

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 (161)	1,979,128.78	Interest on Personal Loans	4,992.77	4,992.77
Real Estate Loans (5)	258,858.18	Interest on Real Estate Loans	1,760.69	1,760.69
VISA Credit Card Loans	50,147.67	Int. on VISA Credit Card	392.75	392.75
Allowance for Loan Losses	(3,901.70)	Income from Investments	7,291.21	7,291.21
Cash on Hand	20,952.92	Other Income	1,695.31	1,695.31
Bank	21,407.07	<b>TOTAL INCOME</b>	<b>16,132.73</b>	<b>16,132.73</b>
CCFCU Cash Mgt/Tier Shares	203,839.11	<b>EXPENSES</b>		
CCFCU/PCC Fund	2,016.00	Salaries	8,921.12	8,921.12
VISA Settlement (LSC)	2,500.00	Retirement	791.73	791.73
CD Interest Receivable	3,346.55	Social Security Taxes	664.40	664.40
Investments	3,214,169.00	Unemployment Comp. Tax	174.02	174.02
Furniture, Fixtures & Equip.	2,128.45	Employee's Insurance	1,249.90	1,249.90
Prepaid Miscellaneous	30,210.06	Travel & Conference	-	-
Accrued Interest on Loans	5,814.44	League Dues	676.36	676.36
Agency Account	8,724.44	SWACHA	49.00	49.00
NCUA Capitalization*	51,145.47	Rent	689.18	689.18
<b>TOTAL ASSETS</b>	<b>5,850,486.44</b>	Other Office Expense	38.00	38.00
<b>LIABILITIES</b>		Communications	247.26	247.26
Accts. Pyble (Dorm/Unp. Cks)	16,795.77	Stationary & Supplies	810.96	810.96
Acct. Payable (Misc.)	133.34	Surety Bond Premium	414.00	414.00
Undisbursed Loan Funds	-	Other Insurance Expense	700.00	700.00
Undisbursed CC Payments	-	Depreciation FF & E	90.52	90.52
Other Accrued Expenses	1,913.80	Bank Service Charge	370.13	370.13
Insurance Contracts Payable	194.02	Share Draft Expense	125.00	125.00
Retirement Payable	-	Data Processing	132.00	132.00
Escrow, Real Estate (7)	13,452.66	Home Banking	200.00	200.00
IRA Dividend Payable	25.00	Promotions	352.00	352.00
Dividends Payable	400.00	Credit Bureau Expense	212.41	212.41
IRA's (15)	159,645.99	Credit Card Program	529.77	529.77
Special Shares (11)	160,088.77	VISA Debit Card Program	626.00	626.00
Shares	4,416,816.89	Legal Fees	88.00	88.00
Share Drafts (82)	165,668.37	Audit Expense	540.00	540.00
Money Market (2)	35,054.00	Strategic Planning	293.00	293.00
Undivided Earnings	619,619.40	IRA Service Charges	69.00	69.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	(166.00)	(166.00)
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	217.00	217.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	-
Unapplied Exceptions	-	Miscellaneous	171.95	171.95
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(3,573.30)	<b>SUBTOTAL</b>	<b>19,276.71</b>	<b>19,276.71</b>
		Dividends Payable	400.00	400.00
		IRA Dividends Payable	25.00	25.00
		Money Market Dividends Pay	4.32	4.32
<b>TOTAL LIABILITIES</b>	<b>5,850,486.44</b>	<b>TOTAL EXPENSES</b>	<b>19,706.03</b>	<b>19,706.03</b>
		<b>NET EARNINGS</b>	<b>(3,573.30)</b>	<b>(3,573.30)</b>
<b>DELINQUENT</b>		Total Loans:	2,288,134.63	
2 to 6 Months ( )	-	Total Shares:	4,937,274.02	
6 to 12 Months ( )	-			
12 to 18 Months ( )	-			
18 Months and Over ( )	-			
<b>TOTAL DELINQUENT</b>	<b>-</b>			
Current and Less Than 2 Months Delinquent (164)	2,288,134.63			

**STATISTICAL INFORMATION**

Number of members: 871 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	0	0
All Other Loans	18	34,377.35
Total Loans - Year to Date	80	432,389.61
Loans made since organization	31,468	87,573,341.93
Losses and Recoveries since organization	\$ 213,653.48	30,192.27
	<b>CHARGED OFF</b>	<b>RECOVERED</b>