

# First Class Community Credit Union

## Income Statement

Run: 05/13/2026

As of: 4/30/2026

Month-to-Date

Quarter-to-Date

Year-to-Date

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	Month-to-Date	Quarter-to-Date	Year-to-Date
<b>INTEREST INCOME</b>			
Income from New Vehicle Loans	8,692.87	8,692.87	36,792.59
Income from Used Vehicle Loans	49,728.20	49,728.20	200,884.35
Income from Member Direct Loans	23,541.56	23,541.56	98,012.40
Income from Unsecured Loans	3,299.62	3,299.62	13,082.98
Income from Share Draft Loans LOC	7,683.60	7,683.60	31,585.70
Income from 1st Mortgage Loans	42,549.34	42,549.34	171,919.82
Income from 2nd Mortgage Fixed	23,332.98	23,332.98	92,784.65
Income from HE LOC	7,319.81	7,319.81	29,194.75
Income from Share/Cert Secured Loan	281.43	281.43	1,045.31
Income from RV Loans	4,121.11	4,121.11	17,569.45
Income from Non-Member Participatio	14,907.49	14,907.49	59,156.20
Income from Member Participation Bu	332.24	332.24	1,335.96
Income from Small Member Business L	234.64	234.64	1,086.07
Income from Canadarm CUSO	8,876.71	8,876.71	43,627.39
Income from All Other Secured	89.78	89.78	351.15
Income from Workout Loan	13.55	13.55	13.55
Total Loan Income	195,004.93	195,004.93	798,442.32
Net Loan Income	195,004.93	195,004.93	798,442.32
Income from Overnight Investments	16,581.71	16,581.71	72,313.91
Income from Investments-CD's	32,012.62	32,012.62	117,783.32
Income from Agencies	110,025.97	110,025.97	383,503.76
Total Investment Income	158,620.30	158,620.30	573,600.99
Total Interest Income	353,625.23	353,625.23	1,372,043.31
<b>INTEREST EXPENSE</b>			
Dividends - Regular Shares	2,936.51	2,936.51	12,079.10
Dividends - Investment Access Accou	7,788.92	7,788.92	30,274.73
Dividends - Other Share Accounts	1.19	1.19	5.77
Dividends - IRA Shares	397.61	397.61	1,032.42
Dividends - Certificate Shares	10,925.42	10,925.42	47,544.54
Dividends - IRA Certificates	133.15	133.15	528.16
Interest On Borrowed Money			469.26
Total Interest Expense	22,182.80	22,182.80	91,933.98
Net Interest Income	331,442.43	331,442.43	1,280,109.33
Provision For Loan Loss Expense	23,342.07	23,342.07	96,199.30
Net Interest Income after Provision	308,100.36	308,100.36	1,183,910.03
<b>OPERATING EXPENSES</b>			
Salaries/Accruals	104,432.92	104,432.92	419,172.67
457F	3,526.33	3,526.33	14,105.32
Commission Expense	2,042.61	2,042.61	2,710.11
Employment Expense	1,939.12	1,939.12	6,168.94
GAAP Salary Expense	9,715.20	9,715.20	29,876.03
Payroll Taxes and Insurance	15,823.91	15,823.91	90,491.81
Travel & Conference	1,010.00	1,010.00	4,040.00
Association Dues	601.08	601.08	4,980.21
Office Occupancy	18,237.00	18,237.00	71,603.74
Office Operations	32,321.25	32,321.25	127,706.88
Education & Marketing	6,000.00	6,000.00	24,000.00
Loan Servicing	20,962.14	20,962.14	79,094.07
Outside Services	29,310.61	29,310.61	113,380.74
Data Processing	22,440.91	22,440.91	88,885.00
Plastic Card Expense	26,227.87	26,227.87	87,626.04
Examination Fees	2,000.00	2,000.00	8,000.00
Cash Over/Short	(0.67)	(0.67)	(126.44)
Misc. Operating Exp.	8,979.06	8,979.06	21,121.38
Depreciation Expense-Building & Lea	7,247.86	7,247.86	28,991.44
Depreciation Expense-Furniture, Fix	6,880.33	6,880.33	25,098.70

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	Month-to-Date	Quarter-to-Date	Year-to-Date
Total Operating Expenses	319,697.53	319,697.53	1,246,926.64
OTHER OPERATING INCOME			
Fee Income	21,086.32	21,086.32	77,534.53
Other Income	11,510.89	11,510.89	56,546.19
Share Draft Fees	21,408.00	21,408.00	87,616.00
Debit Card Interchange Income	50,292.42	50,292.42	190,541.40
457F	5,192.96	5,192.96	20,692.92
Total Other Operating Income	109,490.59	109,490.59	432,931.04
(Gain) / Loss on Sale Of Investment			18,050.00
Total Non-Operating Income			18,050.00
Net Income	97,893.42	97,893.42	351,864.43