

**EDUCATORS CREDIT UNION
BALANCE SHEET**

ACCOUNT NAME **AUGUST 2020**

ASSETS

PERSONAL LOANS	194,911,667.05
COMMERCIAL LOANS	0.00
REAL ESTATE LOANS	1,881,974.40
MASTERCHARGE LOANS	1,070,516.62
REPOSSESSED COLLATERAL	159,224.17
OVERDRAFT ACCOUNT LOANS	63,972.48
ALLOWANCE FOR LOAN LOSS	(443,238.09)
ACCRUED INTEREST	685,094.19
CASH	1,652,991.53
CASH IN BANK	102,598,190.89
GOVERNMENT SECURITIES	140,668,657.85
N C U A DEPOSIT	3,256,804.88
PREPAIDS	179,133.31
OTHER ASSETS	15,574.10
NON-MEMBER LOANS	
FURNITURE AND FIXTURES	493,641.84
BUILDING AND IMPROVEMENTS (NET)	3,476,089.98
LAND	1,106,107.25
TOTAL ASSETS	451,776,402

LIABILITIES

ACCOUNTS PAYABLE	978,061.20
REGULAR SHARES	161,588,593.91
SHARE DRAFT	67,849,903.06
REAL ESTATE ESCROW	446,424.45
SPECIAL SAVINGS	25,232.68
MONEY MARKET CD	145,385,996.67
ACCRUED INTEREST PAYABLE	42,256.32
RESERVE FUND	3,131,545.68
UNDIVIDED EARNINGS	70,105,171.71
YEAR-TO-DATE INCOME	2,223,216.77
TOTAL LIABILITIES	451,776,402

I, **Jo Ann Brown**, 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 **AUGUST, 2020**, statement of Income and Retained Earnings and changes in financial position of Educators Credit Union for the month of **AUGUST, 2020**, 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: *Jo Ann Brown*

Jo Ann Brown, Board Chairman
SEPTEMBER 30, 2020

**Federally Insured
by NCUA**

