

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 (161)	2,008,172.92	Interest on Personal Loans	5,293.48	14,908.52
Real Estate Loans (5)	262,363.50	Interest on Real Estate Loans	1,752.50	5,326.45
VISA Credit Card Loans	58,401.19	Int. on VISA Credit Card	495.48	1,495.23
Allowance for Loan Losses	(10,584.04)	Income from Investments	6,738.73	20,087.75
Cash on Hand	17,668.67	Other Income	1,463.05	5,505.36
Bank	18,503.26	TOTAL INCOME	15,743.24	47,323.31
CCFCU Cash Mgt/Tier Shares	134,925.19	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	8,850.50	24,091.57
VISA Settlement (LSC)	2,500.00	Retirement	791.73	2,375.19
CD Interest Receivable	4,371.16	Social Security Taxes	662.70	1,799.88
Investments	3,314,169.00	Unemployment Comp. Tax	-	5.25
Furniture, Fixtures & Equip.	2,218.97	Employee's Insurance	1,249.90	3,750.69
Prepaid Miscellaneous	32,481.63	Travel & Conference	-	-
Accrued Interest on Loans	6,528.98	League Dues	333.00	999.00
Agency Account	8,488.70	SWACHA	49.00	143.00
NCUA Capitalization*	52,515.76	Rent	689.18	2,067.54
TOTAL ASSETS	5,914,740.89	Other Office Expense	-	38.00
LIABILITIES		Communications	210.74	574.73
Accts. Pyble (Dorm/Unp. Cks)	16,795.77	Stationary & Supplies	626.43	1,918.05
Acct. Payable (Misc.)	57.62	Surety Bond Premium	414.00	1,242.00
Undisbursed Loan Funds	24,644.59	Other Insurance Expense	697.98	2,101.98
Undisbursed CC Payments	-	Depreciation FF & E	87.00	261.00
Other Accrued Expenses	983.80	Bank Service Charge	392.04	1,135.91
Insurance Contracts Payable	200.16	Share Draft Expense	125.00	375.00
Retirement Payable	1,393.46	Data Processing	132.00	378.00
Escrow, Real Estate (7)	10,156.61	Home Banking	200.00	600.00
IRA Dividend Payable	66.63	Promotions	-	319.00
Dividends Payable	1,030.61	Credit Bureau Expense	210.50	626.28
IRA's (16)	179,901.47	Credit Card Program	484.92	1,671.14
Special Shares (11)	145,801.40	VISA Debit Card Program	601.05	1,926.41
Shares	4,434,301.66	Legal Fees	88.00	264.00
Share Drafts (82)	180,486.30	Audit Expense	-	540.00
Money Market (2)	35,049.68	Strategic Planning	-	586.00
Undivided Earnings	630,204.67	IRA Service Charges	69.00	269.52
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	5,791.00	5,088.00
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	270.00	810.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	122.25
Unapplied Exceptions	-	Miscellaneous	171.95	718.99
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(10,585.27)	SUBTOTAL	23,197.62	56,798.38
		Dividends Payable	290.61	1,030.61
		IRA Dividends Payable	20.63	66.63
		Money Market Dividends Pay	4.47	12.96
TOTAL LIABILITIES	5,914,740.89	TOTAL EXPENSES	23,513.33	57,908.58
		NET EARNINGS	(7,770.09)	(10,585.27)
DELINQUENT		Total Loans:	2,328,937.61	
2 to 6 Months (2)	6,634.35	Total Shares:	4,975,540.51	
6 to 12 Months ()	-			
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	6,634.35			
Current and Less Than 2 Months Delinquent (164)	2,322,303.26			

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	23	61,916.93
Total Loans - Year to Date	62	398,012.26
Loans made since organization	31,450	87,538,964.58
Losses and Recoveries since organization	\$ 207,137.14	30,192.27
	CHARGED OFF	RECOVERED