REPORT OF OPERATIONS OF THE NE PA COMMUNITY FEDERAL CREDIT UNION

AS OF OCTOBER 31, 2024 CHARTER NUMBER 13458 (1-14-60)

									ER NUMBER 1	3436 (1-14-60)	
STATEMENT OF FINANCIAL CONDITION								STATEMENT OF INCOME For the Period Ending October 31, 2024			
AS OF October 31, 2024 ACCT ACCT							<u> </u>	For the Per	This Period	4	
NO	Assets	l.	End of this Period	NO	Liabilities and Equity	End of this Period	Acc	+	From: 10/01/2024	Year To Date	
700	Loans:		End of this Feriod	800	Accounts Payable:	e la di tilis Period	No		To: 10/31/2024	Teal To Date	
701			\$ 66,706,306.27	801		φ (9.470.67)			10. 10/31/2024	<u> </u>	
	Loans				Accounts Payable	(8,470.67)	100	Operating Income:	256 750 20	2 422 042 00	
702.1	VISA Loans (Pur. & C.A.)		5,511,025.46	802	Undistributed Payments	436,273.49	111	Interest on Loans	356,759.39	3,422,912.98	
	TOTAL		70 047 224 72	808	Accts Payable-CDI & M.O.	0.00	113	Inc. Lns of Liq Cr Unions	250 750 20	2 422 042 00	
740			72,217,331.73		Notes Payable - Members	0.00	440	Total	356,759.39	3,422,912.98	
719	Less: Allowance for Loan Loss	ses	(491,439.06)		Acc'd Interest Payable	0.00	119	Less- Interest Refund	0.00	0.00	
720	Net			820	Dividends Payab l e	0.00	ı	Net	356,759.39	3,422,912.98	
730	Cash:		0.00	0.40	T D				040,000,50	4.005.400.00	
731	Cash, Other			840	Taxes Payable:	0.00	121	Income from Investments	213,906.50	1,965,422.28	
729	Other Accounts Receivable		6,929.96	841	Fed. W.H. Taxes Payable	0.00		- 10	77.044.50	750 000 00	
738	Petty Cash		0.00	841.1	Fed Taxes Payable-Other	0.00	131	Fees and Charges	77,611.50	759,063.69	
740	Investments:			842	State W.H. Taxes Payable	0.00	151	Misc Oper Income	106,068.58	1,085,743.17	
744	Deposits Corp Central		364,389.54	845	City W.H. Taxes Payable	0.00	152	Origination Fee			
744.1	Corp MM Certificates		1,000,000.00	860	Other Liabilities:			Total Operating Income	754,345.97	7,233,142.12	
744.2	Corp Investments-Other		2,246,547.06	846	Soc. Sec. Taxes Payable	0.00					
746.1	Comm'l Bank Deposits		82,574,976.60	849	Other Taxes Payable	0.00	200	Operating Expenses:			
750	Accrued Income:			861	Other Liabilities	269,623.32	210	Compensation	149,819.90	1,652,007.00	
751	Central Liquidity Facility		440,842.55	889	Other Deferred Credits			Employee Benefits	40,646.87	402,566.10	
752	Investment - NCUSIF		1,498,915.27		Total Liabilities	\$ 697,426.14	230	Travel & Conference Expense	318.21	10,317.63	
760	Prepaid and Deferred Expense	es:		901	Shares	61,406,844.98	240	Association Dues	781.17	7,811.70	
766	Other Prepaid Insurance		70,122.28	902	Share Draft Shares	29,056,112.18	250	Office Occupancy Expense	18,904.06	225,464.21	
769	Other Prepaid Expenses		242,583.25	903	TOP Acc't Shares	28,854,453.86	260	Office Operations Expense	106,215.53	1,060,184.97	
770	Fixed Assets: (Net)			904	Club Shares	1,129,947.46	270	Education & Promotion Exp.	6,544.65	109,642.71	
771	Land		547,153.04	906	Retirement Shares	9,847,780.87	280	Loan Servicing Expense	74,746.71	813,974.49	
772	Building		2,186,460.02	908	Share Certificates	19,515,992.05	290	Prof. & Outside Services	58,700.91	394,813.69	
774	Furniture and Equipment			931	Regular Reserve		300	Provision for Loan Losses	16,300.03	166,520.58	
776	Leasehold Improvements	1	6,374.60	940	Undivided Earnings		310	Members' Insurance	0.00	0.00	
790	Other Assets:		-,	942	Approp. Undiv. Earnings	0.00	320	Fed. Supv./ Exam Expense	3,670.60	25,694.20	
781	Accrued Income-Loans		207,897.91	960	Net Income (Loss)	0.00	330	Cash Over and Short	31,60	(2,275.03)	
782	Accrued Income-Investment	te	87,672.91	1000	Net meeme (2003)	0.00	340	Interest on Borrowed Money	0.00	0.00	
799	Other Assets		258,612.31		Total Equity	\$ 164,797,209.43	350	Annual Meeting Expense	0.00	0.00	
755		+	· · · · · · · · · · · · · · · · · · ·	ł	· -		•	· ·			
10/	Total Assets		\$ 165,494,635.57	-4	Total Liabilities and Equity	\$ 165,494,635.57	360	Misc. Operating Expenses	725.00	14,656.64	
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								(63.29%) Mo. (67.49%) Y.T.D.			
position and the results of operations for the periods covered.									477 405 04	4 004 070 00	
								Total Operating Expenses	477,405.24	4,881,378.89	
Treasurer Officer							ı	Inc (Loss) From Operations	276,940.73	2,351,763.23	
							ı				
							400	Non-Oper. Gains (Losses):	0.00	0.00	
			TICAL REPORT As of	Octobe			420	Gain (Loss) on Investments	0.00	0.00	
	Num	nber	Amount		Number	Amount	430	Gain (Loss) Disp. of Assets	6,326.26	6,326.26	
1	Delinquent Loans										
	2 to less than 6 months	41		Į				Total Non-Oper Gains (Losses)	6,326.26	6,326.26	
b 6 to less than 12 months 10			250,370.99						000 000 00	0.050.000.45	
		0	- 4. No. Members' & Nonmembers'					Inc. (Loss) Before Dividends	283,266.99	2,358,089.49	
	Subtotal (1.21%)	51	\$ 871,120.98		nts at End of Period 12,500		.		440 040 00	4 400 000 11	
2	Current and less than 2	L	74.040.010.55		Potential Members 223,870		380	Dividends	146,040.23	1,438,290.41	
	· —	6,075	71,346,210.75	4	harged Off Since Org.	\$4,159,059.44					
3	Total Loans	6,126	\$ 72,217,331.73	7. Recov	eries on Loans Charged			Net Income (Loss)	\$ 137,226.76	\$ 919,799.08	
			'	Off Sir	nce Organization	\$644,969.09					
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