



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

CFCCU
CEDAR FALLS COMMUNITY CREDIT UNION

ASSETS

LOANS

NEW/USED VEHICLE LOANS	35,033,529.06
OTHER SECURED CONSUMER LOANS	5,921,427.13
UNSECURED LOANS/LINES OF CREDIT	1,072,455.81
1ST MORTGAGE RESIDENTIAL	36,299,484.07
OTHER RESIDENTIAL MORTGAGES	21,947,052.24
CREDIT CARD LOANS	3,427,339.75
CFCCU COMMERCIAL LOANS	23,728,121.91
PARTICIPATION LOANS	14,579,980.19

TOTAL LOANS **142,009,390.16**

LOANS IN PROCESS OF LIQUIDATION	-
ALLOWANCE FOR LOAN LOSSES	(979,779.70)

CASH/CASH EQUIVALENTS	2,390,540.80
FEDERAL HOME LOAN BANK CAPITAL	1,710,300.00
OVERNIGHT/SETTLEMENT ACCTS	16,201,737.70
INVESTMENTS IN BANKS/CU'S	15,597,527.05
ALL OTHER INVESTMENTS	3,697,357.63

TOTAL INVESTMENTS **37,206,922.38**

LAND	179,580.13
BUILDINGS	2,652,848.06
FURNITURE & EQUIPMENT	226,471.85
LEASEHOLD IMPROVEMENTS	8,146.01

TOTAL FIXED ASSETS **3,067,046.05**

NCUSIF	1,416,271.35
PREPAID EXPENSES	1,905,582.10
ACCOUNTS RECEIVABLE	18,493.33
ACCRUED INTEREST ON LOANS/CREDIT CARDS	322,117.51
ACCRUED INTEREST ON INVESTMENTS	30,174.52
ALL OTHER ASSETS	11,811.02

TOTAL ASSETS **187,398,569.52**



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

CFCCU
CEDAR FALLS COMMUNITY CREDIT UNION

LIABILITIES & EQUITY

LIABILITIES

ACCOUNTS PAYABLE	(345,187.45)
BORROWED FUNDS	-
DIVIDENDS PAYABLE	(1,437.95)
TAXES PAYABLE	(50,859.95)
OTHER ACCRUED EXPENSES	(521,123.03)
OTHER LIABILITIES	(778,279.95)
TOTAL LIABILITIES	(1,696,888.33)

SHARES

REGULAR SHARES	(30,725,868.27)
SHARE DRAFTS	(27,068,952.47)
CLUB ACCOUNTS	(294,132.81)
YOUTH/TEEN ACCOUNTS	(455,350.81)
MONEY MARKET ACCOUNTS	(39,057,298.21)
IRA/HSA SHARES	(1,223,432.63)
TOTAL SHARES	(98,825,035.20)

SHARE CERTIFICATES (58,582,646.95)

RESERVES

LEGAL & OTHER RESERVES	(6,800,646.67)
UNDIVIDED EARNINGS	(21,988,685.42)
NET INCOME	(642,169.95)
OTHER COMPREHENSIVE INCOME (OCI)	1,137,503.00

TOTAL RESERVES & CAPITAL (28,293,999.04)

TOTAL LIABILITIES & EQUITY (187,398,569.52)

NUMBER OF MEMBERS

8,835

