

| 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 (187) | 1,834,129.53 | Interest on Personal Loans | 5,884.42 | 12,350.51 |
| Real Estate Loans (6) | 299,315.66 | Interest on Real Estate Loans | (101.70) | (145.04) |
| VISA Credit Card Loans | 58,159.98 | Int. on VISA Credit Card | 532.67 | 1,093.91 |
| Allowance for Loan Losses | (5,708.41) | Income from Investments | 5,247.31 | 10,239.19 |
| Cash on Hand | 88,057.69 | Other Income | 1,320.29 | 3,246.67 |
| Bank | 28,240.68 | TOTAL INCOME | 12,882.99 | 26,785.24 |
| CCFCU Cash Mgt/Tier Shares | 32,845.94 | EXPENSES | | |
| CCFCU/PCC Fund | 2,016.00 | Salaries | 9,008.96 | 18,017.92 |
| VISA Settlement (LSC) | 2,500.00 | Retirement | 991.90 | 1,983.80 |
| CD Interest Receivable | 3,048.88 | Social Security Taxes | 667.56 | 1,335.14 |
| Investments | 3,661,169.00 | Unemployment Comp. Tax | - | 5.23 |
| Furniture, Fixtures & Equip. | 3,929.45 | Employee's Insurance | 2,168.00 | 4,427.19 |
| Prepaid Miscellaneous | 29,324.63 | Travel & Conference | - | - |
| Accrued Interest on Loans | 5,108.21 | League Dues | - | - |
| Agency Account | 5,983.92 | SWACHA | 37.00 | 79.00 |
| NCUA Capitalization* | 52,433.83 | Rent | 679.66 | 1,359.32 |
| TOTAL ASSETS | 6,100,554.99 | Other Office Expense | 26.00 | 29.04 |
| LIABILITIES | | Communications | 223.34 | 460.66 |
| Accts. Payble (Dorm/Unp. Cks) | 17,040.53 | Stationary & Supplies | 321.00 | 856.90 |
| Acct. Payable (Misc.) | - | Surety Bond Premium | 414.00 | 828.00 |
| Undisbursed Loan Funds | 60,000.00 | Other Insurance Expense | 571.00 | 1,154.00 |
| Undisbursed CC Payments | 53.10 | Depreciation FF & E | 37.00 | 74.66 |
| Other Accrued Expenses | 1,545.76 | Bank Service Charge | 363.59 | 736.45 |
| Insurance Contracts Payable | 246.32 | Share Draft Expense | 258.95 | 517.90 |
| Retirement Payable | 900.90 | Data Processing | 79.37 | 153.37 |
| Escrow, Real Estate (6) | 11,129.87 | Home Banking | 200.00 | 400.00 |
| IRA Dividend Payable | 50.00 | Promotions | 159.50 | 319.00 |
| Dividends Payable | 750.00 | Credit Bureau Expense | 294.36 | 610.42 |
| IRA's (17) | 187,418.53 | Credit Card Program | 588.10 | 1,103.45 |
| Special Shares (11) | 125,050.69 | VISA Debit Card Program | 612.93 | 1,264.50 |
| Shares | 4,604,321.21 | Legal Fees | - | - |
| Share Drafts (78) | 121,494.71 | Audit Expense | 292.00 | 584.00 |
| Money Market (2) | 34,992.68 | IRA Service Charges | 58.00 | 143.00 |
| Undivided Earnings | 688,394.66 | Provision for Loan Losses | (137.00) | (1,595.00) |
| Guaranty Fund - Reg. Res. | 213,083.52 | State Operating Fee Expense | 320.00 | 640.00 |
| Gramlich/Hagler Sch. Fund | 51,168.21 | Annual Meeting | 175.00 | 385.00 |
| NCUA Ins. Premium Payable | - | Miscellaneous | 7,038.09 | 7,189.50 |
| Unapplied Exceptions | - | Cash Over/Short | - | - |
| Notes Payable - CCFCU | - | Extraordinary Gains/Losses | - | - |
| | | Donated Scholarship Funds | - | - |
| | | | - | - |
| Gain or Loss | (17,085.70) | SUBTOTAL | 25,448.31 | 43,062.45 |
| | | Dividends Payable | 375.00 | 750.00 |
| | | IRA Dividends Payable | 25.00 | 50.00 |
| | | Money Market Dividends Pay | 4.03 | 8.49 |
| TOTAL LIABILITIES | 6,100,554.99 | TOTAL EXPENSES | 25,852.34 | 43,870.94 |
| | | NET EARNINGS | (12,969.35) | (17,085.70) |
| DELINQUENT | | Total Loans: | 2,191,605.17 | |
| 2 to 6 Months () | - | Total Shares: | 5,073,277.82 | |
| 6 to 12 Months () | - | | | |
| 12 to 18 Months () | - | | | |
| 18 Months and Over () | - | | | |
| TOTAL DELINQUENT | - | | | |
| Current and Less Than 2 Months Delinquent (195) | 2,191,605.17 | | | |

STATISTICAL INFORMATION

Number of members: 885 Number of potential members: 2,500

| LOANS MADE YEAR TO DATE | NUMBER | AMOUNT |
|--|--------------------|------------------|
| Secured by Real Estate Mortgages | | |
| All Other Loans | 23 | 82,863.00 |
| Total Loans - Year to Date | 47 | 152,228.00 |
| Loans made since organization | 31,169 | 88,009,787.84 |
| Losses and Recoveries since organization | \$ 206,873.81 | 30,192.27 |
| | CHARGED OFF | RECOVERED |