

**EDUCATORS CREDIT UNION
BALANCE SHEET**

ACCOUNT NAME **FEBRUARY 2017**

ASSETS

PERSONAL LOANS	132,004,596
COMMERCIAL LOANS	0
REAL ESTATE LOANS	3,469,348
MASTERCHARGE LOANS	1,290,992
REPOSSESSED COLLATERAL	98,126
OVERDRAFT ACCOUNT LOANS	73,785
ALLOWANCE FOR LOAN LOSS	-463,590
ACCRUED INTEREST	630,683
CASH	1,030,447
CASH IN BANK	124,813,568
GOVERNMENT SECURITIES	120,260,770
N C U A DEPOSIT	3,137,192
PREPAIDS	165,912
OTHER ASSETS	-87,577
NON-MEMBER LOANS	
FURNITURE AND FIXTURES	143,639
BUILDING AND IMPROVEMENTS (NET)	3,835,933
LAND	1,106,107
TOTAL ASSETS	391,509,931

LIABILITIES

ACCOUNTS PAYABLE	485,395
REGULAR SHARES	125,632,171
SHARE DRAFT	50,074,497
REAL ESTATE ESCROW	247,529
SPECIAL SAVINGS	110,546
MONEY MARKET CD	152,803,381
ACCRUED INTEREST PAYABLE	74,411
RESERVE FUND	3,131,546
UNDIVIDED EARNINGS	58,638,980
YEAR-TO-DATE INCOME	311,476
TOTAL LIABILITIES	391,509,931

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 **February 28, 2017** statement of Income and Retained Earnings and changes in financial position of Educators Credit Union for the month of **FEBRUARY 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
February 28, 2017

**Federally Insured
by NCUA**

