

**EDUCATORS CREDIT UNION  
BALANCE SHEET**

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**ACCOUNT NAME** **FEBRUARY 2026**  
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**ASSETS**

<b>PERSONAL LOANS</b>	142,089,311.26
<b>COMMERCIAL LOANS</b>	0.00
<b>REAL ESTATE LOANS</b>	2,316,245.50
<b>MASTERCARD LOANS</b>	886,670.13
<b>REPOSSESSED COLLATERAL</b>	55,478.87
<b>OVERDRAFT ACCOUNT LOANS</b>	80,775.01
<b>ALLOWANCE FOR LOAN LOSS</b>	(322,018.67)
<b>ACCRUED INTEREST</b>	1,787,479.37
<b>CASH</b>	1,409,994.17
<b>CASH IN BANK</b>	40,526,126.26
<b>GOVERNMENT SECURITIES</b>	405,999,414.94
<b>NCUA DEPOSIT</b>	4,362,177.25
<b>EDUCATORS INSURANCE CUSO</b>	25,000.00
<b>PREPAIDS</b>	247,558.85
<b>OTHER ASSETS</b>	97,361.88
<b>REPOSSESSED COLLATERAL</b>	
<b>NON-MEMBER LOANS</b>	
<b>FURNITURE AND FIXTURE</b>	114,767.42
<b>BUILDING AND IMPROVEMENTS</b>	2,842,528.56
<b>LAND</b>	1,262,000.75
<b>TOTAL ASSETS</b>	<b>603,780,871.55</b>

**LIABILITIES**

<b>ACCOUNTS PAYABLE</b>	708,628.35
<b>REGULAR SHARES</b>	173,255,805.41
<b>SHARE DRAFT</b>	90,077,510.44
<b>REAL ESTATE ESCROW</b>	0.00
<b>SPECIAL SAVINGS</b>	13,105.33
<b>MONEY MARKET CD</b>	220,483,966.03
<b>ACCRUED INTEREST PAYABLE</b>	117,193.69
<b>RESERVE FUND</b>	3,131,545.68
<b>UNDIVIDED EARNINGS</b>	113,741,921.37
<b>YEAR-TO-DATE INCOME</b>	2,251,195.25
<b>TOTAL LIABILITIES</b>	<b>603,780,871.55</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 **FEBRUARY 2026**, statement of Income and Retained Earnings and changes in financial position of Educators Credit Union for the month of **FEBRUARY 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.

**Federally Insured  
by NCUA**

**EDUCATORS CREDIT UNION**

BY: *Al Pollard*

Al Pollard, Board Chairman  
February 28, 2026

