

<b>FINANCIAL &amp; STATISTICAL REPORT</b>				
<b>BALANCE SHEET</b>		<b>STATEMENT OF INCOME AND EXPENSES</b>		
<b>ASSETS</b>	<b>END OF THIS MONTH</b>	<b>INCOME</b>	<b>THIS MONTH</b>	<b>THIS QUARTER TO DATE</b>
Total Personal Loans (146)	1,500,429.02	Interest on Personal Loans	4,835.88	4,835.88
Real Estate Loans (5)	351,369.89	Interest on Real Estate Loans	1,220.35	1,220.35
VISA Credit Card Loans	33,527.49	Int. on VISA Credit Card	335.40	335.40
Participation Loan	620,706.27	Int. on P/L Loans	712.35	712.35
Allowance for Loan Losses	(74.80)	Income from Investments	2,193.54	2,193.54
Cash on Hand	35,113.58	Other Income	2,050.92	2,050.92
Bank	57,756.50	<b>TOTAL INCOME</b>	<b>11,348.44</b>	<b>11,348.44</b>
CCFCU Cash Mgt/Tier Shares	1,337,832.20	<b>EXPENSES</b>		
CCFCU/PCC Fund	2,016.00	Salaries	7,897.13	7,897.13
VISA Settlement (LSC)	2,500.00	Retirement	630.72	630.72
CD Interest Receivable	768.90	Social Security Taxes	589.79	589.79
Investments	1,794,168.00	Unemployment Comp. Tax	161.17	161.17
Furniture, Fixtures & Equip.	31.00	Employee's Insurance	1,212.37	1,212.37
Prepaid Miscellaneous	27,839.11	Travel & Conference	-	-
Accrued Interest on Loans	5,194.37	League Dues	332.00	332.00
Accrued Interest on P/L Lns	1,112.11	SWACHA	65.00	65.00
Agency Account	3,422.12	Rent	721.24	721.24
NCUA Capitalization*	48,892.55	Other Office Expense	13.00	13.00
<b>TOTAL ASSETS</b>	<b>5,822,604.31</b>	Communications	317.79	317.79
<b>LIABILITIES</b>		Stationary & Supplies	464.32	464.32
Accts. Pyble (Dorm/Unp. Cks)	2,076.49	Surety Bond Premium	388.00	388.00
Acct. Payable (Misc.)	-	Other Insurance Expense	870.00	870.00
Undisbursed Loan Funds	32,806.68	Depreciation FF & E	-	-
Undisbursed CC Payments	-	Bank Service Charge	459.73	459.73
Other Accrued Expenses	1,803.83	Share Draft Expense	50.00	50.00
Insurance Contracts Payable	162.69	Data Processing	124.00	124.00
Retirement Payable	1,622.68	Home Banking	225.00	225.00
Escrow, Real Estate (7)	21,130.77	Promotions	84.00	84.00
IRA Dividend Payable	15.00	Credit Bureau Expense	355.30	355.30
Dividends Payable	360.00	Credit Card Program	414.20	414.20
IRA's (12)	113,094.99	VISA Debit Card Program	911.09	911.09
Special Shares (9)	187,814.36	P/L Servicing Fee	155.42	155.42
Shares	4,485,732.88	Legal Fees	-	-
Share Drafts (92)	225,464.01	Audit Expense	442.00	442.00
Money Market (1)	4,725.07	Strategic Planning	-	-
Undivided Earnings	487,874.41	IRA Service Charges	72.00	72.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	(180.00)	(180.00)
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	149.00	149.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	-
Unapplied Exceptions	-	Miscellaneous	379.87	379.87
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(6,331.28)	<b>SUBTOTAL</b>	<b>17,304.14</b>	<b>17,304.14</b>
		Dividends Payable	360.00	360.00
		IRA Dividends Payable	15.00	15.00
		Money Market Dividends Pay	0.58	0.58
<b>TOTAL LIABILITIES</b>	<b>5,822,604.31</b>	<b>TOTAL EXPENSES</b>	<b>17,679.72</b>	<b>17,679.72</b>
<b>DELINQUENT</b>		<b>NET EARNINGS</b>	<b>(6,331.28)</b>	<b>(6,331.28)</b>
2 to 6 Months ()	-	Total Loans:	2,506,032.67	
6 to 12 Months ()	-	Total Shares:	5,016,831.31	
12 to 18 Months ()	-			
18 Months and Over ()	-			
<b>TOTAL DELINQUENT</b>	<b>-</b>			
Current and Less Than 2 Months Delinquent (151)	2,506,032.67			

**STATISTICAL INFORMATION**

Number of members: 860 Number of potential members: 2,500

<b>LOANS MADE YEAR TO DATE</b>	<b>NUMBER</b>	<b>AMOUNT</b>
Secured by Real Estate Mortgages	-	-
All Other Loans	15	65,955.72
Total Loans - Year to Date	70	623,617.30
Loans made since organization	32,167	90,596,733.10
Losses and Recoveries since organization	\$ 214,847.58	31,252.70
	<b>CHARGED OFF</b>	<b>RECOVERED</b>