



# 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>	
<b>Totals</b>	<b>\$ 5,639,095.05</b>

PAPER GRADE	RANGE	FUNDED
A Paper	781 +	1
B Paper	731 - 780	0
C Paper	681 - 730	354
D Paper	621 - 680	836
E Paper	571 - 620	119
F Paper	Sub 570	0

NEW DDA OPENINGS*
243
DDA OPENINGS FROM FUNDED LOANS
18%

\* 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
<b>Total</b>	<b>\$31,045,570.02</b>	<b>6.55%</b>	<b>55</b>	<b>1,215</b>	<b>\$2,034,268.02</b>

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

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



# 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	
Interest Income .....	\$2,098,372.35
<i>Estimated \$200 per new DDA per year*</i>	
DDA Income .....	\$41,500.00
Non Interest Income (GAP, MBI, etc.) .....	\$67,800.00
<i>Estimated \$200 per new funded loan**</i>	
<b>Totals</b>	<b>\$2,207,672.35</b>

PAPER GRADE	RANGE	FUNDED
A+ Paper	720 +	29
A Paper	670 - 719	58
B Paper	620 - 669	173
C Paper	600 - 619	59
D Paper	550 - 599	20
<b>Total</b> .....		<b>339</b>

NEW DDA OPENINGS*
83
DDA OPENINGS FROM FUNDED LOANS
25%

\* 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
<b>Total</b>	<b>\$9,184,684.50</b>	<b>9.14%</b>	<b>64</b>	<b>339</b>	<b>\$839,348.94</b>

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

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



# 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	
Interest Income .....	\$992,085.57
<i>Estimated \$200 per new DDA per year*</i>	
DDA Income .....	\$32,000.00
Non Interest Income (GAP, MBI, etc.) .....	\$51,200.00
<i>Estimated \$200 per new funded loan**</i>	
<b>Totals</b>	<b>\$1,075,285.57</b>

PAPER GRADE	RANGE	FUNDED
A+ Paper	725 +	81
A Paper	690 - 724	60
B Paper	660 - 689	77
C Paper	620 - 659	34
D Paper	590 - 619	4
<b>Total</b> .....		<b>256</b>

NEW DDA OPENINGS*
64
DDA OPENINGS FROM FUNDED LOANS
25%

\* 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
<b>Total</b>	<b>\$8,127,740.45</b>	<b>4.88%</b>	<b>66</b>	<b>256</b>	<b>\$396,834.23</b>

COSTS	
Success Fee .....	\$203,193.51
DDA Fee .....	—
Cost of Funds 0.7% .....	\$81,277.40
Charge Offs 0.7% .....	\$81,277.40
<b>Total Costs</b> .....	<b>\$365,748.32</b>
<b>ROI</b> .....	<b>194%</b>

MONTHLY SAVINGS	FUNDED LOANS
Less than \$40 .....	0
\$40 - \$74 .....	9
\$75 - \$99 .....	109
\$100 - \$149 .....	114
\$150+ .....	20