

**EDUCATORS CREDIT UNION
BALANCE SHEET**

ACCOUNT NAME **NOVEMBER 2017**

ASSETS

PERSONAL LOANS	140,737,343.94
COMMERCIAL LOANS	0.00
REAL ESTATE LOANS	2,835,161.70
MASTERCHARGE LOANS	1,269,023.21
REPOSSESSED COLLATERAL	99,234.71
OVERDRAFT ACCOUNT LOANS	96,148.55
ALLOWANCE FOR LOAN LOSS	(488,902.81)
ACCRUED INTEREST	583,036.39
CASH	2,357,993.34
CASH IN BANK	143,191,633.15
GOVERNMENT SECURITIES	100,102,375.32
N C U A DEPOSIT	3,215,126.21
PREPAIDS	75,125.16
OTHER ASSETS	(215,922.09)
NON-MEMBER LOANS	
FURNITURE AND FIXTURES	104,517.33
BUILDING AND IMPROVEMENTS (NET)	3,768,777.66
LAND	1,106,107.25
TOTAL ASSETS	398,836,779

LIABILITIES

ACCOUNTS PAYABLE	838,166.40
REGULAR SHARES	132,504,415.73
SHARE DRAFT	52,086,236.95
REAL ESTATE ESCROW	261,974.13
SPECIAL SAVINGS	122,592.55
MONEY MARKET CD	148,672,392.81
ACCRUED INTEREST PAYABLE	81,561.72
RESERVE FUND	3,131,545.68
UNDIVIDED EARNINGS	58,638,979.99
YEAR-TO-DATE INCOME	2,498,913.06
TOTAL LIABILITIES	398,836,779

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 **NOVEMBER 30, 2017** statement of Income and Retained Earnings and changes in financial position of Educators Credit Union for the month of **NOVEMBER 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
DECEMBER 31, 2017

**Federally Insured
by NCUA**

