

Southern Chautauqua FCU Charter #9107
INCOME & EXPENSE STATEMENT as of: January 31, 2026

INCOME	CURRENT MO.		Q-T-D		Y-T-D
Income from Loans	\$	831,928.25	\$	831,928.25	\$ 831,928.25
Income from Investments	\$	67,293.03	\$	67,293.03	\$ 67,293.03
Fees & Charges	\$	158,936.65	\$	158,936.65	\$ 158,936.65
Misc. Income	\$	135,140.82	\$	135,140.82	\$ 135,140.82
TOTAL INCOME	\$	1,193,298.75	\$	1,193,298.75	\$ 1,193,298.75
INTEREST EXPENSE					
Dividends	\$	152,144.48	\$	152,144.48	\$ 152,144.48
Interest on Borrowed Funds	\$	2,940.00	\$	2,940.00	\$ 2,940.00
INCOME less INTEREST EXPENSE	\$	1,038,214.27	\$	1,038,214.27	\$ 1,038,214.27
Provision for loan losses	\$	-	\$	-	\$ -
NET INCOME	\$	1,038,214.27	\$	1,038,214.27	\$ 1,038,214.27
EXPENSES					
Compensation	\$	353,483.50	\$	353,483.50	\$ 353,483.50
Employee Benefits	\$	121,791.67	\$	121,791.67	\$ 121,791.67
Travel & Conference	\$	4,902.47	\$	4,902.47	\$ 4,902.47
Association Dues	\$	2,822.83	\$	2,822.83	\$ 2,822.83
Office Occupancy Expense	\$	750.00	\$	750.00	\$ 750.00
Building Maintenance	\$	8,039.89	\$	8,039.89	\$ 8,039.89
Utilities	\$	14,128.00	\$	14,128.00	\$ 14,128.00
Depreciation of Building	\$	15,132.56	\$	15,132.56	\$ 15,132.56
Depreciaton of Vehicle	\$	637.05	\$	637.05	\$ 637.05
Real Estate Taxes	\$	15,617.99	\$	15,617.99	\$ 15,617.99
Office Operations	\$	33,621.85	\$	33,621.85	\$ 33,621.85
Debit Card	\$	7,114.77	\$	7,114.77	\$ 7,114.77
Bond	\$	7,700.69	\$	7,700.69	\$ 7,700.69
Education & Promo	\$	20,465.53	\$	20,465.53	\$ 20,465.53
Loan Servicing	\$	16,188.05	\$	16,188.05	\$ 16,188.05
Outside Services	\$	180,320.44	\$	180,320.44	\$ 180,320.44
Members Insurance	\$	34,455.14	\$	34,455.14	\$ 34,455.14
Federal Operating Fee	\$	2,325.63	\$	2,325.63	\$ 2,325.63
Misc. Operating Expense	\$	23,688.13	\$	23,688.13	\$ 23,688.13
TOTAL OPERATING EXPENSE	\$	863,186.19	\$	863,186.19	\$ 863,186.19
INCOME FROM OPERATIONS	\$	175,028.08	\$	175,028.08	\$ 175,028.08
Gain/(Loss) on Sale of Assets	\$	-	\$	-	\$ -
Gain/(Loss) on Investments	\$	-	\$	-	\$ -
NCUSIF Stabilization	\$	-	\$	-	\$ -
PROFIT/(LOSS)	\$	175,028.08	\$	175,028.08	\$ 175,028.08