

**EDUCATORS CREDIT UNION
BALANCE SHEET**

ACCOUNT NAME **FEBRUARY 2019**

ASSETS

PERSONAL LOANS	153,959,552
COMMERCIAL LOANS	0
REAL ESTATE LOANS	2,303,866
MASTERCHARGE LOANS	1,197,744
REPOSSESSED COLLATERAL	67,146
OVERDRAFT ACCOUNT LOANS	66,382
ALLOWANCE FOR LOAN LOSS	-322,276
ACCRUED INTEREST	602,574
CASH	2,084,616
CASH IN BANK	114,742,345
GOVERNMENT SECURITIES	122,439,240
N C U A DEPOSIT	3,232,693
PREPAIDS	213,342
OTHER ASSETS	-26,331
NON-MEMBER LOANS	
FURNITURE AND FIXTURES	525,107
BUILDING AND IMPROVEMENTS (NET)	3,617,776
LAND	1,106,107
TOTAL ASSETS	405,809,883

LIABILITIES

ACCOUNTS PAYABLE	540,350
REGULAR SHARES	138,954,053
SHARE DRAFT	57,402,244
REAL ESTATE ESCROW	211,705
SPECIAL SAVINGS	117,436
MONEY MARKET CD	138,901,898
ACCRUED INTEREST PAYABLE	116,341
RESERVE FUND	3,131,546
UNDIVIDED EARNINGS	65,632,909
YEAR-TO-DATE INCOME	801,401
TOTAL LIABILITIES	405,809,883

I, **Raymond Weldon**, 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, 2019** statement of Income and Retained Earnings and changes in financial position of Educators Credit Union for the month of **February 2019**, 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: *Raymond Weldon*
Raymond Weldon, Board Chairman
March 31, 2019

**Federally Insured
by NCUA**

