

<b>FINANCIAL &amp; STATISTICAL REPORT</b>				
<b>BALANCE SHEET</b>		<b>STATEMENT OF INCOME AND EXPENSES</b>		
<b>ASSETS</b>	<b>END OF THIS MONTH</b>	<b>INCOME</b>	<b>THIS MONTH</b>	<b>THIS QUARTER TO DATE</b>
Total Personal Loans (150)	1,846,100.14	Interest on Personal Loans	5,851.24	5,851.24
Real Estate Loans (4)	128,843.79	Interest on Real Estate Loans	1,041.89	1,041.89
VISA Credit Card Loans	60,173.00	Int. on VISA Credit Card	552.58	552.58
Participation Loan	334,274.11	Int. on P/L Loans	930.78	930.78
Allowance for Loan Losses	(4,161.18)	Income from Investments	1,911.86	1,911.86
Cash on Hand	59,906.57	Other Income	4,268.34	4,268.34
Bank	117,959.72	<b>TOTAL INCOME</b>	<b>14,556.69</b>	<b>14,556.69</b>
CCFCU Cash Mgt/Tier Shares	1,434,540.94	<b>EXPENSES</b>		
CCFCU/PCC Fund	2,016.00	Salaries	7,882.42	7,882.42
VISA Settlement (LSC)	2,500.00	Retirement	787.73	787.73
CD Interest Receivable	599.27	Social Security Taxes	588.63	588.63
Investments	1,635,169.00	Unemployment Comp. Tax	8.39	8.39
Furniture, Fixtures & Equip.	506.00	Employee's Insurance	1,362.67	1,362.67
Prepaid Miscellaneous	20,122.70	Travel & Conference	-	-
Accrued Interest on Loans	6,007.02	League Dues	375.00	375.00
Accrued Interest on P/L Lns	986.51	SWACHA	108.00	108.00
Agency Account	6,452.37	Rent	721.24	721.24
NCUA Capitalization*	48,042.10	Other Office Expense	4.00	4.00
<b>TOTAL ASSETS</b>	<b>5,700,038.06</b>	Communications	245.06	245.06
<b>LIABILITIES</b>		Stationary & Supplies	609.97	609.97
Accts. Pyble (Dorm/Unp. Cks)	1,811.20	Surety Bond Premium	414.00	414.00
Acct. Payable (Misc.)	77.62	Other Insurance Expense	970.00	970.00
Undisbursed Loan Funds	-	Depreciation FF & E	85.00	85.00
Undisbursed CC Payments	-	Bank Service Charge	403.91	403.91
Other Accrued Expenses	1,622.83	Share Draft Expense	125.00	125.00
Insurance Contracts Payable	185.17	Data Processing	96.00	96.00
Retirement Payable	-	Home Banking	200.00	200.00
Escrow, Real Estate (6)	18,183.65	Promotions	199.00	199.00
IRA Dividend Payable	20.00	Credit Bureau Expense	343.50	343.50
Dividends Payable	367.00	Credit Card Program	472.55	472.55
IRA's (14)	135,072.50	VISA Debit Card Program	708.48	708.48
Special Shares (9)	161,641.93	P/L Servicing Fee	115.25	115.25
Shares	4,234,211.91	Legal Fees	-	-
Share Drafts (93)	283,224.40	Audit Expense	-	-
Money Market (1)	4,714.51	Strategic Planning	-	-
Undivided Earnings	598,376.49	IRA Service Charges	69.00	69.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	486.00	486.00
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	256.00	256.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	-
Unapplied Exceptions	-	Miscellaneous	255.17	255.17
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(3,722.88)	<b>SUBTOTAL</b>	<b>17,891.97</b>	<b>17,891.97</b>
		Dividends Payable	367.00	367.00
		IRA Dividends Payable	20.00	20.00
		Money Market Dividends Pay	0.60	0.60
<b>TOTAL LIABILITIES</b>	<b>5,700,038.06</b>	<b>TOTAL EXPENSES</b>	<b>18,279.57</b>	<b>18,279.57</b>
<b>DELINQUENT</b>		<b>NET EARNINGS</b>	<b>(3,722.88)</b>	<b>(3,722.88)</b>
2 to 6 Months ()		Total Loans:	2,369,391.04	
6 to 12 Months (1)	617.34	Total Shares:	4,818,865.25	
12 to 18 Months ()				
18 Months and Over ()				
<b>TOTAL DELINQUENT</b>	<b>617.34</b>			
Current and Less Than 2 Months Delinquent (153)	2,368,773.70			

**STATISTICAL INFORMATION**

Number of members: 855 Number of potential members: 2,500

<b>LOANS MADE YEAR TO DATE</b>	<b>NUMBER</b>	<b>AMOUNT</b>
Secured by Real Estate Mortgages		
All Other Loans	19	48,172.34
Total Loans - Year to Date	207	901,288.51
Loans made since organization	31,879	89,198,164.02
Losses and Recoveries since organization	\$ 214,673.97	30,291.16
	<b>CHARGED OFF</b>	<b>RECOVERED</b>