

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 (155)	1,487,347.13	Interest on Personal Loans	5,839.45	11,292.57
Real Estate Loans (6)	471,021.84	Interest on Real Estate Loans	1,607.96	3,195.77
VISA Credit Card Loans	38,116.28	Int. on VISA Credit Card	307.03	655.15
Participation Loan	487,493.87	Int. on P/L Loans	757.28	1,848.46
Allowance for Loan Losses	(363.22)	Income from Investments	3,160.69	6,374.03
Cash on Hand	49,500.96	Other Income	2,315.12	5,861.93
Bank	61,728.25	TOTAL INCOME	13,987.53	29,227.91
CCFCU Cash Mgt/Tier Shares	886,907.46	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	7,840.62	15,643.59
VISA Settlement (LSC)	2,500.00	Retirement	632.61	1,142.91
CD Interest Receivable	1,240.50	Social Security Taxes	585.47	1,168.05
Investments	2,292,168.00	Unemployment Comp. Tax	-	13.56
Furniture, Fixtures & Equip.	31.00	Employee's Insurance	1,212.37	2,424.74
Prepaid Miscellaneous	21,304.51	Travel & Conference	-	-
Accrued Interest on Loans	6,836.29	League Dues	332.00	664.00
Accrued Interest on P/L Lns	1,459.82	SWACHA	65.00	130.00
Agency Account	2,910.14	Rent	721.24	1,442.48
NCUA Capitalization*	48,892.55	Other Office Expense	13.00	26.00
TOTAL ASSETS	5,861,111.38	Communications	78.73	313.46
LIABILITIES		Stationary & Supplies	582.44	1,055.26
Accts. Pyble (Dorm/Unp. Cks)	2,076.49	Surety Bond Premium	388.00	776.00
Acct. Payable (Misc.)	(12.00)	Other Insurance Expense	870.00	1,740.00
Undisbursed Loan Funds	-	Depreciation FF & E	-	-
Undisbursed CC Payments	150.14	Bank Service Charge	472.10	952.11
Other Accrued Expenses	3,870.83	Share Draft Expense	75.00	150.00
Insurance Contracts Payable	217.27	Data Processing	76.00	189.00
Retirement Payable	545.61	Home Banking	200.00	400.00
Escrow, Real Estate (8)	32,345.44	Promotions	84.00	168.00
IRA Dividend Payable	36.00	Credit Bureau Expense	355.73	711.18
Dividends Payable	734.00	Credit Card Program	438.42	860.94
IRA's (12)	112,766.71	VISA Debit Card Program	1,808.40	3,041.75
Special Shares (9)	191,708.47	P/L Servicing Fee	101.92	206.66
Shares	4,490,151.35	Legal Fees	-	-
Share Drafts (93)	292,365.19	Audit Expense	802.00	1,318.00
Money Market (1)	4,727.45	Strategic Planning	-	-
Undivided Earnings	472,607.63	IRA Service Charges	72.00	167.53
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	(147.00)	288.00
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	149.00	298.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	-
Unapplied Exceptions	-	Miscellaneous	237.14	596.42
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(7,430.93)	SUBTOTAL	18,046.19	35,887.64
		Dividends Payable	367.00	734.00
		IRA Dividends Payable	18.00	36.00
		Money Market Dividends Pay	0.60	1.20
TOTAL LIABILITIES	5,861,111.38	TOTAL EXPENSES	18,431.79	36,658.84
DELINQUENT		NET EARNINGS	(4,444.26)	(7,430.93)
2 to 6 Months (2)	660.42	Total Loans:	2,483,979.12	
6 to 12 Months ()		Total Shares:	5,091,719.17	
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	660.42			
Current and Less Than 2 Months Delinquent (159)	2,483,318.70			

STATISTICAL INFORMATION

Number of members: 882 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	-	-
All Other Loans	16	40,189.26
Total Loans - Year to Date	150	1,099,805.82
Loans made since organization	32,247	91,072,921.62
Losses and Recoveries since organization	\$ 214,847.58	31,252.70
	CHARGED OFF	RECOVERED