11,505.40
Other Insurance	12,656.38
Education and Promotions	57,739.15
Loan Services	132,503.85
Data Processing Expenses	166,493.35
Shared Branching Expense	8,197.17
Building Maintenance	21,206.55
Audit Expense	7,500.00
Utilities	9,813.88
Building Depreciation	42,635.90
Real Estate Taxes	10,424.16
Communications/Telephone	16,314.64
Maintenance of Furniture & Eqpt	12,142.04
Depreciation of Furniture & Eqpt	4,203.85
Office Supplies	37,085.90
Surety Bond Premium	13,951.60
Outside Service Providers	104,934.26
Supervisory Fees	7,774.15
Cash Over/Short	359.78
Annual Meeting	5,531.77
Misc. Operating Exp	35,767.31
Total Non-Interest Expense:	<u>\$1,431,712.56</u>
Net Income(Loss) Before Extraordinary Expense	<u>(\$126,224.28)</u>
NCUSIF Stabilization Expense	0.00
Net Income(Loss):	<u>(\$126,224.28)</u>
Reserve Transfer	0.00
Net Income(Loss) After Reserve Transfer:	<u>(\$126,224.28)</u>