

# Kennedy VA Empl FCU

## Copy of Detailed Income Statement

Unaudited Financial Statement

In USD.

As of: 2/28/2019

Produced: 3/8/2019 2:09:00PM

		MTD Feb-2019	QTD Feb-2019	YTD Feb-2019
<b>INCOME</b>				
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110100	INTEREST ON LOANS	49,409.99	104,321.63	104,321.63
112100	CREDIT CARD INTEREST	1,932.71	3,798.84	3,798.84
120100	INVESTMENT INCOME	16,142.08	31,842.58	31,842.58
130010	PRINTOUT FEE	5.00	10.00	10.00
130020	CASHIER CHECK FEE	235.00	540.00	540.00
130030	LOAN APP FEE	300.00	925.00	925.00
130040	CHRISTMAS CLUB DRAW	280.00	455.00	455.00
130060	MNLLY PSTD ACH FE	4,500.00	8,970.00	8,970.00
130070	SHARE DRAFT FEE	2,585.00	5,275.00	5,275.00
130080	LATE PAYMENT FEE	589.32	1,449.32	1,449.32
130100	NEW MEMBER FEES	27.00	56.00	56.00
130200	NSF FEES	268.43	718.44	718.44
130300	COURTESY PAY FEE	4,570.00	9,305.00	9,305.00
130400	CD PENALTY	126.58	126.58	126.58
131100	MC AND DEBIT CD INC	5,234.54	10,790.51	10,790.51
131200	PREPAID DEBIT CARD	5.00	5.00	5.00
150100	MISC OPER INCOME	1,856.06	5,572.29	5,572.29
<b>Total Income</b>		<b>88,066.71</b>	<b>184,161.19</b>	<b>184,161.19</b>

<b>Expenses</b>				
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210100	SALARIES	29,838.81	73,766.79	73,766.79
220100	PENSION PLAN	1,226.08	3,102.60	3,102.60
220200	SOCIAL SECURITY	2,282.63	5,643.06	5,643.06
220300	UNEMPLOYMENT TAXES	68.56	348.38	348.38
220400	OTHER BENEFITS	4,753.53	9,507.06	9,507.06
230100	EMPLYS CNFRNCE RGSTRN & TRVL	0.00	493.94	493.94
240100	ASSOCIATION DUES	521.97	1,062.78	1,062.78
260100	COMMUNICATIONS	744.89	1,082.03	1,082.03
260400	STATIONARY/SUPPLIES	3,378.86	4,469.62	4,469.62
260500	INSURANCE	1,089.35	2,178.70	2,178.70
260600	DEPRECIATION F/E	792.28	1,584.56	1,584.56
260800	BANK SERVICE CHARGE	2,119.26	3,994.57	3,994.57
260900	OTHER OPERATION EXP	166.25	332.50	332.50
270100	EDUCATIONAL	0.00	1,320.00	1,320.00
280100	COLLECTION EXP	57.50	115.00	115.00
280300	RECORDING FEES	37.00	32.00	32.00
280400	CREDIT REPORTS	511.94	1,047.71	1,047.71
286100	MC AND DEBIT CD EXP	5,262.76	9,883.47	9,883.47
286200	DEBIT CD FRAUD	3,680.71	3,729.18	3,729.18
290200	AUDIT FEES	1,179.17	2,608.38	2,608.38
290300	OTHER OUTSIDE SERV	16,991.55	42,520.91	42,520.91
300100	PROVIS LOAN LOSSES	5,600.00	11,200.00	11,200.00
320100	NCUA OPERATING FEE	578.57	1,157.14	1,157.14
330100	CASH OVER & SHORT	100.00	100.00	100.00
350100	ANNUAL MEETING/PROMOTION	0.00	1,200.00	1,200.00
<b>Total Expenses</b>		<b>80,981.67</b>	<b>182,480.38</b>	<b>182,480.38</b>

		MTD	QTD	YTD
		Feb-2019	Feb-2019	Feb-2019
	<b>Dividends</b>			
380100	DIVIDENDS-SHARES	2,398.97	5,048.08	5,048.08
380200	DIVIDENDS-DRAFTS	289.81	600.05	600.05
380500	DIVIDENDS-CDS	3,765.94	7,906.28	7,906.28
	<b>Net Income</b>	630.32	(11,873.60)	(11,873.60)