

MENU 511
 United Savers
 BALANCE SHEET
 APRIL 30, 2022

ACCT NO	DESCRIPTION	CURRENT YEAR	BUDGET
701	PERSONAL LOANS "O, ,C"	4,494,996.65	4,500,000.00
702	VISA CREDIT CARD LOANS	618,067.85	720,000.00
707	COLL. IN PROC. OF LIQ.	.00	.00
719	ALLOW. FOR LOAN LOSSES	24,684.98	30,000.00
	TOTAL LOANS, LESS ALLOW.	5,088,379.52	5,190,000.00
731	BANK OF TEXAS	26,304.40	211,650.00
733	COMERICA BANK	.00	.00
736	TOWN NORTH BANK	5,530.49	5,545.00
736.1	TNNB/RESERVE ACCOUNT	8,000.00	8,000.00
739	CHANGE FUND	28,098.02	30,000.00
739.1	VAULT	17,293.00	20,000.00
739.2	TELLER/VAULT TRANSFER	.00	.00
739.3	ATM Machine Cash	12,240.00	13,000.00
	TOTAL CASH	97,465.91	288,195.00
745.6	CC FCU - CASH MGMT. FUND	1,526,518.31	750,000.00
745.7	CCFCU ESCROW PCC FUNDS	2,051.00	2,068.00
745.9	CORPORATE AMERICAN CREDIT UNIO	255,096.27	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	2,006,665.58	1,232,068.00
765	PREPAID OPERATING FEE	1,210.74	.00
766	PREPAID BOND & INSURANCE	(761.94)	.00
767	NCUA/IRS RECEIVABLE	13,285.98	.00
769	OTHER PREPAID EXPENSES	19,868.15	.00
769.1	PREPAID POSTAGE	(403.14)	.00
	TOTAL PREPAID	33,199.79	.00
774	FURNITURE AND EQUIPMENT	156,337.54	155,180.00
774.6	DIXIE SAFE & LOCK \$ 19,255.08	20,197.18	.00
774.7	MINOLTA COPIER (\$8215.08)	.00	.00
774.8	HP SLIM DESKTOP COMPUTER	948.44	.00
774.9	ATM MACHIN/\$28005.35	26,018.49	.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	8,508.57	.00
	TOTAL NET FURN & FIXTURES	38,613.31	79,737.00
781	ACCRUED INCOME ON LOANS	10,011.47	.00
782	ACCRUED INCOME ON INVESTMENTS	.00	.00
792	REFUNDABLE DEPOSIT (RENT)	2,446.50	.00
795	NAT'L C.U. SHARE INS. FUND	65,793.98	60,000.00
	TOTAL OTHER ASSETS	78,251.95	60,000.00
700	TRANSFER/CLEARING ACCT	.00	.00
	TOTAL ASSETS	7,344,576.06	6,850,000.00

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ACCT NO	DESCRIPTION	CURRENT YEAR	BUDGET
LIABILITIES			
801	ACCOUNTS PAYABLE	(450.00)	.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.	304.71	.00
803	UNDISTRIBUTED PAYROLL	.00	.00
812	CC FCU LINE OF CREDIT	.00	.00
818	ACCRUED INTEREST PAYABLE	.00	.00
	TOTAL ACCOUNTS PAYABLE	(145.29)	.00
820	CERTIFICATE DIVIDENDS PAYABLE	576.44	.00
820.1	SHARE DIVIDENDS PAYABLE	401.76	.00
	TOTAL DIVIDENDS PAYABLE	978.20	.00
849	OTHER TAXES PAYABLE	465.90	.00
851	ACCRUED SALARY & BENEFITS	.00	.00
859	ACCRUED IRA ADMN. FEE	877.58	.00
859.2	ACCRUED AUDIT FEE	1,025.00	.00
	TOTAL ACCRUED EXPENSES	2,368.48	.00
	TOTAL LIABILITIES	3,201.39	.00
901	REGULAR SHARES "A"	3,892,600.58	3,434,625.00
901.1	VACATION CLUB "V"	.00	.00
901.2	SUPER SHARE ACCOUNT "S"	233,131.54	83,375.00
902	SPECIAL SHARES/LOANS "W"	142,261.34	160,000.00
903	RETIREMENT SAV SHARES "R"	18,354.06	30,000.00
904	CHRISTMAS CLUB "C"	3,250.50	2,000.00
905	ZERO PERCENT SHARES "O"	.00	.00
906	CERTS. OF DEP. "K,L,M,N"	930,173.45	1,300,000.00
906.1	IRA CERTS. OF DEP. "I"	322,098.48	330,000.00
906.2	IRA, NO MIN. DEP. "J"	.00	.00
907	SHARE DRAFT ACCOUNTS "X"	1,081,754.19	1,000,000.00
908	MONEY MARKET CHECKING "9"	236,853.82	60,000.00
	TOTAL SHARES	6,860,477.96	6,400,000.00
931	REGULAR RESERVE	216,719.42	216,720.00
	TOTAL RESERVES	216,719.42	216,720.00
940	UNDIVIDED EARNINGS	262,971.38	283,285.00
	TOTAL UNDIVIDED EARNINGS	262,971.38	283,285.00
	NET INCOME (LOSS) Q.T.D.	1,205.91	(50,005.00)
	TOTAL EQUITY	7,341,374.67	6,850,000.00
	TOTAL LIABILITY AND EQUITY	7,344,576.06	6,850,000.00

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MENU 512
 USTCU Income Statement
 QUARTER COMPARE
 APRIL 30, 2022

ACCT NO	DESCRIPTION	CURRENT PERIOD %	QUARTER TO DATE %	YEAR TO DATE %
111	INTEREST ON LOANS	19,215.41	19,215.41	74,147.86
112	VISA/INTEREST INCOME	2,704.76	2,704.76	9,204.76
121	INCOME FROM INVESTMENTS	77.85	77.85	201.98
131	INCOME FROM ENTRANCE FEES	35.00	35.00	75.00
131.1	INCOME FROM SERVICE CHARGES	560.00	560.00	2,130.00
131.2	INCOME FROM LATE PMT. CHARGES	1,484.97	1,484.97	7,393.41
131.3	INCOME FROM ATM MACHINE	38.00	38.00	144.00
131.4	INCOME FROM CREDIT REPORT FEES	115.00	115.00	305.00
131.5	INC FROM WIRE TRANSFER FEE	81.80	81.80	329.55
131.6	INCOME/SHARE DRAFT NSF FEE	1,223.00	1,223.00	5,732.48
131.7	INCOME FROM ACH/ATM OVERDRAFT	3,442.00	3,442.00	7,953.70
131.8	VISA/SERVICE CHARGE	80.00	80.00	405.00
151	OTHER INCOME	495.68	495.68	5,275.88
	TOTAL OPERATING INCOME:	29,553.47	29,553.47	113,298.62
210	COMPENSATION	9,632.00	9,632.00	38,273.00
220	EMPLOYEE BENEFITS	2,616.60	2,616.60	10,244.27
251	RENT	4,634.38	4,634.38	18,749.06
253	TELEPHONE	1,166.02	1,166.02	2,285.79
255	DEPR FOR LEASEHOLD IMPR	750.00	750.00	3,171.80
256	REAL ESTATE TAXES	85.00	85.00	340.00
261	POSTAGE	536.90	536.90	1,278.54
262	RENTAL OF FURNITURE AND EQUIP.	626.46	626.46	1,077.32
263	MAINTENANCE OF FURN. AND EQUIP	961.84	961.84	2,611.91
264	STATIONARY AND SUPPLIES	494.03	494.03	2,206.47
265	BOND & INS	900.38	900.38	3,601.52
266	DEPR. OF FURN. AND EQUIP.1250	735.45	735.45	2,941.80
269	BANK SERVICE CHARGES	300.98	300.98	568.37
271	ADVERTISING	.00	.00	220.83
272	PUBLICITY AND PROMOTIONS	50.00	50.00	200.00
273	SUBSCRIPTIONS	-8.68	-8.68	163.28
282	COLLECTION EXPENSE	.00	.00	.00
284	CREDIT REPORTS	294.44	294.44	975.95
290	IRA ADMN FEE	58.00	58.00	232.00
291	LEGAL FEES	.00	.00	.00
292	AUDIT FEES	275.00	275.00	1,100.00
293	ACCOUNTING SERVICES	675.21	675.21	9,294.36
293.1	SHARE DRAFT ACCOUNTING/SWCFCU	910.56	910.56	4,414.89
293.2	ACH/DEBIT CARD EXP	681.02	681.02	3,560.01
293.3	VISA CREDIT CARD EXPENSES	435.56	435.55	2,082.08
310	MEMBERS INS/NCUSIF PREMIUM EXP	.00	.00	.00
311	NCUSIF STABILIZATION EXP	.00	.00	.00
320	OPERATING FEE	302.68	302.68	916.66
330	CASH OVER AND SHORT	.00	.00	1,034.21
350	ANNUAL MEETING EXPENSES	.00	.00	1,392.11
370	MISCELLANEOUS OPERATING EXP.	183.45	183.45	750.90
	TOTAL OPERATING EXPENSE:	27,297.28	27,297.28	113,687.13
	INCOME (LOSS) FROM OPERATIONS	2,256.19	2,256.19	-388.51
300	PROVISION FOR LOAN LOSSES	.00	.00	-1,408.67
340	INTEREST ON BORROWED MONEY	.00	.00	.00
380	CERTIFICATE DIVIDENDS	631.54	631.54	2,733.44
380.1	SHARE DIVIDENDS	418.74	418.74	1,558.00
	NET INCOME	1,205.91	1,205.91	725.72

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