

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 (139)	1,327,365.06	Interest on Personal Loans	3,809.24	8,052.37
Real Estate Loans (5)	357,729.21	Interest on Real Estate Loans	1,158.60	2,034.17
VISA Credit Card Loans	43,380.63	Int. on VISA Credit Card	449.53	915.22
Participation Loan	692,483.19	Int. on P/L Loans	788.00	1,762.40
Allowance for Loan Losses	(3,266.12)	Income from Investments	628.63	1,041.79
Cash on Hand	46,604.06	Other Income	1,323.71	4,186.76
Bank	57,967.61	TOTAL INCOME	8,157.71	17,992.71
CCFCU Cash Mgt/Tier Shares	2,409,107.75	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	7,755.89	15,664.05
VISA Settlement (LSC)	2,500.00	Retirement	616.59	1,252.01
CD Interest Receivable	312.61	Social Security Taxes	578.99	1,234.31
Investments	798,168.00	Unemployment Comp. Tax	-	94.89
Furniture, Fixtures & Equip.	31.00	Employee's Insurance	1,212.37	2,304.65
Prepaid Miscellaneous	32,095.15	Travel & Conference	-	-
Accrued Interest on Loans	4,651.63	League Dues	-	316.90
Accrued Interest on P/L Lns	1,414.59	SWACHA	59.00	118.00
Agency Account	3,903.21	Rent	721.24	1,442.48
NCUA Capitalization*	48,350.18	Other Office Expense	30.00	60.00
TOTAL ASSETS	5,824,813.76	Communications	92.80	346.41
LIABILITIES		Stationary & Supplies	536.98	917.48
Accts. Pyble (Dorm/Unp. Cks)	1,606.30	Surety Bond Premium	388.00	776.00
Acct. Payable (Misc.)	-	Other Insurance Expense	921.00	1,706.00
Undisbursed Loan Funds	48,342.01	Depreciation FF & E	-	2.00
Undisbursed CC Payments	525.10	Bank Service Charge	469.34	916.24
Other Accrued Expenses	788.83	Share Draft Expense	75.00	150.00
Insurance Contracts Payable	114.34	Data Processing	299.00	373.02
Retirement Payable	525.59	Home Banking	200.00	400.00
Escrow, Real Estate (6)	8,240.77	Promotions	84.00	168.00
IRA Dividend Payable	30.00	Credit Bureau Expense	355.47	720.51
Dividends Payable	690.00	Credit Card Program	424.16	832.90
IRA's (13)	113,440.89	VISA Debit Card Program	1,139.71	2,003.50
Special Shares (9)	191,549.21	P/L Servicing Fee	193.23	417.86
Shares	4,480,205.67	Legal Fees	-	-
Share Drafts (92)	216,667.29	Audit Expense	-	-
Money Market (1)	4,723.89	Strategic Planning	-	-
Undivided Earnings	511,937.02	IRA Service Charges	70.00	140.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	3,041.00	2,776.00
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	248.00	496.00
NCUA Ins. Premium Payable		Annual Meeting	129.90	129.90
Unapplied Exceptions		Miscellaneous	168.67	337.34
Notes Payable - CCFCU		Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(18,824.88)	SUBTOTAL	19,810.34	36,096.45
		Dividends Payable	345.00	690.00
		IRA Dividends Payable	15.00	30.00
		Money Market Dividends Pay	0.54	1.14
TOTAL LIABILITIES	5,824,813.76	TOTAL EXPENSES	20,170.88	36,817.59
DELINQUENT		NET EARNINGS	(12,013.17)	(18,824.88)
2 to 6 Months (2)	15,512.90	Total Loans:	2,420,958.09	
6 to 12 Months ()		Total Shares:	5,006,586.95	
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	15,512.90			
Current and Less Than 2 Months Delinquent (142)	2,405,445.19			

STATISTICAL INFORMATION

Number of members: 859 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	1	194,000.00
All Other Loans	17	53,591.14
Total Loans - Year to Date	32	300,387.82
Loans made since organization	32,129	90,723,503.62
Losses and Recoveries since organization	\$ 214,745.26	31,252.70
	CHARGED OFF	RECOVERED