

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 (132)	1,323,255.88	Interest on Personal Loans	4,290.95	12,903.82
Real Estate Loans (4)	168,226.43	Interest on Real Estate Loans	913.98	2,666.65
VISA Credit Card Loans	49,586.71	Int. on VISA Credit Card	480.14	1,439.06
Participation Loan	779,163.18	Int. on P/L Loans	1,145.31	3,854.35
Allowance for Loan Losses	(239.38)	Income from Investments	492.13	1,389.57
Cash on Hand	62,314.36	Other Income	1,542.20	6,173.80
Bank	56,632.16	TOTAL INCOME	8,864.71	28,427.25
CCFCU Cash Mgt/Tier Shares	2,350,005.07	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	10,991.29	26,736.13
VISA Settlement (LSC)	2,500.00	Retirement	890.13	2,146.61
CD Interest Receivable	312.61	Social Security Taxes	826.50	2,002.29
Investments	798,168.00	Unemployment Comp. Tax	-	10.54
Furniture, Fixtures & Equip.	33.00	Employee's Insurance	1,092.28	4,671.01
Prepaid Miscellaneous	22,299.23	Travel & Conference	-	-
Accrued Interest on Loans	4,536.79	League Dues	322.00	966.00
Accrued Interest on P/L Lns	1,993.43	SWACHA	59.00	177.00
Agency Account	4,176.80	Rent	721.24	2,163.72
NCUA Capitalization*	48,350.18	Other Office Expense	25.55	79.55
TOTAL ASSETS	5,673,330.45	Communications	211.27	698.94
LIABILITIES		Stationary & Supplies	392.70	1,396.98
Accts. Pyble (Dorm/Unp. Cks)	1,606.30	Surety Bond Premium	388.00	1,164.00
Acct. Payable (Misc.)	117.62	Other Insurance Expense	729.00	2,239.00
Undisbursed Loan Funds	-	Depreciation FF & E	4.00	61.00
Undisbursed CC Payments	490.69	Bank Service Charge	460.49	1,379.74
Other Accrued Expenses	1,560.83	Share Draft Expense	75.00	225.00
Insurance Contracts Payable	107.65	Data Processing	44.00	132.00
Retirement Payable	1,329.42	Home Banking	200.00	600.00
Escrow, Real Estate (6)	1,611.81	Promotions	84.00	252.00
IRA Dividend Payable	43.27	Credit Bureau Expense	410.96	774.77
Dividends Payable	1,018.32	Credit Card Program	504.76	1,453.83
IRA's (13)	113,675.54	VISA Debit Card Program	1,116.47	3,217.79
Special Shares (9)	156,738.79	P/L Servicing Fee	167.80	602.54
Shares	4,401,526.57	Legal Fees	-	-
Share Drafts (92)	212,592.14	Audit Expense	-	-
Money Market (1)	4,722.75	Strategic Planning	-	-
Undivided Earnings	536,133.74	IRA Service Charges	70.00	210.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	-	(3,448.00)
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	248.00	744.00
NCUA Ins. Premium Payable	-	Annual Meeting	161.77	296.77
Unapplied Exceptions	-	Miscellaneous	168.67	607.39
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(24,196.72)	SUBTOTAL	20,364.88	51,560.60
		Dividends Payable	343.32	1,018.32
		IRA Dividends Payable	13.27	43.27
		Money Market Dividends Pay	0.60	1.78
TOTAL LIABILITIES	5,673,330.45	TOTAL EXPENSES	20,722.07	52,623.97
DELINQUENT		NET EARNINGS	(11,857.36)	(24,196.72)
2 to 6 Months (0)	-	Total Loans:	2,320,232.20	
6 to 12 Months ()	-	Total Shares:	4,889,255.79	
12 to 18 Months ()	-			
18 Months and Over ()	-			
TOTAL DELINQUENT	-			
Current and Less Than 2 Months Delinquent (136)	2,320,232.20			

STATISTICAL INFORMATION

Number of members: 855 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	-	-
All Other Loans	14	31,704.56
Total Loans - Year to Date	171	585,221.43
Loans made since organization	32,097	89,973,115.80
Losses and Recoveries since organization	\$ 214,745.26	31,001.96
	CHARGED OFF	RECOVERED