

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 ()	1,987,834.00	Interest on Personal Loans		65,226.18
Real Estate Loans ()	717,161.26	Interest on Real Estate Loans		17,027.81
VISA Credit Cards	46,310.48	Interest on VISA Loans		4,351.70
Participation Loan	429,193.94	Interest on P/L		9,923.04
Allowance for Loan Losses	(5,976.36)	Income from Investments		37,929.56
Cash on Hand	64,984.26	Other Income		29,724.70
Bank	58,730.24	TOTAL INCOME		164,182.99
CCFCU/Tier Shares	105,233.69	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries		97,143.09
VISA Settlement	2,500.00	Retirement		8,488.90
CD Interest Receivable	1,772.61	Social Security Taxes		7,324.39
Investments	2,292,168.00	Unemployment Comp. Tax		278.30
Furniture, Fixtures & Equip.	31.00	Employee's Insurance		14,421.35
Prepaid Miscellaneous	16,140.98	Travel & Conference		-
Accrued Interest on Loans	9,314.89	League Dues		3,636.40
Accrued Interest on P/L	2,028.91	SWACHA		703.00
Agency Account	2,334.92	Rent		8,742.08
NCUA Capitalization*	48,892.55	Other Office Expense		181.00
TOTAL ASSETS	5,780,671.37	Communications		2,668.65
LIABILITIES		Stationary & Supplies*		6,029.58
Accts. Payble (Dorm/Unp. Cks)	2,076.49	Surety Bond Premium		4,656.00
Acct. Payable (Misc.)	260.00	Other Insurance Expense		10,330.98
Undisbursed Loan Proceeds	149,327.05	Depreciation FF & E		2.00
Undisbursed CC Payments	450.28	Bank Service Charge		5,482.21
Other Accrued Expenses	1,714.52	Share Draft Expense		1,057.11
Insurance Contracts Payable	229.67	Data Processing		713.02
Retirement Payable	1,925.69	Home Banking		2,400.00
Escrow, Real Estate ()	8,256.23	Promotions		1,588.00
IRA Dividend Payable	42.54	Credit Bureau Expense		4,276.92
Dividends Payable	1,071.64	VISA Credit Card Program		5,268.12
IRA's ()	111,539.46	VISA Debit Card Program		12,892.33
Special Shares ()	178,880.45	P/L Servicing Fee		1,415.48
Shares	4,340,488.57	Legal Fees		-
Share Drafts ()	260,231.83	Audit Expense		4,828.73
Money Market ()	4,729.81	Strategic Planning		-
Undivided Earnings	455,195.41	IRA Service Charge		940.71
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses		5,588.56
Gramlich, Murray, Hagler Sch	51,168.21	State Operating Fee Expense		2,418.00
NCUA Ins. Premium Payable	-	MSUCU Annual Meeting Exp		479.90
Unapplied Exceptions	-	Miscellaneous		2,539.74
		Cash Over/Short		-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds		-
Gain or Loss		SUBTOTAL	-	216,494.55
		Dividends Payable		4,253.56
		IRA Dividends Payable		169.43
		Money Market Dividends Pay		7.06
TOTAL LIABILITIES	5,780,671.37	TOTAL EXPENSES	-	220,924.60
		NET EARNINGS	-	(56,741.61)

