

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 (171)	1,992,653.24	Interest on Personal Loans	7,237.66	21,017.49
Real Estate Loans (6)	310,390.84	Interest on Real Estate Loans	(246.50)	(1.56)
VISA Credit Card Loans	63,223.80	Int. on VISA Credit Card	588.57	1,782.38
Allowance for Loan Losses	(6,355.55)	Income from Investments	5,933.12	16,660.24
Cash on Hand	40,490.84	Other Income	1,254.51	10,047.66
Bank	69,577.41	<b>TOTAL INCOME</b>	<b>14,767.36</b>	<b>49,506.21</b>
CCFCU Cash Mgt/Tier Shares	351,134.86	<b>EXPENSES</b>		
CCFCU/PCC Fund	2,016.00	Salaries	9,008.96	27,026.88
VISA Settlement (LSC)	2,500.00	Retirement	995.90	2,987.70
CD Interest Receivable	3,288.76	Social Security Taxes	667.56	2,002.68
Investments	3,214,169.00	Unemployment Comp. Tax	-	20.13
Furniture, Fixtures & Equip.	5,930.45	Employee's Insurance	2,131.00	6,465.00
Prepaid Miscellaneous	26,032.88	Travel & Conference	-	15.00
Accrued Interest on Loans	5,917.63	League Dues	333.00	999.00
Agency Account	7,297.29	SWACHA	45.00	135.00
NCUA Capitalization*	52,515.76	Rent	689.18	2,067.54
<b>TOTAL ASSETS</b>	<b>6,140,783.21</b>	Other Office Expense	-	-
<b>LIABILITIES</b>		Communications	137.28	744.62
Accts. Payble (Dorm/Unp. Cks)	16,795.77	Stationary & Supplies	680.40	2,074.94
Acct. Payable (Misc.)	-	Surety Bond Premium	414.00	1,242.00
Undisbursed Loan Funds	83,428.14	Other Insurance Expense	699.00	1,867.00
Undisbursed CC Payments	-	Depreciation FF & E	195.00	585.00
Other Accrued Expenses	3,117.76	Bank Service Charge	400.23	1,175.74
Insurance Contracts Payable	237.89	Share Draft Expense	258.95	776.85
Retirement Payable	1,801.80	Data Processing	112.00	340.00
Escrow, Real Estate (7)	24,474.92	Home Banking	200.00	600.00
IRA Dividend Payable	68.63	Promotions	159.50	478.50
Dividends Payable	1,072.88	Credit Bureau Expense	193.94	583.10
IRA's (16)	181,332.17	Credit Card Program	479.27	1,496.99
Special Shares (11)	130,125.64	VISA Debit Card Program	552.72	1,736.30
Shares	4,553,020.39	Legal Fees	88.00	264.00
Share Drafts (74)	206,660.19	Audit Expense	292.00	876.00
Money Market (2)	35,023.48	IRA Service Charges	69.00	283.82
Undivided Earnings	649,150.15	Provision for Loan Losses	-	428.00
Guaranty Fund - Reg. Res.	213,083.52	State Operating Fee Expense	215.00	655.00
Gramlich/Hagler Sch. Fund	51,168.21	Annual Meeting	-	-
NCUA Ins. Premium Payable	-	Miscellaneous	99.00	203.00
Unapplied Exceptions	-	Cash Over/Short	-	-
Notes Payable - CCFCU	-	Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(9,778.33)	<b>SUBTOTAL</b>	<b>19,115.89</b>	<b>58,129.79</b>
		Dividends Payable	-61.12	1,072.88
		IRA Dividends Payable	6.63	68.63
		Money Market Dividends Pay	4.32	13.24
<b>TOTAL LIABILITIES</b>	<b>6,140,783.21</b>	<b>TOTAL EXPENSES</b>	<b>19,065.72</b>	<b>59,284.54</b>
<b>DELINQUENT</b>		<b>NET EARNINGS</b>	<b>(4,298.36)</b>	<b>(9,778.33)</b>
2 to 6 Months ()	-	Total Loans:	2,366,267.88	
6 to 12 Months ()	-	Total Shares:	5,106,161.87	
12 to 18 Months ()	-			
18 Months and Over ()	-			
<b>TOTAL DELINQUENT</b>	<b>-</b>			
Current and Less Than 2 Months Delinquent (177)	2,366,267.88			

**STATISTICAL INFORMATION**

Number of members: 865 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	0	0
All Other Loans	19	95,568.36
Total Loans - Year to Date	201	1,015,106.57
Loans made since organization	31,323	88,872,666.41
Losses and Recoveries since organization	\$ 206,951.67	30,192.27
	<b>CHARGED OFF</b>	<b>RECOVERED</b>