

FINANCIAL & STATISTICAL REPORT				
BALANCE SHEET		STATEMENT OF INCOME AND EXPENSES		
ASSETS	END OF THIS MONTH	INCOME	THIS MONTH	THIS YEAR TO DATE
Total Personal Loans ()	1,458,457.45	Interest on Personal Loans		27,420.10
Real Estate Loans ()	478,325.61	Interest on Real Estate Loans		7,655.22
VISA Credit Cards	36,843.58	Interest on VISA Loans		2,266.41
Participation Loan	570,668.25	Interest on P/L		5,257.94
Allowance for Loan Losses	(75.22)	Income from Investments		9,105.46
Cash on Hand	50,776.10	Other Income		12,856.68
Bank	32,260.23	TOTAL INCOME		64,561.81
CCFCU/Tier Shares	1,072,995.71	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries		47,476.20
VISA Settlement	2,500.00	Retirement		3,986.99
CD Interest Receivable	1,208.32	Social Security Taxes		3,610.59
Investments	2,043,168.00	Unemployment Comp. Tax		256.06
Furniture, Fixtures & Equip.	31.00	Employee's Insurance		7,154.13
Prepaid Miscellaneous	24,758.33	Travel & Conference		-
Accrued Interest on Loans	6,250.61	League Dues		1,644.40
Accrued Interest on P/L	1,040.12	SWACHA		378.00
Agency Account	3,193.20	Rent		4,327.44
NCUA Capitalization*	48,892.55	Other Office Expense		129.00
TOTAL ASSETS	5,833,309.84	Communications		1,456.57
LIABILITIES		Stationary & Supplies*		3,013.21
Accts. Payble (Dorm/Unp. Cks)	2,076.49	Surety Bond Premium		2,328.00
Acct. Payable (Misc.)	-	Other Insurance Expense		5,185.98
Undisbursed Loan Proceeds	15,823.18	Depreciation FF & E		2.00
Undisbursed CC Payments	-	Bank Service Charge		2,613.95
Other Accrued Expenses	2,756.83	Share Draft Expense		400.00
Insurance Contracts Payable	174.72	Data Processing		548.15
Retirement Payable	1,104.13	Home Banking		1,200.00
Escrow, Real Estate ()	24,322.71	Promotions		504.00
IRA Dividend Payable	42.28	Credit Bureau Expense		2,141.73
Dividends Payable	1,061.17	VISA Credit Card Program		2,523.30
IRA's ()	112,909.71	VISA Debit Card Program		5,011.82
Special Shares ()	189,113.20	P/L Servicing Fee		958.30
Shares	4,465,891.46	Legal Fees		-
Share Drafts ()	276,448.35	Audit Expense		1,987.00
Money Market ()	4,726.25	Strategic Planning		-
Undivided Earnings	472,607.63	IRA Service Charge		485.18
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses		(312.58)
Gramlich, Murray, Hagler Sch	51,168.21	State Operating Fee Expense		1,188.00
NCUA Ins. Premium Payable	-	MSUCU Annual Meeting Exp		129.90
Unapplied Exceptions	-	Miscellaneous		1,375.19
		Cash Over/Short		-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds		-
Gain or Loss		SUBTOTAL	-	101,702.51
		Dividends Payable		2,100.95
		IRA Dividends Payable		84.24
		Money Market Dividends Pay		3.50
TOTAL LIABILITIES	5,833,309.84	TOTAL EXPENSES	-	103,891.20
		NET EARNINGS	-	(39,329.39)

