

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 (189)	1,841,186.12	Interest on Personal Loans	6,466.09	6,466.09
Real Estate Loans (6)	303,592.88	Interest on Real Estate Loans	(43.34)	(43.34)
VISA Credit Card Loans	60,211.64	Int. on VISA Credit Card	561.24	561.24
Allowance for Loan Losses	(5,845.41)	Income from Investments	4,991.88	4,991.88
Cash on Hand	44,212.16	Other Income	1,926.38	1,926.38
Bank	52,251.42	TOTAL INCOME	13,902.25	13,902.25
CCFCU Cash Mgt/Tier Shares	41,555.52	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	9,008.96	9,008.96
VISA Settlement (LSC)	2,500.00	Retirement	991.90	991.90
CD Interest Receivable	2,076.60	Social Security Taxes	667.58	667.58
Investments	3,661,169.00	Unemployment Comp. Tax	5.23	5.23
Furniture, Fixtures & Equip.	1,558.45	Employee's Insurance	2,259.19	2,259.19
Prepaid Miscellaneous	29,287.82	Travel & Conference	-	-
Accrued Interest on Loans	5,617.44	League Dues	-	-
Agency Account	5,991.56	SWACHA	42.00	42.00
NCUA Capitalization*	52,433.83	Rent	679.66	679.66
TOTAL ASSETS	6,099,815.03	Other Office Expense	3.04	3.04
LIABILITIES		Communications	237.32	237.32
Accts. Pyble (Dorm/Unp. Cks)	17,005.53	Stationary & Supplies	535.90	535.90
Acct. Payable (Misc.)	-	Surety Bond Premium	414.00	414.00
Undisbursed Loan Funds	-	Other Insurance Expense	583.00	583.00
Undisbursed CC Payments	579.87	Depreciation FF & E	37.66	37.66
Other Accrued Expenses	1,246.63	Bank Service Charge	372.86	372.86
Insurance Contracts Payable	253.42	Share Draft Expense	258.95	258.95
Retirement Payable	-	Data Processing	74.00	74.00
Escrow, Real Estate (6)	7,957.57	Home Banking	200.00	200.00
IRA Dividend Payable	25.00	Promotions	159.50	159.50
Dividends Payable	375.00	Credit Bureau Expense	316.06	316.06
IRA's (17)	187,418.53	Credit Card Program	515.35	515.35
Special Shares (11)	125,050.69	VISA Debit Card Program	651.57	651.57
Shares	4,662,237.04	Legal Fees	-	-
Share Drafts (78)	114,147.06	Audit Expense	292.00	292.00
Money Market (2)	34,988.65	IRA Service Charges	85.00	85.00
Undivided Earnings	688,394.66	Provision for Loan Losses	(1,458.00)	(1,458.00)
Guaranty Fund - Reg. Res.	213,083.52	State Operating Fee Expense	320.00	320.00
Gramlich/Hagler Sch. Fund	51,168.21	Annual Meeting	210.00	210.00
NCUA Ins. Premium Payable	-	Miscellaneous	151.41	151.41
Unapplied Exceptions	-	Cash Over/Short	-	-
Notes Payable - CCFCU	-	Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(4,116.35)	SUBTOTAL	17,614.14	17,614.14
		Dividends Payable	375.00	375.00
		IRA Dividends Payable	25.00	25.00
		Money Market Dividends Pay	4.46	4.46
TOTAL LIABILITIES	6,099,815.03	TOTAL EXPENSES	18,018.60	18,018.60
DELINQUENT		NET EARNINGS	(4,116.35)	(4,116.35)
2 to 6 Months ()	-	Total Loans:	2,204,990.64	
6 to 12 Months ()	-	Total Shares:	5,123,841.97	
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	-			
Current and Less Than 2 Months Delinquent (195)	2,204,990.64			

STATISTICAL INFORMATION

Number of members: 891 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages		
All Other Loans	24	69,365.00
Total Loans - Year to Date	24	69,365.00
Loans made since organization	31,146	87,926,924.84
Losses and Recoveries since organization	\$ 206,873.81	30,192.27
	CHARGED OFF	RECOVERED