

**EDUCATORS CREDIT UNION  
BALANCE SHEET**

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**ACCOUNT NAME** **NOVEMBER 2020**  
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**ASSETS**

<b>PERSONAL LOANS</b>	202,584,143.52
<b>COMMERCIAL LOANS</b>	0.00
<b>REAL ESTATE LOANS</b>	1,822,413.46
<b>MASTERCHARGE LOANS</b>	1,064,910.47
<b>REPOSSESSED COLLATERAL</b>	182,310.91
<b>OVERDRAFT ACCOUNT LOANS</b>	71,102.20
<b>ALLOWANCE FOR LOAN LOSS</b>	(510,112.03)
<b>ACCRUED INTEREST</b>	734,035.99
<b>CASH</b>	1,649,729.70
<b>CASH IN BANK</b>	118,473,150.48
<b>GOVERNMENT SECURITIES</b>	127,113,504.45
<b>N C U A DEPOSIT</b>	3,547,556.63
<b>PREPAIDS</b>	144,655.52
<b>OTHER ASSETS</b>	(9,046.97)
<b>NON-MEMBER LOANS</b>	
<b>FURNITURE AND FIXTURES</b>	436,886.34
<b>BUILDING AND IMPROVEMENTS (NET)</b>	3,474,030.46
<b>LAND</b>	1,106,107.25
<b>TOTAL ASSETS</b>	<b>461,885,378</b>

**LIABILITIES**

<b>ACCOUNTS PAYABLE</b>	1,139,605.15
<b>REGULAR SHARES</b>	165,460,772.38
<b>SHARE DRAFT</b>	69,318,848.25
<b>REAL ESTATE ESCROW</b>	253,355.43
<b>SPECIAL SAVINGS</b>	25,566.00
<b>MONEY MARKET CD</b>	149,476,711.97
<b>ACCRUED INTEREST PAYABLE</b>	42,480.17
<b>RESERVE FUND</b>	3,131,545.68
<b>UNDIVIDED EARNINGS</b>	70,105,171.71
<b>YEAR-TO-DATE INCOME</b>	2,931,321.64
<b>TOTAL LIABILITIES</b>	<b>461,885,378</b>

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 **NOVEMBER, 2020**, statement of Income and Retained Earnings and changes in financial position of Educators Credit Union for the month of **NOVEMBER, 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.

**Federally Insured  
by NCUA**

**EDUCATORS CREDIT UNION**

**BY: *Jo Ann Brown***  
 Jo Ann Brown, Board Chairman  
**DECEMBER 31, 2020**

