

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)	1,521,590.10	Interest on Personal Loans	5,453.12	5,453.12
Real Estate Loans (6)	474,660.69	Interest on Real Estate Loans	1,587.81	1,587.81
VISA Credit Card Loans	40,720.21	Int. on VISA Credit Card	348.12	348.12
Participation Loan	532,093.36	Int. on P/L Loans	1,091.18	1,091.18
Allowance for Loan Losses	(510.22)	Income from Investments	3,213.34	3,213.34
Cash on Hand	55,297.94	Other Income	3,546.81	3,546.81
Bank	40,828.29	TOTAL INCOME	15,240.38	15,240.38
CCFCU Cash Mgt/Tier Shares	819,282.13	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	7,802.97	7,802.97
VISA Settlement (LSC)	2,500.00	Retirement	510.30	510.30
CD Interest Receivable	1,448.56	Social Security Taxes	582.58	582.58
Investments	2,292,168.00	Unemployment Comp. Tax	13.56	13.56
Furniture, Fixtures & Equip.	31.00	Employee's Insurance	1,212.37	1,212.37
Prepaid Miscellaneous	23,446.79	Travel & Conference	-	-
Accrued Interest on Loans	6,487.47	League Dues	332.00	332.00
Accrued Interest on P/L Lns	1,403.38	SWACHA	65.00	65.00
Agency Account	3,058.47	Rent	721.24	721.24
NCUA Capitalization*	48,892.55	Other Office Expense	13.00	13.00
TOTAL ASSETS	5,865,414.72	Communications	234.73	234.73
LIABILITIES		Stationary & Supplies	472.82	472.82
Accts. Pyble (Dorm/Unp. Cks)	2,076.49	Surety Bond Premium	388.00	388.00
Acct. Payable (Misc.)	-	Other Insurance Expense	870.00	870.00
Undisbursed Loan Funds	75,319.90	Depreciation FF & E	-	-
Undisbursed CC Payments	150.14	Bank Service Charge	480.01	480.01
Other Accrued Expenses	3,170.83	Share Draft Expense	75.00	75.00
Insurance Contracts Payable	222.08	Data Processing	113.00	113.00
Retirement Payable	1,614.43	Home Banking	200.00	200.00
Escrow, Real Estate (8)	29,496.09	Promotions	84.00	84.00
IRA Dividend Payable	18.00	Credit Bureau Expense	355.45	355.45
Dividends Payable	367.00	Credit Card Program	422.52	422.52
IRA's (12)	112,859.35	VISA Debit Card Program	1,233.35	1,233.35
Special Shares (9)	190,433.47	P/L Servicing Fee	104.74	104.74
Shares	4,467,013.53	Legal Fees	-	-
Share Drafts (91)	244,073.87	Audit Expense	516.00	516.00
Money Market (1)	4,726.85	Strategic Planning	-	-
Undivided Earnings	472,607.63	IRA Service Charges	95.53	95.53
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	435.00	435.00
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	149.00	149.00
NCUA Ins. Premium Payable		Annual Meeting	-	-
Unapplied Exceptions		Miscellaneous	359.28	359.28
Notes Payable - CCFCU		Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(2,986.67)	SUBTOTAL	17,841.45	17,841.45
		Dividends Payable	367.00	367.00
		IRA Dividends Payable	18.00	18.00
		Money Market Dividends Pay	0.60	0.60
TOTAL LIABILITIES	5,865,414.72	TOTAL EXPENSES	18,227.05	18,227.05
DELINQUENT		NET EARNINGS	(2,986.67)	(2,986.67)
2 to 6 Months (1)	1,017.20	Total Loans:	2,569,064.36	
6 to 12 Months ()		Total Shares:	5,019,107.07	
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	1,017.20			
Current and Less Than 2 Months Delinquent (156)	2,568,047.16			

STATISTICAL INFORMATION

Number of members: 876 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	-	-
All Other Loans	23	155,897.10
Total Loans - Year to Date	134	1,059,616.56
Loans made since organization	32,231	91,032,732.36
Losses and Recoveries since organization	\$ 214,847.58	31,252.70
	CHARGED OFF	RECOVERED