

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 (136)	1,666,496.19	Interest on Personal Loans	5,321.89	15,856.59
Real Estate Loans (4)	111,524.23	Interest on Real Estate Loans	895.96	2,804.18
VISA Credit Card Loans	47,436.24	Int. on VISA Credit Card	464.00	1,431.78
Participation Loan	258,076.30	Int. on P/L Loans	1,025.83	1,847.59
Allowance for Loan Losses	(3,333.35)	Income from Investments	662.25	2,380.83
Cash on Hand	58,251.27	Other Income	1,209.91	4,298.89
Bank	101,176.20	TOTAL INCOME	9,579.84	28,619.86
CCFCU Cash Mgt/Tier Shares	1,529,853.00	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	8,006.00	23,367.71
VISA Settlement (LSC)	2,500.00	Retirement	787.73	2,363.19
CD Interest Receivable	252.09	Social Security Taxes	598.10	1,744.54
Investments	1,545,169.00	Unemployment Comp. Tax	-	21.96
Furniture, Fixtures & Equip.	268.00	Employee's Insurance	1,508.24	4,383.11
Prepaid Miscellaneous	37,476.94	Travel & Conference	-	-
Accrued Interest on Loans	5,246.55	League Dues	322.00	986.00
Accrued Interest on P/L Lns	675.04	SWACHA	59.00	167.00
Agency Account	5,581.17	Rent	721.24	2,163.72
NCUA Capitalization*	48,042.10	Other Office Expense	10.00	30.00
TOTAL ASSETS	5,416,706.97	Communications	225.93	605.27
LIABILITIES		Stationary & Supplies	802.34	1,932.47
Accts. Pyble (Dorm/Unp. Cks)	1,811.20	Surety Bond Premium	388.00	1,164.00
Acct. Payable (Misc.)	77.62	Other Insurance Expense	830.00	2,538.98
Undisbursed Loan Funds	-	Depreciation FF & E	29.00	87.00
Undisbursed CC Payments	-	Bank Service Charge	433.91	1,241.74
Other Accrued Expenses	2,897.83	Share Draft Expense	75.00	225.00
Insurance Contracts Payable	151.52	Data Processing	193.25	385.25
Retirement Payable	1,393.46	Home Banking	200.00	600.00
Escrow, Real Estate (6)	11,010.00	Promotions	199.00	597.00
IRA Dividend Payable	43.68	Credit Bureau Expense	294.25	885.87
Dividends Payable	948.18	Credit Card Program	413.61	1,330.60
IRA's (13)	117,595.98	VISA Debit Card Program	645.49	2,126.84
Special Shares (9)	157,021.31	P/L Servicing Fee	111.16	354.89
Shares	4,076,990.55	Legal Fees	-	-
Share Drafts (91)	220,504.76	Audit Expense	300.00	900.00
Money Market (1)	4,717.43	Strategic Planning	-	-
Undivided Earnings	580,709.61	IRA Service Charges	-	55.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	(220.00)	(587.00)
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	253.00	765.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	103.00
Unapplied Exceptions	-	Miscellaneous	168.67	506.01
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(23,417.89)	SUBTOTAL	17,354.92	51,044.15
		Dividends Payable	294.18	948.18
		IRA Dividends Payable	9.68	43.68
		Money Market Dividends Pay	0.60	1.74
TOTAL LIABILITIES	5,416,706.97	TOTAL EXPENSES	17,659.38	52,037.75
DELINQUENT		NET EARNINGS	(8,079.54)	(23,417.89)
2 to 6 Months ()		Total Loans:	2,083,532.96	
6 to 12 Months ()		Total Shares:	4,576,830.03	
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	-			
Current and Less Than 2 Months Delinquent (140)	2,083,532.96			

STATISTICAL INFORMATION

Number of members: 860 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages		
All Other Loans	10	6,710.00
Total Loans - Year to Date	35	54,372.17
Loans made since organization	31,961	89,442,266.54
Losses and Recoveries since organization	\$ 214,673.97	30,575.33
	CHARGED OFF	RECOVERED