

FINANCIAL & STATISTICAL REPORT				
BALANCE SHEET		STATEMENT OF INCOME AND EXPENSES		
ASSETS	END OF THIS MONTH	INCOME	THIS MONTH	THIS YEAR TO DATE
Total Personal Loans ()	1,847,565.45	Interest on Personal Loans		66,967.57
Real Estate Loans ()	121,967.91	Interest on Real Estate Loans		14,058.84
VISA Credit Cards	54,289.13	Interest on VISA Loans		6,542.50
Participation Loan	317,524.51	Interest on P/L		10,746.00
Allowance for Loan Losses	(3,745.49)	Income from Investments		43,718.78
Cash on Hand	36,763.02	Other Income		56,027.87
Bank	149,218.98	<b>TOTAL INCOME</b>		<b>198,061.56</b>
CCFCU/Tier Shares	1,172,891.29	<b>EXPENSES</b>		
CCFCU/PCC Fund	2,016.00	Salaries		98,507.08
VISA Settlement	2,500.00	Retirement		9,628.76
CD Interest Receivable	636.96	Social Security Taxes		7,359.58
Investments	1,893,169.00	Unemployment Comp. Tax		268.79
Furniture, Fixtures & Equip.	355.00	Employee's Insurance		16,100.23
Prepaid Miscellaneous	31,077.70	Travel & Conference		-
Accrued Interest on Loans	6,352.26	League Dues		4,503.24
Accrued Interest on P/L	1,019.53	SWACHA		638.00
Agency Account	6,236.80	Rent		8,430.46
NCUA Capitalization*	48,042.10	Other Office Expense		40.00
<b>TOTAL ASSETS</b>	<b>5,687,880.15</b>	Communications		2,687.03
<b>LIABILITIES</b>		Stationary & Supplies*		6,414.75
Accts. Payble (Dorm/Unp. Cks)	1,811.20	Surety Bond Premium		4,969.00
Acct. Payable (Misc.)	77.62	Other Insurance Expense		9,532.00
Undisbursed Loan Proceeds	-	Depreciation FF & E		1,026.45
Undisbursed CC Payments	130.67	Bank Service Charge		4,939.68
Other Accrued Expenses	1,994.83	Share Draft Expense		1,500.00
Insurance Contracts Payable	168.22	Data Processing		1,203.00
Retirement Payable	1,643.46	Home Banking		2,400.00
Escrow, Real Estate ()	1,024.83	Promotions		2,388.00
IRA Dividend Payable	50.78	Credit Bureau Expense		3,572.84
Dividends Payable	998.89	VISA Credit Card Program		6,071.00
IRA's ()	132,145.25	VISA Debit Card Program		9,239.82
Special Shares ()	157,882.13	P/L Servicing Fee		1,569.59
Shares	4,288,502.12	Legal Fees		-
Share Drafts ()	251,773.12	Audit Expense		2,700.00
Money Market ()	4,715.69	Strategic Planning		287.00
Undivided Earnings	580,709.61	IRA Service Charge		991.27
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses		544.00
Gramlich, Murray, Hagler Sch	51,168.21	State Operating Fee Expense		2,917.00
NCUA Ins. Premium Payable	-	MSUCU Annual Meeting Exp		205.15
Unapplied Exceptions	-	Miscellaneous		2,430.67
		Cash Over/Short		
		Extraordinary Gains/Losses	-	
		Donated Scholarship Funds		-
Gain or Loss		<b>SUBTOTAL</b>	-	<b>213,064.39</b>
		Dividends Payable		3,909.00
		IRA Dividends Payable		220.09
		Money Market Dividends Pay		7.06
<b>TOTAL LIABILITIES</b>	<b>5,687,880.15</b>	<b>TOTAL EXPENSES</b>	-	<b>217,200.54</b>
		<b>NET EARNINGS</b>	-	<b>(19,138.98)</b>



