

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 (127)	1,454,372.23	Interest on Personal Loans	4,600.98	9,362.17
Real Estate Loans (4)	93,905.19	Interest on Real Estate Loans	834.37	1,665.54
VISA Credit Card Loans	49,247.51	Int. on VISA Credit Card	439.26	909.37
Participation Loan	217,982.10	Int. on P/L Loans	109.53	994.95
Allowance for Loan Losses	(588.13)	Income from Investments	481.57	954.41
Cash on Hand	71,005.78	Other Income	21,662.01	24,071.48
Bank	121,355.88	TOTAL INCOME	28,127.72	37,957.92
CCFCU Cash Mgt/Tier Shares	2,223,935.70	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	7,908.90	15,841.34
VISA Settlement (LSC)	2,500.00	Retirement	349.00	1,136.73
CD Interest Receivable	384.13	Social Security Taxes	590.67	1,183.15
Investments	1,047,168.00	Unemployment Comp. Tax	-	13.43
Furniture, Fixtures & Equip.	123.00	Employee's Insurance	1,488.22	2,996.44
Prepaid Miscellaneous	25,850.64	Travel & Conference	-	-
Accrued Interest on Loans	4,853.95	League Dues	322.00	644.00
Accrued Interest on P/L Lns	556.48	SWACHA	59.00	118.00
Agency Account	4,834.59	Rent	721.24	1,442.48
NCUA Capitalization*	48,350.18	Other Office Expense	10.00	20.00
TOTAL ASSETS	5,367,853.23	Communications	113.70	325.83
LIABILITIES		Stationary & Supplies	581.21	1,290.83
Accts. Pyble (Dorm/Unp. Cks)	1,606.30	Surety Bond Premium	388.00	776.00
Acct. Payable (Misc.)	77.62	Other Insurance Expense	765.00	1,584.00
Undisbursed Loan Funds	165.00	Depreciation FF & E	29.00	58.00
Undisbursed CC Payments	-	Bank Service Charge	465.30	911.82
Other Accrued Expenses	1,312.83	Share Draft Expense	75.00	150.00
Insurance Contracts Payable	134.27	Data Processing	164.57	220.57
Retirement Payable	258.00	Home Banking	200.00	400.00
Escrow, Real Estate (6)	16,649.25	Promotions	84.00	168.00
IRA Dividend Payable	30.00	Credit Bureau Expense	274.82	549.11
Dividends Payable	634.00	Credit Card Program	406.65	909.24
IRA's (13)	115,040.91	VISA Debit Card Program	861.32	1,535.21
Special Shares (9)	162,873.13	P/L Servicing Fee	99.08	201.84
Shares	4,053,465.20	Legal Fees	-	-
Share Drafts (91)	197,851.24	Audit Expense	1,575.12	1,875.12
Money Market (1)	4,720.39	Strategic Planning	-	-
Undivided Earnings	544,364.06	IRA Service Charges	70.00	175.94
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	354.00	(2,372.00)
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	141.00	282.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	-
Unapplied Exceptions	-	Miscellaneous	239.67	436.34
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	4,419.30	SUBTOTAL	18,336.47	32,873.42
		Dividends Payable	317.00	634.00
		IRA Dividends Payable	15.00	30.00
		Money Market Dividends Pay	0.60	1.20
TOTAL LIABILITIES	5,367,853.23	TOTAL EXPENSES	18,669.07	33,538.62
DELINQUENT		NET EARNINGS	9,458.65	4,419.30
2 to 6 Months (1)	1,014.66	Total Loans:	1,815,507.03	
6 to 12 Months ()		Total Shares:	4,533,950.87	
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	1,014.66			
Current and Less Than 2	137			
Months Delinquent (130)	1,814,492.37			

STATISTICAL INFORMATION

Number of members: 850 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages		
All Other Loans	11	30,261.98
Total Loans - Year to Date	110	356,377.53
Loans made since organization	32,036	89,744,271.90
Losses and Recoveries since organization	\$ 214,745.26	30,952.71
	CHARGED OFF	RECOVERED