

First Class Community Credit Union

Run: 04/16/2026

Income Statement

As of: 3/31/2026

Month-to-Date

Quarter-to-Date

Year-to-Date

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	Month-to-Date	Quarter-to-Date	Year-to-Date
INTEREST INCOME			
Income from New Vehicle Loans	9,454.99	28,099.72	28,099.72
Income from Used Vehicle Loans	50,730.49	151,156.15	151,156.15
Income from Member Direct Loans	24,196.10	74,470.84	74,470.84
Income from Unsecured Loans	3,369.10	9,783.36	9,783.36
Income from Share Draft Loans LOC	7,917.06	23,902.10	23,902.10
Income from 1st Mortgage Loans	44,244.64	129,370.48	129,370.48
Income from 2nd Mortgage Fixed	23,815.14	69,451.67	69,451.67
Income from HE LOC	7,603.87	21,874.94	21,874.94
Income from Share/Cert Secured Loan	321.64	763.88	763.88
Income from RV Loans	4,389.36	13,448.34	13,448.34
Income from Non-Member Participatio	15,176.15	44,248.71	44,248.71
Income from Member Participation Bu	344.52	1,003.72	1,003.72
Income from Small Member Business L	256.91	851.43	851.43
Income from Canadarm CUSO	10,989.04	34,750.68	34,750.68
Income from All Other Secured	95.63	261.37	261.37
Total Loan Income	202,904.64	603,437.39	603,437.39
Net Loan Income	202,904.64	603,437.39	603,437.39
Income from Overnight Investments	20,320.92	55,732.20	55,732.20
Income from Investments-CD's	31,031.45	85,770.70	85,770.70
Income from Agencies	100,563.88	273,477.79	273,477.79
Total Investment Income	151,916.25	414,980.69	414,980.69
Total Interest Income	354,820.89	1,018,418.08	1,018,418.08
INTEREST EXPENSE			
Dividends - Regular Shares	5,973.19	9,142.59	9,142.59
Dividends - Investment Access Accou	7,922.95	22,485.81	22,485.81
Dividends - Other Share Accounts	1.52	4.58	4.58
Dividends - IRA Shares	216.60	634.81	634.81
Dividends - Certificate Shares	11,420.20	36,619.12	36,619.12
Dividends - IRA Certificates	137.59	395.01	395.01
Interest On Borrowed Money		469.26	469.26
Total Interest Expense	25,672.05	69,751.18	69,751.18
Net Interest Income	329,148.84	948,666.90	948,666.90
Provision For Loan Loss Expense	72,857.23	72,857.23	72,857.23
Net Interest Income after Provision	256,291.61	875,809.67	875,809.67
OPERATING EXPENSES			
Salaries/Accruals	104,827.52	314,739.75	314,739.75
457F	3,526.33	10,578.99	10,578.99
Commission Expense	305.00	667.50	667.50
Employment Expense	1,949.12	4,229.82	4,229.82
GAAP Salary Expense	9,715.20	20,160.83	20,160.83
Payroll Taxes and Insurance	27,558.41	74,667.90	74,667.90
Travel & Conference	1,010.00	3,030.00	3,030.00
Association Dues	739.86	4,379.13	4,379.13
Office Occupancy	19,762.90	53,366.74	53,366.74
Office Operations	32,359.19	95,385.63	95,385.63
Education & Marketing	6,000.00	18,000.00	18,000.00
Loan Servicing	21,007.87	58,131.93	58,131.93
Outside Services	27,054.80	84,070.13	84,070.13
Data Processing	21,432.00	66,444.09	66,444.09
Plastic Card Expense	19,734.98	61,398.17	61,398.17
Examination Fees	2,000.00	6,000.00	6,000.00
Cash Over/Short	31.23	(125.77)	(125.77)
Misc. Operating Exp.	5,248.75	12,142.32	12,142.32
Depreciation Expense-Building & Lea	7,247.86	21,743.58	21,743.58
Depreciation Expense-Furniture, Fix	6,302.96	18,218.37	18,218.37
Total Operating Expenses	317,813.98	927,229.11	927,229.11
OTHER OPERATING INCOME			

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Fee Income	20,915.76	56,448.21	56,448.21
Other Income	20,253.44	45,035.30	45,035.30
Share Draft Fees	21,792.00	66,208.00	66,208.00
Debit Card Interchange Income	52,683.53	140,248.98	140,248.98
457F	5,255.14	15,499.96	15,499.96
Total Other Operating Income	120,899.87	323,440.45	323,440.45
(Gain) / Loss on Sale Of Investment		18,050.00	18,050.00
Total Non-Operating Income		18,050.00	18,050.00
Net Income	59,377.50	253,971.01	253,971.01