

| 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) | 1,948,736.97 | Interest on Personal Loans | 5,014.72 | 10,448.94 |
| Real Estate Loans (5) | 222,894.47 | Interest on Real Estate Loans | 1,458.91 | 3,014.75 |
| VISA Credit Card Loans | 57,000.77 | Int. on VISA Credit Card | 560.08 | 1,104.54 |
| Participation Loan | 448,974.51 | Int. on P/L Loans | 779.10 | 1,649.84 |
| Allowance for Loan Losses | (4,433.00) | Income from Investments | 5,689.45 | 11,484.13 |
| Cash on Hand | 43,412.70 | Other Income | 2,027.84 | 5,134.17 |
| Bank | 17,678.00 | TOTAL INCOME | 15,530.10 | 32,836.37 |
| CCFCU Cash Mgt/Tier Shares | 198,134.17 | EXPENSES | | |
| CCFCU/PCC Fund | 2,016.00 | Salaries | 7,814.74 | 16,300.37 |
| VISA Settlement (LSC) | 2,500.00 | Retirement | 790.73 | 1,581.46 |
| CD Interest Receivable | 3,328.84 | Social Security Taxes | 583.45 | 1,214.53 |
| Investments | 2,382,169.00 | Unemployment Comp. Tax | - | 78.29 |
| Furniture, Fixtures & Equip. | 1,199.45 | Employee's Insurance | 1,362.67 | 2,616.57 |
| Prepaid Miscellaneous | 22,969.76 | Travel & Conference | - | - |
| Accrued Interest on Loans | 5,450.16 | League Dues | 379.00 | 758.00 |
| Accrued Interest on P/L Lns | 1,009.14 | SWACHA | 49.00 | 98.00 |
| Agency Account | 7,556.22 | Rent | 689.18 | 1,378.36 |
| NCUA Capitalization* | 51,145.47 | Other Office Expense | 4.00 | 8.00 |
| TOTAL ASSETS | 5,411,742.63 | Communications | 262.56 | 504.03 |
| LIABILITIES | | Stationary & Supplies | 533.98 | 1,111.02 |
| Accts. Pyble (Dorm/Unp. Cks) | 2,090.19 | Surety Bond Premium | 414.00 | 828.00 |
| Acct. Payable (Misc.) | 77.62 | Other Insurance Expense | 692.00 | 1,418.00 |
| Undisbursed Loan Funds | 415.00 | Depreciation FF & E | 91.00 | 182.00 |
| Undisbursed CC Payments | - | Bank Service Charge | 399.96 | 777.11 |
| Other Accrued Expenses | 1,195.15 | Share Draft Expense | 125.00 | 250.00 |
| Insurance Contracts Payable | 179.74 | Data Processing | 95.00 | 197.00 |
| Retirement Payable | 696.73 | Home Banking | 200.00 | 400.00 |
| Escrow, Real Estate (7) | 7,811.52 | Promotions | 199.00 | 398.00 |
| IRA Dividend Payable | 40.00 | Credit Bureau Expense | 266.56 | 670.75 |
| Dividends Payable | 650.00 | Credit Card Program | 538.17 | 1,084.90 |
| IRA's (14) | 157,732.91 | VISA Debit Card Program | 842.17 | 1,532.50 |
| Special Shares (9) | 155,428.54 | P/L Servicing Fee | 104.43 | 226.50 |
| Shares | 3,995,728.62 | Legal Fees | - | - |
| Share Drafts (89) | 224,759.91 | Audit Expense | 293.00 | 586.00 |
| Money Market (1) | 4,709.77 | Strategic Planning | - | 287.00 |
| Undivided Earnings | 599,848.59 | IRA Service Charges | 68.30 | 133.30 |
| Guaranty Fund - Reg. Res. | 213,083.52 | Provision for Loan Losses | - | 441.00 |
| Gramlich/Hagler Sch. Fund | 51,168.21 | State Operating Fee Expense | 261.00 | 522.00 |
| NCUA Ins. Premium Payable | - | Annual Meeting | 25.15 | 25.15 |
| Unapplied Exceptions | - | Miscellaneous | 177.39 | 410.78 |
| Notes Payable - CCFCU | - | Cash Over/Short | - | - |
| | | Extraordinary Gains/Losses | - | - |
| | | Donated Scholarship Funds | - | - |
| Gain or Loss | (3,873.39) | SUBTOTAL | 17,261.44 | 36,018.62 |
| | | Dividends Payable | 325.00 | 650.00 |
| | | IRA Dividends Payable | 20.00 | 40.00 |
| | | Money Market Dividends Pay | 0.54 | 1.14 |
| TOTAL LIABILITIES | 5,411,742.63 | TOTAL EXPENSES | 17,606.98 | 36,709.76 |
| DELINQUENT | | NET EARNINGS | (2,076.88) | (3,873.39) |
| 2 to 6 Months (1) | 961.53 | Total Loans: | 2,228,632.21 | |
| 6 to 12 Months () | - | Total Shares: | 4,538,359.75 | |
| 12 to 18 Months () | | | | |
| 18 Months and Over () | | | | |
| TOTAL DELINQUENT | 961.53 | | | |
| Current and Less Than 2 Months Delinquent (165) | 2,227,670.68 | | | |

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 | 20 | 88,013.12 |
| Total Loans - Year to Date | 49 | 244,371.90 |
| Loans made since organization | 31,721 | 88,541,247.41 |
| Losses and Recoveries since organization | \$ 213,653.48 | 30,192.27 |
| | CHARGED OFF | RECOVERED |