

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)	1,403,071.27	Interest on Personal Loans	4,394.83	13,757.00
Real Estate Loans (3)	90,313.18	Interest on Real Estate Loans	770.36	2,435.90
VISA Credit Card Loans	51,379.97	Int. on VISA Credit Card	513.20	1,422.57
Participation Loan	866,791.55	Int. on P/L Loans	1,891.83	2,886.78
Allowance for Loan Losses	(3,664.58)	Income from Investments	428.84	1,383.25
Cash on Hand	42,717.53	Other Income	1,933.77	26,005.25
Bank	217,301.76	TOTAL INCOME	9,932.83	47,890.75
CCFCU Cash Mgt/Tier Shares	1,691,780.20	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	8,462.13	24,303.47
VISA Settlement (LSC)	2,500.00	Retirement	1,226.46	2,363.19
CD Interest Receivable	344.83	Social Security Taxes	633.00	1,816.15
Investments	1,047,168.00	Unemployment Comp. Tax	-	13.43
Furniture, Fixtures & Equip.	94.00	Employee's Insurance	1,465.22	4,461.66
Prepaid Miscellaneous	25,058.02	Travel & Conference	-	-
Accrued Interest on Loans	4,543.34	League Dues	322.00	966.00
Accrued Interest on P/L Lns	1,769.90	SWACHA	59.00	177.00
Agency Account	4,659.38	Rent	721.24	2,163.72
NCUA Capitalization*	48,350.18	Other Office Expense	10.00	30.00
TOTAL ASSETS	5,496,194.53	Communications	218.36	544.19
LIABILITIES		Stationary & Supplies	504.83	1,795.66
Accts. Pyble (Dorm/Unp. Cks)	1,606.30	Surety Bond Premium	388.00	1,164.00
Acct. Payable (Misc.)	77.62	Other Insurance Expense	762.00	2,346.00
Undisbursed Loan Funds	-	Depreciation FF & E	29.00	87.00
Undisbursed CC Payments	-	Bank Service Charge	459.18	1,371.00
Other Accrued Expenses	1,406.83	Share Draft Expense	75.00	225.00
Insurance Contracts Payable	127.29	Data Processing	44.00	264.57
Retirement Payable	1,393.46	Home Banking	200.00	600.00
Escrow, Real Estate (6)	18,033.64	Promotions	84.00	252.00
IRA Dividend Payable	43.55	Credit Bureau Expense	273.00	822.11
Dividends Payable	958.37	Credit Card Program	426.93	1,336.17
IRA's (13)	114,948.27	VISA Debit Card Program	811.13	2,346.34
Special Shares (9)	164,148.13	P/L Servicing Fee	122.91	324.75
Shares	4,170,666.67	Legal Fees	-	-
Share Drafts (90)	217,677.96	Audit Expense	-	1,875.12
Money Market (1)	4,720.97	Strategic Planning	-	-
Undivided Earnings	544,364.06	IRA Service Charges	70.00	245.94
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	3,050.00	678.00
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	138.00	420.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	-
Unapplied Exceptions	-	Miscellaneous	1,688.56	2,124.90
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(8,230.32)	SUBTOTAL	22,243.95	55,117.37
		Dividends Payable	324.37	958.37
		IRA Dividends Payable	13.55	43.55
		Money Market Dividends Pay	0.58	1.78
TOTAL LIABILITIES	5,496,194.53	TOTAL EXPENSES	22,582.45	56,121.07
DELINQUENT		NET EARNINGS	(12,649.62)	(8,230.32)
2 to 6 Months (1)	17,143.12	Total Loans:	2,411,555.97	
6 to 12 Months ()		Total Shares:	4,672,162.00	
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	17,143.12			
Current and Less Than 2 Months Delinquent (130)	2,394,412.85			

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	13	18,889.24
Total Loans - Year to Date	123	375,266.77
Loans made since organization	32,049	89,763,161.14
Losses and Recoveries since organization	\$ 214,745.26	30,979.16
	CHARGED OFF	RECOVERED