

**EDUCATORS CREDIT UNION
BALANCE SHEET**

ACCOUNT NAME **JUNE 2025**

ASSETS

| | |
|---------------------------|-----------------------|
| PERSONAL LOANS | 146,531,670.15 |
| COMMERCIAL LOANS | 0.00 |
| REAL ESTATE LOANS | 1,973,328.89 |
| MASTERCARD LOANS | 936,773.27 |
| REPOSSESSED COLLATERAL | 71,232.80 |
| OVERDRAFT ACCOUNT LOANS | 111,898.96 |
| ALLOWANCE FOR LOAN LOSS | (365,973.22) |
| ACCRUED INTEREST | 1,569,599.68 |
| CASH | 1,531,711.79 |
| CASH IN BANK | 76,684,910.73 |
| GOVERNMENT SECURITIES | 341,901,048.87 |
| NCUA DEPOSIT | 4,190,764.84 |
| EDUCATORS INSURANCE CUSO | 25,000.00 |
| PREPAIDS | 189,410.05 |
| OTHER ASSETS | (61,577.69) |
| REPOSSESSED COLLATERAL | |
| NON-MEMBER LOANS | |
| FURNITURE AND FIXTURE | 155,503.61 |
| BUILDING AND IMPROVEMENTS | 2,924,241.13 |
| LAND | 1,262,000.75 |
| TOTAL ASSETS | 579,631,544.61 |

LIABILITIES

| | |
|--------------------------|-----------------------|
| ACCOUNTS PAYABLE | 687,916.56 |
| REGULAR SHARES | 176,671,952.30 |
| SHARE DRAFT | 84,473,774.95 |
| REAL ESTATE ESCROW | 198,227.55 |
| SPECIAL SAVINGS | 13,887.45 |
| MONEY MARKET CD | 207,230,115.65 |
| ACCRUED INTEREST PAYABLE | 0.00 |
| RESERVE FUND | 3,131,545.68 |
| UNDIVIDED EARNINGS | 101,872,151.05 |
| YEAR-TO-DATE INCOME | 5,351,973.42 |
| TOTAL LIABILITIES | 579,631,544.61 |

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

EDUCATORS CREDIT UNION

BY: *Al Pollard*

Al Pollard, Board Chairman
June 30, 2025

**Federally Insured
by NCUA**

