

**CommStar Credit Union
Balance Sheet - Detailed**

Federal Charter/Certificate Number:

Source: Actual

Dec 2024

Assets

Cash

Checking Account	2,153,755.40
Change Fund	1,165,166.18
Petty Cash	0.00
Total Cash:	<u>\$3,318,921.58</u>

Investments

US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	589,673.66
Commercial Banks	14,839,000.00
S & L	0.00
Other CUs	112,500.00
Loans to CUs	0.00
Other Investments	6,628,269.97
Asset Balancing Account	0.00
Total Investments:	<u>\$22,169,443.63</u>
Unreal G/L AFS Invest	0.00
Net Total Investments	<u>\$22,169,443.63</u>

Loans

Real Estate Loans

1st Mortgage Loans - Fixed	19,053,628.90
2nd Mortgage Loans - Fixed	1,866,140.41
Home Equity	0.00
1st Mortgage Loans - Adj Rate	0.00
2nd Mortgage Loans - Adj Rate	4,286,862.94
Other Real Estate Loans	1,138,857.60
Total Real Estate Loans:	<u>\$26,345,489.85</u>

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	<u>Dec 2024</u>
Line of Credit Loans	
Line Of Credit - OD	6,431.25
Line Of Credit - CC	557,525.69
Total Line of Credit Loans:	<u>\$563,956.94</u>
Other Loans	
Share Secured Loans	86,112.14
Unsecured Loans	3,573,346.81
Motor Vehicle Loans - New	4,731,670.75
Commercial Loans	10,159,199.49
Other Loans	497,267.69
Motor Vehicle Loans - Used	19,151,910.40
Total Other Loans:	<u>\$38,199,507.28</u>
Total Loans:	<u>\$65,108,954.07</u>
Allowance for Loan Loss	(879,000.00)
Net Total Loans	<u>\$64,229,954.07</u>
Non-Interest Bearing Assets	
Fixed Assets	
Land & Building	1,673,544.67
Furniture & Fixtures	480,083.21
Data Processing Equipment	0.00
Total Fixed Assets:	<u>\$2,153,627.88</u>
Other Assets	
Share Insurance Fund	1,137,273.93
Other Assets	5,574,895.27
Other Real Estate Owned	0.00
Total Other Assets:	<u>\$6,712,169.20</u>
Total Non-Interest Bearing Assets:	<u>\$8,865,797.08</u>
Total Assets:	<u>\$98,584,116.36</u>

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Dec 2024

Liabilities Shares and Equity

Liabilities

Borrowings

Notes Payable and RRAs	0.00
Other Borrowed Funds	3,000,000.00
Liability Balancing Account	0.00
Total Borrowings:	<u>\$3,000,000.00</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	876,230.82

Total Other Liabilities: \$876,230.82

Total Liabilities: \$3,876,230.82

Shares

Regular Shares	37,518,401.81
Club Accounts	116,246.11
Share Draft Accts	17,072,664.47
Money Market Accts	10,494,394.81
Share Certificates	18,241,128.03
Share Certificates - Long Term	0.00
IRA	644,269.45
IRA Certificates	1,950,326.09

Total Shares: \$86,037,430.77

**CommStar Credit Union
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Source: Actual

	<u>Dec 2024</u>
Equity	
Regular Reserves	3,634,462.00
Special Reserves	0.00
Other Reserves	0.00
Undivided Earnings	4,464,151.88
Net Income/(Loss)	571,840.89
Unreal G/L AFS Invest	0.00
Total Equity:	<u>\$8,670,454.77</u>
Total Liabilities Shares and Equity:	\$98,584,116.36

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 2024 - Dec 2024)

Source: Actual (Jan 2024 - Dec 2024)

	<u>Amount</u>
Interest Income	
Interest On Loans	
Real Estate Loans	
1st Mortgage Loans - Fixed	838,701.91
2nd Mortgage Loans - Fixed	200,389.07
Home Equity	0.00
1st Mortgage Loans - Adj Rate	0.00
2nd Mortgage Loans - Adj Rate	412,522.75
Other Real Estate Loans	46,223.97
Total Real Estate Loans:	<u>\$1,497,837.70</u>
Line of Credit Loans	
Line Of Credit - OD	1,164.62
Line Of Credit - CC	49,825.85
Total Line of Credit Loans:	<u>\$50,990.47</u>
Other Loans	
Share Secured Loans	4,439.95
Unsecured Loans	327,734.88
Motor Vehicle Loans - New	206,262.84
Commercial Loans	479,115.60
Other Loans	(4,239.93)
Motor Vehicle Loans - Used	979,625.60
Total Other Loans:	<u>\$1,992,938.94</u>
Total Interest On Loans:	<u>\$3,541,767.11</u>

CommStar Credit Union
Period To Date Income Statement - Detailed (Jan 2024 - Dec 2024)

Source: Actual (Jan 2024 - Dec 2024)

	<u>Amount</u>
Investments	
US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	159,250.82
Commercial Banks	627,737.67
S & L	0.00
Other CUs	0.00
Loans to CUs	0.00
Other Investments	63,263.36
Asset Balancing Account	0.00
Total Investments:	<u>\$850,251.85</u>
Total Interest Income:	\$4,392,018.96

CommStar Credit Union
Period To Date Income Statement - Detailed (Jan 2024 - Dec 2024)

Source: Actual (Jan 2024 - Dec 2024)

	<u>Amount</u>
Interest Expense	
Dividends on Shares	
Regular Shares	42,031.58
Club Accounts	209.82
Share Draft	125,902.30
Money Market	295,293.43
Share Certificates	724,265.42
Share Certificates - Long Term	0.00
IRA	708.52
IRA Certificates	61,556.55
Total Dividends on Shares:	<u>\$1,249,967.62</u>
Interest on Borrowed Money	
Int Payable Notes/RRAs	0.00
Int Other Borrowed Funds	123,328.60
Liability Balancing Account	0.00
Total Interest on Borrowed Money:	<u>\$123,328.60</u>
Total Interest Expense:	<u>\$1,373,296.22</u>
Net Interest Income:	<u>\$3,018,722.74</u>
Provision for Loan Losses	404,553.24
Net Interest Income After PLL:	<u>\$2,614,169.50</u>
Non-Interest Income	
Fee Income	1,220,363.24
Other Operating Income	554,161.69
Non-Operating Gain/(Loss)	2,300.59
Total Non-Interest Income:	<u>\$1,776,825.52</u>

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Period To Date Income Statement - Detailed (Jan 2024 - Dec 2024)

Source: Actual (Jan 2024 - Dec 2024)

	<u>Amount</u>
Non-Interest Expense	
Employee Compensation	1,496,020.77
Employee Benefits	348,530.79
Travel & Conference	10,810.23
League & Association Dues	23,726.09
Postage	26,454.74
Other Insurance	9,834.84
Education and Promotions	113,568.62
Loan Services	293,513.52
Data Processing Expenses	467,392.50
Shared Branching Expense	11,570.69
Building Maintenance	49,428.88
Audit Expense	18,000.00
Utilities	27,829.03
Building Depreciation	76,501.50
Real Estate Taxes	23,312.22
Communications/Telephone	32,558.58
Maintenance of Furniture & Eqpt	90,512.84
Depreciation of Furniture & Eqpt	115,010.59
Office Supplies	38,586.60
Surety Bond Premium	37,847.11
Outside Service Providers	433,901.59
Supervisory Fees	21,134.00
Cash Over/Short	(1,607.50)
Annual Meeting	11,372.39
Misc. Operating Exp	43,343.51
Total Non-Interest Expense:	<u>\$3,819,154.13</u>
Net Income(Loss) Before Extraordinary Expense	<u>\$571,840.89</u>
NCUSIF Stabilization Expense	0.00
Net Income(Loss):	<u>\$571,840.89</u>
Reserve Transfer	0.00
Net Income(Loss) After Reserve Transfer:	<u>\$571,840.89</u>