

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 (170)	1,983,588.74	Interest on Personal Loans	4,886.62	10,059.94
Real Estate Loans (5)	276,136.75	Interest on Real Estate Loans	1,891.13	3,860.53
VISA Credit Card Loans	66,515.22	Int. on VISA Credit Card	565.84	1,124.91
Allowance for Loan Losses	(5,721.51)	Income from Investments	6,116.06	12,858.97
Cash on Hand	25,085.06	Other Income	2,456.17	5,606.06
Bank	67,457.87	<b>TOTAL INCOME</b>	<b>15,915.82</b>	<b>33,510.41</b>
CCFCU Cash Mgt/Tier Shares	111,906.73	<b>EXPENSES</b>		
CCFCU/PCC Fund	2,016.00	Salaries	10,845.78	19,854.74
VISA Settlement (LSC)	2,500.00	Retirement	1,179.58	2,175.48
CD Interest Receivable	3,684.20	Social Security Taxes	815.34	1,482.90
Investments	3,463,169.00	Unemployment Comp. Tax	-	-
Furniture, Fixtures & Equip.	5,540.45	Employee's Insurance	2,122.40	4,253.40
Prepaid Miscellaneous	22,751.17	Travel & Conference	-	-
Accrued Interest on Loans	5,910.47	League Dues	333.00	666.00
Agency Account	7,742.88	SWACHA	45.00	90.00
NCUA Capitalization*	52,515.76	Rent	689.18	1,378.36
<b>TOTAL ASSETS</b>	<b>6,090,798.79</b>	Other Office Expense	-	(108.38)
<b>LIABILITIES</b>		Communications	112.17	268.74
Accts. Pyble (Dorm/Unp. Cks)	16,795.77	Stationary & Supplies	581.00	1,174.00
Acct. Payable (Misc.)	-	Surety Bond Premium	414.00	828.00
Undisbursed Loan Funds	31,340.91	Other Insurance Expense	688.00	1,387.00
Undisbursed CC Payments	239.47	Depreciation FF & E	195.00	390.00
Other Accrued Expenses	531.33	Bank Service Charge	358.05	763.37
Insurance Contracts Payable	231.91	Share Draft Expense	258.95	517.90
Retirement Payable	1,084.58	Data Processing	117.00	235.88
Escrow, Real Estate (7)	24,741.41	Home Banking	200.00	400.00
IRA Dividend Payable	50.00	Promotions	159.50	319.00
Dividends Payable	740.00	Credit Bureau Expense	192.02	384.12
IRA's (16)	181,400.80	Credit Card Program	476.01	968.92
Special Shares (11)	105,902.20	VISA Debit Card Program	569.24	1,108.58
Shares	4,580,965.87	Legal Fees	88.00	176.00
Share Drafts (77)	215,404.36	Audit Expense	271.62	672.00
Money Market (2)	35,032.26	IRA Service Charges	69.00	138.00
Undivided Earnings	639,371.82	Provision for Loan Losses	200.18	(634.04)
Guaranty Fund - Reg. Res.	213,083.52	State Operating Fee Expense	270.00	540.00
Gramlich/Hagler Sch. Fund	51,168.21	Annual Meeting	338.61	338.61
NCUA Ins. Premium Payable	-	Miscellaneous	101.20	228.68
Unapplied Exceptions	-	Cash Over/Short	-	-
Notes Payable - CCFCU	-	Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(7,285.63)	<b>SUBTOTAL</b>	<b>21,689.83</b>	<b>39,997.26</b>
		Dividends Payable	370.00	740.00
		IRA Dividends Payable	25.00	50.00
		Money Market Dividends Pay	4.32	8.78
<b>TOTAL LIABILITIES</b>	<b>6,090,798.79</b>	<b>TOTAL EXPENSES</b>	<b>22,089.15</b>	<b>40,796.04</b>
<b>DELINQUENT</b>		<b>NET EARNINGS</b>	<b>(6,173.33)</b>	<b>(7,285.63)</b>
2 to 6 Months (1)	190.47	Total Loans:	2,326,240.71	
6 to 12 Months ( )	-	Total Shares:	5,118,705.49	
12 to 18 Months ( )				
18 Months and Over ( )				
<b>TOTAL DELINQUENT</b>	<b>190.47</b>			
Current and Less Than 2 Months Delinquent (174)	2,326,050.24			

**STATISTICAL INFORMATION**

Number of members: 873 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	0	0
All Other Loans	23	130,809.12
Total Loans - Year to Date	246	1,227,956.78
Loans made since organization	31,368	89,085,516.62
Losses and Recoveries since organization	\$ 206,951.67	30,192.27
	<b>CHARGED OFF</b>	<b>RECOVERED</b>