

PGLSTMFC  
RUN DATE: 10/21/24

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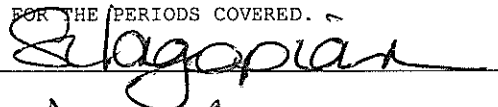
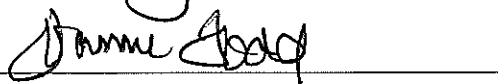
NORTHEAST FAMILY FCU  
STATEMENT OF FINANCIAL CONDITION POST CLOSE

CU LEVEL  
SPECTRUM-9000

PAGE: 1

ASSETS	BY ACCOUNT	TOTALS	LIABILITIES AND EQUITY	BY ACCOUNT	TOTALS
LOANS			LIABILITIES		
CONSUMER LOANS	11,361,507.90		ACCOUNTS PAYABLE	251,061.24	
LINE OF CREDIT	23,023.37		NOTES PAYABLE	.00	
REAL ESTATE LOANS-OVER 12 YRS	17,953,917.42		ACCRUED INTEREST PAYABLE	.00	
REAL ESTATE LOANS-UNDER 12 YRS	3,845,584.93		DIVIDENDS PAYABLE	.00	
HOME EQUITY LINE OF CREDIT	4,207,655.81		WITHHELD TAXES PAYABLE	.00	
SHARE SECURED LOANS	89,944.51		ACCRUED EXPENSES	367,913.72	
CREDIT CARD LOANS	1,516,880.00		ESCHEAT PAYABLE	.00	
PURCHASED CUMEX MORTGAGES	.00		UNAPPLIED DATA PROCESSING	.00	
TOTAL LOANS	38,998,513.94		UNEARNED CDFI GRANT REVENUE	.00	
ALLOWANCE FOR LOAN LOSSES	-396,878.10		OPERATING LEASE LIABILITY	174,345.00	
NET LOANS		38,601,635.84	TOTAL LIABILITIES		793,319.96
CASH			EQUITY		
CHANGE FUND	422,046.99		MEMBER SHARES		
TOTAL CASH		422,046.99	REGULAR SHARES	41,982,791.89	
ACCOUNTS RECEIVABLE			SHARE DRAFT SHARES	18,711,346.01	
ACCOUNTS RECEIVABLE CONTROL	257,304.06		MONEY MARKET SHARES	17,489,470.44	
TOTAL ACCOUNTS RECEIVABLE		257,304.06	INDIVIDUAL RETIREMENT ACCTS	3,993,174.72	
INVESTMENTS			CERTIFICATES	4,018,085.33	
SHARES IN CORPORATE C.U.	1,622,076.56		TOTAL MEMBER SHARES		86,194,868.39
SHARES IN OTHER CREDIT UNIONS	10,791,100.00		RESERVES AND EARNINGS		
CERTIFICATES OF DEPOSIT	31,213,995.00		REGULAR RESERVES	981,055.75	
FEDERAL AGENCY SECURITIES	12,227,578.01		UNDIVIDED EARNINGS	10,367,418.66	
US GOVERNMENT OBLIGATIONS	502,869.66		EQUITY ACQUIRED IN MERGER	46,282.64	
FEDERAL HOME LOAN BANK	61,263.70		UNREALIZED GAIN/LOSS INVESTMNT	-501,881.99	
NCUSIF-DEPOSIT	881,701.80		NET INCOME	.00	
TOTAL INVESTMENTS		57,300,584.73	TOTAL RESERVES AND EARNINGS		10,892,875.06
ACCRUED INCOME			TOTAL LIABILITIES AND EQUITY		97,881,063.41
ACCRUED INTEREST ON LOANS	67,792.40				
ACCRUED INCOME ON INVESTMENT	191,891.17				
ACCRUED CREDIT CARD INCOME	4,837.01				
OTHER ACCRUED INCOME	5,135.98				
TOTAL ACCRUED INCOME		269,656.56			
PREPAID AND DEFERRED EXPENSES					
PREPAID EXPENSES	226,496.98				
TOTAL PREPAID AND DEFERRED EXP		226,496.98			
FIXED ASSETS					
LAND	375,932.68				
BUILDING	199,046.35				
FURNITURE AND FIXTURES	41,335.34				
LEASEHOLD IMPROVEMENTS CONTROL	710.88				
TOTAL FIXED ASSETS		617,025.25			
OTHER ASSETS					
FORECLOSED & REPOSSESSED ASETS	.00				
OTHER ASSETS	11,968.00				
RIGHT OF USE ASSET	174,345.00				
TOTAL OTHER ASSETS		186,313.00			
TOTAL ASSETS		97,881,063.41			

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.

Federally insured by the NCUA

PGLSTMIN  
 RUN DATE: 10/21/24

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NORTHEAST FAMILY FCU  
 STATEMENT OF INCOME

SUMMARY TOTALS  
 SPECTRUM-9000

PAGE: 1

ACCOUNT #		THIS PERIOD	%	QUARTER TO DATE	%	YEAR TO DATE	%
	INTEREST INCOME						
110.00000	INTEREST ON LOANS	167,055.97	50.42	504,260.20	49.53	1,463,443.10	49.21
120.99999	INVESTMENT INCOME	105,844.61	31.95	334,950.57	32.90	994,827.68	33.46
	TOTAL INTEREST INCOME	272,900.58	82.37	839,210.77	82.44	2,458,270.78	82.67
	INTEREST EXPENSE						
380.00000	DIVIDEND EXPENSE	15,189.31	4.58	46,907.37	4.61	139,481.14	4.69
340.00000	INTEREST ON BORROWED MONEY	1,381.51	.42	4,710.27	.46	39,844.41	1.34
	NET INTEREST INCOME	256,329.76	77.37	787,593.13	77.37	2,278,945.23	76.64
300.00000	PROVISION FOR LOAN LOSSES	-7,908.00	-2.39	2,744.00	.27	44,189.00	1.49
	NET INTEREST INCOME AFTER PLL	264,237.76	79.75	784,849.13	77.10	2,234,756.23	75.15
	OPERATING EXPENSE						
210.00000	COMPENSATION	83,118.75	25.09	311,412.70	30.59	872,918.20	29.36
220.00000	EMPLOYEES BENEFITS	14,029.47	4.23	64,640.88	6.35	196,879.08	6.62
230.00000	TRAVEL AND CONFERENCE	1,945.11	.59	6,167.72	.61	33,072.95	1.11
240.00000	ASSOCIATION DUES	2,230.76	.67	7,647.11	.75	22,539.04	.76
250.00000	OFFICE OCCUPANCY	11,132.68	3.36	34,138.74	3.35	98,556.01	3.31
260.00000	OFFICE OPERATIONS	38,824.46	11.72	113,258.20	11.13	316,434.55	10.64
270.00000	EDUCATION & PROMOTION EXP	1,539.77	.46	6,854.46	.67	38,864.26	1.31
280.00000	LOAN SERVICING	17,640.38	5.32	57,019.79	5.60	160,594.83	5.40
290.00000	PROFESSIONAL & OUTSIDE SERVICE	38,325.35	11.57	125,945.54	12.37	366,590.24	12.33
310.00000	NCUSIF MEMBERS INSURANCE	.00	.00	.00	.00	.00	.00
320.00000	FEDERAL OPERATING FEE	1,759.83	.53	5,279.49	.52	14,024.00	.47
330.00000	CASH OVER AND SHORT	77.60	.02	1,047.79	.10	1,985.43	.07
350.00000	ANNUAL MEETING	.00	.00	1,960.22	.19	2,868.56	.10
370.00000	MISC OPERATING EXPENSE	4,665.88	1.41	13,703.65	1.35	47,525.15	1.60
	TOTAL OPERATING EXPENSES	215,290.04	64.98	749,076.29	73.58	2,172,852.30	73.07
	OTHER OPERATING INCOME (LOSS)						
130.00000	FEES AND CHARGES	26,909.16	8.12	81,357.28	7.99	231,504.45	7.79
150.99999	MISCELLANEOUS INCOME	31,506.29	9.51	97,431.47	9.57	283,821.91	9.54
160.00000	NCUSIF PASS-BACK RECAP INCOME	.00	.00	.00	.00	.00	.00
	TOTAL OTHER OPERATING INC	58,415.45	17.63	178,788.75	17.56	515,326.36	17.33
	NON-OPERATING INCOME (LOSS)						
420.00000	GAIN (LOSS) ON INVESTMENTS	.00	.00	.00	.00	.00	.00
430.00000	GAIN/LOSS ON ASSET DISPOSITION	.00	.00	.00	.00	.00	.00
	TOTAL NON-OPERATING INCOM	.00	.00	.00	.00	.00	.00
	NET INCOME	107,363.17	32.41	214,561.59	21.08	577,230.29	19.41

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# Statistical Report

Sep-24

	NUMBER	AMOUNT
<b>Delinquent General Loans:</b>		
2 to less than 6 months	8	\$181,979.61
6 to less than 12 months	0	\$0.00
12 months and over	0	\$0.00
Subtotal	8	\$181,979.61
Percent of Portfolio	0.48%	0.49%
<b>Delinquent Mastercard Cards:</b>		
2 to less than 6 months	2	\$3,509.36
6 months and over	0	\$0.00
Subtotal Mastercard Cards	2	\$3,509.36
Percent of Portfolio	0.24%	0.23%
Total Delinquent Loans	10	\$185,488.97
Percent	0.40%	0.48%
Delinquent Loans Subject to Foreclosure	-	\$0.00
Percent Delinquent without Active Foreclosures		0.48%
<b>Current and less than 2 months delinquent</b>	2,513	\$38,813,024.97
<b>Total General Loans</b>	1,681	\$37,481,633.94
Total Mastercard Cards	842	\$1,516,880.00
Total of All Loans	2,523	\$38,998,513.94
<b>Number of Members' and Nonmembers'</b>		
Accounts at End of Period	5,923	
<b>Number of Potential Members</b>		
Primary	20,116	
Primary with Family Members	50,290	
Percent Penetration of Potential	11.78%	

## General Loans Made:

	NUMBER	AMOUNT
a. Loans made month to date	38	\$676,079.16
b. Loans made year to date	320	\$6,015,310.29
c. Loans made since organization	53,501	\$411,641,088.59

## VISA Loans Made:

a. MC Classic made month to date	1	\$2,000.00
b. MC Gold made month to date	2	\$8,000.00
c. MC Classic made year to date	24	\$61,900.00
d. MC Gold made year to date	11	\$34,750.00
e. Total MC Classic credit limits	737	\$1,793,001.00
f. Total MC Gold credit limits	864	\$6,385,270.00

## Charged Off Loans and Shares

a. General Loans		
Year to Date		\$122,166.68
Since Organization		\$4,390,258.06
b. Visa Cards		
Year to Date		\$1,596.93
Since Organization		\$1,421,275.83
c. Share Overdrafts		
Year to Date		\$10,121.21
Since Organization		\$217,348.04

## Recoveries

a. Loans		
Year to Date		\$21,048.84
Since Organization		\$1,233,462.35
b. Shares		
Year to Date		(\$11,059.39)
Since Organization		\$44,754.74