

MENU 511
 United Savers
 BALANCE SHEET
 BEFORE CLEAR & CLOSE

ACCT NO	DESCRIPTION	CURRENT YEAR	BUDGET
701	PERSONAL LOANS "O, ,C"	4,381,647.44	4,500,000.00
702	VISA CREDIT CARD LOANS	615,363.09	720,000.00
707	COLL. IN PROC. OF LIQ.	.00	.00
719	ALLOW. FOR LOAN LOSSES	25,212.00	30,000.00
	TOTAL LOANS, LESS ALLOW.	4,971,798.53	5,190,000.00
731	BANK OF TEXAS	269,422.83	211,650.00
733	COMERICA BANK	.00	.00
736	TOWN NORTH BANK	5,544.92	5,545.00
736.1	TNNB/RESERVE ACCOUNT	8,000.00	8,000.00
739	CHANGE FUND	36,605.25	30,000.00
739.1	VAULT	6,353.00	20,000.00
739.2	TELLER/VAULT TRANSFER	.00	.00
739.3	ATM Machine Cash	22,450.00	13,000.00
	TOTAL CASH	348,376.00	288,195.00
745.6	CC FCU - CASH MGMT. FUND	1,348,943.22	750,000.00
745.7	CCFCU ESCROW PCC FUNDS	2,051.00	2,068.00
745.9	CORPORATE AMERICAN CREDIT UNIO	255,085.72	255,000.00
746.3	GREENSTATE 18mo .17% 08/22	225,000.00	225,000.00
746.4	GECU 7-16-18/1-13-20 2.75%	.00	.00
745.8	MARLIN .BK 1.6%/10-15-20	.00	.00
746.5	COLLINS COMM CU/ 2.15%/4/28/20	.00	.00
	TOTAL CERTIFICATES	1,831,079.94	1,232,068.00
765	PREPAID OPERATING FEE	1,513.42	.00
766	PREPAID BOND & INSURANCE	138.44	.00
767	NCUA/IRS RECEIVABLE	13,285.98	.00
769	OTHER PREPAID EXPENSES	22,688.06	.00
769.1	PREPAID POSTAGE	101.76	.00
	TOTAL PREPAID	37,727.66	.00
774	FURNITURE AND EQUIPMENT	156,337.54	155,180.00
774.6	DIXIE SAFE & LOCK \$ 19,255.08	19,977.36	.00
774.7	MINOLTA COPIER (\$8215.08)	.00	.00
774.8	DELL INSPIRON DESK TOP COMPUTE	876.07	.00
774.9	ATM MACHIN/\$28005.35	25,575.23	.00
775.6	FI-SERV/SVC CNTR/\$19772.81	.00	.00
775.7	FURNITURE & OTHER (\$3,625.26)	3,625.26	.00
775.8	FULLY DEPR. FURN. & EQUIPMENT	75,443.43	75,443.00
776.1	LEASEHOLD IMPROVEMENTS	9,258.57	.00
	TOTAL NET FURN & FIXTURES	40,098.76	79,737.00
781	ACCRUED INCOME ON LOANS	8,893.73	.00
782	ACCRUED INCOME ON INVESTMENTS	.00	.00
792	REFUNDABLE DEPOSIT (RENT)	2,446.50	.00
795	NAT'L C.U. SHARE INS. FUND	63,284.44	60,000.00
	TOTAL OTHER ASSETS	74,624.67	60,000.00
700	TRANSFER/CLEARING ACCT	.00	.00
	TOTAL ASSETS	7,303,705.56	6,850,000.00

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MENU 511
 United Savers
 BALANCE SHEET
 BEFORE CLEAR & CLOSE

ACCT NO	DESCRIPTION	CURRENT YEAR	BUDGET
	LIABILITIES		
801	ACCOUNTS PAYABLE	(490.00)	.00
801.1	PAYABLE - DORMANT ACCOUNTS	.00	.00
801.2	CASH - SUSPENSE	.00	.00
801.6	AUTO DRAFTS PAYABLE	.00	.00
801.8	ACCOUNTS PAYABLE/IRA WH	.00	.00
801.9	CREDIT LIFE & DISAB. INS.	272.14	.00
803	UNDISTRIBUTED PAYROLL	.00	.00
812	CC FCU LINE OF CREDIT	.00	.00
818	ACCRUED INTEREST PAYABLE	.00	.00
	TOTAL ACCOUNTS PAYABLE	(217.86)	.00
820	CERTIFICATE DIVIDENDS PAYABLE	1,701.79	.00
820.1	SHARE DIVIDENDS PAYABLE	1,016.50	.00
	TOTAL DIVIDENDS PAYABLE	2,718.29	.00
849	OTHER TAXES PAYABLE	380.90	.00
851	ACCRUED SALARY & BENEFITS	.00	.00
859	ACCRUED IRA ADMN. FEE	819.58	.00
859.2	ACCRUED AUDIT FEE	3,750.00	.00
	TOTAL ACCRUED EXPENSES	4,950.48	.00
	TOTAL LIABILITIES	7,450.91	.00
901	REGULAR SHARES "A"	3,911,432.70	3,434,625.00
901.1	VACATION CLUB "V"	.00	.00
901.2	SUPER SHARE ACCOUNT "S"	233,074.33	83,375.00
902	SPECIAL SHARES/LOANS "7"	142,276.57	160,000.00
903	RETIREMENT SAV SHARES "R"	17,195.37	30,000.00
904	CHRISTMAS CLUB "C"	2,995.25	2,000.00
905	ZERO PERCENT SHARES "O"	.00	.00
906	CERTS. OF DEP. "K,L,M,N"	928,728.07	1,300,000.00
906.1	IRA CERTS. OF DEP. "I"	325,613.30	330,000.00
906.2	IRA, NO MIN. DEP. "J"	.00	.00
907	SHARE DRAFT ACCOUNTS "X"	1,024,762.43	1,000,000.00
908	MONEY MARKET CHECKING "9"	230,485.83	60,000.00
	TOTAL SHARES	6,816,563.85	6,400,000.00
931	REGULAR RESERVE	216,719.42	216,720.00
	TOTAL RESERVES	216,719.42	216,720.00
940	UNDIVIDED EARNINGS	263,451.57	283,285.00
	TOTAL UNDIVIDED EARNINGS	263,451.57	283,285.00
	NET INCOME (LOSS) Q.T.D.	(480.19)	(50,005.00)
	TOTAL EQUITY	7,296,254.65	6,850,000.00
	TOTAL LIABILITY AND EQUITY	7,303,705.56	6,850,000.00

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MENU 512
 USTCU Income Statement
 March 31, 2022
 After Clear and Close

ACCT NO	DESCRIPTION	CURRENT PERIOD	QUARTER TO DATE	YEAR TO DATE
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111	INTEREST ON LOANS	18,837.75	.00	54,932.45
112	VISA/INTEREST INCOME	2,000.00	.00	6,500.00
121	INCOME FROM INVESTMENTS	41.04	.00	124.13
131	INCOME FROM ENTRANCE FEES	30.00	.00	40.00
131.1	INCOME FROM SERVICE CHARGES	515.00	.00	1,570.00
131.2	INCOME FROM LATE PMT. CHARGES	2,102.17	.00	5,908.44
131.3	INCOME FROM ATM MACHINE	34.00	.00	106.00
131.4	INCOME FROM CREDIT REPORT FEES	95.00	.00	190.00
131.5	INC FROM WIRE TRANSFER FEE	114.45	.00	247.75
131.6	INCOME/SHARE DRAFT NSF FEE	1,162.48	.00	4,509.48
131.7	INCOME FROM ACH/ATM OVERDRAFT	1,429.00	.00	4,511.70
131.8	VISA/SERVICE CHARGE	125.00	.00	325.00
151	OTHER INCOME	4,602.21	.00	4,780.20
	TOTAL OPERATING INCOME:	31,088.10	.00	83,745.15
210	COMPENSATION	9,462.00	.00	28,641.00
220	EMPLOYEE BENEFITS	2,508.08	.00	7,627.67
251	RENT	4,754.48	.00	14,114.68
253	TELEPHONE	-31.14	.00	1,119.77
255	DEPR FOR LEASEHOLD IMPR	750.00	.00	2,421.80
256	REAL ESTATE TAXES	85.00	.00	255.00
261	POSTAGE	106.30	.00	741.64
262	RENTAL OF FURNITURE AND EQUIP.	288.54	.00	450.85
263	MAINTENANCE OF FURN. AND EQUIP	410.08	.00	1,650.07
264	STATIONARY AND SUPPLIES	309.51	.00	1,712.44
265	BOND & INS	900.38	.00	2,701.14
266	DEPR. OF FURN. AND EQUIP.1250	735.45	.00	2,206.35
269	BANK SERVICE CHARGES	83.90	.00	267.39
271	ADVERTISING	.00	.00	220.83
272	PUBLICITY AND PROMOTIONS	50.00	.00	150.00
273	SUBSCRIPTIONS	.00	.00	171.96
282	COLLECTION EXPENSE	.00	.00	.00
284	CREDIT REPORTS	196.47	.00	681.51
290	IRA ADMN FEE	58.00	.00	174.00
291	LEGAL FEES	.00	.00	.00
292	AUDIT FEES	275.00	.00	825.00
293	ACCOUNTING SERVICES	4,698.65	.00	8,619.15
293.1	SHARE DRAFT ACCOUNTING/SWCFCU	907.79	.00	3,504.33
293.2	ACH/DEBIT CARD EXP	843.89	.00	2,878.99
293.3	VISA CREDIT CARD EXPENSES	748.65	.00	1,646.52
310	MEMBERS INS/NCUSIF PREMIUM EXP	.00	.00	.00
311	NCUSIF STABILIZATION EXP	.00	.00	.00
320	OPERATING FEE	302.68	.00	613.98
330	CASH OVER AND SHORT	.00	.00	1,034.21
350	ANNUAL MEETING EXPENSES	.00	.00	1,392.11
370	MISCELLANEOUS OPERATING EXP.	257.67	.00	567.45
	TOTAL OPERATING EXPENSE:	28,701.38	.00	86,389.85
	INCOME (LOSS) FROM OPERATIONS	2,386.72	.00	-2,644.70
300	PROVISION FOR LOAN LOSSES	-5,405.67	.00	-5,405.67
340	INTEREST ON BORROWED MONEY	.00	.00	.00
380	CERTIFICATE DIVIDENDS	577.95	.00	2,101.90
380.1	SHARE DIVIDENDS	402.69	.00	1,139.26
	NET INCOME	6,811.75	.00	-480.19

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