

**CommStar Credit Union  
Balance Sheet - Detailed**

Federal Charter/Certificate Number:

Source: Actual

Nov 2020

**Assets**

Cash

Checking Account	8,555,457.16
Change Fund	1,068,269.35
Petty Cash	0.00
Total Cash:	<u>\$9,623,726.51</u>

Investments

US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	507,829.57
Commercial Banks	15,129,000.00
S & L	210,589.06
Other CUs	112,500.00
Loans to CUs	0.00
Other Investments	3,975,622.02
Asset Balancing Account	0.00
Total Investments:	<u>\$19,935,540.65</u>
Unreal G/L AFS Invest	0.00
Net Total Investments	<u>\$19,935,540.65</u>

Loans

Real Estate Loans

1st Mortgage Loans - Fixed	13,372,858.97
2nd Mortgage Loans - Fixed	2,045,557.54
Home Equity	0.00
1st Mortgage Loans - Adj Rate	255,700.12
2nd Mortgage Loans - Adj Rate	3,085,007.40
Other Real Estate Loans	314,248.75
Total Real Estate Loans:	<u>\$19,073,372.78</u>

**CommStar Credit Union  
Balance Sheet - Detailed**

Federal Charter/Certificate Number:

Source: Actual

Nov 2020

Line of Credit Loans	
Line Of Credit - OD	8,287.66
Line Of Credit - CC	183,819.29
Total Line of Credit Loans:	<u>\$192,106.95</u>
Other Loans	
Share Secured Loans	64,773.69
Unsecured Loans	1,170,161.35
Motor Vehicle Loans - New	5,476,416.60
Commercial Loans	6,980,529.52
Other Loans	750,874.90
Motor Vehicle Loans - Used	14,210,016.67
Total Other Loans:	<u>\$28,652,772.73</u>
Total Loans:	<u>\$47,918,252.46</u>
Allowance for Loan Loss	(369,000.00)
Net Total Loans	<u>\$47,549,252.46</u>
Non-Interest Bearing Assets	
Fixed Assets	
Land & Building	1,685,852.35
Furniture & Fixtures	183,573.37
Data Processing Equipment	0.00
Total Fixed Assets:	<u>\$1,869,425.72</u>
Other Assets	
Share Insurance Fund	856,540.63
Other Assets	4,706,004.69
Other Real Estate Owned	0.00
Total Other Assets:	<u>\$5,562,545.32</u>
Total Non-Interest Bearing Assets:	<u>\$7,431,971.04</u>
<b>Total Assets:</b>	<b><u>\$84,540,490.66</u></b>

**CommStar Credit Union  
Balance Sheet - Detailed**

Federal Charter/Certificate Number:

Source: Actual

Nov 2020

**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	3,450.00
Div Payable - Drafts/MMAs	0.00
Interest Payable - Share Certs	31,257.41
Interest Payable - IRAs	7,430.43
Accounts Payable	0.00
Other Liabilities	364,702.14

Total Other Liabilities: \$406,839.98

Total Liabilities: \$406,839.98

Shares

Regular Shares	37,965,794.72
Club Accounts	158,005.81
Share Draft Accts	16,653,250.99
Money Market Accts	5,575,784.37
Share Certificates	12,971,977.99
Share Certificates - Long Term	0.00
IRA	591,804.17
IRA Certificates	2,940,099.72

Total Shares: \$76,856,717.77

**CommStar Credit Union  
Balance Sheet - Detailed**

Federal Charter/Certificate Number:

Source: Actual

**Nov 2020**

Equity	
Regular Reserves	2,962,706.00
Special Reserves	0.00
Other Reserves	0.00
Undivided Earnings	4,117,586.73
Net Income/(Loss)	196,640.18
Unreal G/L AFS Invest	0.00
Total Equity:	<u>\$7,276,932.91</u>
<b>Total Liabilities Shares and Equity:</b>	<b>\$84,540,490.66</b>

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 - Nov 2020)

Source: Actual (Jan 2020 - Nov 2020)

	<u>Amount</u>
<b>Interest Income</b>	
Interest On Loans	
Real Estate Loans	
1st Mortgage Loans - Fixed	417,689.17
2nd Mortgage Loans - Fixed	199,049.75
Home Equity	0.00
1st Mortgage Loans - Adj Rate	12,975.89
2nd Mortgage Loans - Adj Rate	146,361.55
Other Real Estate Loans	6,592.42
Total Real Estate Loans:	<u>\$782,668.78</u>
Line of Credit Loans	
Line Of Credit - OD	1,299.79
Line Of Credit - CC	6,752.02
Total Line of Credit Loans:	<u>\$8,051.81</u>
Other Loans	
Share Secured Loans	2,236.64
Unsecured Loans	118,169.75
Motor Vehicle Loans - New	218,835.11
Commercial Loans	227,419.75
Other Loans	26,617.57
Motor Vehicle Loans - Used	582,788.64
Total Other Loans:	<u>\$1,176,067.46</u>
Total Interest On Loans:	<u>\$1,966,788.05</u>

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

Source: Actual (Jan 2020 - Nov 2020)

	<u>Amount</u>
Investments	
US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	20,460.65
Commercial Banks	190,562.30
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>\$211,022.95</u>
<b>Total Interest Income:</b>	<u>\$2,177,811.00</u>

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

Source: Actual (Jan 2020 - Nov 2020)

	<u>Amount</u>
<b>Interest Expense</b>	
Dividends on Shares	
Regular Shares	25,148.14
Club Accounts	258.82
Share Draft	33,499.58
Money Market	20,717.98
Share Certificates	249,190.48
Share Certificates - Long Term	0.00
IRA	512.22
IRA Certificates	50,749.51
Total Dividends on Shares:	<u>\$380,076.73</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>
<b>Total Interest Expense:</b>	<u>\$380,076.73</u>
<b>Net Interest Income:</b>	\$1,797,734.27
Provision for Loan Losses	168,953.01
<b>Net Interest Income After PLL:</b>	<u>\$1,628,781.26</u>
<b>Non-Interest Income</b>	
Fee Income	1,161,372.17
Other Operating Income	511,628.67
Non-Operating Gain/(Loss)	(12,634.08)
<b>Total Non-Interest Income:</b>	<u>\$1,660,366.76</u>

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

Source: Actual (Jan 2020 - Nov 2020)

	<u>Amount</u>
<b>Non-Interest Expense</b>	
Employee Compensation	1,280,837.97
Employee Benefits	228,747.64
Travel & Conference	13,926.22
League & Association Dues	19,462.35
Postage	22,873.86
Other Insurance	23,930.43
Education and Promotions	116,514.23
Loan Services	291,737.04
Data Processing Expenses	352,757.51
Shared Branching Expense	12,959.46
Building Maintenance	45,795.11
Audit Expense	16,550.00
Utilities	19,843.41
Building Depreciation	93,190.58
Real Estate Taxes	23,078.32
Communications/Telephone	34,984.27
Maintenance of Furniture & Eqpt	27,657.88
Depreciation of Furniture & Eqpt	9,248.47
Office Supplies	80,916.25
Surety Bond Premium	31,612.76
Outside Service Providers	252,242.83
Supervisory Fees	16,645.65
Cash Over/Short	622.72
Annual Meeting	11,531.77
Misc. Operating Exp	64,841.11
<b>Total Non-Interest Expense:</b>	<u>\$3,092,507.84</u>
<b>Net Income(Loss) Before Extraordinary Expense</b>	<u>\$196,640.18</u>
NCUSIF Stabilization Expense	0.00
<b>Net Income(Loss):</b>	<u>\$196,640.18</u>
Reserve Transfer	0.00
<b>Net Income(Loss) After Reserve Transfer:</b>	<u>\$196,640.18</u>