

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 (165)	2,011,221.96	Interest on Personal Loans	4,566.58	9,615.04
Real Estate Loans (5)	265,909.84	Interest on Real Estate Loans	1,708.14	3,573.95
VISA Credit Card Loans	60,673.85	Int. on VISA Credit Card	487.71	999.75
Allowance for Loan Losses	(4,793.04)	Income from Investments	6,450.52	13,349.02
Cash on Hand	38,710.77	Other Income	1,624.44	4,042.31
Bank	46,928.19	TOTAL INCOME	14,837.39	31,580.07
CCFCU Cash Mgt/Tier Shares	443,054.50	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	8,273.77	15,241.07
VISA Settlement (LSC)	2,500.00	Retirement	791.73	1,583.46
CD Interest Receivable	3,676.02	Social Security Taxes	618.56	1,137.18
Investments	3,065,169.00	Unemployment Comp. Tax	-	5.25
Furniture, Fixtures & Equip.	2,171.45	Employee's Insurance	1,249.90	2,500.79
Prepaid Miscellaneous	24,168.49	Travel & Conference	-	-
Accrued Interest on Loans	5,401.58	League Dues	333.00	666.00
Agency Account	8,158.44	SWACHA	49.00	94.00
NCUA Capitalization*	52,515.76	Rent	689.18	1,378.36
TOTAL ASSETS	6,027,482.81	Other Office Expense	19.00	38.00
LIABILITIES		Communications	127.00	363.99
Accts. Pyble (Dorm/Unp. Cks)	16,795.77	Stationary & Supplies	640.62	1,291.62
Acct. Payable (Misc.)	57.62	Surety Bond Premium	414.00	828.00
Undisbursed Loan Funds	98,080.00	Other Insurance Expense	697.00	1,404.00
Undisbursed CC Payments	-	Depreciation FF & E	87.00	174.00
Other Accrued Expenses	1,569.80	Bank Service Charge	364.84	743.87
Insurance Contracts Payable	208.38	Share Draft Expense	125.00	250.00
Retirement Payable	696.73	Data Processing	132.00	246.00
Escrow, Real Estate (7)	8,725.56	Home Banking	200.00	400.00
IRA Dividend Payable	46.00	Promotions	159.50	319.00
Dividends Payable	740.00	Credit Bureau Expense	211.38	415.78
IRA's (16)	180,127.68	Credit Card Program	557.27	1,186.22
Special Shares (11)	144,776.40	VISA Debit Card Program	720.82	1,325.36
Shares	4,455,392.33	Legal Fees	88.00	176.00
Share Drafts (81)	193,580.11	Audit Expense	270.00	540.00
Money Market (2)	35,045.21	Strategic Planning	293.00	586.00
Undivided Earnings	630,204.67	IRA Service Charges	131.52	200.52
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	1,011.00	(703.00)
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	270.00	540.00
NCUA Ins. Premium Payable	-	Annual Meeting	72.25	122.25
Unapplied Exceptions	-	Miscellaneous	332.95	547.04
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(2,815.18)	SUBTOTAL	18,929.29	33,600.76
		Dividends Payable	370.00	740.00
		IRA Dividends Payable	23.00	46.00
		Money Market Dividends Pay	4.03	8.49
TOTAL LIABILITIES	6,027,482.81	TOTAL EXPENSES	19,326.32	34,395.25
DELINQUENT		NET EARNINGS	(4,488.93)	(2,815.18)
		Total Loans:	2,337,805.65	
2 to 6 Months (1)	2,013.12	Total Shares:	5,008,921.73	
6 to 12 Months ()	-			
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	2,013.12			
Current and Less Than 2 Months Delinquent (169)	2,335,792.53			

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	21	307,769.20
Total Loans - Year to Date	39	336,095.33
Loans made since organization	31,427	87,477,047.65
Losses and Recoveries since organization	\$ 207,137.14	30,192.27
	CHARGED OFF	RECOVERED