

# Memorial Credit Union

## Income and Expense

11/20

<b>Income</b>	
<i>INCOME FROM LOANS</i>	
Total Loans	256,120.16
Credit Cards Income	17,516.59
Real Estate Loans	57,980.79
<b>INCOME FROM LOANS</b>	<b>331,617.54</b>
 <i>Investment Income</i>	
Jumbo CD's Income	3,102.74
FED Cash Mgmt	977.16
FED Mem Shares	2.24
Catalyst Corporate	0.00
<b>Investment Income</b>	<b>4,082.14</b>
 <i>FEES/Charges/MISC</i>	
Share Drafts Fees	52,923.78
Loan Fees	17,413.05
Others Depository Fees	98.00
Interchange Income	26,642.36
ATM Income	12,292.04
MISC Fees	3,046.36
MISC Income	23,158.54
<b>FEES/Charges/MISC</b>	<b>135,574.13</b>
<b>Total Income</b>	<b>471,273.81</b>
 <b>Expense</b>	
<i>Operating Expenses</i>	
Employee compensation	142,346.13
Employee Compensation Taxes	(9,567.18)
Employee Benefits	19,866.68
Travel & Conference	204.90
Office Occupancy	30,333.48
Office Operation	49,569.74

Promotional	21,466.21
Loan Servicing	25,146.98
Professional & Outside	110,613.34
<b>Operating Expenses</b>	<b>389,980.28</b>
<i>Provison for Loan Losses</i>	
Loan Provision Expense	40,000.00
Share Provision Expense	0.00
<b>Provison for Loan Losses</b>	<b>40,000.00</b>
Other Operation Exp	6,981.46
State Operating Fee	1,486.50
Interest SWCFCU Loan	0.00
<i>Dividends</i>	
REGULARE SHARE	9,051.29
SHARE DRAFT	2,044.33
Payroll CD	0.00
CD SPECIAL	2,426.41
VACATION AND CHRISTMAS	71.21
IRA	985.77
6 MONTHS CD	149.21
12-24 MONTHS CD	3,720.38
12-60 MONTHS IRA CD	13,390.16
<b>Dividends</b>	<b>31,838.76</b>
<b>Total Expense</b>	<b>470,287.00</b>
<b>Net Income</b>	<b>986.81</b>