

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 (168)	1,892,300.31	Interest on Personal Loans	5,048.46	5,048.46
Real Estate Loans (5)	269,356.26	Interest on Real Estate Loans	1,865.81	1,865.81
VISA Credit Card Loans	62,081.97	Int. on VISA Credit Card	512.04	512.04
Allowance for Loan Losses	(3,782.04)	Income from Investments	6,898.50	6,898.50
Cash on Hand	32,828.88	Other Income	2,417.87	2,417.87
Bank	51,561.14	TOTAL INCOME	16,742.68	16,742.68
CCFCU Cash Mgt/Tier Shares	92,101.79	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	6,967.30	6,967.30
VISA Settlement (LSC)	2,500.00	Retirement	791.73	791.73
CD Interest Receivable	3,097.27	Social Security Taxes	518.62	518.62
Investments	3,463,169.00	Unemployment Comp. Tax	5.25	5.25
Furniture, Fixtures & Equip.	2,258.45	Employee's Insurance	1,250.89	1,250.89
Prepaid Miscellaneous	25,630.50	Travel & Conference	-	-
Accrued Interest on Loans	5,836.88	League Dues	333.00	333.00
Agency Account	7,947.17	SWACHA	45.00	45.00
NCUA Capitalization*	52,515.76	Rent	689.18	689.18
TOTAL ASSETS	5,961,419.34	Other Office Expense	19.00	19.00
LIABILITIES		Communications	236.99	236.99
Accts. Pyble (Dorm/Unp. Cks)	16,795.77	Stationary & Supplies	651.00	651.00
Acct. Payable (Misc.)	57.62	Surety Bond Premium	414.00	414.00
Undisbursed Loan Funds	-	Other Insurance Expense	707.00	707.00
Undisbursed CC Payments	-	Depreciation FF & E	87.00	87.00
Other Accrued Expenses	817.33	Bank Service Charge	379.03	379.03
Insurance Contracts Payable	214.58	Share Draft Expense	125.00	125.00
Retirement Payable	-	Data Processing	114.00	114.00
Escrow, Real Estate (7)	5,452.51	Home Banking	200.00	200.00
IRA Dividend Payable	23.00	Promotions	159.50	159.50
Dividends Payable	370.00	Credit Bureau Expense	204.40	204.40
IRA's (16)	180,127.68	Credit Card Program	628.95	628.95
Special Shares (11)	144,266.40	VISA Debit Card Program	604.54	604.54
Shares	4,482,554.66	Legal Fees	88.00	88.00
Share Drafts (79)	199,568.46	Audit Expense	270.00	270.00
Money Market (2)	35,041.18	Strategic Planning	293.00	293.00
Undivided Earnings	630,204.67	IRA Service Charges	69.00	69.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	(1,714.00)	(1,714.00)
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	270.00	270.00
NCUA Ins. Premium Payable	-	Annual Meeting	50.00	50.00
Unapplied Exceptions	-	Miscellaneous	214.09	214.09
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	1,673.75	SUBTOTAL	14,671.47	14,671.47
		Dividends Payable	370.00	370.00
		IRA Dividends Payable	23.00	23.00
		Money Market Dividends Pay	4.46	4.46
TOTAL LIABILITIES	5,961,419.34	TOTAL EXPENSES	15,068.93	15,068.93
DELINQUENT		NET EARNINGS	1,673.75	1,673.75
2 to 6 Months (1)	-	Total Loans:	2,223,738.54	
6 to 12 Months ()	-	Total Shares:	5,041,558.38	
12 to 18 Months ()	-			
18 Months and Over ()	-			
TOTAL DELINQUENT	-			
Current and Less Than 2 Months Delinquent (173)	2,223,738.54			

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	28,326.13
Total Loans - Year to Date	18	28,326.13
Loans made since organization	31,406	87,169,278.45
Losses and Recoveries since organization	\$ 207,137.14	30,192.27
	CHARGED OFF	RECOVERED