

**EDUCATORS CREDIT UNION
BALANCE SHEET**

ACCOUNT NAME	NOVEMBER 2025
ASSETS	
PERSONAL LOANS	
COMMERCIAL LOANS	143,643,696.63
REAL ESTATE LOANS	0.00
MASTERCARD LOANS	1,907,075.84
REPOSSESSED COLLATERAL	976,737.28
OVERDRAFT ACCOUNT LOANS	7,922.78
ALLOWANCE FOR LOAN LOSS	102,588.28
ACCRUED INTEREST	(340,742.21)
CASH	1,815,860.31
CASH IN BANK	1,677,097.13
GOVERNMENT SECURITIES	25,502,730.96
NCUA DEPOSIT	406,787,685.46
EDUCATORS INSURANCE CUSO	4,362,177.25
PREPAIDS	25,000.00
OTHER ASSETS	54,573.55
REPOSSESSED COLLATERAL	53,981.27
NON-MEMBER LOANS	
FURNITURE AND FIXTURE	129,387.59
BUILDING AND IMPROVEMENTS	2,871,881.34
LAND	1,262,000.75
TOTAL ASSETS	590,839,654.21
LIABILITIES	
ACCOUNTS PAYABLE	926,220.80
REGULAR SHARES	172,155,699.86
SHARE DRAFT	85,299,756.42
REAL ESTATE ESCROW	134,792.71
SPECIAL SAVINGS	10,965.26
MONEY MARKET CD	216,536,338.70
ACCRUED INTEREST PAYABLE	121,239.41
RESERVE FUND	3,131,545.68
UNDIVIDED EARNINGS	101,872,151.05
YEAR-TO-DATE INCOME	10,650,944.32
TOTAL LIABILITIES	590,839,654.21

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

November 30, 2025

