

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 (160)	1,963,450.93	Interest on Personal Loans	5,096.70	15,355.09
Real Estate Loans (5)	251,660.58	Interest on Real Estate Loans	1,739.79	5,248.76
VISA Credit Card Loans	50,781.73	Int. on VISA Credit Card	478.03	1,323.66
Allowance for Loan Losses	(3,852.70)	Income from Investments	7,533.56	23,185.95
Cash on Hand	42,918.92	Other Income	1,208.55	5,242.05
Bank	(30,957.48)	<b>TOTAL INCOME</b>	<b>16,056.63</b>	<b>50,355.51</b>
CCFCU Cash Mgt/Tier Shares	145,897.15	<b>EXPENSES</b>		
CCFCU/PCC Fund	2,016.00	Salaries	8,756.34	26,622.12
VISA Settlement (LSC)	2,500.00	Retirement	790.73	2,364.19
CD Interest Receivable	5,196.30	Social Security Taxes	651.77	1,986.07
Investments	3,264,169.00	Unemployment Comp. Tax	-	174.02
Furniture, Fixtures & Equip.	1,927.45	Employee's Insurance	1,249.90	3,749.70
Prepaid Miscellaneous	25,564.05	Travel & Conference	-	-
Accrued Interest on Loans	6,041.82	League Dues	362.00	1,400.36
Agency Account	9,030.36	SWACHA	49.00	147.00
NCUA Capitalization*	51,145.47	Rent	689.18	2,067.54
<b>TOTAL ASSETS</b>	<b>5,787,489.58</b>	Other Office Expense	19.00	76.00
<b>LIABILITIES</b>		Communications	208.15	635.27
Accts. Pyble (Dorm/Unp. Cks)	16,340.78	Stationary & Supplies	645.25	2,219.39
Acct. Payable (Misc.)	57.62	Surety Bond Premium	414.00	1,242.00
Undisbursed Loan Funds	22,147.58	Other Insurance Expense	700.00	2,100.00
Undisbursed CC Payments	49.62	Depreciation FF & E	91.00	291.52
Other Accrued Expenses	2,919.80	Bank Service Charge	383.98	1,136.55
Insurance Contracts Payable	175.09	Share Draft Expense	125.00	375.00
Retirement Payable	1,393.46	Data Processing	132.00	396.00
Escrow, Real Estate (7)	13,811.27	Home Banking	200.00	600.00
IRA Dividend Payable	59.55	Promotions	191.50	736.00
Dividends Payable	1,024.32	Credit Bureau Expense	217.23	654.21
IRA's (14)	159,081.52	Credit Card Program	627.49	1,716.17
Special Shares (9)	140,890.22	VISA Debit Card Program	591.08	1,952.41
Shares	4,332,029.91	Legal Fees	-	170.00
Share Drafts (82)	185,644.83	Audit Expense	292.00	1,124.00
Money Market (2)	35,062.79	Strategic Planning	293.00	879.00
Undivided Earnings	619,619.40	IRA Service Charges	69.00	207.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	(132.00)	(215.00)
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	217.00	651.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	-
Unapplied Exceptions	-	Miscellaneous	163.95	870.92
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(7,069.91)	<b>SUBTOTAL</b>	<b>17,997.55</b>	<b>56,328.44</b>
		Dividends Payable	224.32	1,024.32
		IRA Dividends Payable	9.55	59.55
		Money Market Dividends Pay	4.32	13.11
<b>TOTAL LIABILITIES</b>	<b>5,787,489.58</b>	<b>TOTAL EXPENSES</b>	<b>18,235.74</b>	<b>57,425.42</b>
		<b>NET EARNINGS</b>	<b>(2,179.11)</b>	<b>(7,069.91)</b>
<b>DELINQUENT</b>		Total Loans:	2,265,893.24	
2 to 6 Months ( )	-	Total Shares:	4,852,709.27	
6 to 12 Months ( )	-			
12 to 18 Months ( )	-			
18 Months and Over ( )	-			
<b>TOTAL DELINQUENT</b>	<b>-</b>			
Current and Less Than 2 Months Delinquent (166)	2,265,893.24			

**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	17	63,341.32
Total Loans - Year to Date	121	608,719.92
Loans made since organization	31,509	87,749,672.24
Losses and Recoveries since organization	\$ 213,653.48	30,192.27
	<b>CHARGED OFF</b>	<b>RECOVERED</b>