

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 (150)	1,456,228.51	Interest on Personal Loans	5,046.61	9,882.49
Real Estate Loans (6)	481,817.92	Interest on Real Estate Loans	1,588.17	2,808.52
VISA Credit Card Loans	36,948.16	Int. on VISA Credit Card	302.07	637.47
Participation Loan	604,488.59	Int. on P/L Loans	1,316.86	2,029.21
Allowance for Loan Losses	(76.30)	Income from Investments	2,397.60	4,591.14
Cash on Hand	27,023.80	Other Income	2,888.21	4,939.13
Bank	114,191.05	TOTAL INCOME	13,539.52	24,887.96
CCFCU Cash Mgt/Tier Shares	962,616.37	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	7,955.98	15,853.11
VISA Settlement (LSC)	2,500.00	Retirement	636.59	1,267.31
CD Interest Receivable	1,208.32	Social Security Taxes	594.29	1,184.08
Investments	2,043,168.00	Unemployment Comp. Tax	-	161.17
Furniture, Fixtures & Equip.	31.00	Employee's Insurance	1,212.37	2,424.74
Prepaid Miscellaneous	26,431.60	Travel & Conference	-	-
Accrued Interest on Loans	5,687.84	League Dues	332.00	664.00
Accrued Interest on P/L Lns	1,580.46	SWACHA	65.00	130.00
Agency Account	3,274.31	Rent	721.24	1,442.48
NCUA Capitalization*	48,892.55	Other Office Expense	13.00	26.00
TOTAL ASSETS	5,818,028.18	Communications	400.56	718.35
LIABILITIES		Stationary & Supplies	427.11	891.43
Accts. Pyble (Dorm/Unp. Cks)	2,076.49	Surety Bond Premium	388.00	776.00
Acct. Payable (Misc.)	-	Other Insurance Expense	870.00	1,740.00
Undisbursed Loan Funds	58,290.32	Depreciation FF & E	-	-
Undisbursed CC Payments	175.31	Bank Service Charge	513.36	973.09
Other Accrued Expenses	2,342.83	Share Draft Expense	100.00	150.00
Insurance Contracts Payable	169.16	Data Processing	74.00	198.00
Retirement Payable	545.59	Home Banking	175.00	400.00
Escrow, Real Estate (8)	26,613.52	Promotions	84.00	168.00
IRA Dividend Payable	30.00	Credit Bureau Expense	355.22	710.52
Dividends Payable	720.00	Credit Card Program	404.25	818.45
IRA's (12)	113,002.35	VISA Debit Card Program	1,190.81	2,101.90
Special Shares (9)	187,838.20	P/L Servicing Fee	117.28	272.70
Shares	4,463,167.08	Legal Fees	-	-
Share Drafts (89)	217,006.75	Audit Expense	442.00	884.00
Money Market (1)	4,725.67	Strategic Planning	-	-
Undivided Earnings	487,874.41	IRA Service Charges	72.00	144.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	1.50	(178.50)
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	149.00	298.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	-
Unapplied Exceptions	-	Miscellaneous	339.31	719.18
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(10,801.23)	SUBTOTAL	17,633.87	34,938.01
		Dividends Payable	360.00	720.00
		IRA Dividends Payable	15.00	30.00
		Money Market Dividends Pay	0.60	1.18
TOTAL LIABILITIES	5,818,028.18	TOTAL EXPENSES	18,009.47	35,689.19
DELINQUENT		NET EARNINGS	(4,469.95)	(10,801.23)
2 to 6 Months ()	-	Total Loans:	2,579,483.18	
6 to 12 Months ()	-	Total Shares:	4,985,740.05	
12 to 18 Months ()	-			
18 Months and Over ()	-			
TOTAL DELINQUENT	-			
Current and Less Than 2 Months Delinquent (156)	2,579,483.18			

STATISTICAL INFORMATION

Number of members: 867 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	1	133,600.00
All Other Loans	19	87,945.53
Total Loans - Year to Date	90	845,162.83
Loans made since organization	32,187	90,818,278.63
Losses and Recoveries since organization	\$ 214,847.58	31,252.70
	CHARGED OFF	RECOVERED