

MENU 511
 United Savers Trust CU
 BALANCE SHEET
 Before Close 12-31-2021

ACCT NO	DESCRIPTION	CURRENT YEAR	BUDGET
701	PERSONAL LOANS "O, ,C"	4,494,778.56	4,500,000.00
702	VISA CREDIT CARD LOANS	608,863.09	720,000.00
707	COLL. IN PROC. OF LIQ.	.00	.00
719	ALLOW. FOR LOAN LOSSES	20,480.67	30,000.00
	TOTAL LOANS, LESS ALLOW.	5,083,160.98	5,190,000.00
731	BANK OF TEXAS	175,840.74	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	45,520.77	30,000.00
739.1	VAULT	2,068.50	20,000.00
739.2	TELLER/VAULT TRANSFER	.00	.00
739.3	ATM Machine Cash	12,250.00	13,000.00
	TOTAL CASH	249,224.93	288,195.00
745.6	CC FCU - CASH MGMT. FUND	985,182.25	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	1,467,318.97	1,232,068.00
765	PREPAID OPERATING FEE	1,096.40	.00
766	PREPAID BOND & INSURANCE	2,839.58	.00
767	NCUA/IRS RECEIVABLE	13,285.98	13,286.00
769	OTHER PREPAID EXPENSES	12,801.79	.00
769.1	PREPAID POSTAGE	864.40	.00
	TOTAL PREPAID	30,888.15	13,286.00
774	FURNITURE AND EQUIPMENT	156,337.54	155,180.00
774.6	DIXIE SAFE & LOCK \$ 19,255.08	19,317.90	.00
774.7	MINOLTA COPIER (\$8215.08)	.00	8,215.00
774.8	DELL INSPIRON DESK TOP COMPUTE	658.96	.00
774.9	ATM MACHIN/\$28005.35	24,245.45	.00
775.6	FI-SERV/SVC CNTR/\$19772.81	.00	19,773.00
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	11,508.57	.00
	TOTAL NET FURN & FIXTURES	44,555.11	51,749.00
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	6,951,525.26	6,835,298.00

A2 (2)

MENU 511
 United Savers Trust CU
 BALANCE SHEET
 Before Close 12-31-2021

ACCT NO	DESCRIPTION	CURRENT YEAR	BUDGET
LIABILITIES			
801	ACCOUNTS PAYABLE	200.74	(3,380.00)
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.	374.25	720.00
803	UNDISTRIBUTED PAYROLL	.00	.00
812	CC FCU LINE OF CREDIT	.00	128,000.00
818	ACCRUED INTEREST PAYABLE	.00	.00
	TOTAL ACCOUNTS PAYABLE	574.99	125,340.00
820	CERTIFICATE DIVIDENDS PAYABLE	3,531.01	.00
820.1	SHARE DIVIDENDS PAYABLE	939.06	.00
	TOTAL DIVIDENDS PAYABLE	4,470.07	.00
849	OTHER TAXES PAYABLE	1,103.16	.00
851	ACCRUED SALARY & BENEFITS	.00	.00
859	ACCRUED IRA ADMN. FEE	1,117.61	.00
859.2	ACCRUED AUDIT FEE	2,925.00	.00
	TOTAL ACCRUED EXPENSES	5,145.77	.00
	TOTAL LIABILITIES	10,190.83	125,340.00
901	REGULAR SHARES "A"	3,403,965.28	3,434,625.00
901.1	VACATION CLUB "V"	.00	.00
901.2	SUPER SHARE ACCOUNT "S"	232,049.25	83,375.00
902	SPECIAL SHARES/LOANS "W"	148,942.48	160,000.00
903	RETIREMENT SAV SHARES "R"	34,933.43	30,000.00
904	CHRISTMAS CLUB "C"	1,740.14	2,000.00
905	ZERO PERCENT SHARES "O"	.00	.00
906	CERTS. OF DEP. "K,L,M,N"	1,189,373.54	1,300,000.00
906.1	IRA CERTS. OF DEP. "I"	327,646.46	330,000.00
906.2	IRA, NO MIN. DEP. "J"	.00	.00
907	SHARE DRAFT ACCOUNTS "X"	1,013,005.42	1,000,000.00
908	MONEY MARKET CHECKING "9"	99,370.44	60,000.00
	TOTAL SHARES	6,451,026.44	6,400,000.00
931	REGULAR RESERVE	216,719.42	216,720.00
	TOTAL RESERVES	216,719.42	216,720.00
940	UNDIVIDED EARNINGS	303,731.01	283,285.00
	TOTAL UNDIVIDED EARNINGS	303,731.01	283,285.00
	NET INCOME (LOSS) Q.T.D.	(30,142.44)	(190,047.00)
	TOTAL EQUITY	6,941,334.43	6,709,958.00
	TOTAL LIABILITY AND EQUITY	6,951,525.26	6,835,298.00

A-3(2)

MENU 512
 United Savers Trust CU
 INCOME STATEMENT
 Before Close 12-31-21

ACCT NO	DESCRIPTION	CURRENT PERIOD %	QUARTER TO DATE %	YEAR TO DATE %
111	INTEREST ON LOANS	21,105.78	52,538.09	221,959.50
112	VISA/INTEREST INCOME	3,000.00	9,696.94	43,313.78
121	INCOME FROM INVESTMENTS	40.62	244.60	452.49
131	INCOME FROM ENTRANCE FEES	.00	15.00	194.53
131.1	INCOME FROM SERVICE CHARGES	500.00	1,550.00	6,434.00
131.2	INCOME FROM LATE PMT. CHARGES	1,219.57	4,269.98	18,553.37
131.3	INCOME FROM ATM MACHINE	20.00	136.00	622.00
131.4	INCOME FROM CREDIT REPORT FEES	80.00	250.00	841.00
131.5	INC FROM WIRE TRANSFER FEE	75.00	156.52	888.62
131.6	INCOME/SHARE DRAFT NSF FEE	1,680.00	4,944.00	14,591.72
131.7	INCOME FROM ACH/ATM OVERDRAFT	2,178.98	4,844.38	19,301.27
131.8	VISA/SERVICE CHARGE	100.00	285.00	2,427.72
151	OTHER INCOME	29.58	787.89	30,812.05
	TOTAL OPERATING INCOME:	30,029.53	79,718.40	360,392.05
210	COMPENSATION	14,448.00	33,712.00	125,216.00
220	EMPLOYEE BENEFITS	2,921.15	7,914.97	30,734.08
251	RENT	4,571.02	13,843.55	56,203.17
253	TELEPHONE	295.06	1,527.84	6,744.10
255	DEPR FOR LEASEHOLD IMPR	750.00	2,560.00	9,100.00
256	REAL ESTATE TAXES	85.00	255.00	1,020.00
261	POSTAGE	133.06	1,250.27	3,510.98
262	RENTAL OF FURNITURE AND EQUIP.	.00	448.04	1,923.79
263	MAINTENANCE OF FURN. AND EQUIP	410.08	1,918.81	7,899.04
264	STATIONARY AND SUPPLIES	555.96	1,992.73	6,493.09
265	BOND & INS	900.38	2,701.14	10,782.64
266	DEPR. OF FURN. AND EQUIP.1250	735.45	2,206.35	8,583.18
269	BANK SERVICE CHARGES	196.71	373.57	1,411.72
271	ADVERTISING	180.88	316.19	721.97
272	PUBLICITY AND PROMOTIONS	50.00	150.00	2,864.80
273	SUBSCRIPTIONS	308.51	335.52	870.59
282	COLLECTION EXPENSE	.00	.00	.00
284	CREDIT REPORTS	262.77	704.92	3,307.97
290	IRA ADMN FEE	58.00	174.00	696.00
291	LEGAL FEES	.00	.00	.00
292	AUDIT FEES	275.00	825.00	3,300.00
293	ACCOUNTING SERVICES	2,929.88	6,211.24	21,643.89
293.1	SHARE DRAFT ACCOUNTING/SWCFCU	893.21	4,506.44	10,678.53
293.2	ACH/DEBIT CARD EXP	917.56	3,284.68	8,857.73
293.3	VISA CREDIT CARD EXPENSES	2,116.52	4,200.18	10,762.22
310	MEMBERS INS/NCUSIF PREMIUM EXP	.00	.00	.00
311	NCUSIF STABILIZATION EXP	.00	.00	.00
320	OPERATING FEE	155.65	466.95	2,122.60
330	CASH OVER AND SHORT	360.00	505.00	1,238.14
350	ANNUAL MEETING EXPENSES	.00	.00	1,237.76
370	MISCELLANEOUS OPERATING EXP.	303.02	724.71	3,507.52
	TOTAL OPERATING EXPENSE:	34,812.87	93,109.10	341,431.51
	INCOME (LOSS) FROM OPERATIONS	-4,783.34	-13,390.70	18,960.54
300	PROVISION FOR LOAN LOSSES	2,296.00	13,286.00	3,977.01
340	INTEREST ON BORROWED MONEY	.00	.00	.00
380	CERTIFICATE DIVIDENDS	1,208.22	3,697.64	20,485.41
380.1	SHARE DIVIDENDS	365.25	-233.90	4,195.34
	NET INCOME	-8,654.81	-30,142.44	-9,697.22

AA