

<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)	1,923,000.43	Interest on Personal Loans	5,640.07	11,491.31
Real Estate Loans (4)	125,439.62	Interest on Real Estate Loans	1,034.85	2,076.74
VISA Credit Card Loans	55,566.29	Int. on VISA Credit Card	569.17	1,121.75
Participation Loan	324,845.03	Int. on P/L Loans	1,018.79	1,949.57
Allowance for Loan Losses	(3,886.73)	Income from Investments	1,580.70	3,492.56
Cash on Hand	85,994.81	Other Income	2,998.53	7,266.87
Bank	77,459.02	<b>TOTAL INCOME</b>	<b>12,842.11</b>	<b>27,398.80</b>
CCFCU Cash Mgt/Tier Shares	1,348,720.40	<b>EXPENSES</b>		
CCFCU/PCC Fund	2,016.00	Salaries	7,785.32	15,667.74
VISA Settlement (LSC)	2,500.00	Retirement	787.73	1,575.46
CD Interest Receivable	599.28	Social Security Taxes	581.18	1,169.81
Investments	1,635,169.00	Unemployment Comp. Tax	-	8.39
Furniture, Fixtures & Equip.	427.00	Employee's Insurance	1,356.67	2,719.34
Prepaid Miscellaneous	33,236.70	Travel & Conference	-	-
Accrued Interest on Loans	6,160.82	League Dues	375.00	750.00
Accrued Interest on P/L Lns	1,101.05	SWACHA	54.00	162.00
Agency Account	6,367.85	Rent	721.24	1,442.48
NCUA Capitalization*	48,042.10	Other Office Expense	-	4.00
<b>TOTAL ASSETS</b>	<b>5,672,758.67</b>	Communications	326.52	571.58
<b>LIABILITIES</b>		Stationary & Supplies	617.32	1,227.29
Accts. Pyble (Dorm/Unp. Cks)	1,811.20	Surety Bond Premium	441.00	855.00
Acct. Payable (Misc.)	77.62	Other Insurance Expense	922.00	1,892.00
Undisbursed Loan Funds	87,311.98	Depreciation FF & E	79.00	164.00
Undisbursed CC Payments	130.67	Bank Service Charge	380.02	783.93
Other Accrued Expenses	1,898.83	Share Draft Expense	125.00	250.00
Insurance Contracts Payable	172.29	Data Processing	96.00	192.00
Retirement Payable	696.73	Home Banking	200.00	400.00
Escrow, Real Estate (6)	21,323.04	Promotions	199.00	398.00
IRA Dividend Payable	40.00	Credit Bureau Expense	295.82	639.32
Dividends Payable	734.00	Credit Card Program	509.17	981.72
IRA's (14)	134,516.94	VISA Debit Card Program	883.98	1,592.46
Special Shares (9)	161,641.93	P/L Servicing Fee	133.96	249.21
Shares	4,135,834.23	Legal Fees	-	-
Share Drafts (93)	267,594.85	Audit Expense	-	-
Money Market (1)	4,715.09	Strategic Planning	-	-
Undivided Earnings	598,376.49	IRA Service Charges	69.00	138.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	(340.00)	146.00
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	256.00	512.00
NCUA Ins. Premium Payable		Annual Meeting	77.00	77.00
Unapplied Exceptions		Miscellaneous	168.67	423.84
Notes Payable - CCFCU		Cash Over/Short		-
		Extraordinary Gains/Losses		-
		Donated Scholarship Funds		-
Gain or Loss	(8,368.95)	<b>SUBTOTAL</b>	<b>17,100.60</b>	<b>34,992.57</b>
		Dividends Payable	367.00	734.00
		IRA Dividends Payable	20.00	40.00
		Money Market Dividends Pay	0.58	1.18
<b>TOTAL LIABILITIES</b>	<b>5,672,758.67</b>	<b>TOTAL EXPENSES</b>	<b>17,488.18</b>	<b>35,767.75</b>
<b>DELINQUENT</b>		<b>NET EARNINGS</b>	<b>(4,646.07)</b>	<b>(8,368.95)</b>
2 to 6 Months ()		Total Loans:	2,428,851.37	
6 to 12 Months ()		Total Shares:	4,704,303.04	
12 to 18 Months ()				
18 Months and Over ()				
<b>TOTAL DELINQUENT</b>	-			
Current and Less Than 2 Months Delinquent (153)	2,428,851.37			

**STATISTICAL INFORMATION**

Number of members: 861 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	25	146,095.56
Total Loans - Year to Date	232	1,047,384.07
Loans made since organization	31,904	89,344,259.58
Losses and Recoveries since organization	\$ 214,673.97	30,356.71
	<b>CHARGED OFF</b>	<b>RECOVERED</b>