

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 (132)	1,604,065.84	Interest on Personal Loans	4,965.22	4,965.22
Real Estate Loans (4)	108,040.58	Interest on Real Estate Loans	902.08	902.08
VISA Credit Card Loans	46,810.45	Int. on VISA Credit Card	447.58	447.58
Participation Loan	250,496.84	Int. on P/L Loans	628.45	628.45
Allowance for Loan Losses	(3,014.12)	Income from Investments	420.83	420.83
Cash on Hand	23,105.86	Other Income	14,603.59	14,603.59
Bank	72,142.42	TOTAL INCOME	21,967.75	21,967.75
CCFCU Cash Mgt/Tier Shares	1,701,447.68	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	7,950.10	7,950.10
VISA Settlement (LSC)	2,500.00	Retirement	787.73	787.73
CD Interest Receivable	321.09	Social Security Taxes	593.82	593.82
Investments	1,545,169.00	Unemployment Comp. Tax	157.58	157.58
Furniture, Fixtures & Equip.	239.00	Employee's Insurance	1,508.22	1,508.22
Prepaid Miscellaneous	34,873.37	Travel & Conference	-	-
Accrued Interest on Loans	4,979.47	League Dues	322.00	322.00
Accrued Interest on P/L Lns	750.41	SWACHA	59.00	59.00
Agency Account	5,465.79	Rent	721.24	721.24
NCUA Capitalization*	48,042.10	Other Office Expense	10.00	10.00
TOTAL ASSETS	5,447,451.78	Communications	141.00	141.00
LIABILITIES		Stationary & Supplies	707.24	707.24
Accts. Pyble (Dorm/Unp. Cks)	1,811.20	Surety Bond Premium	388.00	388.00
Acct. Payable (Misc.)	77.62	Other Insurance Expense	830.98	830.98
Undisbursed Loan Funds	1,892.00	Depreciation FF & E	29.00	29.00
Undisbursed CC Payments	-	Bank Service Charge	439.34	439.34
Other Accrued Expenses	3,398.83	Share Draft Expense	75.00	75.00
Insurance Contracts Payable	150.32	Data Processing	160.38	160.38
Retirement Payable	-	Home Banking	200.00	200.00
Escrow, Real Estate (6)	13,189.39	Promotions	199.00	199.00
IRA Dividend Payable	20.00	Credit Bureau Expense	293.12	293.12
Dividends Payable	320.00	Credit Card Program	427.59	427.59
IRA's (13)	117,367.74	VISA Debit Card Program	679.19	679.19
Special Shares (9)	157,058.83	P/L Servicing Fee	102.60	102.60
Shares	4,130,516.80	Legal Fees	-	-
Share Drafts (90)	190,850.74	Audit Expense	292.00	292.00
Money Market (1)	4,718.01	Strategic Planning	-	-
Undivided Earnings	557,291.72	IRA Service Charges	69.52	69.52
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	(363.00)	(363.00)
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	141.00	141.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	-
Unapplied Exceptions	-	Miscellaneous	168.67	168.67
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
			-	-
Gain or Loss	4,536.85	SUBTOTAL	17,090.32	17,090.32
		Dividends Payable	320.00	320.00
		IRA Dividends Payable	20.00	20.00
		Money Market Dividends Pay	0.58	0.58
TOTAL LIABILITIES	5,447,451.78	TOTAL EXPENSES	17,430.90	17,430.90
DELINQUENT		NET EARNINGS	4,536.85	4,536.85
2 to 6 Months ()		Total Loans:	2,009,413.71	
6 to 12 Months ()		Total Shares:	4,600,512.12	
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	-			
Current and Less Than 2 Months Delinquent (136)	2,009,413.71			

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	14	83,496.48
Total Loans - Year to Date	49	137,868.65
Loans made since organization	31,975	89,525,763.02
Losses and Recoveries since organization	\$ 214,673.97	30,619.10
	CHARGED OFF	RECOVERED