

STELLAR AUTOLOANS

DASHBOARD - "CREDIT UNION A"

Report Range: 01/01/20 - 12/31/20

Total Loan Volume: **\$31,045,570.02**

FUNDED LOANS	NON-MEMBER LOANS
1,329	1,329
MEMBER LOANS	AVERAGE YEARLY SAVINGS
0	\$1,323.20

ESTIMATED INCOME FIRST TWO YEARS	
Interest Income	\$ 5,085,670.05
<i>Estimated \$200 per new DDA per year*</i>	
DDA Income	\$ 121,500.00
Non Interest Income (GAP, MBI, etc.)	\$ 431,925.00
<i>Estimated \$325 per new funded loan**</i>	
Totals	\$ 5,639,095.05

PAPER GRADE	RANGE	FUNDED	NEW DDA OPENINGS*
A Paper	781 +	1	243
B Paper	731 - 780	0	
C Paper	681 - 730	354	DDA OPENINGS FROM FUNDED LOANS
D Paper	621 - 680	836	18%
E Paper	571 - 620	119	
F Paper	Sub 570	0	

* Based on average free reward checking account income
 ** Estimated average income - range \$90 - \$400 per loan

PAPER GRADE	TOTAL BALANCE	AVG. RATE	AVG. TERM	FUNDING TOTAL	CALC. 1ST YEAR INTEREST
A Paper	—	0.00%	0	0	—
B Paper	—	0.00%	0	0	—
C Paper	\$8,616,702.98	5.25%	59	320	\$428,871.74
D Paper	\$19,318,860.54	7.05%	60	758	\$1,321,609.92
E Paper	\$2,714,617.83	9.75%	59	119	\$257,895.07
SALrefi	\$395,388.67	6.43%	57	18	\$25,891.29
Total	\$31,045,570.02	6.55%	55	1,215	\$2,034,268.02

COSTS	
Success Fee	\$776,139.25
DDA Fee	—
Cost of Funds 0.7%	\$310,455.70
Charge Offs 0.7%	\$310,455.70
Total Costs	\$1,397,050.65
ROI	304%

MONTHLY SAVINGS	FUNDED LOANS
Less than \$40	0
\$40 - \$74	86
\$75 - \$99	503
\$100 - \$149	556
\$150+	165



STELLAR AUTOLOANS

DASHBOARD - "CREDIT UNION B"

Report Range: 01/01/20 - 12/30/20

Total Loan Volume: **\$9,184,684.50**

FUNDED LOANS	NON-MEMBER LOANS
339	332
MEMBER LOANS	AVERAGE YEARLY SAVINGS
7	\$1,196.64

ESTIMATED INCOME FIRST TWO YEARS	PAPER GRADE	RANGE	FUNDED	NEW DDA OPENINGS*
Interest Income\$2,098,372.35 <i>Estimated \$200 per new DDA per year*</i>	A+ Paper	720 +	29	83
DDA Income \$41,500.00	A Paper	670 - 719	58	
Non Interest Income (GAP, MBI, etc.) \$67,800.00 <i>Estimated \$200 per new funded loan**</i>	B Paper	620 - 669	173	DDA OPENINGS FROM FUNDED LOANS
Totals \$2,207,672.35	C Paper	600 - 619	59	
	D Paper	550 - 599	20	25%
	Total		339	

* Based on average free reward checking account income

** Estimated average income - range \$90 - \$400 per loan

PAPER GRADE	TOTAL BALANCE	AVG. RATE	AVG. TERM	FUNDING TOTAL	CALC. 1ST YEAR INTEREST
A+ Paper	\$892,019.59	5.79%	62	29	\$47,899.60
A Paper	\$1,752,435.71	7.72%	62	58	\$134,284.96
B Paper	\$4,621,920.07	9.93%	65	173	\$435,494.16
C Paper	\$1,475,383.41	10.97%	66	59	\$161,115.85
D Paper	\$442,925.72	13.56%	55	20	\$60,554.37
Total	\$9,184,684.50	9.14%	64	339	\$839,348.94

COSTS	
Success Fee	\$249,975.11
DDA Fee	—
Cost of Funds 0.7%	\$91,846.85
Charge Offs 0.7%	\$91,846.85
Total Costs	\$433,668.80
ROI	409%

MONTHLY SAVINGS	FUNDED LOANS
Less than \$40	3
\$40 - \$74	104
\$75 - \$99	82
\$100 - \$149	111
\$150+	39



STELLAR AUTOLOANS

DASHBOARD - "CREDIT UNION C"

Report Range: 01/01/20 - 12/30/20

Total Loan Volume: **\$8,127,740.45**

FUNDED LOANS	NON-MEMBER LOANS
256	256
MEMBER LOANS	AVERAGE YEARLY SAVINGS
0	\$1,270.05

ESTIMATED INCOME FIRST TWO YEARS	PAPER GRADE	RANGE	FUNDED	NEW DDA OPENINGS*
Interest Income \$992,085.57 <i>Estimated \$200 per new DDA per year*</i>	A+ Paper	725 +	81	64
DDA Income \$32,000.00	A Paper	690 - 724	60	DDA OPENINGS FROM FUNDED LOANS
Non Interest Income (GAP, MBI, etc.) \$51,200.00 <i>Estimated \$200 per new funded loan**</i>	B Paper	660 - 689	77	
Totals \$1,075,285.57	C Paper	620 - 659	34	25%
	D Paper	590 - 619	4	
	Total		256	

* Based on average free reward checking account income

** Estimated average income - range \$90 - \$400 per loan

PAPER GRADE	TOTAL BALANCE	AVG. RATE	AVG. TERM	FUNDING TOTAL	CALC. 1ST YEAR INTEREST
A+ Paper	\$2,850,799.37	3.84%	67	81	\$110,045.97
A Paper	\$1,962,485.27	4.22%	68	60	\$82,742.09
B Paper	\$2,251,590.46	4.90%	64	77	\$111,331.71
C Paper	\$937,104.07	8.22%	64	34	\$77,356.52
D Paper	\$125,761.28	12.25%	69	4	\$15,357.94
Total	\$8,127,740.45	4.88%	66	256	\$396,834.23

COSTS	MONTHLY SAVINGS	FUNDED LOANS
Success Fee \$203,193.51	Less than \$40	0
DDA Fee —	\$40 - \$74	9
Cost of Funds 0.7% \$81,277.40	\$75 - \$99	109
Charge Offs 0.7% \$81,277.40	\$100 - \$149	114
Total Costs \$365,748.32	\$150+	20
ROI 194%		

