

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 (164)	1,979,339.55	Interest on Personal Loans	5,459.47	10,943.10
Real Estate Loans (5)	244,250.67	Interest on Real Estate Loans	1,677.65	3,321.93
VISA Credit Card Loans	51,641.49	Int. on VISA Credit Card	452.06	900.08
Allowance for Loan Losses	(4,810.70)	Income from Investments	6,868.86	14,444.42
Cash on Hand	53,356.49	Other Income	1,695.75	4,131.02
Bank	22,532.31	TOTAL INCOME	16,153.79	33,740.55
CCFCU Cash Mgt/Tier Shares	493,671.53	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	8,897.58	17,574.47
VISA Settlement (LSC)	2,500.00	Retirement	790.73	1,581.46
CD Interest Receivable	4,206.71	Social Security Taxes	662.60	1,308.30
Investments	2,766,169.00	Unemployment Comp. Tax	-	25.99
Furniture, Fixtures & Equip.	1,745.45	Employee's Insurance	1,249.90	2,499.80
Prepaid Miscellaneous	22,936.23	Travel & Conference	-	-
Accrued Interest on Loans	6,661.79	League Dues	362.00	724.00
Agency Account	8,607.76	SWACHA	49.00	98.00
NCUA Capitalization*	51,145.47	Rent	689.18	1,378.36
TOTAL ASSETS	5,705,969.75	Other Office Expense	19.00	38.00
LIABILITIES		Communications	430.68	700.43
Accts. Pyble (Dorm/Unp. Cks)	16,389.91	Stationary & Supplies	476.55	904.46
Acct. Payable (Misc.)	57.62	Surety Bond Premium	414.00	828.00
Undisbursed Loan Funds	32,650.65	Other Insurance Expense	700.00	1,400.00
Undisbursed CC Payments	-	Depreciation FF & E	91.00	182.00
Other Accrued Expenses	2,847.80	Bank Service Charge	381.14	759.43
Insurance Contracts Payable	170.64	Share Draft Expense	125.00	250.00
Retirement Payable	696.73	Data Processing	121.00	253.00
Escrow, Real Estate (7)	16,472.37	Home Banking	200.00	400.00
IRA Dividend Payable	50.00	Promotions	199.00	398.00
Dividends Payable	800.00	Credit Bureau Expense	295.82	509.66
IRA's (14)	159,141.07	Credit Card Program	513.84	1,072.74
Special Shares (9)	142,197.63	VISA Debit Card Program	720.95	1,516.23
Shares	4,239,704.40	Legal Fees	-	-
Share Drafts (85)	187,654.60	Audit Expense	400.00	692.00
Money Market (2)	35,071.73	Strategic Planning	293.00	586.00
Undivided Earnings	612,549.49	IRA Service Charges	69.00	138.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	-	958.00
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	217.00	434.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	-
Unapplied Exceptions	-	Miscellaneous	245.95	407.90
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(4,736.62)	SUBTOTAL	18,613.92	37,618.23
		Dividends Payable	400.00	800.00
		IRA Dividends Payable	25.00	50.00
		Money Market Dividends Pay	4.47	8.94
TOTAL LIABILITIES	5,705,969.75	TOTAL EXPENSES	19,043.39	38,477.17
		NET EARNINGS	(2,889.60)	(4,736.62)
DELINQUENT		Total Loans:	2,275,231.71	
2 to 6 Months ()	-	Total Shares:	4,763,769.43	
6 to 12 Months ()	-			
12 to 18 Months ()	-			
18 Months and Over ()	-			
TOTAL DELINQUENT	-			
Current and Less Than 2 Months Delinquent (169)	2,275,231.71			

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	21	52,940.65
Total Loans - Year to Date	199	766,880.59
Loans made since organization	31,587	87,907,832.91
Losses and Recoveries since organization	\$ 213,653.48	30,192.27
	CHARGED OFF	RECOVERED