

| 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 (151) | 1,901,724.64 | Interest on Personal Loans | 5,813.36 | 17,694.61 |
| Real Estate Loans (4) | 132,274.31 | Interest on Real Estate Loans | 1,030.53 | 3,282.37 |
| VISA Credit Card Loans | 58,350.35 | Int. on VISA Credit Card | 544.90 | 1,619.33 |
| Participation Loan | 340,944.29 | Int. on P/L Loans | 593.98 | 2,380.19 |
| Allowance for Loan Losses | (3,642.41) | Income from Investments | 2,665.88 | 9,095.28 |
| Cash on Hand | 82,409.84 | Other Income | 2,265.89 | 32,951.01 |
| Bank | 94,222.73 | TOTAL INCOME | 12,914.54 | 67,022.79 |
| CCFCU Cash Mgt/Tier Shares | 2,047,507.16 | EXPENSES | | |
| CCFCU/PCC Fund | 2,016.00 | Salaries | 7,776.49 | 23,609.00 |
| VISA Settlement (LSC) | 2,500.00 | Retirement | 787.73 | 2,363.19 |
| CD Interest Receivable | 1,064.46 | Social Security Taxes | 580.52 | 1,762.96 |
| Investments | 888,169.00 | Unemployment Comp. Tax | - | 13.55 |
| Furniture, Fixtures & Equip. | 591.00 | Employee's Insurance | 1,362.67 | 4,088.01 |
| Prepaid Miscellaneous | 22,879.05 | Travel & Conference | - | - |
| Accrued Interest on Loans | 6,409.87 | League Dues | 375.00 | 1,125.00 |
| Accrued Interest on P/L Lns | 743.20 | SWACHA | - | 108.00 |
| Agency Account | 6,658.05 | Rent | 721.24 | 2,131.66 |
| NCUA Capitalization* | 48,042.10 | Other Office Expense | 4.00 | 12.00 |
| TOTAL ASSETS | 5,632,863.64 | Communications | 264.51 | 548.67 |
| LIABILITIES | | Stationary & Supplies | 483.18 | 1,414.20 |
| Accts. Pyble (Dorm/Unp. Cks) | 1,811.20 | Surety Bond Premium | 414.00 | 1,242.00 |
| Acct. Payable (Misc.) | 77.62 | Other Insurance Expense | 870.00 | 2,335.00 |
| Undisbursed Loan Funds | 830.00 | Depreciation FF & E | 85.00 | 255.00 |
| Undisbursed CC Payments | 130.67 | Bank Service Charge | 428.37 | 1,258.37 |
| Other Accrued Expenses | 1,530.15 | Share Draft Expense | 125.00 | 375.00 |
| Insurance Contracts Payable | 197.29 | Data Processing | 96.00 | 338.00 |
| Retirement Payable | 1,393.46 | Home Banking | 200.00 | 600.00 |
| Escrow, Real Estate (6) | 17,472.56 | Promotions | 199.00 | 597.00 |
| IRA Dividend Payable | 51.40 | Credit Bureau Expense | 295.28 | 885.28 |
| Dividends Payable | 984.84 | Credit Card Program | 475.59 | 1,448.38 |
| IRA's (14) | 135,021.10 | VISA Debit Card Program | 683.44 | 2,351.58 |
| Special Shares (9) | 160,328.28 | P/L Servicing Fee | 131.36 | 394.11 |
| Shares | 4,174,983.49 | Legal Fees | - | - |
| Share Drafts (93) | 270,709.45 | Audit Expense | 356.00 | 942.00 |
| Money Market (1) | 4,713.91 | Strategic Planning | - | - |
| Undivided Earnings | 583,786.16 | IRA Service Charges | 69.00 | 241.75 |
| Guaranty Fund - Reg. Res. | 213,083.52 | Provision for Loan Losses | 196.00 | (289.00) |
| Gramlich/Hagler Sch. Fund | 51,168.21 | State Operating Fee Expense | 228.00 | 684.00 |
| NCUA Ins. Premium Payable | | Annual Meeting | - | - |
| Unapplied Exceptions | | Miscellaneous | 168.67 | 559.73 |
| Notes Payable - CCFCU | | Cash Over/Short | - | - |
| | | Extraordinary Gains/Losses | - | - |
| | | Donated Scholarship Funds | - | - |
| Gain or Loss | 14,590.33 | SUBTOTAL | 17,376.05 | 51,394.44 |
| | | Dividends Payable | 294.84 | 984.84 |
| | | IRA Dividends Payable | 9.40 | 51.40 |
| | | Money Market Dividends Pay | 0.58 | 1.78 |
| TOTAL LIABILITIES | 5,632,863.64 | TOTAL EXPENSES | 17,680.87 | 52,432.46 |
| DELINQUENT | | NET EARNINGS | (4,766.33) | 14,590.33 |
| 2 to 6 Months () | 590.34 | Total Loans: | 2,433,293.59 | |
| 6 to 12 Months () | | Total Shares: | 4,745,756.23 | |
| 12 to 18 Months () | | | | |
| 18 Months and Over () | | | | |
| TOTAL DELINQUENT | 590.34 | | | |
| Current and Less Than 2 Months Delinquent (154) | 2,432,703.25 | | | |

STATISTICAL INFORMATION

Number of members: 857 Number of potential members: 2,500

| LOANS MADE YEAR TO DATE | NUMBER | AMOUNT |
|--|--------------------|------------------|
| Secured by Real Estate Mortgages | | |
| All Other Loans | 20 | 97,012.29 |
| Total Loans - Year to Date | 188 | 853,116.17 |
| Loans made since organization | 31,860 | 89,149,991.68 |
| Losses and Recoveries since organization | \$ 214,673.97 | 30,258.39 |
| | CHARGED OFF | RECOVERED |