

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)	1,821,176.73	Interest on Personal Loans	5,210.49	10,489.17
Real Estate Loans (4)	145,975.34	Interest on Real Estate Loans	1,155.90	2,315.21
VISA Credit Card Loans	54,934.96	Int. on VISA Credit Card	528.15	1,060.79
Participation Loan	405,904.59	Int. on P/L Loans	1,229.45	2,034.24
Allowance for Loan Losses	(4,908.34)	Income from Investments	4,626.09	8,872.30
Cash on Hand	45,129.98	Other Income	2,043.58	4,330.41
Bank	27,235.76	<b>TOTAL INCOME</b>	<b>14,793.66</b>	<b>29,102.12</b>
CCFCU Cash Mgt/Tier Shares	1,416,168.63	<b>EXPENSES</b>		
CCFCU/PCC Fund	2,016.00	Salaries	7,873.59	15,817.80
VISA Settlement (LSC)	2,500.00	Retirement	790.73	1,581.46
CD Interest Receivable	2,579.73	Social Security Taxes	587.95	1,181.31
Investments	1,635,169.00	Unemployment Comp. Tax	-	168.56
Furniture, Fixtures & Equip.	931.00	Employee's Insurance	1,362.67	2,725.34
Prepaid Miscellaneous	22,517.55	Travel & Conference	-	-
Accrued Interest on Loans	6,203.82	League Dues	375.00	750.00
Accrued Interest on P/L Lns	1,172.67	SWACHA	54.00	108.00
Agency Account	7,240.44	Rent	689.18	1,378.36
NCUA Capitalization*	48,042.10	Other Office Expense	4.00	8.00
<b>TOTAL ASSETS</b>	<b>5,639,989.96</b>	Communications	220.14	460.41
<b>LIABILITIES</b>		Stationary & Supplies	436.58	923.09
Accts. Pyble (Dorm/Unp. Cks)	2,090.19	Surety Bond Premium	414.00	828.00
Acct. Payable (Misc.)	77.62	Other Insurance Expense	737.00	1,474.00
Undisbursed Loan Funds		Depreciation FF & E	86.45	177.45
Undisbursed CC Payments		Bank Service Charge	431.60	837.08
Other Accrued Expenses	2,683.15	Share Draft Expense	125.00	250.00
Insurance Contracts Payable	169.71	Data Processing	95.00	190.00
Retirement Payable	696.73	Home Banking	200.00	400.00
Escrow, Real Estate (6)	13,461.74	Promotions	199.00	398.00
IRA Dividend Payable	40.00	Credit Bureau Expense	241.54	515.31
Dividends Payable	666.00	Credit Card Program	528.75	1,018.47
IRA's (14)	164,359.68	VISA Debit Card Program	954.49	1,709.23
Special Shares (9)	155,189.99	P/L Servicing Fee	148.89	295.10
Shares	4,209,804.43	Legal Fees	-	-
Share Drafts (90)	234,484.14	Audit Expense	293.00	586.00
Money Market (1)	4,711.55	Strategic Planning	-	-
Undivided Earnings	594,354.41	IRA Service Charges	69.00	188.21
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	664.00	664.00
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	228.00	456.00
NCUA Ins. Premium Payable		Annual Meeting	-	-
Unapplied Exceptions		Miscellaneous	179.48	356.87
Notes Payable - CCFCU		Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(7,051.11)	<b>SUBTOTAL</b>	<b>17,989.04</b>	<b>35,446.05</b>
		Dividends Payable	333.00	666.00
		IRA Dividends Payable	20.00	40.00
		Money Market Dividends Pay	0.60	1.18
<b>TOTAL LIABILITIES</b>	<b>5,639,989.96</b>	<b>TOTAL EXPENSES</b>	<b>18,342.64</b>	<b>36,153.23</b>
<b>DELINQUENT</b>		<b>NET EARNINGS</b>	<b>(3,548.98)</b>	<b>(7,051.11)</b>
2 to 6 Months (2)	1,737.16	Total Loans:	2,022,087.03	
6 to 12 Months ()	-	Total Shares:	4,768,549.79	
12 to 18 Months ()				
18 Months and Over ()				
<b>TOTAL DELINQUENT</b>	<b>1,737.16</b>			
Current and Less Than 2 Months Delinquent (158)	2,020,349.87			

**STATISTICAL INFORMATION**

Number of members: 868 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	0	0
All Other Loans	15	48,983.92
Total Loans - Year to Date	110	370,861.30
Loans made since organization	31,782	88,667,736.81
Losses and Recoveries since organization	\$ 213,653.48	30,236.61
	<b>CHARGED OFF</b>	<b>RECOVERED</b>