

# Memorial Credit Union

## Income and Expense

01/19

<b>Income</b>	
<i>INCOME FROM LOANS</i>	
Total Loans	259,986.28
Credit Cards Income	18,917.06
Real Estate Loans	23,124.90
<b>INCOME FROM LOANS</b>	<b>302,028.24</b>
<i>Investment Income</i>	
Jumbo CD's Income	5,333.49
FED Cash Mgmt	11,571.72
Catalyst Corporate	1,384.13
<b>Investment Income</b>	<b>18,289.34</b>
<i>FEES/Charges/MISC</i>	
Share Drafts Fees	72,597.62
Loan Fees	21,893.57
Others Depository Fees	224.00
Interchange Income	26,832.23
ATM Income	18,652.68
MISC Fees	9,729.94
MISC Income	21,575.88
<b>FEES/Charges/MISC</b>	<b>171,505.92</b>
<b>Total Income</b>	<b>491,823.50</b>

<b>Expense</b>	
<i>Operating Expenses</i>	
Employee compensation	134,050.46
Employee Compensation Taxes	14,563.53
Employee Benefits	22,928.55
Travel & Conference	1,643.62
Office Occupancy	31,856.53
Office Operation	71,805.96
Promotional	14,390.72
Loan Servicing	18,668.29

Professional & Outside	70,186.90
<b>Operating Expenses</b>	<b>380,094.56</b>
<i>Provison for Loan Losses</i>	
Loan Provision Expense	61,500.00
Share Provision Expense	3,500.00
<b>Provison for Loan Losses</b>	<b>65,000.00</b>
State Operating Fee	2,960.25
Other Operation Exp	4,761.35
Interest SWCFCU Loan	0.00
<i>Dividends</i>	
REGULARE SHARE	7,657.39
SHARE DRAFT	2,819.43
Payroll CD	0.00
VACATION AND CHRISTMAS	62.42
IRA	995.59
6 MONTHS CD	26.56
12-24 MONTHS CD	10,197.89
36 MONTHS CD	17.32
60 MONTHS CD JUMBO	0.00
12-60 MONTHS IRA CD	4,729.23
<b>Dividends</b>	<b>26,505.83</b>
<b>Total Expense</b>	<b>479,321.99</b>
<b>Net Income</b>	<b>12,501.51</b>