

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 (170)	1,909,126.62	Interest on Personal Loans	6,959.16	6,959.16
Real Estate Loans (7)	349,770.69	Interest on Real Estate Loans	(87.10)	(87.10)
VISA Credit Card Loans	66,541.08	Int. on VISA Credit Card	597.38	597.38
Allowance for Loan Losses	(6,752.55)	Income from Investments	5,821.19	5,821.19
Cash on Hand	29,953.83	Other Income	6,840.35	6,840.35
Bank	63,804.67	TOTAL INCOME	20,130.98	20,130.98
CCFCU Cash Mgt/Tier Shares	18,929.08	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	9,008.96	9,008.96
VISA Settlement (LSC)	2,500.00	Retirement	995.90	995.90
CD Interest Receivable	2,867.93	Social Security Taxes	667.56	667.56
Investments	3,463,169.00	Unemployment Comp. Tax	20.13	20.13
Furniture, Fixtures & Equip.	6,320.45	Employee's Insurance	2,168.00	2,168.00
Prepaid Miscellaneous	28,842.55	Travel & Conference	15.00	15.00
Accrued Interest on Loans	5,560.92	League Dues	333.00	333.00
Agency Account	6,728.77	SWACHA	45.00	45.00
NCUA Capitalization*	52,515.76	Rent	689.18	689.18
TOTAL ASSETS	6,001,894.80	Other Office Expense	-	-
LIABILITIES		Communications	331.34	331.34
Accts. Pyble (Dorm/Unp. Cks)	16,795.77	Stationary & Supplies	690.69	690.69
Acct. Payable (Misc.)	-	Surety Bond Premium	414.00	414.00
Undisbursed Loan Funds	47,344.35	Other Insurance Expense	584.00	584.00
Undisbursed CC Payments	133.95	Depreciation FF & E	195.00	195.00
Other Accrued Expenses	2,891.76	Bank Service Charge	401.72	401.72
Insurance Contracts Payable	218.97	Share Draft Expense	258.95	258.95
Retirement Payable	-	Data Processing	114.00	114.00
Escrow, Real Estate (7)	22,453.90	Home Banking	200.00	200.00
IRA Dividend Payable	31.00	Promotions	159.50	159.50
Dividends Payable	567.00	Credit Bureau Expense	196.01	196.01
IRA's (16)	181,560.83	Credit Card Program	520.67	520.67
Special Shares (11)	127,330.64	VISA Debit Card Program	562.64	562.64
Shares	4,479,689.21	Legal Fees	88.00	88.00
Share Drafts (76)	175,112.39	Audit Expense	292.00	292.00
Money Market (2)	35,014.70	IRA Service Charges	145.82	145.82
Undivided Earnings	649,150.15	Provision for Loan Losses	825.00	825.00
Guaranty Fund - Reg. Res.	213,083.52	State Operating Fee Expense	220.00	220.00
Gramlich/Hagler Sch. Fund	51,168.21	Annual Meeting	-	-
NCUA Ins. Premium Payable	-	Miscellaneous	38.00	38.00
Unapplied Exceptions	-	Cash Over/Short	-	-
Notes Payable - CCFCU	-	Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(651.55)	SUBTOTAL	20,180.07	20,180.07
		Dividends Payable	567.00	567.00
		IRA Dividends Payable	31.00	31.00
		Money Market Dividends Pay	4.46	4.46
TOTAL LIABILITIES	6,001,894.80	TOTAL EXPENSES	20,782.53	20,782.53
DELINQUENT		NET EARNINGS	(651.55)	(651.55)
2 to 6 Months ()	-	Total Loans:	2,325,438.39	
6 to 12 Months ()	-	Total Shares:	4,998,707.77	
12 to 18 Months ()	-			
18 Months and Over ()	-			
TOTAL DELINQUENT	-			
Current and Less Than 2 Months Delinquent (180)	2,325,438.39			

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	24	226,099.73
Total Loans - Year to Date	159	816,917.16
Loans made since organization	31,281	88,674,477.00
Losses and Recoveries since organization	\$ 206,951.67	30,192.27
	CHARGED OFF	RECOVERED