



CEDAR FALLS COMMUNITY CREDIT UNION  
STATEMENT OF FINANCIAL CONDITION  
February 28, 2023

**CFCCU**  
CEDAR FALLS COMMUNITY CREDIT UNION

**ASSETS**

**LOANS**

NEW/USED VEHICLE LOANS	35,164,611.83
OTHER SECURED CONSUMER LOANS	5,951,828.71
UNSECURED LOANS/LINES OF CREDIT	1,096,606.86
1ST MORTGAGE RESIDENTIAL	36,096,856.41
OTHER RESIDENTIAL MORTGAGES	21,788,750.36
CREDIT CARD LOANS	3,509,172.10
CFCCU COMMERCIAL LOANS	23,432,169.95
PARTICIPATION LOANS	14,581,079.19

**TOTAL LOANS** **141,621,075.41**

LOANS IN PROCESS OF LIQUIDATION	-
ALLOWANCE FOR LOAN LOSSES	(979,118.29)

CASH/CASH EQUIVALENTS	2,192,113.32
FEDERAL HOME LOAN BANK CAPITAL	1,663,291.06
OVERNIGHT/SETTLEMENT ACCTS	13,549,631.96
INVESTMENTS IN BANKS/CU'S	14,600,974.74
ALL OTHER INVESTMENTS	3,689,075.38

**TOTAL INVESTMENTS** **33,502,973.14**

LAND	179,580.13
BUILDINGS	2,495,472.51
FURNITURE & EQUIPMENT	234,092.56
LEASEHOLD IMPROVEMENTS	9,411.60

**TOTAL FIXED ASSETS** **2,918,556.80**

NCUSIF	1,416,271.35
PREPAID EXPENSES	1,916,405.44
ACCOUNTS RECEIVABLE	26,829.03
ACCRUED INTEREST ON LOANS/CREDIT CARDS	316,689.84
ACCRUED INTEREST ON INVESTMENTS	27,191.34
ALL OTHER ASSETS	11,811.02

**TOTAL ASSETS** **182,970,798.40**



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**LIABILITIES & EQUITY**

**LIABILITIES**

ACCOUNTS PAYABLE	(434,057.66)
BORROWED FUNDS	-
DIVIDENDS PAYABLE	(215,142.03)
TAXES PAYABLE	(63,708.09)
OTHER ACCRUED EXPENSES	(454,390.45)
OTHER LIABILITIES	(785,091.02)
<b>TOTAL LIABILITIES</b>	<b>(1,952,389.25)</b>

**SHARES**

REGULAR SHARES	(29,432,592.00)
SHARE DRAFTS	(25,958,133.91)
CLUB ACCOUNTS	(277,991.01)
YOUTH/TEEN ACCOUNTS	(461,294.27)
MONEY MARKET ACCOUNTS	(39,896,933.09)
IRA/HSA SHARES	(1,302,945.01)

**TOTAL SHARES** (97,329,889.29)

**SHARE CERTIFICATES** (55,673,467.79)

**RESERVES**

LEGAL & OTHER RESERVES	(6,755,420.27)
UNDIVIDED EARNINGS	(21,988,685.42)
NET INCOME	(408,449.38)
OTHER COMPREHENSIVE INCOME (OCI)	1,137,503.00

**TOTAL RESERVES & CAPITAL** (28,015,052.07)

**TOTAL LIABILITIES & EQUITY** (182,970,798.40)

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**NUMBER OF MEMBERS**

**8,834**

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