

**EDUCATORS CREDIT UNION
BALANCE SHEET**

ACCOUNT NAME **JUNE 2018**

ASSETS

PERSONAL LOANS	145,742,624
COMMERCIAL LOANS	0
REAL ESTATE LOANS	2,562,084
MASTERCHARGE LOANS	1,274,406
REPOSSESSED COLLATERAL	19,900
OVERDRAFT ACCOUNT LOANS	62,895
ALLOWANCE FOR LOAN LOSS	(429,948)
ACCRUED INTEREST	593,573
CASH	1,916,955
CASH IN BANK	129,473,302
GOVERNMENT SECURITIES	117,638,871
N C U A DEPOSIT	3,222,175
PREPAIDS	256,770
OTHER ASSETS	(177,556)
NON-MEMBER LOANS	
FURNITURE AND FIXTURES	137,156
BUILDING AND IMPROVEMENTS (NET)	3,697,442
LAND	1,106,107
TOTAL ASSETS	407,096,756

LIABILITIES

ACCOUNTS PAYABLE	771,660
REGULAR SHARES	137,452,506
SHARE DRAFT	56,924,648
REAL ESTATE ESCROW	398,450
SPECIAL SAVINGS	54,540
MONEY MARKET CD	145,202,840
ACCRUED INTEREST PAYABLE	0
RESERVE FUND	3,131,546
UNDIVIDED EARNINGS	61,468,924
YEAR-TO-DATE INCOME	1,691,642
TOTAL LIABILITIES	407,096,756

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 **JULY 31, 2018** statement of Income and Retained Earnings and changes in financial position of Educators Credit Union for the month of **JUNE 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
JULY 31, 2018

**Federally Insured
by NCUA**

