

# Credit Union Highlights Report

Education 1st Credit Union  
Ogden, UT  
(NCUA Charter #67127)

Rated 5-Stars as of 9/13/2021 based on  
financial data as of 06/30/2021



[BauerFinancial.com](http://BauerFinancial.com)

BauerFinancial Inc.  
P.O. Box 143520  
Coral Gables, Florida 33114-3520  
800.388.6686 \* FAX 800.230.9569  
[customerservice@bauerfinancial.com](mailto:customerservice@bauerfinancial.com)

This Highlights Report was compiled from financial data as reported to federal regulators. Although the financial data obtained from these sources is consistently reliable, the accuracy and completeness of the data cannot be guaranteed by BauerFinancial Inc.

Stars	BauerFinancial's proprietary rating. (See below.)
Total Assets	The size of the institution.
Profit (Loss)	The dollar amount of net income (or loss) for the period noted.
Return on Assets	Annualized year-to-date profit or loss as a percent of assets.
Capital Ratio	The ratio of capital to assets.
Nonperforming Assets	Loans past due 2 months or more plus repossessed real estate.

### Star Ratings:

BauerFinancial star ratings classify each institution based upon a complex formula factoring in current and historical data. The first level of evaluation is the capital level of the institution followed by other relevant data including, but not limited to: profitability, historical trends, loan delinquencies, repossessed assets, reserves, regulatory compliance, proposed regulations and asset quality. Negative trends are projected forward to compensate for the lag time in the data. BauerFinancial employs conservative measures when assigning these ratings and consequently our analysis may be lower than those supplied by other analysts or the institutions themselves. More than thirty years of experience has shown this to be a prudent course of action. As a general guideline, however, the following groupings were used:

5-Stars	Superior. These institutions are recommended by <b>Bauer</b> .
4-Stars	Excellent. These institutions are recommended by <b>Bauer</b> .
3-Stars	Adequate.
2-Stars	Problematic.
1-Star	Troubled.
Zero-Stars	Our lowest rating.
N.R.	Not Rated. Either: the institution's shares are not federally insured, it has less than \$1.5 million in assets or it is too new to rate.
Start-up	Institution is too new to rate. (Obsolete beginning 6/30/2018 data.)
RSLVD	Institution has been resolved or liquidated since the reporting date.

### Peer Groups:

Group 1	Assets >= \$500 million
Group 2	Assets >= \$100 million and < \$500 million
Group 3	Assets >= 50 million and < \$100 million
Group 4	Assets >= \$10 million and < \$50 million
Group 5	Assets >= \$2 million and < \$10 million
Group 6	Assets < \$2 million

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**BauerFinancial, Inc.**  
**Credit Union Highlights Report**

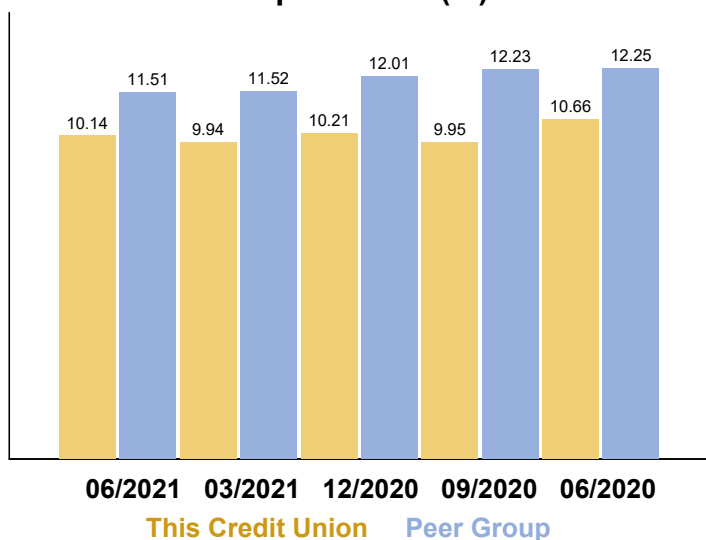
**Education 1st Credit Union - Ogden, UT (NCUA Charter #67127, Est. 1932)**

(801)392-4877

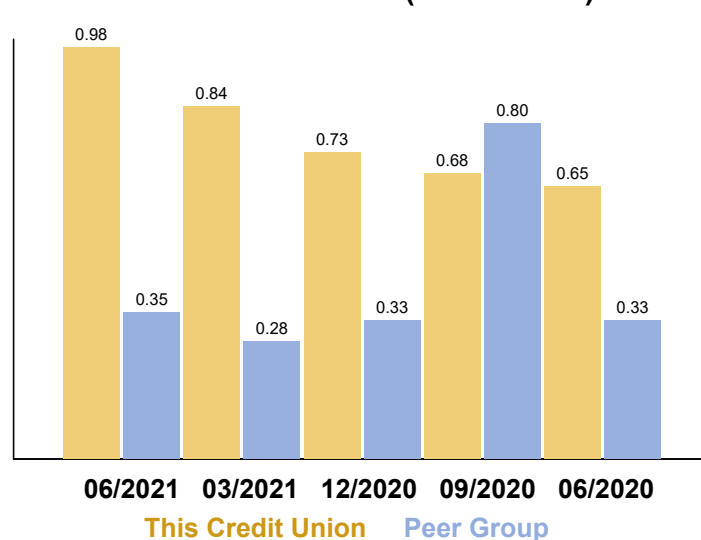
[www.e1cu.org](http://www.e1cu.org)

Data as of:	06/30/2021	03/31/2021	12/31/2020	09/30/2020	06/30/2020
<b>Bauer's Star Rating:</b>	<b>5-Stars</b>	<b>5-Stars</b>	<b>5-Stars</b>	<b>5-Stars</b>	<b>5-Stars</b>
Recommended for 41 consecutive quarters.					
Total Assets:	\$40.145	\$41.735	\$38.467	\$38.769	\$36.714
Current Quarter's Profit (Loss):	\$0.107	\$0.081	\$0.082	\$0.069	\$0.068
Year-to-date Profit (Loss):	\$0.188	\$0.081	\$0.266	\$0.184	\$0.115
Profit (Loss) Previous Calendar Year:	\$0.266				
Return on Assets (annualized):	0.98%	0.84%	0.73%	0.68%	0.65%
Capital Ratio:	10.14%	9.94%	10.21%	9.95%	10.66%
Nonperforming Assets:	\$0.038	\$0.008	\$0.007	\$0.010	\$0.071

**Capital Ratio (%)**



**Return on Assets (Annualized)**



Dollar amounts are in millions. For example, \$12,345.678 represents \$12 billion, 345 million, 678 thousand.

Bank and Credit Union data compiled from financial data for the period noted, as reported to federal regulators. The financial data obtained from these sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc. BauerFinancial relies upon this data in its judgment and in rendering its opinion (e.g. determination of star ratings) as well as supplying the data fields incorporated herein. BauerFinancial, Inc. is not a financial advisor; it is an independent bank research firm. BauerFinancial is a registered trademark. Any unauthorized use of its content, logos, name, and/or Star-ratings is forbidden.

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