

FINANCIAL & STATISTICAL REPORT				
BALANCE SHEET		STATEMENT OF INCOME AND EXPENSES		
ASSETS	END OF THIS MONTH	INCOME	THIS MONTH	THIS YEAR TO DATE
Total Personal Loans ()	1,948,697.36	Interest on Personal Loans		73,345.16
Real Estate Loans ()	272,738.41	Interest on Real Estate Loans		5,944.37
VISA Credit Cards	66,887.62	Interest on VISA Loans		6,845.53
Allowance for Loan Losses	(5,681.51)	Income from Investments		67,090.62
Cash on Hand	24,071.31	Other Income		26,541.46
Bank	56,393.88	TOTAL INCOME		179,767.14
CCFCU/Tier Shares	155,226.71	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries		109,402.68
VISA Settlement	2,500.00	Retirement		12,053.31
CD Interest Receivable	4,230.29	Social Security Taxes		8,124.35
Investments	3,463,169.00	Unemployment Comp. Tax		241.62
Furniture, Fixtures & Equip.	2,345.45	Employee's Insurance		24,119.81
Prepaid Miscellaneous	22,389.80	Travel & Conference		15.00
Accrued Interest on Loans	6,210.07	League Dues		2,663.48
Agency Account	7,978.66	SWACHA		529.74
NCUA Capitalization*	52,515.76	Rent		8,222.56
TOTAL ASSETS	6,081,688.81	Other Office Expense		24.66
LIABILITIES		Communications		2,605.78
Accts. Payble (Dorm/Unp. Cks)	16,795.77	Stationary & Supplies*		6,687.15
Acct. Payable (Misc.)	57.62	Surety Bond Premium		4,968.00
Undisbursed Loan Proceeds	46,750.54	Other Insurance Expense		7,442.98
Undisbursed CC Payments	2,569.75	Depreciation FF & E		1,933.66
Other Accrued Expenses	25.83	Bank Service Charge		4,685.53
Insurance Contracts Payable	220.73	Share Draft Expense		3,107.40
Retirement Payable	1,931.31	Data Processing		1,399.05
Escrow, Real Estate ()	3,179.46	Home Banking		2,456.50
IRA Dividend Payable	68.44	Promotions		1,926.00
Dividends Payable	1,084.14	Credit Bureau Expense		2,587.90
IRA's ()	180,059.24	VISA Credit Card Program		6,112.03
Special Shares ()	142,675.82	VISA Debit Card Program		6,930.58
Shares	4,549,875.05	Legal Fees		616.00
Share Drafts ()	206,901.99	Audit Expense		3,300.00
Money Market ()	35,036.72	IRA Service Charges		1,141.32
Undivided Earnings	630,204.67	Provision for Loan Losses		(1,544.04)
Guaranty Fund - Reg. Res.	213,083.52	NCUSIF Assessment		-
Gramlich, Murray, Hagler Sch	51,168.21	Life Savings Expense		-
NCUA Ins. Premium Payable		State Operating Fee Expense		2,784.00
Unapplied Exceptions		Annual Meeting		723.61
		Miscellaneous		8,079.44
		Cash Over/Short		-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds		-
Gain or Loss		SUBTOTAL	-	233,340.10
		Dividends Payable		4,293.53
		IRA Dividends Payable		270.97
		Money Market Dividends Pay		52.53
TOTAL LIABILITIES	6,081,688.81	TOTAL EXPENSES	-	237,957.13
		NET EARNINGS	-	(58,189.99)

