



CEDAR FALLS COMMUNITY CREDIT UNION
STATEMENT OF FINANCIAL CONDITION
JANUARY 31, 2023

CFCCU
CEDAR FALLS COMMUNITY CREDIT UNION

ASSETS

LOANS

NEW/USED VEHICLE LOANS	35,113,684.70
OTHER SECURED CONSUMER LOANS	6,052,040.99
UNSECURED LOANS/LINES OF CREDIT	1,135,957.87
1ST MORTGAGE RESIDENTIAL	36,244,765.39
OTHER RESIDENTIAL MORTGAGES	21,646,384.48
CREDIT CARD LOANS	3,498,385.28
CFCCU COMMERCIAL LOANS	23,477,594.15
PARTICIPATION LOANS	14,383,289.64

TOTAL LOANS **141,552,102.50**

LOANS IN PROCESS OF LIQUIDATION	-
ALLOWANCE FOR LOAN LOSSES	(1,020,694.65)

CASH/CASH EQUIVALENTS	2,767,972.28
FEDERAL HOME LOAN BANK CAPITAL	1,668,391.06
OVERNIGHT/SETTLEMENT ACCTS	12,885,939.89
INVESTMENTS IN BANKS/CU'S	14,013,036.53
ALL OTHER INVESTMENTS	3,680,811.88

TOTAL INVESTMENTS **32,248,179.36**

LAND	179,580.13
BUILDINGS	2,303,642.26
FURNITURE & EQUIPMENT	241,713.27
LEASEHOLD IMPROVEMENTS	10,676.58

TOTAL FIXED ASSETS **2,735,612.24**

NCUSIF	1,416,271.35
PREPAID EXPENSES	1,914,722.25
ACCOUNTS RECEIVABLE	22,440.87
ACCRUED INTEREST ON LOANS/CREDIT CARDS	342,923.10
ACCRUED INTEREST ON INVESTMENTS	21,124.23
ALL OTHER ASSETS	11,811.02

TOTAL ASSETS **182,012,464.55**



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LIABILITIES & EQUITY

LIABILITIES

ACCOUNTS PAYABLE	(385,976.57)
BORROWED FUNDS	-
DIVIDENDS PAYABLE	(182,953.07)
TAXES PAYABLE	(55,082.02)
OTHER ACCRUED EXPENSES	(434,818.41)
OTHER LIABILITIES	(791,419.48)
TOTAL LIABILITIES	(1,850,249.55)

SHARES

REGULAR SHARES	(29,161,118.53)
SHARE DRAFTS	(25,703,342.23)
CLUB ACCOUNTS	(286,336.22)
YOUTH/TEEN ACCOUNTS	(459,342.94)
MONEY MARKET ACCOUNTS	(40,451,423.02)
IRA/HSA SHARES	(1,334,764.89)
TOTAL SHARES	(97,396,327.83)

SHARE CERTIFICATES (54,996,769.55)

RESERVES

LEGAL & OTHER RESERVES	(6,717,193.37)
UNDIVIDED EARNINGS	(21,988,685.42)
NET INCOME	(200,741.83)
OTHER COMPREHENSIVE INCOME (OCI)	1,137,503.00

TOTAL RESERVES & CAPITAL (27,769,117.62)

TOTAL LIABILITIES & EQUITY (182,012,464.55)

NUMBER OF MEMBERS

8,808

