

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)	1,758,540.75	Interest on Personal Loans	6,472.57	18,702.74
Real Estate Loans (7)	354,889.90	Interest on Real Estate Loans	17.29	199.61
VISA Credit Card Loans	66,724.28	Int. on VISA Credit Card	590.91	1,713.34
Allowance for Loan Losses	(5,927.55)	Income from Investments	5,425.37	16,348.92
Cash on Hand	30,354.74	Other Income	1,392.31	4,997.23
Bank	63,799.89	TOTAL INCOME	13,898.45	41,961.84
CCFCU Cash Mgt/Tier Shares	175,462.69	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	9,008.96	27,026.88
VISA Settlement (LSC)	2,500.00	Retirement	995.90	2,972.70
CD Interest Receivable	3,567.64	Social Security Taxes	667.56	2,002.68
Investments	3,562,169.00	Unemployment Comp. Tax	-	216.26
Furniture, Fixtures & Equip.	6,515.45	Employee's Insurance	2,168.00	6,504.00
Prepaid Miscellaneous	31,594.48	Travel & Conference	-	-
Accrued Interest on Loans	5,719.97	League Dues	333.00	665.48
Agency Account	6,574.72	SWACHA	45.00	135.00
NCUA Capitalization*	52,515.76	Rent	689.18	2,048.50
TOTAL ASSETS	6,117,017.72	Other Office Expense	26.00	78.00
LIABILITIES		Communications	258.74	682.79
Accts. Pyble (Dorm/Unp. Cks)	16,674.53	Stationary & Supplies	657.08	1,586.11
Acct. Payable (Misc.)	-	Surety Bond Premium	414.00	1,242.00
Undisbursed Loan Funds	-	Other Insurance Expense	584.00	1,752.00
Undisbursed CC Payments	981.59	Depreciation FF & E	195.00	585.00
Other Accrued Expenses	3,455.76	Bank Service Charge	397.03	1,220.87
Insurance Contracts Payable	225.34	Share Draft Expense	258.95	776.85
Retirement Payable	1,801.80	Data Processing	114.00	475.80
Escrow, Real Estate (7)	20,135.90	Home Banking	200.00	656.50
IRA Dividend Payable	67.83	Promotions	159.50	478.50
Dividends Payable	1,077.34	Credit Bureau Expense	194.53	577.73
IRA's (16)	181,493.00	Credit Card Program	521.41	1,569.28
Special Shares (11)	128,490.73	VISA Debit Card Program	532.09	1,645.28
Shares	4,633,432.40	Legal Fees	88.00	88.00
Share Drafts (76)	180,769.38	Audit Expense	292.00	876.00
Money Market (2)	35,010.24	IRA Service Charges	127.00	381.00
Undivided Earnings	666,058.79	Provision for Loan Losses	(2,030.00)	652.00
Guaranty Fund - Reg. Res.	213,083.52	State Operating Fee Expense	220.00	660.00
Gramlich/Hagler Sch. Fund	51,168.21	Annual Meeting	-	-
NCUA Ins. Premium Payable	-	Miscellaneous	53.00	157.00
Unapplied Exceptions	-	Cash Over/Short	-	-
Notes Payable - CCFCU	-	Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(16,908.64)	SUBTOTAL	17,169.93	57,712.21
		Dividends Payable	277.34	1,077.34
		IRA Dividends Payable	17.83	67.83
		Money Market Dividends Pay	4.32	13.10
TOTAL LIABILITIES	6,117,017.72	TOTAL EXPENSES	17,469.42	58,870.48
DELINQUENT		NET EARNINGS	(3,570.97)	(16,908.64)
2 to 6 Months ()	-	Total Loans:	2,180,154.93	
6 to 12 Months ()	-	Total Shares:	5,159,195.75	
12 to 18 Months ()	-			
18 Months and Over ()	-			
TOTAL DELINQUENT	-			
Current and Less Than 2 Months Delinquent (180)	2,180,154.93			

STATISTICAL INFORMATION

Number of members: 871 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	0	0
All Other Loans	20	41,960.00
Total Loans - Year to Date	135	590,817.43
Loans made since organization	31,257	88,448,377.27
Losses and Recoveries since organization	\$ 206,951.67	30,192.27
	CHARGED OFF	RECOVERED