

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 (133)	1,513,397.31	Interest on Personal Loans	4,614.46	14,357.32
Real Estate Loans (4)	100,993.56	Interest on Real Estate Loans	826.75	2,637.02
VISA Credit Card Loans	49,318.77	Int. on VISA Credit Card	462.83	1,346.45
Participation Loan	232,669.06	Int. on P/L Loans	522.57	1,750.73
Allowance for Loan Losses	(2,845.14)	Income from Investments	797.80	1,495.61
Cash on Hand	32,333.64	Other Income	1,980.60	18,231.71
Bank	64,902.78	TOTAL INCOME	9,205.01	39,818.84
CCFCU Cash Mgt/Tier Shares	1,941,003.74	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	7,961.87	23,735.54
VISA Settlement (LSC)	2,500.00	Retirement	780.73	2,356.19
CD Interest Receivable	384.13	Social Security Taxes	594.72	1,772.69
Investments	1,296,168.00	Unemployment Comp. Tax	-	157.58
Furniture, Fixtures & Equip.	181.00	Employee's Insurance	1,508.22	4,524.66
Prepaid Miscellaneous	30,175.20	Travel & Conference	-	-
Accrued Interest on Loans	4,549.86	League Dues	322.00	966.00
Accrued Interest on P/L Lns	629.60	SWACHA	59.00	177.00
Agency Account	5,154.69	Rent	721.24	2,163.72
NCUA Capitalization*	48,350.18	Other Office Expense	10.00	30.00
TOTAL ASSETS	5,321,882.38	Communications	202.60	760.98
LIABILITIES		Stationary & Supplies	660.50	2,078.38
Accts. Pyble (Dorm/Unp. Cks)	1,606.30	Surety Bond Premium	388.00	1,164.00
Acct. Payable (Misc.)	77.62	Other Insurance Expense	831.00	2,492.98
Undisbursed Loan Funds	165.00	Depreciation FF & E	29.00	87.00
Undisbursed CC Payments	-	Bank Service Charge	446.65	1,342.77
Other Accrued Expenses	4,416.83	Share Draft Expense	75.00	225.00
Insurance Contracts Payable	134.34	Data Processing	43.00	215.89
Retirement Payable	1,393.46	Home Banking	200.00	600.00
Escrow, Real Estate (6)	14,699.47	Promotions	199.00	597.00
IRA Dividend Payable	43.73	Credit Bureau Expense	273.25	859.71
Dividends Payable	951.38	Credit Card Program	424.40	1,320.31
IRA's (13)	115,682.46	VISA Debit Card Program	720.42	2,273.69
Special Shares (9)	160,283.83	P/L Servicing Fee	103.76	319.01
Shares	4,013,828.31	Legal Fees	-	-
Share Drafts (90)	195,264.67	Audit Expense	300.00	892.00
Money Market (1)	4,719.19	Strategic Planning	-	-
Undivided Earnings	557,291.72	IRA Service Charges	70.00	209.52
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	45.00	(570.00)
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	141.00	423.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	-
Unapplied Exceptions	-	Miscellaneous	168.67	575.01
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(12,927.66)	SUBTOTAL	17,279.03	51,749.63
		Dividends Payable	311.38	951.38
		IRA Dividends Payable	3.73	43.73
		Money Market Dividends Pay	0.58	1.76
TOTAL LIABILITIES	5,321,882.38	TOTAL EXPENSES	17,594.72	52,746.50
DELINQUENT		NET EARNINGS	(8,389.71)	(12,927.66)
2 to 6 Months ()		Total Loans:	1,896,378.70	
6 to 12 Months ()		Total Shares:	4,489,778.46	
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	-			
Current and Less Than 2 Months Delinquent (137)	1,896,378.70			

STATISTICAL INFORMATION

Number of members: 854 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages		
All Other Loans	17	90,944.59
Total Loans - Year to Date	84	276,512.24
Loans made since organization	32,010	89,664,406.61
Losses and Recoveries since organization	\$ 214,745.26	30,837.72
	CHARGED OFF	RECOVERED