

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 (135)	1,326,524.86	Interest on Personal Loans	4,243.13	4,243.13
Real Estate Loans (4)	166,008.96	Interest on Real Estate Loans	875.57	875.57
VISA Credit Card Loans	46,537.97	Int. on VISA Credit Card	465.69	465.69
Participation Loan	708,986.15	Int. on P/L Loans	974.40	974.40
Allowance for Loan Losses	(225.12)	Income from Investments	413.16	413.16
Cash on Hand	85,440.14	Other Income	2,863.05	2,863.05
Bank	274,525.16	<b>TOTAL INCOME</b>	<b>9,835.00</b>	<b>9,835.00</b>
CCFCU Cash Mgt/Tier Shares	2,204,942.20	<b>EXPENSES</b>		
CCFCU/PCC Fund	2,016.00	Salaries	7,908.16	7,908.16
VISA Settlement (LSC)	2,500.00	Retirement	635.42	635.42
CD Interest Receivable	312.61	Social Security Taxes	655.32	655.32
Investments	798,168.00	Unemployment Comp. Tax	94.89	94.89
Furniture, Fixtures & Equip.	31.00	Employee's Insurance	1,092.28	1,092.28
Prepaid Miscellaneous	25,944.17	Travel & Conference	-	-
Accrued Interest on Loans	4,127.43	League Dues	316.90	316.90
Accrued Interest on P/L Lns	1,773.90	SWACHA	59.00	59.00
Agency Account	4,071.19	Rent	721.24	721.24
NCUA Capitalization*	48,350.18	Other Office Expense	30.00	30.00
<b>TOTAL ASSETS</b>	<b>5,700,034.80</b>	Communications	253.61	253.61
<b>LIABILITIES</b>		Stationary & Supplies	380.50	380.50
Accts. Pyble (Dorm/Unp. Cks)	1,606.30	Surety Bond Premium	388.00	388.00
Acct. Payable (Misc.)	117.62	Other Insurance Expense	785.00	785.00
Undisbursed Loan Funds	-	Depreciation FF & E	2.00	2.00
Undisbursed CC Payments	1,005.03	Bank Service Charge	446.90	446.90
Other Accrued Expenses	674.83	Share Draft Expense	75.00	75.00
Insurance Contracts Payable	108.63	Data Processing	74.02	74.02
Retirement Payable	1,873.84	Home Banking	200.00	200.00
Escrow, Real Estate (6)	4,926.29	Promotions	84.00	84.00
IRA Dividend Payable	15.00	Credit Bureau Expense	365.04	365.04
Dividends Payable	345.00	Credit Card Program	408.74	408.74
IRA's (13)	113,533.53	VISA Debit Card Program	863.79	863.79
Special Shares (9)	156,778.53	P/L Servicing Fee	224.63	224.63
Shares	4,449,459.66	Legal Fees	-	-
Share Drafts (92)	195,490.15	Audit Expense	-	-
Money Market (1)	4,723.35	Strategic Planning	-	-
Undivided Earnings	511,937.02	IRA Service Charges	70.00	70.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	(265.00)	(265.00)
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	248.00	248.00
NCUA Ins. Premium Payable		Annual Meeting	-	-
Unapplied Exceptions		Miscellaneous	168.67	168.67
Notes Payable - CCFCU		Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(6,811.71)	<b>SUBTOTAL</b>	<b>16,286.11</b>	<b>16,286.11</b>
		Dividends Payable	345.00	345.00
		IRA Dividends Payable	15.00	15.00
		Money Market Dividends Pay	0.60	0.60
<b>TOTAL LIABILITIES</b>	<b>5,700,034.80</b>	<b>TOTAL EXPENSES</b>	<b>16,646.71</b>	<b>16,646.71</b>
<b>DELINQUENT</b>		<b>NET EARNINGS</b>	<b>(6,811.71)</b>	<b>(6,811.71)</b>
2 to 6 Months (0)	-	Total Loans:	2,248,057.94	
6 to 12 Months ( )		Total Shares:	4,919,985.22	
12 to 18 Months ( )				
18 Months and Over ( )				
<b>TOTAL DELINQUENT</b>	<b>-</b>			
Current and Less Than 2 Months Delinquent (139)	2,248,057.94			

**STATISTICAL INFORMATION**

Number of members: 858 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	-	-
All Other Loans	14	52,796.68
Total Loans - Year to Date	14	52,796.68
Loans made since organization	32,111	90,025,912.48
Losses and Recoveries since organization	\$ 214,745.26	31,252.70
	<b>CHARGED OFF</b>	<b>RECOVERED</b>