

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)	1,990,043.95	Interest on Personal Loans	5,483.63	5,483.63
Real Estate Loans (5)	248,019.44	Interest on Real Estate Loans	1,644.28	1,644.28
VISA Credit Card Loans	51,273.54	Int. on VISA Credit Card	448.02	448.02
Allowance for Loan Losses	(4,810.70)	Income from Investments	7,575.56	7,575.56
Cash on Hand	45,661.94	Other Income	2,435.27	2,435.27
Bank	11,905.74	TOTAL INCOME	17,586.76	17,586.76
CCFCU Cash Mgt/Tier Shares	22,825.84	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	8,676.89	8,676.89
VISA Settlement (LSC)	2,500.00	Retirement	790.73	790.73
CD Interest Receivable	4,097.30	Social Security Taxes	645.70	645.70
Investments	3,264,169.00	Unemployment Comp. Tax	25.99	25.99
Furniture, Fixtures & Equip.	1,836.45	Employee's Insurance	1,249.90	1,249.90
Prepaid Miscellaneous	22,858.06	Travel & Conference	-	-
Accrued Interest on Loans	6,043.63	League Dues	362.00	362.00
Agency Account	8,895.61	SWACHA	49.00	49.00
NCUA Capitalization*	51,145.47	Rent	689.18	689.18
TOTAL ASSETS	5,728,481.27	Other Office Expense	19.00	19.00
LIABILITIES		Communications	269.75	269.75
Accts. Pyble (Dorm/Unp. Cks)	16,340.78	Stationary & Supplies	427.91	427.91
Acct. Payable (Misc.)	57.62	Surety Bond Premium	414.00	414.00
Undisbursed Loan Funds	415.00	Other Insurance Expense	700.00	700.00
Undisbursed CC Payments	-	Depreciation FF & E	91.00	91.00
Other Accrued Expenses	2,779.80	Bank Service Charge	378.29	378.29
Insurance Contracts Payable	178.63	Share Draft Expense	125.00	125.00
Retirement Payable	-	Data Processing	132.00	132.00
Escrow, Real Estate (7)	17,107.32	Home Banking	200.00	200.00
IRA Dividend Payable	25.00	Promotions	199.00	199.00
Dividends Payable	400.00	Credit Bureau Expense	213.84	213.84
IRA's (14)	159,141.07	Credit Card Program	558.90	558.90
Special Shares (9)	140,922.63	VISA Debit Card Program	795.28	795.28
Shares	4,293,985.89	Legal Fees	-	-
Share Drafts (84)	187,106.07	Audit Expense	292.00	292.00
Money Market (2)	35,067.26	Strategic Planning	293.00	293.00
Undivided Earnings	612,549.49	IRA Service Charges	69.00	69.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	958.00	958.00
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	217.00	217.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	-
Unapplied Exceptions	-	Miscellaneous	161.95	161.95
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(1,847.02)	SUBTOTAL	19,004.31	19,004.31
		Dividends Payable	400.00	400.00
		IRA Dividends Payable	25.00	25.00
		Money Market Dividends Pay	4.47	4.47
TOTAL LIABILITIES	5,728,481.27	TOTAL EXPENSES	19,433.78	19,433.78
		NET EARNINGS	(1,847.02)	(1,847.02)
DELINQUENT		Total Loans:	2,289,336.93	
2 to 6 Months ()	-	Total Shares:	4,816,222.92	
6 to 12 Months ()	-			
12 to 18 Months ()	-			
18 Months and Over ()	-			
TOTAL DELINQUENT	-			
Current and Less Than 2 Months Delinquent (166)	2,289,336.93			

STATISTICAL INFORMATION

Number of members: 872 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	0	0
All Other Loans	26	105,220.02
Total Loans - Year to Date	147	713,939.94
Loans made since organization	31,535	87,854,892.26
Losses and Recoveries since organization	\$ 213,653.48	30,192.27
	CHARGED OFF	RECOVERED