

**EDUCATORS CREDIT UNION  
BALANCE SHEET**

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**ACCOUNT NAME** **DECEMBER 2025**  
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**ASSETS**

<b>PERSONAL LOANS</b>	143,673,427.28
<b>COMMERCIAL LOANS</b>	0
<b>REAL ESTATE LOANS</b>	2,248,740.18
<b>MASTERCARD LOANS</b>	976,026.01
<b>REPOSSESSED COLLATERAL</b>	77,144.99
<b>OVERDRAFT ACCOUNT LOANS</b>	110,494.84
<b>ALLOWANCE FOR LOAN LOSS</b>	(352,074.13)
<b>ACCRUED INTEREST</b>	1,788,207.61
<b>CASH</b>	2,118,549.30
<b>CASH IN BANK</b>	34,614,972.48
<b>GOVERNMENT SECURITIES</b>	399,144,170.27
<b>NCUA DEPOSIT</b>	4,362,177.25
<b>EDUCATORS INSURANCE CUSO</b>	25,000.00
<b>PREPAIDS</b>	82,250.18
<b>OTHER ASSETS</b>	49,525.20
<b>REPOSSESSED COLLATERAL</b>	
<b>NON-MEMBER LOANS</b>	
<b>FURNITURE AND FIXTURE</b>	129,821.02
<b>BUILDING AND IMPROVEMENTS</b>	2,862,097.08
<b>LAND</b>	1,262,000.75
<b>TOTAL ASSETS</b>	<b>593,172,530.31</b>

**LIABILITIES**

<b>ACCOUNTS PAYABLE</b>	731,347.93
<b>REGULAR SHARES</b>	172,263,998.77
<b>SHARE DRAFT</b>	85,790,227.07
<b>REAL ESTATE ESCROW</b>	84,857.76
<b>SPECIAL SAVINGS</b>	10,841.49
<b>MONEY MARKET CD</b>	217,417,790.24
<b>ACCRUED INTEREST PAYABLE</b>	0
<b>RESERVE FUND</b>	3,131,545.68
<b>UNDIVIDED EARNINGS</b>	113,741,921.37
<b>YEAR-TO-DATE INCOME</b>	0
<b>TOTAL LIABILITIES</b>	<b>593,172,530.31</b>

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 **DECEMBER 2025**, statement of Income and Retained Earnings and changes in financial position of Educators Credit Union for the month of **DECEMBER 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.

**Federally Insured  
by NCUA**

**EDUCATORS CREDIT UNION**

BY: *Al Pollard*

Al Pollard, Board Chairman  
December 31, 2025

