

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)	2,027,903.49	Interest on Personal Loans	5,265.62	10,258.39
Real Estate Loans (5)	255,284.04	Interest on Real Estate Loans	1,748.28	3,508.97
VISA Credit Card Loans	55,059.75	Int. on VISA Credit Card	452.88	845.63
Allowance for Loan Losses	(3,984.70)	Income from Investments	8,361.18	15,652.39
Cash on Hand	45,157.18	Other Income	2,338.19	4,033.50
Bank	11,355.65	<b>TOTAL INCOME</b>	<b>18,166.15</b>	<b>34,298.88</b>
CCFCU Cash Mgt/Tier Shares	306,373.34	<b>EXPENSES</b>		
CCFCU/PCC Fund	2,016.00	Salaries	8,944.66	17,865.78
VISA Settlement (LSC)	2,500.00	Retirement	781.73	1,573.46
CD Interest Receivable	3,818.21	Social Security Taxes	669.90	1,334.30
Investments	3,064,169.00	Unemployment Comp. Tax	-	174.02
Furniture, Fixtures & Equip.	2,018.45	Employee's Insurance	1,249.90	2,499.80
Prepaid Miscellaneous	28,572.11	Travel & Conference	-	-
Accrued Interest on Loans	6,294.69	League Dues	362.00	1,038.36
Agency Account	8,743.51	SWACHA	49.00	98.00
NCUA Capitalization*	51,145.47	Rent	689.18	1,378.36
<b>TOTAL ASSETS</b>	<b>5,866,426.19</b>	Other Office Expense	19.00	57.00
<b>LIABILITIES</b>		Communications	179.86	427.12
Accts. Pyble (Dorm/Unp. Cks)	16,795.77	Stationary & Supplies	763.18	1,574.14
Acct. Payable (Misc.)	57.63	Surety Bond Premium	414.00	828.00
Undisbursed Loan Funds	660.00	Other Insurance Expense	700.00	1,400.00
Undisbursed CC Payments	133.95	Depreciation FF & E	110.00	200.52
Other Accrued Expenses	2,417.30	Bank Service Charge	382.44	752.57
Insurance Contracts Payable	173.22	Share Draft Expense	125.00	250.00
Retirement Payable	696.73	Data Processing	132.00	264.00
Escrow, Real Estate (7)	14,973.99	Home Banking	200.00	400.00
IRA Dividend Payable	50.00	Promotions	192.50	544.50
Dividends Payable	800.00	Credit Bureau Expense	224.57	436.98
IRA's (15)	159,645.99	Credit Card Program	558.91	1,088.68
Special Shares (11)	161,363.77	VISA Debit Card Program	735.33	1,361.33
Shares	4,417,530.96	Legal Fees	82.00	170.00
Share Drafts (83)	177,088.08	Audit Expense	292.00	832.00
Money Market (2)	35,058.47	Strategic Planning	293.00	586.00
Undivided Earnings	619,619.40	IRA Service Charges	69.00	138.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	83.00	(83.00)
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	217.00	434.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	-
Unapplied Exceptions	-	Miscellaneous	535.02	706.97
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(4,890.80)	<b>SUBTOTAL</b>	<b>19,054.18</b>	<b>38,330.89</b>
		Dividends Payable	400.00	800.00
		IRA Dividends Payable	25.00	50.00
		Money Market Dividends Pay	4.47	8.79
<b>TOTAL LIABILITIES</b>	<b>5,866,426.19</b>	<b>TOTAL EXPENSES</b>	<b>19,483.65</b>	<b>39,189.68</b>
<b>DELINQUENT</b>		<b>NET EARNINGS</b>	<b>(1,317.50)</b>	<b>(4,890.80)</b>
2 to 6 Months ( )	-	Total Loans:	2,338,247.28	
6 to 12 Months ( )	-	Total Shares:	4,950,687.27	
12 to 18 Months ( )	-			
18 Months and Over ( )	-			
<b>TOTAL DELINQUENT</b>	<b>-</b>			
Current and Less Than 2 Months Delinquent (166)	2,338,247.28			

**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	24	112,988.99
Total Loans - Year to Date	104	545,378.60
Loans made since organization	31,492	87,686,330.92
Losses and Recoveries since organization	\$ 213,653.48	30,192.27
	<b>CHARGED OFF</b>	<b>RECOVERED</b>