

**EDUCATORS CREDIT UNION
BALANCE SHEET**

ACCOUNT NAME

FEBRUARY 2025

ASSETS

PERSONAL LOANS	147,786,085.83
COMMERCIAL LOANS	0.00
REAL ESTATE LOANS	2,052,852.82
MASTERCARD LOANS	965,306.10
REPOSSESSED COLLATERAL	20,102.97
OVERDRAFT ACCOUNT LOANS	66,295.05
ALLOWANCE FOR LOAN LOSS	(301,253.29)
ACCRUED INTEREST	1,486,782.88
CASH	1,622,479.77
CASH IN BANK	79,094,997.49
GOVERNMENT SECURITIES	321,714,549.15
NCUA DEPOSIT	4,282,444.88
EDUCATORS INSURANCE CUSO	25,000.00
PREPAIDS	243,174.49
OTHER ASSETS	67,390.13
REPOSSESSED COLLATERAL	
NON-MEMBER LOANS	
FURNITURE AND FIXTURE	181,931.84
BUILDING AND IMPROVEMENTS	2,966,816.93
LAND	1,262,000.75
TOTAL ASSETS	563,536,957.79

LIABILITIES

ACCOUNTS PAYABLE	722,834.68
REGULAR SHARES	173,257,484.34
SHARE DRAFT	83,817,259.49
REAL ESTATE ESCROW	141,736.41
SPECIAL SAVINGS	56,604.06
MONEY MARKET CD	198,787,826.37
ACCRUED INTEREST PAYABLE	117,447.21
RESERVE FUND	3,131,545.68
UNDIVIDED EARNINGS	101,872,151.05
YEAR-TO-DATE INCOME	1,632,068.50
TOTAL LIABILITIES	563,536,957.79

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 2025**, statement of Income and Retained Earnings and changes in financial position of Educators Credit Union for the month of **FEBRUARY 2025**, 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, 2025

