

**EDUCATORS CREDIT UNION
BALANCE SHEET**

ACCOUNT NAME **MARCH 2018**

ASSETS

PERSONAL LOANS	142,507,674
COMMERCIAL LOANS	0
REAL ESTATE LOANS	2,674,503
MASTERCHARGE LOANS	1,220,997
REPOSSESSED COLLATERAL	145,630
OVERDRAFT ACCOUNT LOANS	52,896
ALLOWANCE FOR LOAN LOSS	-458,722
ACCRUED INTEREST	499,714
CASH	1,930,489
CASH IN BANK	147,261,454
GOVERNMENT SECURITIES	99,093,333
N C U A DEPOSIT	3,215,126
PREPAIDS	236,444
OTHER ASSETS	-191,019
NON-MEMBER LOANS	
FURNITURE AND FIXTURES	91,294
BUILDING AND IMPROVEMENTS (NET)	3,728,014
LAND	1,106,107
TOTAL ASSETS	403,113,936

LIABILITIES

ACCOUNTS PAYABLE	683,963
REGULAR SHARES	136,148,757
SHARE DRAFT	55,891,747
REAL ESTATE ESCROW	285,305
SPECIAL SAVINGS	92,501
MONEY MARKET CD	144,592,286
ACCRUED INTEREST PAYABLE	0
RESERVE FUND	3,131,546
UNDIVIDED EARNINGS	61,468,924
YEAR-TO-DATE INCOME	818,906
TOTAL LIABILITIES	403,113,936

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 30, 2018** statement of Income and Retained Earnings and changes in financial position of Educators Credit Union for the month of **MARCH 2018**, 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 30, 2018

**Federally Insured
by NCUA**

