

4U Credit Union

BALANCE SHEET - COMBINED



As of: 10/31/2021

	MTD Oct-2021	MTD Sep-2021	MTD Oct-2020
ASSETS			
Loans to Members	82,797,912.54	82,303,584.43	78,870,824.04
Allowance for Loan Losses	(86,700.41)	(88,621.90)	(95,137.60)
Receivables	9,719.00	32,968.87	6,805.18
Cash	1,440,155.19	1,604,563.38	1,263,771.60
Investments	40,129,119.07	39,346,847.93	33,734,249.18
Prepaid Expenses & Deferred Charges	226,459.25	246,875.61	221,252.28
Fixed Assets	2,233,106.86	2,247,454.59	2,271,983.94
Accrued Income	233,078.48	228,933.74	232,269.07
Deposit in NCUSIF	1,007,813.98	961,639.20	940,697.35
Other Assets	27,331.05	23,639.00	31,236.25
TOTAL ASSETS	128,017,995.01	126,907,884.85	117,477,951.29
LIABILITIES & EQUITY			
Accounts Payable	493,350.02	650,430.78	510,444.41
Dividends Payable	17,711.52	23,915.45	45,930.08
Taxes Payable	617.82	13.96	0.00
Accrued Expenses	206,220.56	236,814.88	204,425.96
Other Liabilities	437,753.20	75,838.67	267,533.69
TOTAL LIABILITIES	1,155,653.12	987,013.74	1,028,334.14
MEMBER EQUITY			
Regular Shares	63,835,612.59	63,108,315.24	52,777,970.45
Share Drafts	25,832,461.80	25,574,637.56	22,547,990.29
I.R.A.'s	4,698,549.85	4,750,349.83	4,126,461.94
Certificates	15,118,663.75	15,327,814.12	23,036,037.19
Other Deposits	7,472,688.79	7,229,577.43	4,592,949.49
TOTAL MEMBER EQUITY	116,957,976.78	115,990,694.18	107,081,409.36
RESERVES & UNDIVIDED EARNINGS			
Regular Reserves	493,984.45	493,984.45	493,984.45
Unrealized Gain/Loss on AFS Investments	(92,646.57)	(10,463.23)	72,186.50
Acquired Capital	308,375.79	308,375.79	308,375.79
Undivided Earnings	9,138,279.92	9,138,279.92	8,427,696.76
Current Period Net Income	56,371.52	0.00	65,964.31
TOTAL CAPITAL	9,904,365.11	9,930,176.93	9,368,207.81
TOTAL LIABILITIES & EQUITY	128,017,995.01	126,907,884.85	117,477,951.31