

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 (172)	1,957,500.20	Interest on Personal Loans	5,173.32	5,173.32
Real Estate Loans (5)	279,527.94	Interest on Real Estate Loans	1,969.40	1,969.40
VISA Credit Card Loans	61,894.36	Int. on VISA Credit Card	559.07	559.07
Allowance for Loan Losses	(5,521.33)	Income from Investments	6,742.91	6,742.91
Cash on Hand	30,137.85	Other Income	3,149.89	3,149.89
Bank	66,537.37	TOTAL INCOME	17,594.59	17,594.59
CCFCU Cash Mgt/Tier Shares	141,072.36	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	3,427.82	Social Security Taxes	667.56	667.56
Investments	3,463,169.00	Unemployment Comp. Tax	-	-
Furniture, Fixtures & Equip.	5,735.45	Employee's Insurance	2,131.00	2,131.00
Prepaid Miscellaneous	23,259.00	Travel & Conference	-	-
Accrued Interest on Loans	6,223.44	League Dues	333.00	333.00
Agency Account	7,525.72	SWACHA	45.00	45.00
NCUA Capitalization*	52,515.76	Rent	689.18	689.18
TOTAL ASSETS	6,097,520.94	Other Office Expense	(108.38)	(108.38)
LIABILITIES		Communications	156.57	156.57
Accts. Pyble (Dorm/Unp. Cks)	16,795.77	Stationary & Supplies	593.00	593.00
Acct. Payable (Misc.)	-	Surety Bond Premium	414.00	414.00
Undisbursed Loan Funds	-	Other Insurance Expense	699.00	699.00
Undisbursed CC Payments	-	Depreciation FF & E	195.00	195.00
Other Accrued Expenses	656.64	Bank Service Charge	405.32	405.32
Insurance Contracts Payable	-	Share Draft Expense	258.95	258.95
Retirement Payable	-	Data Processing	118.88	118.88
Escrow, Real Estate (7)	25,785.86	Home Banking	200.00	200.00
IRA Dividend Payable	25.00	Promotions	159.50	159.50
Dividends Payable	370.00	Credit Bureau Expense	192.10	192.10
IRA's (16)	181,400.80	Credit Card Program	492.91	492.91
Special Shares (11)	132,816.18	VISA Debit Card Program	539.34	539.34
Shares	4,591,581.57	Legal Fees	88.00	88.00
Share Drafts (74)	210,549.93	Audit Expense	400.38	400.38
Money Market (2)	35,027.94	IRA Service Charges	69.00	69.00
Undivided Earnings	639,371.82	Provision for Loan Losses	(834.22)	(834.22)
Guaranty Fund - Reg. Res.	213,083.52	State Operating Fee Expense	270.00	270.00
Gramlich/Hagler Sch. Fund	51,168.21	Annual Meeting	-	-
NCUA Ins. Premium Payable	-	Miscellaneous	127.48	127.48
Unapplied Exceptions	-	Cash Over/Short	-	-
Notes Payable - CCFCU	-	Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(1,112.30)	SUBTOTAL	18,307.43	18,307.43
		Dividends Payable	370.00	370.00
		IRA Dividends Payable	25.00	25.00
		Money Market Dividends Pay	4.46	4.46
TOTAL LIABILITIES	6,097,520.94	TOTAL EXPENSES	18,706.89	18,706.89
		NET EARNINGS	(1,112.30)	(1,112.30)
DELINQUENT		Total Loans:	2,298,922.50	
2 to 6 Months ()	-	Total Shares:	5,151,376.42	
6 to 12 Months ()	-			
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	-			
Current and Less Than 2 Months Delinquent (177)	2,298,922.50			

STATISTICAL INFORMATION

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

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	0	0
All Other Loans	22	82,041.09
Total Loans - Year to Date	223	1,097,147.66
Loans made since organization	31,345	88,954,707.50
Losses and Recoveries since organization	\$ 206,951.67	30,192.27
	CHARGED OFF	RECOVERED