

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 (131)	1,356,018.81	Interest on Personal Loans	4,182.71	8,612.87
Real Estate Loans (4)	170,462.05	Interest on Real Estate Loans	912.72	1,752.67
VISA Credit Card Loans	51,214.66	Int. on VISA Credit Card	477.96	958.92
Participation Loan	816,735.67	Int. on P/L Loans	1,340.23	2,709.04
Allowance for Loan Losses	(239.38)	Income from Investments	457.99	897.44
Cash on Hand	51,538.95	Other Income	2,316.38	4,631.60
Bank	294,976.50	TOTAL INCOME	9,687.99	19,562.54
CCFCU Cash Mgt/Tier Shares	2,129,321.13	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	7,802.97	15,744.84
VISA Settlement (LSC)	2,500.00	Retirement	621.29	1,256.48
CD Interest Receivable	312.61	Social Security Taxes	582.58	1,175.79
Investments	798,168.00	Unemployment Comp. Tax	-	10.54
Furniture, Fixtures & Equip.	37.00	Employee's Insurance	1,792.36	3,578.73
Prepaid Miscellaneous	23,500.36	Travel & Conference	-	-
Accrued Interest on Loans	4,806.22	League Dues	322.00	644.00
Accrued Interest on P/L Lns	2,017.81	SWACHA	59.00	118.00
Agency Account	4,330.62	Rent	721.24	1,442.48
NCUA Capitalization*	48,350.18	Other Office Expense	27.00	54.00
TOTAL ASSETS	5,756,067.19	Communications	260.16	487.67
LIABILITIES		Stationary & Supplies	468.48	1,004.28
Accts. Pyble (Dorm/Unp. Cks)	1,606.30	Surety Bond Premium	388.00	776.00
Acct. Payable (Misc.)	97.62	Other Insurance Expense	748.00	1,510.00
Undisbursed Loan Funds	330.00	Depreciation FF & E	28.00	57.00
Undisbursed CC Payments	162.05	Bank Service Charge	459.84	919.25
Other Accrued Expenses	1,763.83	Share Draft Expense	75.00	150.00
Insurance Contracts Payable	111.49	Data Processing	44.00	88.00
Retirement Payable	530.29	Home Banking	200.00	400.00
Escrow, Real Estate (7)	26,107.64	Promotions	84.00	168.00
IRA Dividend Payable	30.00	Credit Bureau Expense	336.81	363.81
Dividends Payable	675.00	Credit Card Program	507.45	949.07
IRA's (13)	114,806.54	VISA Debit Card Program	1,316.03	2,101.32
Special Shares (9)	155,463.79	P/L Servicing Fee	223.49	434.74
Shares	4,423,493.53	Legal Fees	-	-
Share Drafts (91)	238,120.85	Audit Expense	-	-
Money Market (1)	4,722.15	Strategic Planning	-	-
Undivided Earnings	536,133.74	IRA Service Charges	70.00	140.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	(48.00)	(3,448.00)
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	248.00	496.00
NCUA Ins. Premium Payable		Annual Meeting	135.00	135.00
Unapplied Exceptions		Miscellaneous	226.05	438.72
Notes Payable - CCFCU		Cash Over/Short		-
		Extraordinary Gains/Losses		-
		Donated Scholarship Funds		-
Gain or Loss	(12,339.36)	SUBTOTAL	17,698.75	31,195.72
		Dividends Payable	335.00	675.00
		IRA Dividends Payable	15.00	30.00
		Money Market Dividends Pay	0.58	1.18
TOTAL LIABILITIES	5,756,067.19	TOTAL EXPENSES	18,049.33	31,901.90
DELINQUENT		NET EARNINGS	(8,361.34)	(12,339.36)
2 to 6 Months (0)	-	Total Loans:	2,394,431.19	
6 to 12 Months ()		Total Shares:	4,936,606.86	
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	-			
Current and Less Than 2 Months Delinquent (135)	2,394,431.19			

STATISTICAL INFORMATION

Number of members: 853 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	-	-
All Other Loans	17	67,723.88
Total Loans - Year to Date	157	553,516.87
Loans made since organization	32,083	89,971,411.24
Losses and Recoveries since organization	\$ 214,745.26	31,001.96
	CHARGED OFF	RECOVERED