

<b>FINANCIAL &amp; STATISTICAL REPORT</b>				
<b>BALANCE SHEET</b>		<b>STATEMENT OF INCOME AND EXPENSES</b>		
<b>ASSETS</b>	<b>END OF THIS MONTH</b>	<b>INCOME</b>	<b>THIS MONTH</b>	<b>THIS QUARTER TO DATE</b>
Total Personal Loans (128)	1,370,904.01	Interest on Personal Loans	4,430.16	4,430.16
Real Estate Loans (4)	172,291.58	Interest on Real Estate Loans	839.95	839.95
VISA Credit Card Loans	52,677.68	Int. on VISA Credit Card	480.96	480.96
Participation Loan	836,175.13	Int. on P/L Loans	1,368.81	1,368.81
Allowance for Loan Losses	(264.58)	Income from Investments	439.45	439.45
Cash on Hand	45,803.56	Other Income	2,315.22	2,315.22
Bank	111,795.44	<b>TOTAL INCOME</b>	<b>9,874.55</b>	<b>9,874.55</b>
CCFCU Cash Mgt/Tier Shares	2,023,070.42	<b>EXPENSES</b>		
CCFCU/PCC Fund	2,016.00	Salaries	7,941.87	7,941.87
VISA Settlement (LSC)	2,500.00	Retirement	635.19	635.19
CD Interest Receivable	312.61	Social Security Taxes	593.21	593.21
Investments	798,168.00	Unemployment Comp. Tax	10.54	10.54
Furniture, Fixtures & Equip.	65.00	Employee's Insurance	1,786.37	1,786.37
Prepaid Miscellaneous	22,681.74	Travel & Conference	-	-
Accrued Interest on Loans	4,685.45	League Dues	322.00	322.00
Accrued Interest on P/L Lns	1,925.71	SWACHA	59.00	59.00
Agency Account	4,561.87	Rent	721.24	721.24
NCUA Capitalization*	48,350.18	Other Office Expense	27.00	27.00
<b>TOTAL ASSETS</b>	<b>5,497,719.80</b>	Communications	227.51	227.51
<b>LIABILITIES</b>		Stationary & Supplies	535.80	535.80
Accts. Pyble (Dorm/Unp. Cks)	1,606.30	Surety Bond Premium	388.00	388.00
Acct. Payable (Misc.)	77.62	Other Insurance Expense	762.00	762.00
Undisbursed Loan Funds	-	Depreciation FF & E	29.00	29.00
Undisbursed CC Payments	130.67	Bank Service Charge	459.41	459.41
Other Accrued Expenses	1,517.83	Share Draft Expense	75.00	75.00
Insurance Contracts Payable	124.15	Data Processing	44.00	44.00
Retirement Payable	1,937.65	Home Banking	200.00	200.00
Escrow, Real Estate (7)	19,644.43	Promotions	84.00	84.00
IRA Dividend Payable	15.00	Credit Bureau Expense	27.00	27.00
Dividends Payable	340.00	Credit Card Program	441.62	441.62
IRA's (13)	114,899.18	VISA Debit Card Program	785.29	785.29
Special Shares (9)	164,188.79	P/L Servicing Fee	211.25	211.25
Shares	4,186,911.69	Legal Fees	-	-
Share Drafts (89)	205,197.47	Audit Expense	-	-
Money Market (1)	4,721.57	Strategic Planning	-	-
Undivided Earnings	536,133.74	IRA Service Charges	70.00	70.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	(3,400.00)	(3,400.00)
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	248.00	248.00
NCUA Ins. Premium Payable		Annual Meeting	-	-
Unapplied Exceptions		Miscellaneous	212.67	212.67
Notes Payable - CCFCU		Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(3,978.02)	<b>SUBTOTAL</b>	<b>13,496.97</b>	<b>13,496.97</b>
		Dividends Payable	340.00	340.00
		IRA Dividends Payable	15.00	15.00
		Money Market Dividends Pay	0.60	0.60
<b>TOTAL LIABILITIES</b>	<b>5,497,719.80</b>	<b>TOTAL EXPENSES</b>	<b>13,852.57</b>	<b>13,852.57</b>
<b>DELINQUENT</b>		<b>NET EARNINGS</b>	<b>(3,978.02)</b>	<b>(3,978.02)</b>
2 to 6 Months (0)	-	Total Loans:	2,432,048.40	
6 to 12 Months ( )		Total Shares:	4,675,918.70	
12 to 18 Months ( )				
18 Months and Over ( )				
<b>TOTAL DELINQUENT</b>	<b>-</b>			
Current and Less Than 2 Months Delinquent (132)	2,432,048.40			

**STATISTICAL INFORMATION**

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

<b>LOANS MADE YEAR TO DATE</b>	<b>NUMBER</b>	<b>AMOUNT</b>
Secured by Real Estate Mortgages	2	84,551.22
All Other Loans	15	25,975.00
Total Loans - Year to Date	140	485,792.99
Loans made since organization	32,066	89,873,687.36
Losses and Recoveries since organization	\$ 214,745.26	30,979.16
	<b>CHARGED OFF</b>	<b>RECOVERED</b>