

Atlantic City Electric Company Employees FCU
Statements of Financial Condition Website Format



	May-2025	
ASSETS		
Loans		
Auto Loans	14,358,685.51	
Signature Loans	3,749,786.49	
Other Consumer	303,612.64	
Home Equity Fixed	2,730,564.58	
Home Equity Variable	316,657.76	
Total Loans		21,459,306.98
Allowance for Loan Loss	(217,215.78)	
Net Loans		21,242,091.20
Cash & Receivables		
Accounts Receivable	76,462.41	
Cash	930,327.97	
Total Cash & Receivables		1,006,790.38
Investments		
MBS Securities	15,015,789.86	
SBA Securities	1,042,229.40	
CMO Securities	2,100,949.69	
FHLB Securities	500,000.00	
Vizo Financial	6,770,860.31	
Certificates of Deposit	13,084,000.00	
Perpetual Capital	285,607.60	
Central Liquidity Fund	147,762.59	
Total Investments		38,947,199.45
Fixed Assets		
Furniture & Equipment	153,838.04	
Accumulated Depreciation	(130,305.74)	
Total Fixed Assets		23,532.30
Other Assets		
Accrued Income	111,522.14	
Prepaid & Deferred Expenses	95,107.08	
NCUSIF	527,616.87	
All Other Assets	1,421.80	
Total Other Assets		735,667.89
Total Assets		61,955,281.22

LIABILITIES & EQUITY**Liabilities**

Accounts Payable	41,501.37	
All Other Liabilities	78,978.64	
Total Liabilities		<u>120,480.01</u>

Shares

Regular Shares	39,929,573.40	
Share Drafts	13,558,618.03	
IRA Shares	951,114.05	
IRA Certificates	788,417.71	
Share Certificates	860,226.52	
Total Shares		<u>56,087,949.71</u>

Other Equity

Regular Reserve	1,417,815.53	
Undivided Earnings	7,025,244.94	
Unrealized Gain/(Losses)	(3,047,550.83)	
Net Income	351,341.86	
Total Other Equity		<u>5,746,851.50</u>

Total Equity

61,834,801.21

Total Liabilities & Equity

61,955,281.22

We certify, to the best of our knowledge and belief,
this statement and the related documents are true and correct
and present fairly the Financial Position and the Results
of operations for the period covered.
Michelle D. Stiles, President/CEO