

MENU 511  
United Savers  
JANUARY 31, 2022

ACCT NO	DESCRIPTION	CURRENT YEAR	BUDGET
701	PERSONAL LOANS "O, ,C"	4,482,169.83	4,500,000.00
702	VISA CREDIT CARD LOANS	611,363.09	720,000.00
707	COLL. IN PROC. OF LIQ.	.00	.00
719	ALLOW. FOR LOAN LOSSES	30,617.67	30,000.00
	TOTAL LOANS, LESS ALLOW.	5,062,915.25	5,190,000.00
731	BANK OF TEXAS	30,302.56	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	38,405.28	30,000.00
739.1	VAULT	32,753.00	20,000.00
739.2	TELLER/VAULT TRANSFER	.00	.00
739.3	ATM Machine Cash	4,310.00	13,000.00
	TOTAL CASH	119,315.76	288,195.00
745.6	CC FCU - CASH MGMT. FUND	989,055.63	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	1,471,192.35	1,232,068.00
765	PREPAID OPERATING FEE	940.75	.00
766	PREPAID BOND & INSURANCE	1,939.20	.00
767	NCUA/IRS RECEIVABLE	13,285.98	.00
769	OTHER PREPAID EXPENSES	26,595.93	.00
769.1	PREPAID POSTAGE	328.19	.00
	TOTAL PREPAID	43,090.05	.00
774	FURNITURE AND EQUIPMENT	156,337.54	155,180.00
774.6	DIXIE SAFE & LOCK \$ 19,255.08	19,537.72	.00
774.7	MINOLTA COPIER (\$8215.08)	.00	.00
774.8	DELL INSPIRON DESK TOP COMPUTE	731.33	.00
774.9	ATM MACHIN/\$28005.35	24,688.71	.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	10,758.57	.00
	TOTAL NET FURN & FIXTURES	43,069.66	79,737.00
781	ACCRUED INCOME ON LOANS	10,646.18	.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	76,377.12	60,000.00
700	TRANSFER/CLEARING ACCT	.00	.00
	TOTAL ASSETS	6,815,960.19	6,850,000.00

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ACCT NO	DESCRIPTION	CURRENT YEAR	BUDGET
LIABILITIES			
801	ACCOUNTS PAYABLE	2,052.57	.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.	362.24	.00
803	UNDISTRIBUTED PAYROLL	.00	.00
812	CC FCU LINE OF CREDIT	.00	.00
818	ACCRUED INTEREST PAYABLE	.00	.00
	TOTAL ACCOUNTS PAYABLE	2,414.81	.00
820	CERTIFICATE DIVIDENDS PAYABLE	628.08	.00
820.1	SHARE DIVIDENDS PAYABLE	339.26	.00
	TOTAL DIVIDENDS PAYABLE	967.34	.00
849	OTHER TAXES PAYABLE	210.90	.00
851	ACCRUED SALARY & BENEFITS	.00	.00
859	ACCRUED IRA ADMN. FEE	462.98	.00
859.2	ACCRUED AUDIT FEE	3,200.00	.00
	TOTAL ACCRUED EXPENSES	3,873.88	.00
	TOTAL LIABILITIES	7,256.03	.00
901	REGULAR SHARES "A"	3,545,234.68	3,434,625.00
901.1	VACATION CLUB "V"	.00	.00
901.2	SUPER SHARE ACCOUNT "S"	232,074.33	83,375.00
902	SPECIAL SHARES/LOANS "W"	145,872.61	160,000.00
903	RETIREMENT SAV SHARES "R"	29,129.42	30,000.00
904	CHRISTMAS CLUB "C"	2,235.25	2,000.00
905	ZERO PERCENT SHARES "O"	.00	.00
906	CERTS. OF DEP. "K,L,M,N"	954,961.27	1,300,000.00
906.1	IRA CERTS. OF DEP. "I"	326,575.98	330,000.00
906.2	IRA, NO MIN. DEP. "J"	.00	.00
907	SHARE DRAFT ACCOUNTS "X"	1,005,029.42	1,000,000.00
908	MONEY MARKET CHECKING "9"	90,348.41	60,000.00
	TOTAL SHARES	6,331,461.37	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.	(2,928.20)	(50,005.00)
	TOTAL EQUITY	6,808,704.16	6,850,000.00
	TOTAL LIABILITY AND EQUITY	6,815,960.19	6,850,000.00

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PERIOD: 1

United Savers

## INCOME STATEMENT

JANUARY 31, 2022

ACCT NO	DESCRIPTION	CURRENT PERIOD	QUARTER TO DATE	YEAR TO DATE
		%	%	%
111	INTEREST ON LOANS	20,968.69	20,968.69	20,968.69
112	VISA/INTEREST INCOME	2,500.00	2,500.00	2,500.00
121	INCOME FROM INVESTMENTS	78.92	78.92	78.92
131	INCOME FROM ENTRANCE FEES	5.00	5.00	5.00
131.1	INCOME FROM SERVICE CHARGES	570.00	570.00	570.00
131.2	INCOME FROM LATE PMT. CHARGES	2,182.45	2,182.45	2,182.45
131.3	INCOME FROM ATM MACHINE	30.00	30.00	30.00
131.4	INCOME FROM CREDIT REPORT FEES	35.00	35.00	35.00
131.5	INC FROM WIRE TRANSFER FEE	43.90	43.90	43.90
131.6	INCOME/SHARE DRAFT NSF FEE	1,633.00	1,633.00	1,633.00
131.7	INCOME FROM ACH/ATM OVERDRAFT	1,504.70	1,504.70	1,504.70
131.8	VISA/SERVICE CHARGE	85.00	85.00	85.00
151	OTHER INCOME	168.60	168.60	168.60
	TOTAL OPERATING INCOME:	29,805.26	29,805.26	29,805.26
210	COMPENSATION	9,547.00	9,547.00	9,547.00
220	EMPLOYEE BENEFITS	2,556.16	2,556.16	2,556.16
251	RENT	4,620.44	4,620.44	4,620.44
253	TELEPHONE	709.63	709.63	709.63
255	DEPR FOR LEASEHOLD IMPR	921.80	921.80	921.80
256	REAL ESTATE TAXES	85.00	85.00	85.00
261	POSTAGE	536.21	536.21	536.21
262	RENTAL OF FURNITURE AND EQUIP.	162.32	162.32	162.32
263	MAINTENANCE OF FURN. AND EQUIP	829.91	829.91	829.91
264	STATIONARY AND SUPPLIES	644.00	644.00	644.00
265	BOND & INS	900.38	900.38	900.38
266	DEPR. OF FURN. AND EQUIP.1250	735.45	735.45	735.45
269	BANK SERVICE CHARGES	90.04	90.04	90.04
271	ADVERTISING	.00	.00	.00
272	PUBLICITY AND PROMOTIONS	50.00	50.00	50.00
273	SUBSCRIPTIONS	107.17	107.17	107.17
282	COLLECTION EXPENSE	.00	.00	.00
284	CREDIT REPORTS	267.89	267.89	267.89
290	IRA ADMN FEE	58.00	58.00	58.00
291	LEGAL FEES	.00	.00	.00
292	AUDIT FEES	275.00	275.00	275.00
293	ACCOUNTING SERVICES	3,118.43	3,118.43	3,118.43
293.1	SHARE DRAFT ACCOUNTING/SWCFCU	1,780.95	1,780.95	1,780.95
293.2	ACH/DEBIT CARD EXP	1,614.31	1,614.31	1,614.31
293.3	VISA CREDIT CARD EXPENSES	432.38	432.38	432.38
310	MEMBERS INS/NCUSIF PREMIUM EXP	.00	.00	.00
311	NCUSIF STABILIZATION EXP	.00	.00	.00
320	OPERATING FEE	155.65	155.65	155.65
330	CASH OVER AND SHORT	1,034.21	1,034.21	1,034.21
350	ANNUAL MEETING EXPENSES	.00	.00	.00
370	MISCELLANEOUS OPERATING EXP.	259.78	259.78	259.78
	TOTAL OPERATING EXPENSE:	31,492.11	31,492.11	31,492.11
	INCOME (LOSS) FROM OPERATIONS	-1,686.85	-1,686.85	-1,686.85
300	PROVISION FOR LOAN LOSSES	.00	.00	.00
340	INTEREST ON BORROWED MONEY	.00	.00	.00
380	CERTIFICATE DIVIDENDS	867.85	867.85	867.85
380.1	SHARE DIVIDENDS	373.50	373.50	373.50
	NET INCOME	-2,928.20	-2,928.20	-2,928.20

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