

**EDUCATORS CREDIT UNION
BALANCE SHEET**

ACCOUNT NAME **NOVEMBER 2021**

ASSETS

PERSONAL LOANS	208,811,600.52
COMMERCIAL LOANS	0.00
REAL ESTATE LOANS	2,452,934.65
MASTERCHARGE LOANS	1,065,821.95
REPOSSESSED COLLATERAL	107,515.50
OVERDRAFT ACCOUNT LOANS	72,530.33
ALLOWANCE FOR LOAN LOSS	(445,945.75)
ACCRUED INTEREST	658,709.19
CASH	1,549,447.40
CASH IN BANK	162,786,613.50
GOVERNMENT SECURITIES	131,068,057.88
N C U A DEPOSIT	4,017,752.37
PREPAIDS	133,057.09
OTHER ASSETS	26,094.16
NON-MEMBER LOANS	
FURNITURE AND FIXTURES	276,312.12
BUILDING AND IMPROVEMENTS (NET)	3,352,590.34
LAND	1,106,107.25
TOTAL ASSETS	517,039,198.50

LIABILITIES

ACCOUNTS PAYABLE	992,348.34
REGULAR SHARES	196,569,115.57
SHARE DRAFT	81,262,304.11
REAL ESTATE ESCROW	221,865.08
SPECIAL SAVINGS	125,913.07
MONEY MARKET CD	158,388,427.15
ACCRUED INTEREST PAYABLE	50,819.94
RESERVE FUND	3,131,545.68
UNDIVIDED EARNINGS	73,391,706.83
YEAR-TO-DATE INCOME	2,905,152.73
TOTAL LIABILITIES	517,039,198.50

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 2021**, statement of Income and Retained Earnings and changes in financial position of Educators Credit Union for the month of **NOVEMBER 2021**, 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: *Jo Ann Brown*
Jo Ann Brown, Board Chairman
November 30, 2021

**Federally Insured
by NCUA**

