

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 (173)	1,813,497.47	Interest on Personal Loans	6,274.66	12,230.17
Real Estate Loans (7)	359,617.80	Interest on Real Estate Loans	272.79	182.32
VISA Credit Card Loans	64,876.75	Int. on VISA Credit Card	562.07	1,122.43
Allowance for Loan Losses	(7,957.55)	Income from Investments	5,798.40	10,923.55
Cash on Hand	24,795.51	Other Income	1,901.18	3,604.92
Bank	37,645.36	<b>TOTAL INCOME</b>	<b>14,809.10</b>	<b>28,063.39</b>
CCFCU Cash Mgt/Tier Shares	13,051.49	<b>EXPENSES</b>		
CCFCU/PCC Fund	2,016.00	Salaries	9,008.96	18,017.92
VISA Settlement (LSC)	2,500.00	Retirement	984.90	1,976.80
CD Interest Receivable	3,417.93	Social Security Taxes	667.56	1,335.12
Investments	3,661,169.00	Unemployment Comp. Tax	-	216.26
Furniture, Fixtures & Equip.	6,710.45	Employee's Insurance	2,168.00	4,336.00
Prepaid Miscellaneous	33,813.93	Travel & Conference	-	-
Accrued Interest on Loans	5,756.23	League Dues	332.48	332.48
Agency Account	6,476.41	SWACHA	45.00	90.00
NCUA Capitalization*	52,515.76	Rent	679.66	1,359.32
<b>TOTAL ASSETS</b>	<b>6,079,902.54</b>	Other Office Expense	26.00	52.00
<b>LIABILITIES</b>		Communications	175.45	424.05
Accts. Payble (Dorm/Unp. Cks)	16,964.47	Stationary & Supplies	524.54	929.03
Acct. Payable (Misc.)	-	Surety Bond Premium	414.00	828.00
Undisbursed Loan Funds	22,450.44	Other Insurance Expense	584.00	1,168.00
Undisbursed CC Payments	-	Depreciation FF & E	195.00	390.00
Other Accrued Expenses	2,978.26	Bank Service Charge	441.60	823.84
Insurance Contracts Payable	231.53	Share Draft Expense	258.95	517.90
Retirement Payable	900.90	Data Processing	124.45	361.80
Escrow, Real Estate (7)	17,295.53	Home Banking	256.50	456.50
IRA Dividend Payable	50.00	Promotions	159.50	319.00
Dividends Payable	800.00	Credit Bureau Expense	148.92	383.20
IRA's (16)	181,721.66	Credit Card Program	499.39	1,047.87
Special Shares (11)	127,930.73	VISA Debit Card Program	569.31	1,113.19
Shares	4,612,725.06	Legal Fees	-	-
Share Drafts (75)	143,875.19	Audit Expense	292.00	584.00
Money Market (2)	35,005.92	IRA Service Charges	127.00	254.00
Undivided Earnings	666,058.79	Provision for Loan Losses	2,200.00	2,682.00
Guaranty Fund - Reg. Res.	213,083.52	State Operating Fee Expense	220.00	440.00
Gramlich/Hagler Sch. Fund	51,168.21	Annual Meeting	-	-
NCUA Ins. Premium Payable	-	Miscellaneous	66.00	104.00
Unapplied Exceptions	-	Cash Over/Short	-	-
Notes Payable - CCFCU	-	Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
			-	-
Gain or Loss	(13,337.67)	<b>SUBTOTAL</b>	<b>21,169.17</b>	<b>40,542.28</b>
		Dividends Payable	400.00	800.00
		IRA Dividends Payable	25.00	50.00
		Money Market Dividends Pay	4.46	8.78
<b>TOTAL LIABILITIES</b>	<b>6,079,902.54</b>	<b>TOTAL EXPENSES</b>	<b>21,598.63</b>	<b>41,401.06</b>
		<b>NET EARNINGS</b>	<b>(6,789.53)</b>	<b>(13,337.67)</b>
<b>DELINQUENT</b>		Total Loans:	2,237,992.02	
2 to 6 Months ()	-	Total Shares:	5,101,258.56	
6 to 12 Months ()	-			
12 to 18 Months ()	-			
18 Months and Over ()	-			
<b>TOTAL DELINQUENT</b>	<b>-</b>			
Current and Less Than 2 Months Delinquent (180)	2,237,992.02			

**STATISTICAL INFORMATION**

Number of members: 870 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	1	73668.93
All Other Loans	26	134,792.97
Total Loans - Year to Date	115	548,857.43
Loans made since organization	31,237	88,406,417.27
Losses and Recoveries since organization	\$ 206,951.67	30,192.27
	<b>CHARGED OFF</b>	<b>RECOVERED</b>