

**CommStar Credit Union
Balance Sheet - Detailed**

Federal Charter/Certificate Number:

Source: Actual

Nov 2024

Assets

Cash

Checking Account	4,315,886.11
Change Fund	1,090,107.23
Petty Cash	0.00
Total Cash:	<u>\$5,405,993.34</u>

Investments

US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	586,991.80
Commercial Banks	14,839,000.00
S & L	0.00
Other CUs	112,500.00
Loans to CUs	0.00
Other Investments	6,601,047.60
Asset Balancing Account	0.00
Total Investments:	<u>\$22,139,539.40</u>
Unreal G/L AFS Invest	0.00
Net Total Investments	<u>\$22,139,539.40</u>

Loans

Real Estate Loans

1st Mortgage Loans - Fixed	19,208,130.17
2nd Mortgage Loans - Fixed	1,862,160.06
Home Equity	0.00
1st Mortgage Loans - Adj Rate	0.00
2nd Mortgage Loans - Adj Rate	4,204,980.18
Other Real Estate Loans	1,139,959.21
Total Real Estate Loans:	<u>\$26,415,229.62</u>

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	<u>Nov 2024</u>
Line of Credit Loans	
Line Of Credit - OD	6,518.90
Line Of Credit - CC	534,553.23
Total Line of Credit Loans:	<u>\$541,072.13</u>
Other Loans	
Share Secured Loans	92,974.61
Unsecured Loans	3,307,044.29
Motor Vehicle Loans - New	4,742,837.58
Commercial Loans	10,180,888.07
Other Loans	508,159.15
Motor Vehicle Loans - Used	18,860,424.51
Total Other Loans:	<u>\$37,692,328.21</u>
Total Loans:	<u>\$64,648,629.96</u>
Allowance for Loan Loss	(854,000.00)
Net Total Loans	<u>\$63,794,629.96</u>
Non-Interest Bearing Assets	
Fixed Assets	
Land & Building	1,653,021.47
Furniture & Fixtures	489,511.86
Data Processing Equipment	0.00
Total Fixed Assets:	<u>\$2,142,533.33</u>
Other Assets	
Share Insurance Fund	1,137,273.93
Other Assets	5,452,611.68
Other Real Estate Owned	0.00
Total Other Assets:	<u>\$6,589,885.61</u>
Total Non-Interest Bearing Assets:	<u>\$8,732,418.94</u>
Total Assets:	<u>\$100,072,581.64</u>

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Source: Actual

Nov 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	4,700.00
Div Payable - Drafts/MMAs	0.00
Interest Payable - Share Certs	119,363.76
Interest Payable - IRAs	11,106.74
Accounts Payable	0.00
Other Liabilities	836,786.85

Total Other Liabilities: \$971,957.35

Total Liabilities: \$3,971,957.35

Shares

Regular Shares	38,095,928.85
Club Accounts	96,387.33
Share Draft Accts	18,833,523.28
Money Market Accts	10,411,194.11
Share Certificates	17,503,902.60
Share Certificates - Long Term	0.00
IRA	658,552.50
IRA Certificates	1,938,569.73

Total Shares: \$87,538,058.40

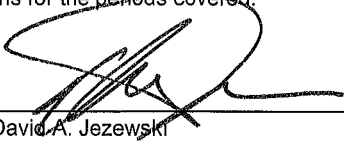
**CommStar Credit Union
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Federal Charter/Certificate Number:

Source: Actual

	<u>Nov 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)	463,952.01
Unreal G/L AFS Invest	0.00
Total Equity:	<u>\$8,562,565.89</u>
Total Liabilities Shares and Equity:	<u>\$100,072,581.64</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 2024 - Nov 2024)

Source: Actual (Jan 2024 - Nov 2024)

	<u>Amount</u>
Interest Income	
Interest On Loans	
Real Estate Loans	
1st Mortgage Loans - Fixed	761,687.82
2nd Mortgage Loans - Fixed	182,904.65
Home Equity	0.00
1st Mortgage Loans - Adj Rate	0.00
2nd Mortgage Loans - Adj Rate	381,638.66
Other Real Estate Loans	41,703.07
Total Real Estate Loans:	<u>\$1,367,934.20</u>
Line of Credit Loans	
Line Of Credit - OD	1,065.48
Line Of Credit - CC	44,698.13
Total Line of Credit Loans:	<u>\$45,763.61</u>
Other Loans	
Share Secured Loans	4,096.65
Unsecured Loans	303,249.31
Motor Vehicle Loans - New	187,023.76
Commercial Loans	434,062.93
Other Loans	(552.30)
Motor Vehicle Loans - Used	887,871.35
Total Other Loans:	<u>\$1,815,751.70</u>
Total Interest On Loans:	<u>\$3,229,449.51</u>

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

Source: Actual (Jan 2024 - Nov 2024)

	<u>Amount</u>
Investments	
US Government Obligations	0.00
Federal Agencies Securities	0.00
Trust/Mutual Funds	0.00
Corporate Central CUs	141,567.50
Commercial Banks	567,306.18
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>\$708,873.68</u>
Total Interest Income:	<u>\$3,938,323.19</u>

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

Source: Actual (Jan 2024 - Nov 2024)

	<u>Amount</u>
Interest Expense	
Dividends on Shares	
Regular Shares	39,165.76
Club Accounts	189.85
Share Draft	116,655.95
Money Market	271,901.10
Share Certificates	658,269.84
Share Certificates - Long Term	0.00
IRA	652.99
IRA Certificates	55,756.96
Total Dividends on Shares:	<u>\$1,142,592.45</u>
Interest on Borrowed Money	
Int Payable Notes/RRAs	0.00
Int Other Borrowed Funds	113,222.04
Liability Balancing Account	0.00
Total Interest on Borrowed Money:	<u>\$113,222.04</u>
Total Interest Expense:	<u>\$1,255,814.49</u>
Net Interest Income:	\$2,682,508.70
Provision for Loan Losses	364,182.65
Net Interest Income After PLL:	<u>\$2,318,326.05</u>
Non-Interest Income	
Fee Income	1,118,044.50
Other Operating Income	514,010.02
Non-Operating Gain/(Loss)	2,300.59
Total Non-Interest Income:	<u>\$1,634,355.11</u>

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

Source: Actual (Jan 2024 - Nov 2024)

	<u>Amount</u>
Non-Interest Expense	
Employee Compensation	1,369,964.90
Employee Benefits	313,162.86
Travel & Conference	10,372.04
League & Association Dues	21,874.69
Postage	23,185.13
Other Insurance	9,226.86
Education and Promotions	102,212.75
Loan Services	265,513.41
Data Processing Expenses	424,643.92
Shared Branching Expense	10,830.02
Building Maintenance	47,154.05
Audit Expense	16,500.00
Utilities	25,092.61
Building Depreciation	70,936.70
Real Estate Taxes	21,262.22
Communications/Telephone	29,862.81
Maintenance of Furniture & Eqpt	83,042.60
Depreciation of Furniture & Eqpt	106,041.56
Office Supplies	35,596.71
Surety Bond Premium	35,510.19
Outside Service Providers	397,899.74
Supervisory Fees	19,356.85
Cash Over/Short	(635.98)
Annual Meeting	10,372.39
Misc. Operating Exp	39,750.12
Total Non-Interest Expense:	<u>\$3,488,729.15</u>
Net Income(Loss) Before Extraordinary Expense	<u>\$463,952.01</u>
NCUSIF Stabilization Expense	0.00
Net Income(Loss):	<u>\$463,952.01</u>
Reserve Transfer	0.00
Net Income(Loss) After Reserve Transfer:	<u>\$463,952.01</u>