

**EDUCATORS CREDIT UNION
BALANCE SHEET**

ACCOUNT NAME **JANUARY 2025**

ASSETS

PERSONAL LOANS	148,457,095.06
COMMERCIAL LOANS	0.00
REAL ESTATE LOANS	2,065,025.22
MASTERCARD LOANS	990,381.11
REPOSSESSED COLLATERAL	0.00
OVERDRAFT ACCOUNT LOANS	78,299.53
ALLOWANCE FOR LOAN LOSS	(273,835.65)
ACCRUED INTEREST	1,529,528.59
CASH	1,672,658.50
CASH IN BANK	63,158,887.22
GOVERNMENT SECURITIES	330,959,209.71
NCUA DEPOSIT	4,282,444.88
EDUCATORS INSURANCE CUSO	25,000.00
PREPAIDS	159,665.21
OTHER ASSETS	86,065.53
REPOSSESSED COLLATERAL	
NON-MEMBER LOANS	
FURNITURE AND FIXTURE	192,437.95
BUILDING AND IMPROVEMENTS	2,977,460.88
LAND	1,262,000.75
TOTAL ASSETS	557,622,324.49

LIABILITIES

ACCOUNTS PAYABLE	618,195.34
REGULAR SHARES	171,624,885.78
SHARE DRAFT	81,616,026.21
REAL ESTATE ESCROW	101,791.15
SPECIAL SAVINGS	17,371.56
MONEY MARKET CD	197,752,418.19
ACCRUED INTEREST PAYABLE	61,917.01
RESERVE FUND	3,131,545.68
UNDIVIDED EARNINGS	101,872,151.05
YEAR-TO-DATE INCOME	826,022.52
TOTAL LIABILITIES	557,622,324.49

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 **JANUARY 2025**, statement of Income and Retained Earnings and changes in financial position of Educators Credit Union for the month of **JANUARY 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
January 31, 2025

