

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 (163)	1,608,112.27	Interest on Personal Loans	5,837.40	17,129.97
Real Estate Loans (6)	467,532.36	Interest on Real Estate Loans	1,455.92	4,651.69
VISA Credit Card Loans	40,739.47	Int. on VISA Credit Card	336.56	991.71
Participation Loan	458,384.92	Int. on P/L Loans	590.73	2,439.19
Allowance for Loan Losses	(1,254.24)	Income from Investments	4,635.28	11,009.31
Cash on Hand	73,017.85	Other Income	2,334.37	8,196.30
Bank	89,861.17	TOTAL INCOME	15,190.26	44,418.17
CCFCU Cash Mgt/Tier Shares	918,408.79	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	7,335.90	22,979.49
VISA Settlement (LSC)	2,500.00	Retirement	631.42	1,774.33
CD Interest Receivable	1,657.32	Social Security Taxes	546.85	1,714.90
Investments	2,292,168.00	Unemployment Comp. Tax	-	13.56
Furniture, Fixtures & Equip.	31.00	Employee's Insurance	1,212.37	3,637.11
Prepaid Miscellaneous	20,239.11	Travel & Conference	-	-
Accrued Interest on Loans	6,271.14	League Dues	332.00	996.00
Accrued Interest on P/L Lns	1,362.16	SWACHA	65.00	195.00
Agency Account	2,836.90	Rent	743.04	2,185.52
NCUA Capitalization*	48,892.55	Other Office Expense	13.00	39.00
TOTAL ASSETS	6,032,776.77	Communications	175.24	488.70
LIABILITIES		Stationary & Supplies	801.29	1,856.55
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	99,324.16	Depreciation FF & E	-	-
Undisbursed CC Payments	150.14	Bank Service Charge	474.08	1,426.19
Other Accrued Expenses	1,129.83	Share Draft Expense	51.77	201.77
Insurance Contracts Payable	213.51	Data Processing	76.00	265.00
Retirement Payable	1,090.03	Home Banking	200.00	600.00
Escrow, Real Estate (8)	35,060.79	Promotions	229.00	397.00
IRA Dividend Payable	42.65	Credit Bureau Expense	355.48	1,066.66
Dividends Payable	1,080.97	Credit Card Program	436.83	1,297.77
IRA's (12)	112,674.07	VISA Debit Card Program	1,539.52	4,581.27
Special Shares (9)	190,358.47	P/L Servicing Fee	91.76	298.42
Shares	4,600,043.90	Legal Fees	-	-
Share Drafts (92)	259,727.68	Audit Expense	1,301.73	2,619.73
Money Market (1)	4,728.03	Strategic Planning	-	-
Undivided Earnings	472,607.63	IRA Service Charges	72.00	239.53
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	891.02	1,179.02
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	146.00	444.00
NCUA Ins. Premium Payable		Annual Meeting	-	-
Unapplied Exceptions		Miscellaneous	209.14	805.56
Notes Payable - CCFCU		Cash Over/Short		-
		Extraordinary Gains/Losses		-
		Donated Scholarship Funds		-
Gain or Loss	(11,783.31)	SUBTOTAL	19,188.44	55,076.08
		Dividends Payable	346.97	1,080.97
		IRA Dividends Payable	6.65	42.65
		Money Market Dividends Pay	0.58	1.78
TOTAL LIABILITIES	6,032,776.77	TOTAL EXPENSES	19,542.64	56,201.48
DELINQUENT		NET EARNINGS	(4,352.38)	(11,783.31)
2 to 6 Months (3)	2,548.00	Total Loans:	2,574,769.02	
6 to 12 Months ()		Total Shares:	5,167,532.15	
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	2,548.00			
Current and Less Than 2 Months Delinquent (166)	2,572,221.02			

STATISTICAL INFORMATION

Number of members: 881 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	-	-
All Other Loans	29	175,142.12
Total Loans - Year to Date	179	1,274,947.94
Loans made since organization	32,426	91,248,063.74
Losses and Recoveries since organization	\$ 214,847.58	31,252.70
	CHARGED OFF	RECOVERED