

**CommStar Credit Union  
Balance Sheet - Detailed**

Federal Charter/Certificate Number:

Source: Actual

Dec 2020

**Assets**

Cash

Checking Account	8,589,781.42
Change Fund	1,088,618.83
Petty Cash	0.00
Total Cash:	<u>\$9,678,400.25</u>

Investments

US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	507,883.37
Commercial Banks	15,428,000.00
S & L	210,632.34
Other CUs	112,500.00
Loans to CUs	0.00
Other Investments	3,975,597.00
Asset Balancing Account	0.00
Total Investments:	<u>\$20,234,612.71</u>
Unreal G/L AFS Invest	0.00
Net Total Investments	<u>\$20,234,612.71</u>

Loans

Real Estate Loans

1st Mortgage Loans - Fixed	12,895,093.49
2nd Mortgage Loans - Fixed	1,892,484.16
Home Equity	0.00
1st Mortgage Loans - Adj Rate	255,348.17
2nd Mortgage Loans - Adj Rate	3,188,564.58
Other Real Estate Loans	314,248.75
Total Real Estate Loans:	<u>\$18,545,739.15</u>

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	<u>Dec 2020</u>
Line of Credit Loans	
Line Of Credit - OD	9,853.57
Line Of Credit - CC	192,721.70
Total Line of Credit Loans:	<u>\$202,575.27</u>
Other Loans	
Share Secured Loans	52,929.32
Unsecured Loans	1,147,333.42
Motor Vehicle Loans - New	5,376,934.01
Commercial Loans	6,885,489.28
Other Loans	742,908.25
Motor Vehicle Loans - Used	14,095,874.71
Total Other Loans:	<u>\$28,301,468.99</u>
Total Loans:	<u>\$47,049,783.41</u>
Allowance for Loan Loss	(373,000.00)
Net Total Loans	<u>\$46,676,783.41</u>
Non-Interest Bearing Assets	
Fixed Assets	
Land & Building	1,677,343.00
Furniture & Fixtures	182,935.31
Data Processing Equipment	0.00
Total Fixed Assets:	<u>\$1,860,278.31</u>
Other Assets	
Share Insurance Fund	856,540.63
Other Assets	4,745,188.36
Other Real Estate Owned	0.00
Total Other Assets:	<u>\$5,601,728.99</u>
Total Non-Interest Bearing Assets:	<u>\$7,462,007.30</u>
<b>Total Assets:</b>	<u><b>\$84,051,803.67</b></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	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	365,993.32

Total Other Liabilities: \$365,993.32

Total Liabilities: \$365,993.32

Shares

Regular Shares	37,723,432.26
Club Accounts	192,772.16
Share Draft Accts	16,353,211.11
Money Market Accts	5,503,374.21
Share Certificates	12,930,905.16
Share Certificates - Long Term	0.00
IRA	715,065.75
IRA Certificates	2,926,718.45
Total Shares:	<u>\$76,345,479.10</u>

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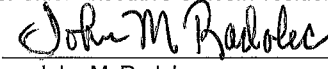
Source: Actual

	<u>Dec 2020</u>
Equity	
Regular Reserves	2,962,706.00
Special Reserves	0.00
Other Reserves	0.00
Undivided Earnings	4,117,586.73
Net Income/(Loss)	260,038.52
Unreal G/L AFS Invest	0.00
Total Equity:	<u>\$7,340,331.25</u>
<b>Total Liabilities Shares and Equity:</b>	<u>\$84,051,803.67</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 2020 - Dec 2020)**

Source: Actual (Jan 2020 - Dec 2020)

	<u>Amount</u>
<b>Interest Income</b>	
Interest On Loans	
Real Estate Loans	
1st Mortgage Loans - Fixed	466,988.00
2nd Mortgage Loans - Fixed	216,521.02
Home Equity	0.00
1st Mortgage Loans - Adj Rate	14,168.20
2nd Mortgage Loans - Adj Rate	158,337.77
Other Real Estate Loans	7,657.27
Total Real Estate Loans:	<u>\$863,672.26</u>
Line of Credit Loans	
Line Of Credit - OD	1,427.80
Line Of Credit - CC	8,027.33
Total Line of Credit Loans:	<u>\$9,455.13</u>
Other Loans	
Share Secured Loans	2,409.65
Unsecured Loans	128,299.82
Motor Vehicle Loans - New	236,886.17
Commercial Loans	253,307.52
Other Loans	27,757.30
Motor Vehicle Loans - Used	634,946.67
Total Other Loans:	<u>\$1,283,607.13</u>
Total Interest On Loans:	<u>\$2,156,734.52</u>

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

**Source: Actual (Jan 2020 - Dec 2020)**

	<u>Amount</u>
Investments	
US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	20,837.70
Commercial Banks	204,895.39
S & L	0.00
Other CUs	0.00
Loans to CUs	0.00
Other Investments	51,869.38
Asset Balancing Account	0.00
Total Investments:	<u>\$277,602.47</u>
<b>Total Interest Income:</b>	<u>\$2,434,336.99</u>

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

Source: Actual (Jan 2020 - Dec 2020)

	<u>Amount</u>
<b>Interest Expense</b>	
Dividends on Shares	
Regular Shares	28,902.46
Club Accounts	289.02
Share Draft	37,367.56
Money Market	21,550.11
Share Certificates	265,135.77
Share Certificates - Long Term	0.00
IRA	572.12
IRA Certificates	54,719.02
Total Dividends on Shares:	\$408,536.06
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:	\$0.00
<b>Total Interest Expense:</b>	<b>\$408,536.06</b>
<b>Net Interest Income:</b>	<b>\$2,025,800.93</b>
Provision for Loan Losses	169,166.66
<b>Net Interest Income After PLL:</b>	<b>\$1,856,634.27</b>
<b>Non-Interest Income</b>	
Fee Income	1,295,300.81
Other Operating Income	550,530.66
Non-Operating Gain/(Loss)	(10,008.26)
<b>Total Non-Interest Income:</b>	<b>\$1,835,823.21</b>

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

Source: Actual (Jan 2020 - Dec 2020)

	<u>Amount</u>
<b>Non-Interest Expense</b>	
Employee Compensation	1,460,478.56
Employee Benefits	245,016.54
Travel & Conference	14,766.65
League & Association Dues	21,122.72
Postage	23,901.56
Other Insurance	25,697.60
Education and Promotions	122,282.81
Loan Services	316,208.25
Data Processing Expenses	385,467.77
Shared Branching Expense	14,483.10
Building Maintenance	49,742.62
Audit Expense	18,100.00
Utilities	21,838.54
Building Depreciation	101,616.60
Real Estate Taxes	25,128.32
Communications/Telephone	37,533.94
Maintenance of Furniture & Eqpt	30,256.69
Depreciation of Furniture & Eqpt	10,089.52
Office Supplies	87,711.99
Surety Bond Premium	34,517.19
Outside Service Providers	279,636.11
Supervisory Fees	18,109.00
Cash Over/Short	945.53
Annual Meeting	15,543.94
Misc. Operating Exp	72,223.41
<b>Total Non-Interest Expense:</b>	<u>\$3,432,418.96</u>
<b>Net Income(Loss) Before Extraordinary Expense</b>	<u>\$260,038.52</u>
NCUSIF Stabilization Expense	0.00
<b>Net Income(Loss):</b>	<u>\$260,038.52</u>
Reserve Transfer	0.00
<b>Net Income(Loss) After Reserve Transfer:</b>	<u>\$260,038.52</u>