

**EDUCATORS CREDIT UNION  
BALANCE SHEET**

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**ACCOUNT NAME** **SEPTEMBER 2021**  
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**ASSETS**

<b>PERSONAL LOANS</b>	213,658,912.93
<b>COMMERCIAL LOANS</b>	0.00
<b>REAL ESTATE LOANS</b>	2,500,643.40
<b>MASTERCHARGE LOANS</b>	1,000,203.25
<b>REPOSSESSED COLLATERAL</b>	70,657.01
<b>OVERDRAFT ACCOUNT LOANS</b>	67,152.33
<b>ALLOWANCE FOR LOAN LOSS</b>	(431,381.25)
<b>ACCRUED INTEREST</b>	610,677.49
<b>CASH</b>	2,215,371.07
<b>CASH IN BANK</b>	164,494,752.55
<b>GOVERNMENT SECURITIES</b>	117,358,743.73
<b>N C U A DEPOSIT</b>	4,017,752.37
<b>PREPAIDS</b>	187,229.83
<b>OTHER ASSETS</b>	13,260.83
<b>NON-MEMBER LOANS</b>	
<b>FURNITURE AND FIXTURES</b>	283,983.78
<b>BUILDING AND IMPROVEMENTS (NET)</b>	3,372,830.36
<b>LAND</b>	1,106,107.25
<b>TOTAL ASSETS</b>	<b>510,526,896.93</b>

**LIABILITIES**

<b>ACCOUNTS PAYABLE</b>	896,081.25
<b>REGULAR SHARES</b>	195,046,341.09
<b>SHARE DRAFT</b>	79,191,267.02
<b>REAL ESTATE ESCROW</b>	439,738.24
<b>SPECIAL SAVINGS</b>	126,583.14
<b>MONEY MARKET CD</b>	155,785,142.04
<b>ACCRUED INTEREST PAYABLE</b>	0.00
<b>RESERVE FUND</b>	3,131,545.68
<b>UNDIVIDED EARNINGS</b>	73,391,706.83
<b>YEAR-TO-DATE INCOME</b>	2,518,491.64
<b>TOTAL LIABILITIES</b>	<b>510,526,896.93</b>

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 **SEPTEMBER 2021**, statement of Income and Retained Earnings and changes in financial position of Educators Credit Union for the month of **SEPTEMBER 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  
**September 30, 2021**

**Federally Insured  
by NCUA**

