

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 (162)	2,018,278.36	Interest on Personal Loans	5,260.90	16,204.00
Real Estate Loans (5)	240,796.69	Interest on Real Estate Loans	1,663.14	4,985.07
VISA Credit Card Loans	55,051.09	Int. on VISA Credit Card	458.46	1,358.54
Allowance for Loan Losses	(4,868.70)	Income from Investments	6,345.64	20,790.06
Cash on Hand	21,241.41	Other Income	2,024.08	6,155.10
Bank	37,169.50	TOTAL INCOME	15,752.22	49,492.77
CCFCU Cash Mgt/Tier Shares	887,962.85	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	8,685.72	26,260.19
VISA Settlement (LSC)	2,500.00	Retirement	790.73	2,372.19
CD Interest Receivable	4,207.00	Social Security Taxes	645.33	1,953.63
Investments	2,317,169.00	Unemployment Comp. Tax	-	25.99
Furniture, Fixtures & Equip.	1,654.45	Employee's Insurance	1,249.90	3,749.70
Prepaid Miscellaneous	22,598.96	Travel & Conference	-	-
Accrued Interest on Loans	5,815.04	League Dues	362.00	1,086.00
Agency Account	8,459.31	SWACHA	49.00	147.00
NCUA Capitalization*	51,145.47	Rent	689.18	2,067.54
TOTAL ASSETS	5,671,196.43	Other Office Expense	19.00	57.00
LIABILITIES		Communications	183.45	883.88
Accts. Pyble (Dorm/Unp. Cks)	16,389.91	Stationary & Supplies	392.00	1,296.46
Acct. Payable (Misc.)	57.62	Surety Bond Premium	414.00	1,242.00
Undisbursed Loan Funds	19,174.01	Other Insurance Expense	700.00	2,100.00
Undisbursed CC Payments	-	Depreciation FF & E	91.00	273.00
Other Accrued Expenses	709.80	Bank Service Charge	384.49	1,143.92
Insurance Contracts Payable	167.82	Share Draft Expense	125.00	375.00
Retirement Payable	1,393.46	Data Processing	112.49	365.49
Escrow, Real Estate (7)	18,115.42	Home Banking	200.00	600.00
IRA Dividend Payable	60.14	Promotions	199.00	597.00
Dividends Payable	1,008.27	Credit Bureau Expense	295.29	804.95
IRA's (14)	158,914.86	Credit Card Program	541.80	1,614.54
Special Shares (9)	144,733.13	VISA Debit Card Program	584.07	2,100.30
Shares	4,226,332.42	Legal Fees	-	-
Share Drafts (86)	179,379.14	Audit Expense	344.00	1,036.00
Money Market (2)	35,076.05	Strategic Planning	293.00	879.00
Undivided Earnings	612,549.49	IRA Service Charges	86.83	224.83
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	58.00	1,016.00
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	215.00	649.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	-
Unapplied Exceptions	-	Miscellaneous	199.43	607.33
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(7,116.84)	SUBTOTAL	17,909.71	55,527.94
		Dividends Payable	208.27	1,008.27
		IRA Dividends Payable	10.14	60.14
		Money Market Dividends Pay	4.32	13.26
TOTAL LIABILITIES	5,671,196.43	TOTAL EXPENSES	18,132.44	56,609.61
		NET EARNINGS	(2,380.22)	(7,116.84)
DELINQUENT		Total Loans:	2,314,126.14	
2 to 6 Months ()	-	Total Shares:	4,744,435.60	
6 to 12 Months ()	-			
12 to 18 Months ()	-			
18 Months and Over ()	-			
TOTAL DELINQUENT	-			
Current and Less Than 2 Months Delinquent (167)	2,314,126.14			

STATISTICAL INFORMATION

Number of members: 878 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	0	0
All Other Loans	17	127,314.31
Total Loans - Year to Date	216	894,194.90
Loans made since organization	31,604	88,035,147.22
Losses and Recoveries since organization	\$ 213,653.48	30,192.27
	CHARGED OFF	RECOVERED