

**EDUCATORS CREDIT UNION
BALANCE SHEET**

ACCOUNT NAME **JULY 2020**

ASSETS

PERSONAL LOANS	192,505,716.98
COMMERCIAL LOANS	0.00
REAL ESTATE LOANS	1,912,392.88
MASTERCHARGE LOANS	1,061,384.39
REPOSSESSED COLLATERAL	125,998.14
OVERDRAFT ACCOUNT LOANS	52,084.27
ALLOWANCE FOR LOAN LOSS	(410,998.72)
ACCRUED INTEREST	681,742.05
CASH	1,719,117.09
CASH IN BANK	96,964,040.38
GOVERNMENT SECURITIES	144,729,224.45
N C U A DEPOSIT	3,256,804.88
PREPAIDS	202,525.74
OTHER ASSETS	9,427.88
NON-MEMBER LOANS	
FURNITURE AND FIXTURES	510,857.34
BUILDING AND IMPROVEMENTS (NET)	3,485,350.30
LAND	1,106,107.25
TOTAL ASSETS	447,911,775

LIABILITIES

ACCOUNTS PAYABLE	741,723.57
REGULAR SHARES	159,593,613.19
SHARE DRAFT	68,868,743.12
REAL ESTATE ESCROW	413,638.13
SPECIAL SAVINGS	25,067.68
MONEY MARKET CD	143,036,593.94
ACCRUED INTEREST PAYABLE	21,026.58
RESERVE FUND	3,131,545.68
UNDIVIDED EARNINGS	70,105,171.71
YEAR-TO-DATE INCOME	1,974,651.70
TOTAL LIABILITIES	447,911,775

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 **JULY, 2020**, statement of Income and Retained Earnings and changes in financial position of Educators Credit Union for the month of **JULY, 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
August 31, 2020

**Federally Insured
by NCUA**

