

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 (155)	1,845,950.33	Interest on Personal Loans	5,278.68	5,278.68
Real Estate Loans (4)	149,326.11	Interest on Real Estate Loans	1,159.31	1,159.31
VISA Credit Card Loans	52,897.12	Int. on VISA Credit Card	532.64	532.64
Participation Loan	415,090.68	Int. on P/L Loans	804.79	804.79
Allowance for Loan Losses	(4,222.30)	Income from Investments	4,246.21	4,246.21
Cash on Hand	80,803.32	Other Income	2,286.83	2,286.83
Bank	66,518.10	<b>TOTAL INCOME</b>	<b>14,308.46</b>	<b>14,308.46</b>
CCFCU Cash Mgt/Tier Shares	1,031,143.04	<b>EXPENSES</b>		
CCFCU/PCC Fund	2,016.00	Salaries	7,944.21	7,944.21
VISA Settlement (LSC)	2,500.00	Retirement	790.73	790.73
CD Interest Receivable	2,651.23	Social Security Taxes	593.36	593.36
Investments	1,884,169.00	Unemployment Comp. Tax	168.56	168.56
Furniture, Fixtures & Equip.	1,017.45	Employee's Insurance	1,362.67	1,362.67
Prepaid Miscellaneous	24,713.49	Travel & Conference	-	-
Accrued Interest on Loans	5,933.28	League Dues	375.00	375.00
Accrued Interest on P/L Lns	1,021.06	SWACHA	54.00	54.00
Agency Account	7,397.58	Rent	689.18	689.18
NCUA Capitalization*	51,145.47	Other Office Expense	4.00	4.00
<b>TOTAL ASSETS</b>	<b>5,620,070.96</b>	Communications	240.27	240.27
<b>LIABILITIES</b>		Stationary & Supplies	486.51	486.51
Accts. Pyble (Dorm/Unp. Cks)	2,090.19	Surety Bond Premium	414.00	414.00
Acct. Payable (Misc.)	77.62	Other Insurance Expense	737.00	737.00
Undisbursed Loan Funds	165.00	Depreciation FF & E	91.00	91.00
Undisbursed CC Payments	139.39	Bank Service Charge	405.48	405.48
Other Accrued Expenses	2,187.15	Share Draft Expense	125.00	125.00
Insurance Contracts Payable	169.44	Data Processing	95.00	95.00
Retirement Payable	-	Home Banking	200.00	200.00
Escrow, Real Estate (6)	11,815.99	Promotions	199.00	199.00
IRA Dividend Payable	20.00	Credit Bureau Expense	273.77	273.77
Dividends Payable	333.00	Credit Card Program	489.72	489.72
IRA's (14)	157,386.34	VISA Debit Card Program	754.74	754.74
Special Shares (9)	158,014.99	P/L Servicing Fee	146.21	146.21
Shares	4,195,247.20	Legal Fees	-	-
Share Drafts (90)	232,609.69	Audit Expense	293.00	293.00
Money Market (1)	4,710.95	Strategic Planning	-	-
Undivided Earnings	594,354.41	IRA Service Charges	119.21	119.21
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	-	-
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	228.00	228.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	-
Unapplied Exceptions	-	Miscellaneous	177.39	177.39
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(3,502.13)	<b>SUBTOTAL</b>	<b>17,457.01</b>	<b>17,457.01</b>
		Dividends Payable	333.00	333.00
		IRA Dividends Payable	20.00	20.00
		Money Market Dividends Pay	0.58	0.58
<b>TOTAL LIABILITIES</b>	<b>5,620,070.96</b>	<b>TOTAL EXPENSES</b>	<b>17,810.59</b>	<b>17,810.59</b>
<b>DELINQUENT</b>		<b>NET EARNINGS</b>	<b>(3,502.13)</b>	<b>(3,502.13)</b>
2 to 6 Months (1)	835.53	Total Loans:	2,048,173.56	
6 to 12 Months ( )	-	Total Shares:	4,747,969.17	
12 to 18 Months ( )				
18 Months and Over ( )				
<b>TOTAL DELINQUENT</b>	<b>835.53</b>			
Current and Less Than 2 Months Delinquent (158)	2,047,338.03			

**STATISTICAL INFORMATION**

Number of members: 869 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	0	0
All Other Loans	15	23,355.00
Total Loans - Year to Date	95	321,877.38
Loans made since organization	31,767	88,618,752.89
Losses and Recoveries since organization	\$ 213,653.48	30,214.57
	<b>CHARGED OFF</b>	<b>RECOVERED</b>