

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)	1,458,457.45	Interest on Personal Loans	5,176.46	15,058.95
Real Estate Loans (6)	478,325.61	Interest on Real Estate Loans	1,566.78	4,375.30
VISA Credit Card Loans	36,843.58	Int. on VISA Credit Card	318.02	955.49
Participation Loan	570,668.25	Int. on P/L Loans	461.66	2,490.87
Allowance for Loan Losses	(75.22)	Income from Investments	2,535.88	7,127.02
Cash on Hand	50,776.10	Other Income	1,706.06	6,645.19
Bank	32,260.23	TOTAL INCOME	11,764.86	36,652.82
CCFCU Cash Mgt/Tier Shares	1,072,995.71	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	7,885.36	23,738.47
VISA Settlement (LSC)	2,500.00	Retirement	642.54	1,909.85
CD Interest Receivable	1,208.32	Social Security Taxes	588.90	1,772.98
Investments	2,043,168.00	Unemployment Comp. Tax	-	161.17
Furniture, Fixtures & Equip.	31.00	Employee's Insurance	1,212.37	3,637.11
Prepaid Miscellaneous	24,758.33	Travel & Conference	-	-
Accrued Interest on Loans	6,250.61	League Dues	332.00	996.00
Accrued Interest on P/L Lns	1,040.12	SWACHA	65.00	195.00
Agency Account	3,193.20	Rent	721.24	2,163.72
NCUA Capitalization*	48,892.55	Other Office Expense	13.00	39.00
TOTAL ASSETS	5,833,309.84	Communications	223.11	941.46
LIABILITIES		Stationary & Supplies	523.68	1,415.11
Accts. Pyble (Dorm/Unp. Cks)	2,076.49	Surety Bond Premium	388.00	1,164.00
Acct. Payable (Misc.)	-	Other Insurance Expense	870.00	2,610.00
Undisbursed Loan Funds	15,823.18	Depreciation FF & E	-	-
Undisbursed CC Payments	-	Bank Service Charge	248.08	1,221.17
Other Accrued Expenses	2,756.83	Share Draft Expense	25.00	175.00
Insurance Contracts Payable	174.72	Data Processing	74.00	272.00
Retirement Payable	1,104.13	Home Banking	200.00	600.00
Escrow, Real Estate (8)	24,322.71	Promotions	84.00	252.00
IRA Dividend Payable	42.28	Credit Bureau Expense	355.21	1,065.73
Dividends Payable	1,061.17	Credit Card Program	435.15	1,253.60
IRA's (12)	112,909.71	VISA Debit Card Program	-	2,101.90
Special Shares (9)	189,113.20	P/L Servicing Fee	138.82	411.52
Shares	4,465,891.46	Legal Fees	-	-
Share Drafts (89)	276,448.35	Audit Expense	516.00	1,400.00
Money Market (1)	4,726.25	Strategic Planning	-	-
Undivided Earnings	487,874.41	IRA Service Charges	72.00	216.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	(1.08)	(179.58)
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	149.00	447.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	-
Unapplied Exceptions	-	Miscellaneous	115.00	834.18
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(15,266.78)	SUBTOTAL	15,876.38	50,814.39
		Dividends Payable	341.17	1,061.17
		IRA Dividends Payable	12.28	42.28
		Money Market Dividends Pay	0.58	1.76
TOTAL LIABILITIES	5,833,309.84	TOTAL EXPENSES	16,230.41	51,919.60
DELINQUENT		NET EARNINGS	(4,465.55)	(15,266.78)
2 to 6 Months ()	-	Total Loans:	2,544,294.89	
6 to 12 Months ()	-	Total Shares:	5,049,088.97	
12 to 18 Months ()	-			
18 Months and Over ()	-			
TOTAL DELINQUENT	-			
Current and Less Than 2 Months Delinquent (156)	2,544,294.89			

STATISTICAL INFORMATION

Number of members: 873 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	-	-
All Other Loans	21	58,556.63
Total Loans - Year to Date	111	903,719.46
Loans made since organization	32,208	90,876,835.26
Losses and Recoveries since organization	\$ 214,847.58	31,252.70
	CHARGED OFF	RECOVERED