

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 (147)	1,810,650.66	Interest on Personal Loans	5,595.96	5,595.96
Real Estate Loans (4)	118,566.41	Interest on Real Estate Loans	1,036.78	1,036.78
VISA Credit Card Loans	48,683.65	Int. on VISA Credit Card	481.93	481.93
Participation Loan	294,298.39	Int. on P/L Loans	679.40	679.40
Allowance for Loan Losses	(3,635.04)	Income from Investments	1,684.42	1,684.42
Cash on Hand	59,059.92	Other Income	1,878.33	1,878.33
Bank	113,804.54	TOTAL INCOME	11,356.82	11,356.82
CCFCU Cash Mgt/Tier Shares	1,529,836.09	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	7,826.51	7,826.51
VISA Settlement (LSC)	2,500.00	Retirement	787.73	787.73
CD Interest Receivable	574.43	Social Security Taxes	584.35	584.35
Investments	1,545,169.00	Unemployment Comp. Tax	21.96	21.96
Furniture, Fixtures & Equip.	326.00	Employee's Insurance	1,366.67	1,366.67
Prepaid Miscellaneous	36,209.60	Travel & Conference	-	-
Accrued Interest on Loans	5,433.96	League Dues	342.00	342.00
Accrued Interest on P/L Lns	873.42	SWACHA	54.00	54.00
Agency Account	6,063.80	Rent	721.24	721.24
NCUA Capitalization*	48,042.10	Other Office Expense	10.00	10.00
TOTAL ASSETS	5,618,472.93	Communications	331.00	331.00
LIABILITIES		Stationary & Supplies	550.00	550.00
Accts. Pyble (Dorm/Unp. Cks)	1,811.20	Surety Bond Premium	388.00	388.00
Acct. Payable (Misc.)	77.62	Other Insurance Expense	884.00	884.00
Undisbursed Loan Funds	-	Depreciation FF & E	29.00	29.00
Undisbursed CC Payments	130.67	Bank Service Charge	389.07	389.07
Other Accrued Expenses	1,967.83	Share Draft Expense	75.00	75.00
Insurance Contracts Payable	163.41	Data Processing	96.00	96.00
Retirement Payable	1,643.46	Home Banking	200.00	200.00
Escrow, Real Estate (6)	4,353.22	Promotions	199.00	199.00
IRA Dividend Payable	17.00	Credit Bureau Expense	296.59	296.59
Dividends Payable	327.00	Credit Card Program	424.08	424.08
IRA's (14)	131,596.03	VISA Debit Card Program	652.08	652.08
Special Shares (9)	159,196.31	P/L Servicing Fee	126.23	126.23
Shares	4,273,341.69	Legal Fees	-	-
Share Drafts (92)	201,862.28	Audit Expense	300.00	300.00
Money Market (1)	4,716.29	Strategic Planning	-	-
Undivided Earnings	580,709.61	IRA Service Charges	55.00	55.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	(176.00)	(176.00)
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	256.00	256.00
NCUA Ins. Premium Payable		Annual Meeting	103.00	103.00
Unapplied Exceptions		Miscellaneous	168.67	168.67
Notes Payable - CCFCU		Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(6,048.96)	SUBTOTAL	17,061.18	17,061.18
		Dividends Payable	327.00	327.00
		IRA Dividends Payable	17.00	17.00
		Money Market Dividends Pay	0.60	0.60
TOTAL LIABILITIES	5,620,116.39	TOTAL EXPENSES	17,405.78	17,405.78
DELINQUENT		NET EARNINGS	(6,048.96)	(6,048.96)
2 to 6 Months ()		Total Loans:	2,272,199.11	
6 to 12 Months ()		Total Shares:	4,770,712.60	
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	-			
Current and Less Than 2 Months Delinquent (153)	2,272,199.11			

STATISTICAL INFORMATION

Number of members: 859 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages		
All Other Loans	22	43,634.79
Total Loans - Year to Date	254	1,091,018.86
Loans made since organization	31,926	89,387,894.37
Losses and Recoveries since organization	\$ 214,673.97	30,400.47
	CHARGED OFF	RECOVERED