

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 (168)	1,934,900.08	Interest on Personal Loans	5,671.53	16,120.47
Real Estate Loans (4)	152,658.17	Interest on Real Estate Loans	1,257.62	4,272.37
VISA Credit Card Loans	55,713.62	Int. on VISA Credit Card	553.17	1,657.71
Participation Loan	441,279.10	Int. on P/L Loans	1,233.21	2,883.05
Allowance for Loan Losses	(4,222.30)	Income from Investments	5,782.37	17,266.50
Cash on Hand	44,461.90	Other Income	1,837.35	6,971.52
Bank	169,819.77	TOTAL INCOME	16,335.25	49,171.62
CCFCU Cash Mgt/Tier Shares	655,667.46	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	8,273.77	24,574.14
VISA Settlement (LSC)	2,500.00	Retirement	790.73	2,372.19
CD Interest Receivable	3,824.84	Social Security Taxes	618.58	1,833.11
Investments	2,133,169.00	Unemployment Comp. Tax	-	78.29
Furniture, Fixtures & Equip.	1,108.45	Employee's Insurance	1,415.67	4,032.24
Prepaid Miscellaneous	27,459.34	Travel & Conference	-	-
Accrued Interest on Loans	5,947.39	League Dues	374.24	1,132.24
Accrued Interest on P/L Lns	1,262.48	SWACHA	54.00	152.00
Agency Account	7,489.35	Rent	689.18	2,067.54
NCUA Capitalization*	51,145.47	Other Office Expense	4.00	12.00
TOTAL ASSETS	5,686,200.12	Communications	216.07	720.10
LIABILITIES		Stationary & Supplies	688.73	1,799.75
Accts. Pyble (Dorm/Unp. Cks)	2,090.19	Surety Bond Premium	414.00	1,242.00
Acct. Payable (Misc.)	77.62	Other Insurance Expense	734.00	2,152.00
Undisbursed Loan Funds	23,986.62	Depreciation FF & E	91.00	273.00
Undisbursed CC Payments	139.39	Bank Service Charge	416.71	1,193.82
Other Accrued Expenses	1,691.15	Share Draft Expense	125.00	375.00
Insurance Contracts Payable	174.89	Data Processing	95.00	292.00
Retirement Payable	1,393.46	Home Banking	200.00	600.00
Escrow, Real Estate (7)	10,961.91	Promotions	199.00	597.00
IRA Dividend Payable	58.31	Credit Bureau Expense	275.12	945.87
Dividends Payable	939.16	Credit Card Program	502.30	1,587.20
IRA's (14)	157,509.26	VISA Debit Card Program	665.13	2,197.63
Special Shares (9)	155,428.54	P/L Servicing Fee	140.35	366.85
Shares	4,242,297.02	Legal Fees	-	-
Share Drafts (89)	226,136.09	Audit Expense	293.00	879.00
Money Market (1)	4,710.37	Strategic Planning	-	287.00
Undivided Earnings	599,848.59	IRA Service Charges	69.00	202.30
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	(233.00)	208.00
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	259.00	781.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	25.15
Unapplied Exceptions	-	Miscellaneous	277.39	688.17
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(5,494.18)	SUBTOTAL	17,647.97	53,666.59
		Dividends Payable	289.16	939.16
		IRA Dividends Payable	18.31	58.31
		Money Market Dividends Pay	0.60	1.74
TOTAL LIABILITIES	5,686,200.12	TOTAL EXPENSES	17,956.04	54,665.80
DELINQUENT		NET EARNINGS	(1,620.79)	(5,494.18)
2 to 6 Months (1)	867.53	Total Loans:	2,143,271.87	
6 to 12 Months ()	-	Total Shares:	4,786,081.28	
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	867.53			
Current and Less Than 2 Months Delinquent (171)	2,142,404.34			

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	54,150.48
Total Loans - Year to Date	72	298,522.38
Loans made since organization	31,744	88,595,397.89
Losses and Recoveries since organization	\$ 213,653.48	30,214.57
	CHARGED OFF	RECOVERED