

<b>FINANCIAL &amp; STATISTICAL REPORT</b>				
<b>BALANCE SHEET</b>		<b>STATEMENT OF INCOME AND EXPENSES</b>		
<b>ASSETS</b>	<b>END OF THIS MONTH</b>	<b>INCOME</b>	<b>THIS MONTH</b>	<b>THIS QUARTER TO DATE</b>
Total Personal Loans (179)	1,987,834.00	Interest on Personal Loans	7,782.94	20,676.11
Real Estate Loans (7)	717,161.26	Interest on Real Estate Loans	1,750.16	4,720.90
VISA Credit Card Loans	46,310.48	Int. on VISA Credit Card	406.05	1,093.58
Participation Loan	429,193.94	Int. on P/L Loans	1,214.55	2,225.91
Allowance for Loan Losses	(5,976.36)	Income from Investments	6,080.69	17,814.79
Cash on Hand	64,984.26	Other Income	2,612.59	8,671.72
Bank	58,730.24	<b>TOTAL INCOME</b>	<b>19,846.98</b>	<b>55,203.01</b>
CCFCU Cash Mgt/Tier Shares	105,233.69	<b>EXPENSES</b>		
CCFCU/PCC Fund	2,016.00	Salaries	11,336.36	26,687.40
VISA Settlement (LSC)	2,500.00	Retirement	1,220.63	2,727.58
CD Interest Receivable	1,772.61	Social Security Taxes	852.90	1,998.90
Investments	2,292,168.00	Unemployment Comp. Tax	-	8.68
Furniture, Fixtures & Equip.	31.00	Employee's Insurance	1,212.37	3,630.11
Prepaid Miscellaneous	16,140.98	Travel & Conference	-	-
Accrued Interest on Loans	9,314.89	League Dues	332.00	996.00
Accrued Interest on P/L Lns	2,028.91	SWACHA	-	130.00
Agency Account	2,334.92	Rent	743.04	2,229.12
NCUA Capitalization*	48,892.55	Other Office Expense	-	13.00
<b>TOTAL ASSETS</b>	<b>5,780,671.37</b>	Communications	189.15	723.38
<b>LIABILITIES</b>		Stationary & Supplies	425.15	1,159.82
Accts. Pyble (Dorm/Unp. Cks)	2,076.49	Surety Bond Premium	388.00	1,164.00
Acct. Payable (Misc.)	260.00	Other Insurance Expense	812.00	2,535.00
Undisbursed Loan Funds	149,327.05	Depreciation FF & E	-	-
Undisbursed CC Payments	450.28	Bank Service Charge	469.71	1,442.07
Other Accrued Expenses	1,714.52	Share Draft Expense	201.63	455.34
Insurance Contracts Payable	229.67	Data Processing	(252.13)	(100.13)
Retirement Payable	1,925.69	Home Banking	200.00	600.00
Escrow, Real Estate (7)	8,256.23	Promotions	229.00	687.00
IRA Dividend Payable	42.54	Credit Bureau Expense	357.31	1,068.53
Dividends Payable	1,071.64	Credit Card Program	570.84	1,447.05
IRA's (12)	111,539.46	VISA Debit Card Program	1,255.69	3,299.24
Special Shares (9)	178,880.45	P/L Servicing Fee	66.76	158.76
Shares	4,340,488.57	Legal Fees	-	-
Share Drafts (92)	260,231.83	Audit Expense	74.00	222.00
Money Market (1)	4,729.81	Strategic Planning	-	-
Undivided Earnings	460,824.32	IRA Service Charges	72.00	216.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	4,783.12	4,722.12
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	262.00	786.00
NCUA Ins. Premium Payable		Annual Meeting	50.00	350.00
Unapplied Exceptions		Miscellaneous	89.67	358.99
Notes Payable - CCFCU		Cash Over/Short		-
		Extraordinary Gains/Losses		-
		Donated Scholarship Funds		-
Gain or Loss	(5,628.91)	<b>SUBTOTAL</b>	<b>25,941.20</b>	<b>59,715.96</b>
		Dividends Payable	271.64	1,071.64
		IRA Dividends Payable	12.54	42.54
		Money Market Dividends Pay	0.60	1.78
<b>TOTAL LIABILITIES</b>	<b>5,780,671.37</b>	<b>TOTAL EXPENSES</b>	<b>26,225.98</b>	<b>60,831.92</b>
		<b>NET EARNINGS</b>	<b>(6,379.00)</b>	<b>(5,628.91)</b>
<b>DELINQUENT</b>		Total Loans:	3,180,499.68	
2 to 6 Months (3)	12,353.28	Total Shares:	4,895,870.12	
6 to 12 Months ( )				
12 to 18 Months ( )				
18 Months and Over ( )				
<b>TOTAL DELINQUENT</b>	<b>12,353.28</b>			
Current and Less Than 2 Months Delinquent (183)	3,168,146.40			

**STATISTICAL INFORMATION**

Number of members: 884 Number of potential members: 2,500

<b>LOANS MADE YEAR TO DATE</b>	<b>NUMBER</b>	<b>AMOUNT</b>
Secured by Real Estate Mortgages	1	260,000.00
All Other Loans	31	3,702,106.70
Total Loans - Year to Date	268	2,274,424.89
Loans made since organization	32,365	92,247,540.69
Losses and Recoveries since organization	\$ 214,847.58	31,252.70
	<b>CHARGED OFF</b>	<b>RECOVERED</b>