

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 ()	1,513,397.31	Interest on Personal Loans		30,213.91
Real Estate Loans ()	100,993.56	Interest on Real Estate Loans		5,441.20
VISA Credit Cards	49,318.77	Interest on VISA Loans		2,778.23
Participation Loan	232,669.06	Interest on P/L		3,598.32
Allowance for Loan Losses	(2,845.14)	Income from Investments		3,876.44
Cash on Hand	32,333.64	Other Income		22,530.60
Bank	64,902.78	<b>TOTAL INCOME</b>		<b>68,438.70</b>
CCFCU/Tier Shares	1,941,003.74	<b>EXPENSES</b>		
CCFCU/PCC Fund	2,016.00	Salaries		47,103.25
VISA Settlement	2,500.00	Retirement		4,719.38
CD Interest Receivable	384.13	Social Security Taxes		3,517.23
Investments	1,296,168.00	Unemployment Comp. Tax		179.54
Furniture, Fixtures & Equip.	181.00	Employee's Insurance		8,907.77
Prepaid Miscellaneous	30,175.20	Travel & Conference		-
Accrued Interest on Loans	4,549.86	League Dues		1,952.00
Accrued Interest on P/L	629.60	SWACHA		344.00
Agency Account	5,154.69	Rent		4,327.44
NCUA Capitalization*	48,350.18	Other Office Expense		60.00
<b>TOTAL ASSETS</b>	<b>5,321,882.38</b>	Communications		1,366.25
<b>LIABILITIES</b>		Stationary & Supplies*		4,010.85
Accts. Payble (Dorm/Unp. Cks)	1,606.30	Surety Bond Premium		2,328.00
Acct. Payable (Misc.)	77.62	Other Insurance Expense		5,031.96
Undisbursed Loan Proceeds	165.00	Depreciation FF & E		174.00
Undisbursed CC Payments	-	Bank Service Charge		2,584.51
Other Accrued Expenses	4,416.83	Share Draft Expense		450.00
Insurance Contracts Payable	134.34	Data Processing		601.14
Retirement Payable	1,393.46	Home Banking		1,200.00
Escrow, Real Estate ()	14,699.47	Promotions		1,194.00
IRA Dividend Payable	43.73	Credit Bureau Expense		1,745.58
Dividends Payable	951.38	VISA Credit Card Program		2,650.91
IRA's ()	115,682.46	VISA Debit Card Program		4,400.53
Special Shares ()	160,283.83	P/L Servicing Fee		673.90
Shares	4,013,828.31	Legal Fees		-
Share Drafts ()	195,264.67	Audit Expense		1,792.00
Money Market ()	4,719.19	Strategic Planning		-
Undivided Earnings	544,364.06	IRA Service Charge		264.52
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses		(1,157.00)
Gramlich, Murray, Hagler Sch	51,168.21	State Operating Fee Expense		1,188.00
NCUA Ins. Premium Payable	-	MSUCU Annual Meeting Exp		103.00
Unapplied Exceptions	-	Miscellaneous		1,081.02
		Cash Over/Short		
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds		-
Gain or Loss		<b>SUBTOTAL</b>	-	<b>102,793.78</b>
		Dividends Payable		1,899.56
		IRA Dividends Payable		87.41
		Money Market Dividends Pay		3.50
<b>TOTAL LIABILITIES</b>	<b>5,321,882.38</b>	<b>TOTAL EXPENSES</b>	-	<b>104,784.25</b>
		<b>NET EARNINGS</b>	-	<b>(36,345.55)</b>