

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 (141)	1,750,150.55	Interest on Personal Loans	4,938.74	10,534.70
Real Estate Loans (4)	115,048.87	Interest on Real Estate Loans	871.44	1,908.22
VISA Credit Card Loans	49,303.83	Int. on VISA Credit Card	485.85	967.78
Participation Loan	265,638.96	Int. on P/L Loans	142.36	821.76
Allowance for Loan Losses	(3,487.81)	Income from Investments	34.16	1,718.58
Cash on Hand	28,731.60	Other Income	1,210.65	3,088.98
Bank	90,076.99	<b>TOTAL INCOME</b>	<b>7,683.20</b>	<b>19,040.02</b>
CCFCU Cash Mgt/Tier Shares	1,350,345.34	<b>EXPENSES</b>		
CCFCU/PCC Fund	2,016.00	Salaries	7,535.20	15,361.71
VISA Settlement (LSC)	2,500.00	Retirement	787.73	1,575.46
CD Interest Receivable	252.09	Social Security Taxes	562.09	1,146.44
Investments	1,545,169.00	Unemployment Comp. Tax	-	21.96
Furniture, Fixtures & Equip.	297.00	Employee's Insurance	1,508.20	2,874.87
Prepaid Miscellaneous	38,669.62	Travel & Conference	-	-
Accrued Interest on Loans	5,495.79	League Dues	322.00	664.00
Accrued Interest on P/L Lns	302.49	SWACHA	54.00	108.00
Agency Account	5,664.99	Rent	721.24	1,442.48
NCUA Capitalization*	48,042.10	Other Office Expense	10.00	20.00
<b>TOTAL ASSETS</b>	<b>5,294,217.41</b>	Communications	48.34	379.34
<b>LIABILITIES</b>		Stationary & Supplies	580.13	1,130.13
Accts. Pyble (Dorm/Unp. Cks)	1,811.20	Surety Bond Premium	388.00	776.00
Acct. Payable (Misc.)	77.62	Other Insurance Expense	824.98	1,708.98
Undisbursed Loan Funds	-	Depreciation FF & E	29.00	58.00
Undisbursed CC Payments	1,614.04	Bank Service Charge	418.76	807.83
Other Accrued Expenses	2,476.83	Share Draft Expense	75.00	150.00
Insurance Contracts Payable	158.02	Data Processing	96.00	192.00
Retirement Payable	696.73	Home Banking	200.00	400.00
Escrow, Real Estate (6)	7,681.61	Promotions	199.00	398.00
IRA Dividend Payable	34.00	Credit Bureau Expense	295.03	591.62
Dividends Payable	654.00	Credit Card Program	492.91	916.99
IRA's (13)	117,595.98	VISA Debit Card Program	829.27	1,481.35
Special Shares (9)	154,471.31	P/L Servicing Fee	117.50	243.73
Shares	3,966,757.56	Legal Fees	-	-
Share Drafts (91)	205,848.69	Audit Expense	300.00	600.00
Money Market (1)	4,716.83	Strategic Planning	-	-
Undivided Earnings	580,709.61	IRA Service Charges	-	55.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	(191.00)	(367.00)
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	256.00	512.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	103.00
Unapplied Exceptions	-	Miscellaneous	168.67	337.34
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(15,338.35)	<b>SUBTOTAL</b>	<b>16,628.05</b>	<b>33,689.23</b>
		Dividends Payable	327.00	654.00
		IRA Dividends Payable	17.00	34.00
		Money Market Dividends Pay	0.54	1.14
<b>TOTAL LIABILITIES</b>	<b>5,294,217.41</b>	<b>TOTAL EXPENSES</b>	<b>16,972.59</b>	<b>34,378.37</b>
<b>DELINQUENT</b>		<b>NET EARNINGS</b>	<b>(9,289.39)</b>	<b>(15,338.35)</b>
2 to 6 Months ()		Total Loans:	2,180,142.21	
6 to 12 Months ()		Total Shares:	4,449,390.37	
12 to 18 Months ()				
18 Months and Over ()				
<b>TOTAL DELINQUENT</b>	-			
Current and Less Than 2 Months Delinquent (145)	2,180,142.21			

**STATISTICAL INFORMATION**

Number of members: 858 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages		
All Other Loans	13	22,580.00
Total Loans - Year to Date	25	47,662.17
Loans made since organization	31,951	89,435,556.54
Losses and Recoveries since organization	\$ 214,673.97	30,509.79
	<b>CHARGED OFF</b>	<b>RECOVERED</b>