

**EDUCATORS CREDIT UNION
BALANCE SHEET**

ACCOUNT NAME **JULY 2026**

ASSETS

PERSONAL LOANS	133,729,108.63
COMMERCIAL LOANS	0
REAL ESTATE LOANS	2,544,071.93
MASTERCARD LOANS	905,373.74
REPOSSESSED COLLATERAL	71,934.99
OVERDRAFT ACCOUNT LOANS	85,636.07
ALLOWANCE FOR LOAN LOSS	-381,754.05
ACCRUED INTEREST	1,910,226.88
CASH	1,510,008.72
CASH IN BANK	40,403,717.33
GOVERNMENT SECURITIES	426,495,781.82
NCUA DEPOSIT	4,393,541.03
EDUCATORS INSURANCE CUSO	25,000.00
PREPAIDS	175,355.05
OTHER ASSETS	82,857.22
REPOSSESSED COLLATERAL	
NON-MEMBER LOANS	
FURNITURE AND FIXTURE	77,133.30
BUILDING AND IMPROVEMENTS	2,793,607.26
LAND	1,262,000.75
TOTAL ASSETS	616,083,600.67

LIABILITIES

ACCOUNTS PAYABLE	859,344.01
REGULAR SHARES	173,708,780.98
SHARE DRAFT	90,028,146.29
REAL ESTATE ESCROW	0
SPECIAL SAVINGS	16,964.08
MONEY MARKET CD	226,453,228.83
ACCRUED INTEREST PAYABLE	62,768.41
RESERVE FUND	3,131,545.68
UNDIVIDED EARNINGS	113,741,921.37
YEAR-TO-DATE INCOME	8,080,901.02
TOTAL LIABILITIES	616,083,600.67

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 **JULY 2026**, statement of Income and Retained Earnings and changes in financial position of Educators Credit Union for the month of **JULY 2026**, 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
JULY 31, 2026

**Federally Insured
by NCUA**

