

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 (148)	1,820,076.87	Interest on Personal Loans	5,362.67	15,851.84
Real Estate Loans (4)	142,637.63	Interest on Real Estate Loans	1,132.05	3,447.26
VISA Credit Card Loans	55,825.68	Int. on VISA Credit Card	538.35	1,599.14
Participation Loan	381,448.36	Int. on P/L Loans	839.45	2,873.69
Allowance for Loan Losses	(4,908.34)	Income from Investments	3,431.10	12,303.40
Cash on Hand	84,611.40	Other Income	2,592.86	6,923.27
Bank	95,871.87	TOTAL INCOME	13,896.48	42,998.60
CCFCU Cash Mgt/Tier Shares	1,554,357.60	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	7,955.98	23,773.78
VISA Settlement (LSC)	2,500.00	Retirement	698.73	2,280.19
CD Interest Receivable	2,033.02	Social Security Taxes	594.26	1,775.57
Investments	1,386,169.00	Unemployment Comp. Tax	-	168.56
Furniture, Fixtures & Equip.	846.00	Employee's Insurance	1,362.67	4,088.01
Prepaid Miscellaneous	21,121.02	Travel & Conference	-	-
Accrued Interest on Loans	6,319.41	League Dues	375.00	1,125.00
Accrued Interest on P/L Lns	985.55	SWACHA	54.00	162.00
Agency Account	7,150.22	Rent	689.18	2,067.54
NCUA Capitalization*	48,042.10	Other Office Expense	4.00	12.00
TOTAL ASSETS	5,607,103.39	Communications	97.22	557.63
LIABILITIES		Stationary & Supplies	441.42	1,364.51
Accts. Pyble (Dorm/Unp. Cks)	1,811.20	Surety Bond Premium	414.00	1,242.00
Acct. Payable (Misc.)	77.62	Other Insurance Expense	737.00	2,211.00
Undisbursed Loan Funds	-	Depreciation FF & E	85.00	262.45
Undisbursed CC Payments	-	Bank Service Charge	423.57	1,260.65
Other Accrued Expenses	3,179.15	Share Draft Expense	125.00	375.00
Insurance Contracts Payable	165.73	Data Processing	95.00	285.00
Retirement Payable	1,393.46	Home Banking	200.00	600.00
Escrow, Real Estate (6)	13,585.39	Promotions	199.00	597.00
IRA Dividend Payable	59.60	Credit Bureau Expense	294.52	809.83
Dividends Payable	986.11	Credit Card Program	505.26	1,523.73
IRA's (15)	160,836.03	VISA Debit Card Program	727.71	2,436.94
Special Shares (9)	156,464.99	P/L Servicing Fee	144.41	439.51
Shares	4,191,556.38	Legal Fees	-	-
Share Drafts (93)	224,237.71	Audit Expense	293.00	879.00
Money Market (1)	4,712.13	Strategic Planning	-	-
Undivided Earnings	594,354.41	IRA Service Charges	152.01	340.22
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	-	664.00
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	228.00	684.00
NCUA Ins. Premium Payable		Annual Meeting	-	-
Unapplied Exceptions		Miscellaneous	177.39	534.26
Notes Payable - CCFCU		Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(10,568.25)	SUBTOTAL	17,073.33	52,519.38
		Dividends Payable	320.11	986.11
		IRA Dividends Payable	19.60	59.60
		Money Market Dividends Pay	0.58	1.76
TOTAL LIABILITIES	5,607,103.39	TOTAL EXPENSES	17,413.62	53,566.85
DELINQUENT		NET EARNINGS	(3,517.14)	(10,568.25)
2 to 6 Months (2)	1,704.54	Total Loans:	2,018,540.18	
6 to 12 Months ()		Total Shares:	4,737,807.24	
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	1,704.54			
Current and Less Than 2 Months Delinquent (150)	2,016,835.64			

STATISTICAL INFORMATION

Number of members: 863 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	0	0
All Other Loans	14	83,415.00
Total Loans - Year to Date	124	454,276.30
Loans made since organization	31,796	88,751,151.81
Losses and Recoveries since organization	\$ 213,653.48	30,236.61
	CHARGED OFF	RECOVERED