

**EDUCATORS CREDIT UNION
BALANCE SHEET**

ACCOUNT NAME **APRIL 2025**

ASSETS

PERSONAL LOANS	147,474,336.06
COMMERCIAL LOANS	0.00
REAL ESTATE LOANS	2,025,111.24
MASTERCARD LOANS	921,478.45
REPOSSESSED COLLATERAL	7,646.86
OVERDRAFT ACCOUNT LOANS	91,877.92
ALLOWANCE FOR LOAN LOSS	(277,477.44)
ACCRUED INTEREST	1,562,474.89
CASH	2,231,231.43
CASH IN BANK	93,036,348.19
GOVERNMENT SECURITIES	315,268,730.87
NCUA DEPOSIT	4,190,764.84
EDUCATORS INSURANCE CUSO	25,000.00
PREPAIDS	228,819.90
OTHER ASSETS	34,887.38
REPOSSESSED COLLATERAL	
NON-MEMBER LOANS	
FURNITURE AND FIXTURE	172,389.93
BUILDING AND IMPROVEMENTS	2,945,529.03
LAND	1,262,000.75
TOTAL ASSETS	571,201,150.30

LIABILITIES

ACCOUNTS PAYABLE	680,939.38
REGULAR SHARES	176,091,496.48
SHARE DRAFT	81,939,008.10
REAL ESTATE ESCROW	183,731.67
SPECIAL SAVINGS	15,152.81
MONEY MARKET CD	203,782,341.50
ACCRUED INTEREST PAYABLE	61,252.80
RESERVE FUND	3,131,545.68
UNDIVIDED EARNINGS	101,872,151.05
YEAR-TO-DATE INCOME	3,443,530.83
TOTAL LIABILITIES	571,201,150.30

I, **Al Pollard**, 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 2025**, statement of Income and Retained Earnings and changes in financial position of Educators Credit Union for the month of **APRIL 2025**, 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: *Al Pollard*

Al Pollard, Board Chairman
April 30, 2025

**Federally Insured
by NCUA**

