

**EDUCATORS CREDIT UNION
BALANCE SHEET**

ACCOUNT NAME **MARCH 2017**

ASSETS

PERSONAL LOANS	132,474,415
COMMERCIAL LOANS	0
REAL ESTATE LOANS	3,555,206
MASTERCHARGE LOANS	1,245,309
REPOSSESSED COLLATERAL	132,509
OVERDRAFT ACCOUNT LOANS	57,237
ALLOWANCE FOR LOAN LOSS	-458,205
ACCRUED INTEREST	665,436
CASH	1,778,857
CASH IN BANK	128,295,014
GOVERNMENT SECURITIES	118,639,289
N C U A DEPOSIT	3,176,524
PREPAIDS	184,848
OTHER ASSETS	-261,954
NON-MEMBER LOANS	
FURNITURE AND FIXTURES	134,971
BUILDING AND IMPROVEMENTS (NET)	3,821,228
LAND	1,106,107
TOTAL ASSETS	394,546,791

LIABILITIES

ACCOUNTS PAYABLE	554,819
REGULAR SHARES	128,361,025
SHARE DRAFT	52,229,307
REAL ESTATE ESCROW	284,566
SPECIAL SAVINGS	111,626
MONEY MARKET CD	150,688,730
ACCRUED INTEREST PAYABLE	0
RESERVE FUND	3,131,546
UNDIVIDED EARNINGS	58,638,980
YEAR-TO-DATE INCOME	546,192
TOTAL LIABILITIES	394,546,791

I, **Raymond Weldon**, hereby certify that I am duly elected, qualified and acting Chairman of the Board of Directors of Educators Credit Union and that the balance sheet of **April 24, 2017** statement of Income and Retained Earnings and changes in financial position of Educators Credit Union for the month of **APRIL 2017**, are to the best of my knowledge and belief, true and correct and have been prepared in accordance with the generally accepted accounting principles.

EDUCATORS CREDIT UNION

BY: *Raymond Weldon*
 Raymond Weldon, Board Chairman
April 24, 2017

**Federally Insured
by NCUA**

