

**KaiPerm Northwest FCU**  
**Income Statement with budget**



In USD.

As of: 4/30/2020

Produced: 5/12/2020 6:45:45PM

		MTD Apr-2020	MTD Budget Apr-2020	YTD Apr-2020	YTD Budget Apr-2020
<b>INCOME</b>					
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111000	Interest New Vehicles	8,700.19	9,681.90	36,514.21	38,388.30
111001	Interest On Used Vehicles	28,932.03	29,182.80	115,995.07	115,686.61
111500	INTEREST SHR SECURED	12.01	14.70	72.60	57.90
111700	Interest He Non Call	4,821.76	4,682.10	19,122.52	18,559.20
111701	Interest He 7 Yr Fixed	62.37	184.50	383.05	731.11
111702	Interest He LOC	35,975.08	31,337.80	138,967.89	123,947.31
111703	He 7 Yr Draw	7,010.13	7,252.20	28,025.54	28,733.71
112100	Interest Unsecured Loans	11,053.95	14,739.30	49,169.43	58,143.02
112199	Interest Nw Recruit Loans	2,421.99	1,987.50	9,429.91	8,982.61
112200	INTEREST ON VISA CARDS	12,949.36	14,196.60	54,589.32	56,036.89
113002	Business Loan Inc - Bp/Bn	655.01	1,429.20	4,589.92	5,664.60
113522	Interest Business He LOC	241.65	950.00	(46.92)	4,000.00
114100	Int on First Mortgages	44,669.77	45,154.80	181,121.37	178,979.40
114505	First Mortgage 5/1 Arm	1,466.96	1,520.40	5,933.45	6,009.60
114507	First Mortgage 7/1 Arm	9,498.55	9,760.50	38,404.43	38,689.51
116001	PARTICIPATION INCOME	11,931.01	9,609.60	38,376.25	38,281.49
	<b>Total</b>	<b>180,401.82</b>	<b>181,683.90</b>	<b>720,648.04</b>	<b>720,891.26</b>
121050	NON CD INVESTMENT INCOME	44,052.01	43,449.00	190,064.06	173,796.00
121100	Premium/Discount Income	1,420.60	9,000.00	12,179.03	36,000.00
126000	INC FROM CERTIFICATES	16,243.48	15,145.80	60,790.82	60,405.69
126100	OVERNIGHT INVESTMENT INCOME	1,283.53	11,620.66	28,791.32	44,327.85
	<b>Total</b>	<b>62,999.62</b>	<b>79,215.46</b>	<b>291,825.23</b>	<b>314,529.54</b>
131100	MISC FEES	990.00	270.00	1,944.00	1,080.00
131102	CORP DRAFT CHARGE	3.00	25.00	87.00	100.00
131105	PREPAID CARD FEES	190.00	15.00	1,626.00	60.00
131200	S/D MTHLY SERVICE CHARGE	24.00	20.00	108.00	80.00
131201	LOW SHARE BAL MTHLY FEE	1,336.34	1,500.00	6,127.61	6,000.00
131273	CLEAN SLATE CHECKING FEES	0.00	0.00	(8.00)	0.00
131300	SHARE CHECK OD FEE	7,650.53	17,500.00	58,209.93	70,000.00
131401	ATM CARD ISSUE FEE	40.00	150.00	50.00	600.00
131500	LATE CHARGE FEES	2,098.71	2,166.67	8,450.72	8,666.67
131501	LOAN APPLICATION FEES	300.00	250.00	1,950.00	1,000.00
131600	ATM USAGE FEES	515.50	1,700.00	4,796.00	6,800.00
131601	ATM INQUIRY FEES	732.00	1,100.00	3,722.00	4,400.00
131700	VISA Balance Transfer Fee	408.16	300.00	1,480.63	1,150.00
131703	VISA INC-LATE FEES	151.20	250.00	1,138.20	1,000.00

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132200	CFCU 1 MORTGAGE INCOME	2,509.29	2,585.00	6,201.76	10,340.00
132500	1ST MORTGAGE POINTS	4,034.32	3,500.00	16,178.09	14,000.00
	<b>Total</b>	20,983.05	31,331.67	112,061.94	125,276.67
151000	MISC. OPER. INCOME	3,348.10	4,285.00	16,065.17	20,855.00
151001	MBI INCOME	0.00	700.00	2,254.12	2,800.00
151002	GAP INCOME	0.00	750.00	2,150.00	3,000.00
152000	VISA INTERCHANGE INCOME	3,492.33	5,250.00	17,555.89	21,000.00
152201	INTERCHANGE INC-EXCHANGE	43,913.68	51,250.00	187,605.15	205,000.00
152600	KSMC SURCHARGE INC	187.50	350.00	922.50	1,400.00
152602	CIN SURCHARGE INC	80.00	250.00	210.00	1,000.00
152603	KPB SURCHARGE INC	27.50	175.00	225.00	700.00
152604	SALM SURCHARGE INC	0.00	100.00	247.50	400.00
152613	SKY SURCHARGE INCOME	0.00	20.00	92.50	80.00
152625	Westside Surcharge	0.00	250.00	177.50	1,000.00
152830	Sunnyside 2nd Mach Surcharge	0.00	100.00	0.00	400.00
	<b>Total</b>	51,049.11	63,480.00	227,505.33	257,635.00
	<b>Total Income</b>	315,433.60	355,711.03	1,352,040.54	1,418,332.47

		MTD Apr-2020	MTD Budget Apr-2020	YTD Apr-2020	YTD Budget Apr-2020
<b>Expenses</b>					
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211000	SALARIES	66,352.49	68,916.92	269,864.46	272,428.32
211200	VACATION PAY-CB	8,640.00	8,640.00	34,560.00	34,560.00
219000	INCENTIVES EXPENSE	6,000.00	6,000.00	24,000.00	24,000.00
	<b>Total</b>	<b>80,992.49</b>	<b>83,556.92</b>	<b>328,424.46</b>	<b>330,988.32</b>
221000	401K EMPLOYER EXPENSE	2,351.44	3,000.98	10,763.90	11,833.98
221100	401K EMPLOYEE INCENTIVE	6,000.00	6,000.00	24,000.00	24,000.00
222000	SOC SEC TAXES	5,019.10	5,584.10	22,503.14	22,103.16
223000	FED UNEMPL TAX	9.01	31.02	636.14	682.84
223001	STATE UNEMPL TAX	1,136.50	1,938.92	5,456.08	7,674.70
224000	SAIF/OTHER TAXES	235.68	160.00	1,078.60	650.00
224001	EMPLOYEE PARKING REIMB	0.00	225.00	202.00	625.00
224100	INS-CB KAISER HEALTH	4,366.73	5,430.00	20,011.64	22,090.00
224101	INS-GRP LIFE/SC	483.33	640.00	3,002.23	3,220.00
224102	FLEXIBLE SPENDING	(31.48)	50.00	133.47	200.00
	<b>Total</b>	<b>19,570.31</b>	<b>23,060.02</b>	<b>87,787.20</b>	<b>93,079.68</b>
231000	CB STAFF-TRAVEL/MISC	1,200.00	1,200.00	4,800.00	4,800.00
231001	ACCTNG STAFF CONFER/ED	125.00	125.00	500.00	500.00
231002	MANAGEMENT CONFERENCES	300.00	300.00	1,200.00	1,200.00
231003	MKTG CONF/LOAN DEPT	125.00	125.00	500.00	500.00
231004	MEMBER SVC REP CONFERENC	100.00	100.00	400.00	400.00
232000	BOARD MEETING EXPENSE	150.00	150.00	600.00	600.00
232001	BOARD MBRS-TRAVEL/ED	290.00	290.00	1,160.00	1,160.00
233000	PLANNING SEMINAR	120.00	120.00	480.00	480.00
234000	ED MATERIALS/SUBSRIPT	596.92	425.00	1,998.71	1,700.00
	<b>Total</b>	<b>3,006.92</b>	<b>2,835.00</b>	<b>11,638.71</b>	<b>11,340.00</b>
240000	CU-LEAGUE DUES	532.10	532.10	2,128.40	2,128.40
	<b>Total</b>	<b>532.10</b>	<b>532.10</b>	<b>2,128.40</b>	<b>2,128.40</b>
251000	RENT - KPB	7,788.10	7,586.15	30,500.55	30,298.60
251002	Ambassador Electricity Exp	339.38	300.00	1,292.07	1,320.00
251003	Ambassador Gas Expense	36.87	50.00	156.25	400.00
251004	Ambassador Janitorial Expense	400.00	400.00	1,600.00	1,600.00
252101	CB-DISPOSAL SERVICES	466.68	200.00	933.87	800.00
252202	SECURITY PROFS/SECUR SYS	0.00	0.00	787.50	0.00
	<b>Total</b>	<b>9,031.03</b>	<b>8,536.15</b>	<b>35,270.24</b>	<b>34,418.60</b>
261001	POSTAGE-CB STAMPS	518.16	1,085.00	3,375.10	4,340.00
261005	POSTAGE-EDS	3,510.93	3,900.00	14,813.74	16,100.00
261100	PHONES	330.72	900.00	2,898.33	3,600.00
261103	PHONES-CONNEXUS	333.01	335.00	1,326.47	1,340.00
262000	RENT. OF FURN. & EQUIP.	3,675.70	5,000.00	17,992.23	20,000.00
263000	MAINT-CB FURN & EQUIP	3,415.17	3,891.17	17,303.68	15,564.68
263030	DocuSign Expense	2,631.62	2,291.67	10,186.53	9,166.68

		MTD Apr-2020	MTD Budget Apr-2020	YTD Apr-2020	YTD Budget Apr-2020
263031	ATM SERVICE CONTRACTS	4,575.31	4,500.00	19,138.97	18,000.00
263102	VIRTUAL BRANCH EXPENSE	2,394.57	2,400.00	9,538.26	9,600.00
263103	Virtual Branch - Pop & Mobiliti	4,343.83	4,000.00	17,064.08	16,000.00
263104	INTERNET SERVICE	936.01	725.00	2,805.74	2,900.00
263105	BILL PAY EXPENSE	3,975.61	3,500.00	15,271.94	14,000.00
264000	STATIONERY & SUPPLIES	1,400.00	1,400.00	5,600.00	5,600.00
264101	FREEDOM PLUS S/D ORDERS	(163.18)	0.00	(531.73)	0.00
264300	SUPPLIES-LENDING	1,735.92	1,700.00	6,840.32	6,732.63
265000	INSURANCE	2,093.37	1,800.00	7,448.81	7,200.00
265500	BOND CLAIM DEDUCTIBLE	2,000.00	2,000.00	8,000.00	8,000.00
265600	BOND DEDUCT FRAUD	500.00	500.00	2,000.00	2,000.00
265700	Bond Claim - Fraud Cards	1,000.00	1,000.00	4,000.00	4,000.00
266000	DEPRE. OF FURN. & EQUIP.	3,366.00	5,442.53	12,174.00	21,770.12
267000	SOFTWARE DEPRECIATION	294.61	300.00	1,175.79	1,200.00
269000	BANK SERVICE CHARGES	1,667.91	2,200.00	7,300.21	8,800.00
	<b>Total</b>	<b>44,535.27</b>	<b>48,870.37</b>	<b>185,722.47</b>	<b>195,914.11</b>
272000	PUBL. & PROM. LEAF.	8,400.00	8,400.00	33,600.00	33,600.00
	<b>Total</b>	<b>8,400.00</b>	<b>8,400.00</b>	<b>33,600.00</b>	<b>33,600.00</b>
281000	EDS LOAN/COLL EXP	920.37	1,100.00	3,903.87	4,400.00
283000	CLK-RECORDING FEES	501.77	200.00	637.64	800.00
283300	Affinion/Gap Fees	220.00	225.00	605.00	900.00
283500	Cudl Loan Fee Expense	479.56	1,500.00	2,851.79	6,000.00
284000	CREDIT REPORTS	2,264.05	1,585.00	6,790.88	6,340.00
	<b>Total</b>	<b>4,385.75</b>	<b>4,610.00</b>	<b>14,789.18</b>	<b>18,440.00</b>
291000	LEGAL FEES	300.00	300.00	1,200.00	1,200.00
292000	AUDIT FEES	1,000.00	1,000.00	4,000.00	4,000.00
293000	ACCOUNTING SERV.	11,580.30	11,500.00	48,105.45	49,500.00
293002	IRA ADMIN FEE	500.00	400.00	2,000.00	1,700.00
293100	SHARE DRAFTS - PORTICO	19.17	20.00	76.68	80.00
293102	CORP S/D PROCESSING	722.82	1,200.00	3,996.19	4,800.00
293200	ATM SERVICE - PORTICO	1,337.74	1,160.00	4,791.61	4,640.00
293201	ATM NETWORK FEES	16,354.86	21,666.00	69,757.03	86,664.00
293202	EFT BILLING	23,367.17	21,000.00	92,236.98	84,000.00
293203	EFT - Instant Issue	400.00	1,015.00	2,340.04	4,060.00
293300	PAYROLL SERVICES	351.00	380.00	1,310.75	1,520.00
293301	CUNA MUTUAL-EMP RETIRMNT	175.00	175.00	700.00	700.00
293400	Security Services	164.00	170.00	521.00	527.00
293500	VISA QRTLY SPONSORSHIP	5,000.00	5,000.00	20,000.00	20,000.00
293560	VISA REBATE PROGRAM	0.00	0.00	0.00	50.00
294000	Amherst Portfolio	350.00	350.00	1,400.00	1,400.00
296000	ATM Monitoring	0.00	300.00	0.00	600.00
297000	Contract Help	3,623.75	0.00	3,623.75	0.00
	<b>Total</b>	<b>65,245.81</b>	<b>65,636.00</b>	<b>256,059.48</b>	<b>265,441.00</b>

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300000	PROV. FOR LOAN LOSS.	(8,165.42)	25,000.00	27,386.45	50,000.00
	<b>Total</b>	<b>(8,165.42)</b>	<b>25,000.00</b>	<b>27,386.45</b>	<b>50,000.00</b>
321000	NCUA OPERATING FEE	2,059.88	2,000.00	7,589.69	7,529.87
	<b>Total</b>	<b>2,059.88</b>	<b>2,000.00</b>	<b>7,589.69</b>	<b>7,529.87</b>
330000	CB-CASH OVER & SHORT	(191.00)	0.00	193.99	0.00
330028	Teller 28 O/S	110.00	0.00	0.00	0.00
330030	TELLER 30 OVER/SHORT	1.00	0.00	(19.00)	0.00
330034	Teller 34's Over/Short	0.00	0.00	(1.00)	0.00
	<b>Total</b>	<b>(80.00)</b>	<b>0.00</b>	<b>173.99</b>	<b>0.00</b>
340000	INTEREST ON BOR. MONEY	0.00	0.00	148.51	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>148.51</b>	<b>0.00</b>
350000	ANNUAL MEETING EXP	1,600.00	1,600.00	6,400.00	6,400.00
	<b>Total</b>	<b>1,600.00</b>	<b>1,600.00</b>	<b>6,400.00</b>	<b>6,400.00</b>
370000	MISC-MANAGEMENT EXP	1,500.00	1,500.00	6,000.00	6,000.00
	<b>Total</b>	<b>1,500.00</b>	<b>1,500.00</b>	<b>6,000.00</b>	<b>6,000.00</b>
	<b>Total Expenses</b>	<b>232,614.14</b>	<b>276,136.56</b>	<b>1,003,118.78</b>	<b>1,055,279.98</b>
380101	DIVIDENDS-SH 01,02,07,10	1,768.51	1,617.90	6,607.59	6,408.91
380103	DIVIDENDS-VISA SH 03	4.13	4.80	17.77	19.20
380275	DIVIDENDS-REG CHKG 75,76	140.45	1,317.30	595.34	5,213.40
380277	FRDM PLUS 77	15,705.63	12,016.50	60,658.46	47,553.87
380330	DIVIDENDS-CLUB ACCTS 30	41.10	23.70	146.83	93.59
380481	IRA 81	466.74	575.40	2,101.58	2,278.51
380482	DIVIDENDS-SEP IRA'S 82	0.05	0.00	0.20	0.00
380491	DIVIDENDS-ROTH IRA'S 91	50.04	51.00	201.18	201.30
380492	DIVIDENDS-EDUC IRA'S 92	4.04	3.00	16.20	12.00
380540	Dividends - 3yr Da CD	2,596.87	1,947.00	11,609.03	8,056.60
380543	Dividends - 3-Month Da CD	93.98	271.50	583.05	1,119.30
380545	Dividends-12 Month Da CD's	1,371.45	631.80	4,103.30	2,606.43
380546	Dividends- 6 Month Da CD's	774.11	925.50	3,470.35	3,817.54
380547	Dividends-24 Month Da CD's	2,192.88	1,560.90	8,538.83	6,437.47
380550	Dividends - 3 Yr CD	2,861.84	1,765.20	10,779.78	7,280.18
380553	DIVIDENDS - 3-MONTH CD	25.10	18.00	77.13	73.80
380555	DIVIDENDS-12 MONTH CD'S	580.59	1,204.50	4,334.39	4,968.05
380556	6 MNTH CD 56	702.39	629.40	2,835.22	2,596.52
380557	DIVIDENDS-24 MONTH CD'S	4,350.86	3,899.10	17,323.60	16,081.34
380570	Dividends - 3yr Da IRA CD	1,356.63	997.80	7,694.70	4,081.51
380573	Dividends - 3-Mo Da IRA CD	5.88	0.00	31.20	0.00
380575	Dividends-12mo Da IRA CD's	335.14	303.60	1,364.19	1,244.41
380576	Dividends-6mo Da IRA CD'	25.88	56.70	156.30	232.20
380578	Dividends-24mo Da IRA CD's	564.19	619.80	2,260.80	2,538.91
380580	Dividends - 3yr Roth IRA CD	301.24	320.10	618.12	1,311.31
380583	DIVIDENDS - 3-MONTH IRA CD	0.00	0.30	0.00	0.89
380585	DIVIDENDS-12MO IRA CD'S	316.84	341.40	1,319.79	1,399.21

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380586	DIVIDENDS-6MO IRA CD'	15.43	21.30	65.02	87.90
380588	DIVIDENDS-24MO IRA CD'S	886.37	760.80	3,556.54	3,116.41
380590	Dividends - 3yr Roth IRA CD	61.40	75.30	247.63	308.40
380595	DIVIDEND-12M ROTH IRA CD	81.29	78.90	326.65	323.11
380596	DIVIDEND-6MO ROTH IRA CD	4.53	0.00	21.40	0.00
380598	DIVIDEND-24M ROTH IRA CD	180.02	164.10	713.22	672.60
380605	DIVIDENDS-MMA'S 05	82.39	132.60	332.19	525.00
380606	DIVIDENDS-HYMMMA'S 06	1,943.82	2,236.80	7,849.34	8,856.89
380655	DIVIDENDS - DA MM-55	362.65	420.90	1,424.41	1,666.50
380666	DIVIDENDS - DA HYMM-66	11,076.51	19,456.20	71,428.30	76,934.33
	<b>Total Dividends</b>	51,330.97	54,449.10	233,409.63	218,117.59
	<b>Net Income</b>	31,488.49	25,125.37	115,512.13	144,934.90