

**EDUCATORS CREDIT UNION  
BALANCE SHEET**

**ACCOUNT NAME** **SEPTEMBER 2025**

**ASSETS**

|                           |                       |
|---------------------------|-----------------------|
| PERSONAL LOANS            | 144,529,749.50        |
| COMMERCIAL LOANS          | 0.00                  |
| REAL ESTATE LOANS         | 1,931,452.50          |
| MASTERCARD LOANS          | 919,997.24            |
| REPOSSESSED COLLATERAL    | 16,615.54             |
| OVERDRAFT ACCOUNT LOANS   | 114,254.23            |
| ALLOWANCE FOR LOAN LOSS   | (328,604.67)          |
| ACCRUED INTEREST          | 1,803,915.22          |
| CASH                      | 1,353,646.06          |
| CASH IN BANK              | 28,429,878.72         |
| GOVERNMENT SECURITIES     | 395,298,566.46        |
| NCUA DEPOSIT              | 4,190,764.84          |
| EDUCATORS INSURANCE CUSO  | 25,000.00             |
| PREPAIDS                  | 123,296.03            |
| OTHER ASSETS              | 117,350.37            |
| REPOSSESSED COLLATERAL    |                       |
| NON-MEMBER LOANS          |                       |
| FURNITURE AND FIXTURE     | 134,257.10            |
| BUILDING AND IMPROVEMENTS | 2,892,309.28          |
| LAND                      | 1,262,000.75          |
| <b>TOTAL ASSETS</b>       | <b>582,814,449.17</b> |

**LIABILITIES**

|                          |                       |
|--------------------------|-----------------------|
| ACCOUNTS PAYABLE         | 900,052.11            |
| REGULAR SHARES           | 173,327,471.02        |
| SHARE DRAFT              | 82,499,329.30         |
| REAL ESTATE ESCROW       | 208,843.97            |
| SPECIAL SAVINGS          | 11,535.26             |
| MONEY MARKET CD          | 212,329,655.80        |
| ACCRUED INTEREST PAYABLE | 0.00                  |
| RESERVE FUND             | 3,131,545.68          |
| UNDIVIDED EARNINGS       | 101,872,151.05        |
| YEAR-TO-DATE INCOME      | 8,533,864.98          |
| <b>TOTAL LIABILITIES</b> | <b>582,814,449.17</b> |

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 **SEPTEMBER 2025**, statement of Income and Retained Earnings and changes in financial position of Educators Credit Union for the month of **SEPTEMBER 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  
**September 30, 2025**

