

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 (147)	1,499,708.37	Interest on Personal Loans	4,308.78	12,361.15
Real Estate Loans (5)	354,510.94	Interest on Real Estate Loans	1,245.75	3,279.92
VISA Credit Card Loans	41,943.05	Int. on VISA Credit Card	395.70	1,310.92
Participation Loan	656,434.15	Int. on P/L Loans	1,004.67	2,767.07
Allowance for Loan Losses	(254.80)	Income from Investments	936.65	1,978.44
Cash on Hand	79,117.55	Other Income	2,024.73	6,211.49
Bank	90,207.17	TOTAL INCOME	9,916.28	27,908.99
CCFCU Cash Mgt/Tier Shares	1,329,025.43	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	8,073.68	23,737.73
VISA Settlement (LSC)	2,500.00	Retirement	825.13	2,077.14
CD Interest Receivable	768.90	Social Security Taxes	603.30	1,837.61
Investments	1,794,168.00	Unemployment Comp. Tax	-	94.89
Furniture, Fixtures & Equip.	31.00	Employee's Insurance	1,212.37	3,517.02
Prepaid Miscellaneous	30,220.84	Travel & Conference	-	-
Accrued Interest on Loans	4,756.03	League Dues	331.50	648.40
Accrued Interest on P/L Lns	1,497.31	SWACHA	65.00	183.00
Agency Account	3,581.07	Rent	721.24	2,163.72
NCUA Capitalization*	48,350.18	Other Office Expense	30.00	90.00
TOTAL ASSETS	5,938,581.19	Communications	168.70	515.11
LIABILITIES		Stationary & Supplies	680.62	1,598.10
Accts. Pyble (Dorm/Unp. Cks)	1,606.30	Surety Bond Premium	388.00	1,164.00
Acct. Payable (Misc.)	-	Other Insurance Expense	869.98	2,575.98
Undisbursed Loan Funds	140,278.77	Depreciation FF & E	-	2.00
Undisbursed CC Payments	-	Bank Service Charge	476.54	1,392.78
Other Accrued Expenses	1,264.83	Share Draft Expense	75.00	225.00
Insurance Contracts Payable	135.74	Data Processing	(96.87)	276.15
Retirement Payable	1,082.96	Home Banking	200.00	600.00
Escrow, Real Estate (7)	16,564.58	Promotions	84.00	252.00
IRA Dividend Payable	41.96	Credit Bureau Expense	355.49	1,076.00
Dividends Payable	1,039.78	Credit Card Program	436.80	1,269.70
IRA's (12)	113,309.20	VISA Debit Card Program	906.42	2,909.92
Special Shares (9)	191,099.21	P/L Servicing Fee	128.92	546.78
Shares	4,498,558.28	Legal Fees	-	-
Share Drafts (90)	216,748.95	Audit Expense	587.00	587.00
Money Market (1)	4,724.49	Strategic Planning	-	-
Undivided Earnings	511,937.02	IRA Service Charges	129.18	269.18
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	(2,909.00)	(133.00)
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	245.00	741.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	129.90
Unapplied Exceptions	-	Miscellaneous	203.67	541.01
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(24,062.61)	SUBTOTAL	14,791.67	50,888.12
		Dividends Payable	349.78	1,039.78
		IRA Dividends Payable	11.96	41.96
		Money Market Dividends Pay	0.60	1.74
TOTAL LIABILITIES	5,938,581.19	TOTAL EXPENSES	15,154.01	51,971.60
DELINQUENT		NET EARNINGS	(5,237.73)	(24,062.61)
2 to 6 Months (2)	-	Total Loans:	2,552,596.51	
6 to 12 Months ()	-	Total Shares:	5,024,440.13	
12 to 18 Months ()	-			
18 Months and Over ()	-			
TOTAL DELINQUENT	-			
Current and Less Than 2 Months Delinquent (152)	2,552,596.51			

STATISTICAL INFORMATION

Number of members: 863 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	-	-
All Other Loans	23	257,273.76
Total Loans - Year to Date	55	557,661.58
Loans made since organization	32,152	90,530,777.38
Losses and Recoveries since organization	\$ 214,847.58	31,252.70
	CHARGED OFF	RECOVERED