

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)	1,511,630.39	Interest on Personal Loans	4,761.19	4,761.19
Real Estate Loans (4)	97,444.17	Interest on Real Estate Loans	831.17	831.17
VISA Credit Card Loans	47,943.93	Int. on VISA Credit Card	470.11	470.11
Participation Loan	225,217.21	Int. on P/L Loans	885.42	885.42
Allowance for Loan Losses	(187.89)	Income from Investments	472.84	472.84
Cash on Hand	58,240.15	Other Income	2,409.47	2,409.47
Bank	64,375.15	TOTAL INCOME	9,830.20	9,830.20
CCFCU Cash Mgt/Tier Shares	2,129,164.38	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	7,932.44	7,932.44
VISA Settlement (LSC)	2,500.00	Retirement	787.73	787.73
CD Interest Receivable	384.13	Social Security Taxes	592.48	592.48
Investments	1,047,168.00	Unemployment Comp. Tax	13.43	13.43
Furniture, Fixtures & Equip.	152.00	Employee's Insurance	1,508.22	1,508.22
Prepaid Miscellaneous	28,110.34	Travel & Conference	-	-
Accrued Interest on Loans	4,964.76	League Dues	322.00	322.00
Accrued Interest on P/L Lns	962.99	SWACHA	59.00	59.00
Agency Account	5,022.94	Rent	721.24	721.24
NCUA Capitalization*	48,350.18	Other Office Expense	10.00	10.00
TOTAL ASSETS	5,273,458.83	Communications	212.13	212.13
LIABILITIES		Stationary & Supplies	709.62	709.62
Accts. Pyble (Dorm/Unp. Cks)	1,606.30	Surety Bond Premium	388.00	388.00
Acct. Payable (Misc.)	77.62	Other Insurance Expense	819.00	819.00
Undisbursed Loan Funds	4,908.31	Depreciation FF & E	29.00	29.00
Undisbursed CC Payments	-	Bank Service Charge	446.52	446.52
Other Accrued Expenses	5,239.17	Share Draft Expense	75.00	75.00
Insurance Contracts Payable	136.32	Data Processing	56.00	56.00
Retirement Payable	-	Home Banking	200.00	200.00
Escrow, Real Estate (6)	13,290.86	Promotions	84.00	84.00
IRA Dividend Payable	15.00	Credit Bureau Expense	274.29	274.29
Dividends Payable	317.00	Credit Card Program	502.59	502.59
IRA's (13)	115,133.55	VISA Debit Card Program	673.89	673.89
Special Shares (9)	161,598.13	P/L Servicing Fee	102.76	102.76
Shares	3,978,502.95	Legal Fees	-	-
Share Drafts (90)	184,337.39	Audit Expense	300.00	300.00
Money Market (1)	4,719.79	Strategic Planning	-	-
Undivided Earnings	544,364.06	IRA Service Charges	105.94	105.94
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	(2,726.00)	(2,726.00)
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	141.00	141.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	-
Unapplied Exceptions	-	Miscellaneous	196.67	196.67
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(5,039.35)	SUBTOTAL	14,536.95	14,536.95
		Dividends Payable	317.00	317.00
		IRA Dividends Payable	15.00	15.00
		Money Market Dividends Pay	0.60	0.60
TOTAL LIABILITIES	5,273,458.83	TOTAL EXPENSES	14,869.55	14,869.55
DELINQUENT		NET EARNINGS	(5,039.35)	(5,039.35)
2 to 6 Months ()		Total Loans:	1,882,235.70	
6 to 12 Months ()		Total Shares:	4,444,291.81	
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	-			
Current and Less Than 2	137			
Months Delinquent (137)	1,882,235.70			

STATISTICAL INFORMATION

Number of members: 852 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages		
All Other Loans	15	49,603.31
Total Loans - Year to Date	99	326,115.55
Loans made since organization	32,025	89,714,009.92
Losses and Recoveries since organization	\$ 214,745.26	30,906.47
	CHARGED OFF	RECOVERED