

FINANCIAL & STATISTICAL REPORT				
BALANCE SHEET		STATEMENT OF INCOME AND EXPENSES		
ASSETS	END OF THIS MONTH	INCOME	THIS MONTH	THIS YEAR TO DATE
Total Personal Loans ()	1,963,450.93	Interest on Personal Loans		30,263.61
Real Estate Loans ()	251,660.58	Interest on Real Estate Loans		10,575.21
VISA Credit Cards	50,781.73	Interest on VISA Loans		2,818.89
Allowance for Loan Losses	(3,852.70)	Income from Investments		43,273.70
Cash on Hand	42,918.92	Other Income		10,747.41
Bank	(30,957.48)	TOTAL INCOME		97,678.82
CCFCU/Tier Shares	145,897.15	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries		50,713.69
VISA Settlement	2,500.00	Retirement		4,739.38
CD Interest Receivable	5,196.30	Social Security Taxes		3,785.95
Investments	3,264,169.00	Unemployment Comp. Tax		179.27
Furniture, Fixtures & Equip.	1,927.45	Employee's Insurance		7,500.39
Prepaid Miscellaneous	25,564.05	Travel & Conference		-
Accrued Interest on Loans	6,041.82	League Dues		2,399.36
Agency Account	9,030.36	SWACHA		290.00
NCUA Capitalization*	51,145.47	Rent		4,135.08
TOTAL ASSETS	5,787,489.58	Other Office Expense		114.00
LIABILITIES		Communications		1,210.00
Accts. Payble (Dorm/Unp. Cks)	16,340.78	Stationary & Supplies*		4,137.44
Acct. Payable (Misc.)	57.62	Surety Bond Premium		2,484.00
Undisbursed Loan Proceeds	22,147.58	Other Insurance Expense		4,201.98
Undisbursed CC Payments	49.62	Depreciation FF & E		552.52
Other Accrued Expenses	2,919.80	Bank Service Charge		2,272.46
Insurance Contracts Payable	175.09	Share Draft Expense		750.00
Retirement Payable	1,393.46	Data Processing		774.00
Escrow, Real Estate ()	13,811.27	Home Banking		1,200.00
IRA Dividend Payable	59.55	Promotions		1,055.00
Dividends Payable	1,024.32	Credit Bureau Expense		1,280.49
IRA's ()	159,081.52	VISA Credit Card Program		3,387.31
Special Shares ()	140,890.22	VISA Debit Card Program		3,878.82
Shares	4,332,029.91	Legal Fees		434.00
Share Drafts ()	185,644.83	Audit Expense		1,664.00
Money Market ()	35,062.79	Strategic Planning		1,465.00
Undivided Earnings	612,549.49	IRA Service Charge		476.52
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses		4,873.00
Gramlich, Murray, Hagler Sch	51,168.21	State Operating Fee Expense		1,461.00
NCUA Ins. Premium Payable	-	MSUCU Annual Meeting Exp		122.25
Unapplied Exceptions	-	Miscellaneous		1,589.91
		Cash Over/Short		
		Extraordinary Gains/Losses	-	
		Donated Scholarship Funds		-
Gain or Loss		SUBTOTAL	-	113,126.82
		Dividends Payable		2,054.93
		IRA Dividends Payable		126.18
		Money Market Dividends Pay		26.07
TOTAL LIABILITIES	5,787,489.58	TOTAL EXPENSES	-	115,334.00
		NET EARNINGS	-	(17,655.18)