First Class Community Credit Union

Income Statement

Run: 10/15/2026
As of: 9/30/2026

	Month-to-Date	Quarter-to-Date	Year-to-Date
INTEREST INCOME			
Income from New Vehicle Loans	8,747.15	26,801.57	81,581.01
Income from Used Vehicle Loans	46,906.50	144,932.70	444,900.10
Income from Member Direct Loans	20,181.89	62,786.29	206,552.18
Income from Unsecured Loans	3,310.17	10,155.37	30,077.63
Income from Share Draft Loans LOC	6,867.23	21,226.81	67,512.25
Income from 1st Mortgage Loans	44,226.10	136,600.41	396,615.32
Income from 2nd Mortgage Fixed	23,830.89	72,532.13	213,041.39
Income from HE LOC	8,260.29	24,238.78	68,316.32
Income from Share/Cert Secured Loan	315.30	989.62	2,630.30
Income from RV Loans	4,201.87	13,061.50	39,106.12
Income from Non-Member Participatio	14,346.16	44,407.57	133,354.39
Income from Member Participation Bu	326.55	1,004.87	3,012.98
Income from Small Member Business L	138.60	452.87	1,884.59
Income from Canadarm CUSO	6,657.54	20,416.44	81,871.23
Income from All Other Secured	355.74	1,094.68	1,620.06
Income from Workout Loan		11.23	49.94
Total Loan Income	188,671.98	580,712.84	1,772,125.81
Net Loan Income	188,671.98	580,712.84	1,772,125.81
Income from Overnight Investments	13,803.50	42,232.32	146,169.98
Income from Investments-CD's	38,605.59	100,517.15	287,552.03
Income from Agencies	128,782.64	386,731.69	1,005,342.07
Total Investment Income	181,191.73	529,481.16	1,439,064.08
Total Interest Income	369,863.71	1,110,194.00	3,211,189.89
INTEREST EXPENSE			
Dividends - Regular Shares	3,015.76	9,327.38	71,946.55
Dividends - Investment Access Accou	7,829.98	24,195.83	70,184.51
Dividends - Other Share Accounts	1.77	5.23	13.82
Dividends - IRA Shares	202.03	626.81	1,895.14
Dividends - Certificate Shares	10,642.68	32,627.50	101,671.42
Dividends - IRA Certificates	133.15	408.33	1,207.23
Interest On Borrowed Money			469.26
Total Interest Expense	21,825.37	67,191.08	247,387.93
Net Interest Income	348,038.34	1,043,002.92	2,963,801.96
Provision For Loan Loss Expense	19,683.65	38,243.69	134,442.99
Net Interest Income after Provision	328,354.69	1,004,759.23	2,829,358.97
OPERATING EXPENSES			
Salaries/Accruals	112,499.40	417,103.58	1,044,720.86
457F	3,571.40	10,714.20	31,872.18
Commission Expense	186.89	2,094.37	5,632.20
Employment Expense	482.87	4,720.07	14,787.26
GAAP Salary Expense	9,275.67	(17,692.73)	26,756.10
Payroll Taxes and Insurance	28,690.81	91,797.23	218,421.09
Travel & Conference	1,010.00	3,030.00	9,090.00
Association Dues	636.08	2,123.25	8,585.63
Office Occupancy	26,284.24	64,778.24	174,444.59
Office Operations	30,841.21	92,959.58	283,388.43
Education & Marketing	6,000.00	18,000.00	54,000.00
Loan Servicing	16,150.01	50,780.40	165,050.43
Outside Services	29,906.19	103,957.47	273,876.83
Data Processing	21,915.42	74,172.61	218,013.87
Plastic Card Expense	27,428.92	80,590.15	222,555.40
Examination Fees	2,000.00	6,000.00	18,000.00
Cash Over/Short	(25.00)	(504.83)	(541.27)
Misc. Operating Exp.	5,377.02	19,424.69	55,062.93
Depreciation Expense-Building & Lea	7,247.86	21,743.58	65,230.74
Depreciation Expense-Furniture, Fix	7,026.04	20,134.99	58,513.75
Total Operating Expenses	336,505.03	1,065,926.85	2,947,461.02

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Income Statement

Run: 10/15/2026
As of: 9/30/2026

	Month-to-Date	Quarter-to-Date	Year-to-Date
OTHER OPERATING INCOME			
Fee Income	16,110.79	56,708.28	176,450.16
Other Income	9,629.55	31,543.64	110,381.93
Share Draft Fees	24,032.00	73,280.00	210,176.00
Debit Card Interchange Income	48,682.48	151,625.10	444,372.97
457F	4,365.11	13,365.11	44,559.81
Total Other Operating Income	102,819.93	326,522.13	985,940.87
(Gain) / Loss on Sale Of Investment			18,050.00
Total Non-Operating Income			18,050.00
Net Income	94,669.59	265,354.51	849,788.82

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