

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)	1,707,806.72	Interest on Personal Loans	6,137.69	18,488.20
Real Estate Loans (6)	294,935.71	Interest on Real Estate Loans	102.97	(42.07)
VISA Credit Card Loans	59,562.19	Int. on VISA Credit Card	549.95	1,643.86
Allowance for Loan Losses	(5,353.41)	Income from Investments	4,834.95	15,074.14
Cash on Hand	50,050.50	Other Income	1,347.56	4,594.23
Bank	80,529.88	<b>TOTAL INCOME</b>	<b>12,973.12</b>	<b>39,758.36</b>
CCFCU Cash Mgt/Tier Shares	136,551.85	<b>EXPENSES</b>		
CCFCU/PCC Fund	2,016.00	Salaries	9,008.96	27,026.88
VISA Settlement (LSC)	2,500.00	Retirement	991.90	2,975.70
CD Interest Receivable	3,327.03	Social Security Taxes	667.56	2,002.70
Investments	3,661,169.00	Unemployment Comp. Tax	-	5.23
Furniture, Fixtures & Equip.	7,100.45	Employee's Insurance	2,168.00	6,595.19
Prepaid Miscellaneous	29,474.45	Travel & Conference	-	-
Accrued Interest on Loans	5,528.00	League Dues	-	-
Agency Account	6,256.24	SWACHA	45.74	124.74
NCUA Capitalization*	52,433.83	Rent	679.66	2,038.98
<b>TOTAL ASSETS</b>	<b>6,093,888.44</b>	Other Office Expense	26.00	55.04
<b>LIABILITIES</b>		Communications	205.58	666.24
Accts. Pyble (Dorm/Unp. Cks)	16,935.45	Stationary & Supplies	515.20	1,372.10
Acct. Payable (Misc.)	-	Surety Bond Premium	414.00	1,242.00
Undisbursed Loan Funds	-	Other Insurance Expense	581.98	1,735.98
Undisbursed CC Payments	-	Depreciation FF & E	104.00	178.66
Other Accrued Expenses	2,023.26	Bank Service Charge	394.70	1,131.15
Insurance Contracts Payable	221.85	Share Draft Expense	258.95	776.85
Retirement Payable	1,801.80	Data Processing	80.00	233.37
Escrow, Real Estate (6)	12,536.17	Home Banking	200.00	600.00
IRA Dividend Payable	66.07	Promotions	159.50	478.50
Dividends Payable	1,059.17	Credit Bureau Expense	239.72	850.14
IRA's (17)	178,840.46	Credit Card Program	496.68	1,600.13
Special Shares (11)	128,530.69	VISA Debit Card Program	534.96	1,799.46
Shares	4,651,699.01	Legal Fees	-	-
Share Drafts (78)	134,866.85	Audit Expense	292.00	876.00
Money Market (2)	34,997.14	IRA Service Charges	126.50	269.50
Undivided Earnings	688,394.66	Provision for Loan Losses	(355.00)	(1,950.00)
Guaranty Fund - Reg. Res.	213,083.52	State Operating Fee Expense	19.00	659.00
Gramlich/Hagler Sch. Fund	51,168.21	Annual Meeting	-	385.00
NCUA Ins. Premium Payable	-	Miscellaneous	38.00	7,227.50
Unapplied Exceptions	-	Cash Over/Short	-	-
Notes Payable - CCFCU	-	Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
			-	-
Gain or Loss	(22,335.87)	<b>SUBTOTAL</b>	<b>17,893.59</b>	<b>60,956.04</b>
		Dividends Payable	309.17	1,059.17
		IRA Dividends Payable	16.07	66.07
		Money Market Dividends Pay	4.46	12.95
<b>TOTAL LIABILITIES</b>	<b>6,093,888.44</b>	<b>TOTAL EXPENSES</b>	<b>18,223.29</b>	<b>62,094.23</b>
<b>DELINQUENT</b>		<b>NET EARNINGS</b>	<b>(5,250.17)</b>	<b>(22,335.87)</b>
2 to 6 Months ()	-	Total Loans:	2,062,304.62	
6 to 12 Months ()	-	Total Shares:	5,128,934.15	
12 to 18 Months ()	-			
18 Months and Over ()	-			
<b>TOTAL DELINQUENT</b>	<b>-</b>			
Current and Less Than 2 Months Delinquent (195)	2,062,304.62			

**STATISTICAL INFORMATION**

Number of members: 882 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages		
All Other Loans	18	32,630.00
Total Loans - Year to Date	65	184,858.00
Loans made since organization	31,187	88,042,417.84
Losses and Recoveries since organization	\$ 206,873.81	30,192.27
	<b>CHARGED OFF</b>	<b>RECOVERED</b>