

FINANCIAL & STATISTICAL REPORT				
BALANCE SHEET		STATEMENT OF INCOME AND EXPENSES		
ASSETS	END OF THIS MONTH	INCOME	THIS MONTH	THIS QUARTER TO DATE
Total Personal Loans (171)	1,947,208.48	Interest on Personal Loans	6,820.67	13,779.83
Real Estate Loans (7)	345,380.51	Interest on Real Estate Loans	332.04	244.94
VISA Credit Card Loans	60,335.24	Int. on VISA Credit Card	596.43	1,193.81
Allowance for Loan Losses	(6,355.55)	Income from Investments	4,905.93	10,727.12
Cash on Hand	65,328.23	Other Income	1,952.80	8,793.15
Bank	17,268.23	TOTAL INCOME	14,607.87	34,738.85
CCFCU Cash Mgt/Tier Shares	47,108.18	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	9,008.96	18,017.92
VISA Settlement (LSC)	2,500.00	Retirement	995.90	1,991.80
CD Interest Receivable	2,942.87	Social Security Taxes	667.56	1,335.12
Investments	3,463,169.00	Unemployment Comp. Tax	-	20.13
Furniture, Fixtures & Equip.	6,125.45	Employee's Insurance	2,166.00	4,334.00
Prepaid Miscellaneous	26,940.24	Travel & Conference	-	15.00
Accrued Interest on Loans	6,350.43	League Dues	333.00	666.00
Agency Account	7,026.32	SWACHA	45.00	90.00
NCUA Capitalization*	52,515.76	Rent	689.18	1,378.36
TOTAL ASSETS	6,045,859.39	Other Office Expense	-	-
LIABILITIES		Communications	276.00	607.34
Accts. Payble (Dorm/Unp. Cks)	16,795.77	Stationary & Supplies	703.85	1,394.54
Acct. Payable (Misc.)	-	Surety Bond Premium	414.00	828.00
Undisbursed Loan Funds	25,977.68	Other Insurance Expense	584.00	1,168.00
Undisbursed CC Payments	-	Depreciation FF & E	195.00	390.00
Other Accrued Expenses	2,666.26	Bank Service Charge	373.79	775.51
Insurance Contracts Payable	226.58	Share Draft Expense	258.95	517.90
Retirement Payable	900.90	Data Processing	114.00	228.00
Escrow, Real Estate (7)	22,458.58	Home Banking	200.00	400.00
IRA Dividend Payable	62.00	Promotions	159.50	319.00
Dividends Payable	1,134.00	Credit Bureau Expense	193.15	389.16
IRA's (16)	181,560.83	Credit Card Program	497.05	1,017.72
Special Shares (11)	129,005.64	VISA Debit Card Program	620.94	1,183.58
Shares	4,548,057.99	Legal Fees	88.00	176.00
Share Drafts (75)	174,072.09	Audit Expense	292.00	584.00
Money Market (2)	35,019.16	IRA Service Charges	69.00	214.82
Undivided Earnings	649,150.15	Provision for Loan Losses	(397.00)	428.00
Guaranty Fund - Reg. Res.	213,083.52	State Operating Fee Expense	220.00	440.00
Gramlich/Hagler Sch. Fund	51,168.21	Annual Meeting	-	-
NCUA Ins. Premium Payable	-	Miscellaneous	66.00	104.00
Unapplied Exceptions	-	Cash Over/Short	-	-
Notes Payable - CCFCU	-	Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(5,479.97)	SUBTOTAL	18,833.83	39,013.90
		Dividends Payable	567.00	1,134.00
		IRA Dividends Payable	31.00	62.00
		Money Market Dividends Pay	4.46	8.92
TOTAL LIABILITIES	6,045,859.39	TOTAL EXPENSES	19,436.29	40,218.82
		NET EARNINGS	(4,828.42)	(5,479.97)
DELINQUENT		Total Loans:	2,352,924.23	
2 to 6 Months ()	-	Total Shares:	5,067,715.71	
6 to 12 Months ()	-			
12 to 18 Months ()	-			
18 Months and Over ()	-			
TOTAL DELINQUENT	-			
Current and Less Than 2 Months Delinquent (180)	2,352,924.23			

STATISTICAL INFORMATION

Number of members: 867 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	0	0
All Other Loans	23	102,621.05
Total Loans - Year to Date	182	919,538.21
Loans made since organization	31,304	88,777,098.05
Losses and Recoveries since organization	\$ 206,951.67	30,192.27
	CHARGED OFF	RECOVERED