

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)	1,948,697.36	Interest on Personal Loans	5,076.79	15,136.73
Real Estate Loans (5)	272,738.41	Interest on Real Estate Loans	1,927.86	5,788.39
VISA Credit Card Loans	66,887.62	Int. on VISA Credit Card	581.04	1,705.95
Allowance for Loan Losses	(5,681.51)	Income from Investments	6,148.35	19,007.32
Cash on Hand	24,071.31	Other Income	1,296.28	6,902.34
Bank	56,393.88	TOTAL INCOME	15,030.32	48,540.73
CCFCU Cash Mgt/Tier Shares	155,226.71	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	8,467.30	28,322.04
VISA Settlement (LSC)	2,500.00	Retirement	941.73	3,117.21
CD Interest Receivable	4,230.29	Social Security Taxes	633.39	2,116.29
Investments	3,463,169.00	Unemployment Comp. Tax	-	-
Furniture, Fixtures & Equip.	2,345.45	Employee's Insurance	302.22	4,555.62
Prepaid Miscellaneous	22,389.80	Travel & Conference	-	-
Accrued Interest on Loans	6,210.07	League Dues	333.00	999.00
Agency Account	7,978.66	SWACHA	45.00	135.00
NCUA Capitalization*	52,515.76	Rent	689.18	2,067.54
TOTAL ASSETS	6,081,688.81	Other Office Expense	-	(108.38)
LIABILITIES		Communications	243.39	512.13
Accts. Payble (Dorm/Unp. Cks)	16,795.77	Stationary & Supplies	480.00	1,654.00
Acct. Payable (Misc.)	57.62	Surety Bond Premium	414.00	1,242.00
Undisbursed Loan Funds	46,750.54	Other Insurance Expense	701.00	2,088.00
Undisbursed CC Payments	2,569.75	Depreciation FF & E	195.00	585.00
Other Accrued Expenses	25.83	Bank Service Charge	394.40	1,157.77
Insurance Contracts Payable	220.73	Share Draft Expense	258.95	776.85
Retirement Payable	1,931.31	Data Processing	114.00	349.88
Escrow, Real Estate (7)	3,179.46	Home Banking	200.00	600.00
IRA Dividend Payable	68.44	Promotions	171.50	490.50
Dividends Payable	1,084.14	Credit Bureau Expense	192.81	576.93
IRA's (16)	180,059.24	Credit Card Program	476.71	1,445.63
Special Shares (11)	142,675.82	VISA Debit Card Program	640.96	1,749.54
Shares	4,549,875.05	Legal Fees	88.00	264.00
Share Drafts (79)	206,901.99	Audit Expense	-	672.00
Money Market (2)	35,036.72	IRA Service Charges	69.00	207.00
Undivided Earnings	639,371.82	Provision for Loan Losses	(40.00)	(674.04)
Guaranty Fund - Reg. Res.	213,083.52	State Operating Fee Expense	270.00	810.00
Gramlich/Hagler Sch. Fund	51,168.21	Annual Meeting	-	338.61
NCUA Ins. Premium Payable	-	Miscellaneous	263.26	491.94
Unapplied Exceptions	-	Cash Over/Short	-	-
Notes Payable - CCFCU	-	Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(9,167.15)	SUBTOTAL	16,544.80	56,542.06
		Dividends Payable	344.14	1,084.14
		IRA Dividends Payable	18.44	68.44
		Money Market Dividends Pay	4.46	13.24
TOTAL LIABILITIES	6,081,688.81	TOTAL EXPENSES	16,911.84	57,707.88
DELINQUENT		NET EARNINGS	(1,881.52)	(9,167.15)
2 to 6 Months (1)	190.47	Total Loans:	2,288,323.39	
6 to 12 Months ()	-	Total Shares:	5,114,548.82	
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	190.47			
Current and Less Than 2 Months Delinquent (175)	2,288,132.92			

STATISTICAL INFORMATION

Number of members: 875 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	0	0
All Other Loans	20	55,435.70
Total Loans - Year to Date	266	1,283,392.48
Loans made since organization	31,388	89,140,952.32
Losses and Recoveries since organization	\$ 206,951.67	30,192.27
	CHARGED OFF	RECOVERED