

FINANCIAL & STATISTICAL REPORT				
BALANCE SHEET		STATEMENT OF INCOME AND EXPENSES		
ASSETS	END OF THIS MONTH	INCOME	THIS MONTH	THIS YEAR TO DATE
Total Personal Loans ()	1,323,255.88	Interest on Personal Loans		56,874.73
Real Estate Loans ()	168,226.43	Interest on Real Estate Loans		10,543.75
VISA Credit Cards	49,586.71	Interest on VISA Loans		5,639.86
Participation Loan	779,163.18	Interest on P/L		10,339.45
Allowance for Loan Losses	(239.38)	Income from Investments		6,649.26
Cash on Hand	62,314.36	Other Income		54,709.65
Bank	56,632.16	TOTAL INCOME		144,756.70
CCFCU/Tier Shares	2,350,005.07	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries		98,142.85
VISA Settlement	2,500.00	Retirement		9,229.18
CD Interest Receivable	312.61	Social Security Taxes		7,335.67
Investments	798,168.00	Unemployment Comp. Tax		203.51
Furniture, Fixtures & Equip.	33.00	Employee's Insurance		18,040.44
Prepaid Miscellaneous	22,299.23	Travel & Conference		-
Accrued Interest on Loans	4,536.79	League Dues		3,884.00
Accrued Interest on P/L	1,993.43	SWACHA		698.00
Agency Account	4,176.80	Rent		8,654.88
NCUA Capitalization*	48,350.18	Other Office Expense		169.55
TOTAL ASSETS	5,673,330.45	Communications		2,609.38
LIABILITIES		Stationary & Supplies*		7,203.49
Accts. Payble (Dorm/Unp. Cks)	1,606.30	Surety Bond Premium		4,656.00
Acct. Payable (Misc.)	117.62	Other Insurance Expense		9,616.96
Undisbursed Loan Proceeds	-	Depreciation FF & E		322.00
Undisbursed CC Payments	490.69	Bank Service Charge		5,335.25
Other Accrued Expenses	1,560.83	Share Draft Expense		900.00
Insurance Contracts Payable	107.65	Data Processing		997.71
Retirement Payable	1,329.42	Home Banking		2,400.00
Escrow, Real Estate ()	1,611.81	Promotions		1,698.00
IRA Dividend Payable	43.27	Credit Bureau Expense		3,342.46
Dividends Payable	1,018.32	VISA Credit Card Program		5,440.91
IRA's ()	113,675.54	VISA Debit Card Program		9,964.66
Special Shares ()	156,738.79	P/L Servicing Fee		1,601.19
Shares	4,401,526.57	Legal Fees		-
Share Drafts ()	212,592.14	Audit Expense		3,667.12
Money Market ()	4,722.75	Strategic Planning		-
Undivided Earnings	511,937.02	IRA Service Charge		720.46
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses		(3,927.00)
Gramlich, Murray, Hagler Sch	51,168.21	State Operating Fee Expense		2,352.00
NCUA Ins. Premium Payable	-	MSUCU Annual Meeting Exp		399.77
Unapplied Exceptions	-	Miscellaneous		3,813.31
		Cash Over/Short		
		Extraordinary Gains/Losses	-	
		Donated Scholarship Funds		-
Gain or Loss		SUBTOTAL	-	209,471.75
		Dividends Payable		3,876.25
		IRA Dividends Payable		174.23
		Money Market Dividends Pay		7.06
TOTAL LIABILITIES	5,673,330.45	TOTAL EXPENSES	-	213,529.29
		NET EARNINGS	-	(68,772.59)

