

ASSETS	BY ACCOUNT	TOTALS	LIABILITIES AND EQUITY	BY ACCOUNT	TOTALS
LOANS			LIABILITIES		
CONSUMER LOANS	8,705,211.89		ACCOUNTS PAYABLE	250,076.93	
LINE OF CREDIT	53,618.12		NOTES PAYABLE	500,000.00	
REAL ESTATE LOANS-OVER 12 YRS	13,734,486.83		ACCRUED INTEREST PAYABLE	.00	
REAL ESTATE LOANS-UNDER 12 YRS	3,627,783.93		DIVIDENDS PAYABLE	.00	
HOME EQUITY LINE OF CREDIT	5,501,625.89		WITHHELD TAXES PAYABLE	2.28	
SHARE SECURED LOANS	58,727.65		ACCRUED EXPENSES	281,581.31	
CREDIT CARD LOANS	1,883,835.35		ESCHEAT PAYABLE	.00	
PURCHASED CUMEX MORTGAGES	176,356.58		UNAPPLIED DATA PROCESSING	.00	
TOTAL LOANS	33,741,646.24		TOTAL LIABILITIES		1,031,660.52
ALLOWANCE FOR LOAN LOSSES	-317,498.45	33,424,147.79			
NET LOANS					
CASH			EQUITY		
CHANGE FUND	335,016.75		MEMBER SHARES	29,301,009.38	
TOTAL CASH		335,016.75	REGULAR SHARES	12,420,346.24	
			SHARE DRAFT SHARES	17,139,164.70	
ACCOUNTS RECEIVABLE			MONEY MARKET SHARES	5,721,841.62	
ACCOUNTS RECEIVABLE CONTROL	91,326.92	91,326.92	INDIVIDUAL RETIREMENT ACCTS	6,932,047.49	
TOTAL ACCOUNTS RECEIVABLE			CERTIFICATES		71,514,409.43
			TOTAL MEMBER SHARES		
INVESTMENTS					
SHARES IN CORPORATE C.U.	2,598,670.53		RESERVES AND EARNINGS		
SHARES IN OTHER CREDIT UNIONS	6,453,065.00		REGULAR RESERVES	981,055.75	
CERTIFICATES OF DEPOSIT	35,547,000.00		UNDIVIDED EARNINGS	6,754,086.54	
FEDERAL HOME LOAN BANK	136,862.78		EQUITY ACQUIRED IN MERGER	46,282.64	
NCUSIF-DEPOSIT	691,054.94		NET INCOME	.00	
TOTAL INVESTMENTS		45,426,653.25	TOTAL RESERVES AND EARNINGS		7,781,424.93
ACCRUED INCOME					
ACCRUED INTEREST ON LOANS	48,252.36		TOTAL LIABILITIES AND EQUITY		80,327,494.88
ACCRUED INCOME ON INVESTMENT	83,473.25				
ACCRUED CREDIT CARD INCOME	6,549.23				
OTHER ACCRUED INCOME	6,010.00				
TOTAL ACCRUED INCOME		144,284.84			
PREPAID AND DEFERRED EXPENSES					
PREPAID EXPENSES	159,390.92	159,390.92			
TOTAL PREPAID AND DEFERRED EXP					
FIXED ASSETS					
LAND					
BUILDING	375,932.68				
FURNITURE AND FIXTURES	257,870.59				
LEASEHOLD IMPROVEMENTS CONTROL	57,983.14				
TOTAL FIXED ASSETS		691,786.41			
OTHER ASSETS					
FORECLOSED & REPOSSESSED ASSETS					
OTHER ASSETS	54,888.00				
TOTAL OTHER ASSETS		54,888.00			
TOTAL ASSETS		80,327,494.88			

WE CERTIFY, TO THE BEST OF OUR KNOWLEDGE AND BELIEF, THIS STATEMENT AND THE RELATED STATEMENTS ARE TRUE AND CORRECT AND PRESENT FAIRLY THE FINANCIAL POSITION AND THE RESULTS OF OPERATIONS FOR THE PERIODS COVERED.

Robert C. Taylor
James J. Judd

SUMMARY TOTALS
SPECTRUM-9000

NORTHEAST FAMILY FCU
STATEMENT OF INCOME

FILE DATE: 09/30/18
RUN TIME: 10:58:23

PG1STMIN
RUN DATE: 10/22/18

ACCOUNT #	THIS PERIOD	%	QUARTER TO DATE	%	YEAR TO DATE	%
INTEREST INCOME	132,690.13	52.25	405,163.70	52.36	1,222,113.91	51.71
INTEREST ON LOANS	69,277.04	27.28	210,837.53	27.25	635,355.05	26.88
INVESTMENT INCOME	201,967.17	79.53	616,001.23	79.61	1,857,468.96	78.59
TOTAL INTEREST INCOME						
INTEREST EXPENSE	14,505.59	5.71	43,112.62	5.57	125,006.95	5.29
DIVIDEND EXPENSE	974.56	.38	3,400.79	.44	21,179.86	.90
INTEREST ON BORROWED MONEY	186,487.02	73.44	569,487.82	73.60	1,711,282.15	72.41
NET INTEREST INCOME						
PROVISION FOR LOAN LOSSES	17,783.00	7.00	44,137.00	5.70	107,256.00	4.54
NET INTEREST INCOME AFTER PLL	168,704.02	66.43	525,350.82	67.89	1,604,026.15	67.87
OPERATING EXPENSE						
COMPENSATION	78,660.49	30.98	260,561.22	33.67	780,473.58	33.02
EMPLOYEES BENEFITS	19,345.57	7.62	65,213.52	8.43	205,735.72	8.70
TRAVEL AND CONFERENCE	3,304.77	1.30	5,780.50	.75	23,317.51	.99
ASSOCIATION DUES	1,529.84	.60	4,674.52	.60	13,840.58	.59
OFFICE OCCUPANCY	11,425.43	4.50	34,405.39	4.45	107,856.94	4.56
OFFICE OPERATIONS	26,698.27	10.51	77,058.18	9.96	229,179.89	9.70
EDUCATION & PROMOTION EXP	4,610.92	1.82	15,190.29	1.96	45,770.57	1.94
LOAN SERVICING	16,825.48	6.63	51,243.04	6.62	125,274.10	5.30
PROFESSIONAL & OUTSIDE SERVICE	30,719.39	12.10	91,475.03	11.82	284,978.80	12.06
NCUSIF MEMBERS INSURANCE	.00	.00	.00	.00	.00	.00
FEDERAL OPERATING FEE	1,802.27	.71	5,406.81	.70	16,213.62	.69
CASH OVER AND SHORT	-24.58	-.01	6.69	.00	-3.81	-.00
ANNUAL MEETING	.00	.00	52.16	.01	6,253.86	.26
MISC OPERATING EXPENSE	3,548.61	1.40	11,374.25	1.47	37,948.45	1.61
TOTAL OPERATING EXPENSES	198,446.46	78.14	622,441.60	80.44	1,876,839.81	79.41
OTHER OPERATING INCOME (LOSS)						
FEES AND CHARGES	25,752.53	10.14	81,121.14	10.48	235,556.74	9.97
MISCELLANEOUS INCOME	26,227.53	10.33	76,653.56	9.91	217,006.12	9.18
NCUSIF PASS-BACK RECAP INCOME	.00	.00	30.57	.00	53,420.57	2.26
TOTAL OTHER OPERATING INC	51,980.06	20.47	157,805.27	20.39	505,983.43	21.41
NON-OPERATING INCOME (LOSS)						
GAIN (LOSS) ON INVESTMENTS	.00	.00	.00	.00	.00	.00
GAIN/LOSS ON ASSET DISPOSITION	.00	.00	.00	.00	.00	.00
TOTAL NON-OPERATING INCOM	.00	.00	.00	.00	.00	.00
NET INCOME	22,237.62	8.76	60,714.49	7.85	233,169.77	9.87

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SHARES IN OTHER CREDIT UNIONS	6,453,065.00		UNDIVIDED EARNINGS	6,731,848.92	
CERTIFICATES OF DEPOSIT	35,547,000.00		EQUITY ACQUIRED IN MERGER	46,282.64	
FEDERAL HOME LOAN BANK	136,862.78		NET INCOME	22,237.62	
NCUSIF-DEPOSIT	691,054.94		TOTAL RESERVES AND EARNINGS		7,781,424.93
TOTAL INVESTMENTS		45,426,653.25	TOTAL LIABILITIES AND EQUITY		80,327,494.88
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Robert C. Tynd
James D. Dadd

	NUMBER	AMOUNT	NUMBER	AMOUNT
Delinquent General Loans:				
2 to less than 6 months	13	\$197,967.19		
6 to less than 12 months	3	\$24,173.87		
12 months and over	1	\$141,346.86		
Subtotal	17	\$363,487.92		
Percent of Portfolio	0.97%	1.15%		
Delinquent Visa Cards:				
2 to less than 6 months	3	\$4,335.43		
6 months and over	0	\$0.00		
Subtotal Visa Cards	3	\$4,335.43		
Percent of Portfolio	0.32%	0.23%		
Delinquent Purchased Mortgages:				
2 to less than 6 months	0	\$ -		
6 months and over	0	\$ -		
Subtotal Purchased Mortgages	0	\$ -		
Percent of Portfolio	0.00%	0.00%		
Total Delinquent Loans				
Percent	20	367,823.35		
Delinquent Loans Subject to Foreclosure	0.74%	1.09%		
Percent Delinquent without Active Foreclosures	1	141,346.86		
		0.67%		
Current and less than 2 months delinquent				
Total General Loans				
Total Visa Cards	1,760	\$31,681,454.31		
Total Purchased CUMEX Mortgages	928	\$1,883,835.35		
Total of All Loans	2	\$176,356.58		
	2,690	\$33,741,646.24		
Number of Members' and Nonmembers' Accounts at End of Period				
Primary	6,114			
Primary with Family Members	17,253			
Percent Penetration of Potential	43,143			
	14.17%			
General Loans Made:				
a. Loans made month to date	44	\$499,591.45		
b. Loans made year to date	389	\$6,815,484.00		
c. Loans made since organization	51,157	\$345,437,496.00		
VISA Loans Made:				
a. VISA Classic made month to date	3	\$1,500.00		
b. VISA Gold made month to date	3	\$11,000.00		
c. VISA Classic made year to date	21	\$10,725.00		
d. VISA Gold made year to date	13	\$64,200.00		
e. Total VISA Classic credit limits	407	\$2,017,390.00		
f. Total VISA Gold credit limits	521	\$5,426,400.00		
CUMEX Mortgages Purchased:				
a. Purchases month to date	0	\$0.00		
b. Purchases year to date	0	\$0.00		
c. Total Purchases (Since May, 1997)	22	\$3,031,128.73		
Charged Off Loans and Shares				
a. General Loans				\$52,614.86
Year to Date				\$3,795,805.33
Since Organization				
b. Visa Cards				\$42,424.86
Year to Date				\$1,260,080.22
Since Organization				
c. Share Overdrafts				\$5,855.77
Year to Date				\$130,518.90
Since Organization				
Recoveries				
a. Loans				\$17,249.53
Year to Date				\$1,105,102.22
Since Organization				
b. Shares				\$3,789.16
Year to Date				\$35,829.93
Since Organization				