

<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 (184)	2,031,599.79	Interest on Personal Loans	8,674.76	8,674.76
Real Estate Loans (7)	713,786.17	Interest on Real Estate Loans	2,382.54	2,382.54
VISA Credit Card Loans	41,143.03	Int. on VISA Credit Card	370.77	370.77
Participation Loan	397,973.68	Int. on P/L Loans	380.15	380.15
Allowance for Loan Losses	(949.36)	Income from Investments	4,605.10	4,605.10
Cash on Hand	43,896.96	Other Income	3,809.01	3,809.01
Bank	18,903.92	<b>TOTAL INCOME</b>	<b>20,222.33</b>	<b>20,222.33</b>
CCFCU Cash Mgt/Tier Shares	33,821.08	<b>EXPENSES</b>		
CCFCU/PCC Fund	2,016.00	Salaries	7,838.28	7,838.28
VISA Settlement (LSC)	2,500.00	Retirement	870.73	870.73
CD Interest Receivable	1,527.53	Social Security Taxes	585.29	585.29
Investments	2,292,168.00	Unemployment Comp. Tax	26.29	26.29
Furniture, Fixtures & Equip.	31.00	Employee's Insurance	1,212.37	1,212.37
Prepaid Miscellaneous	14,064.91	Travel & Conference	-	-
Accrued Interest on Loans	11,015.49	League Dues	332.00	332.00
Accrued Interest on P/L Lns	1,749.79	SWACHA	65.00	65.00
Agency Account	2,222.68	Rent	743.04	743.04
NCUA Capitalization*	48,892.55	Other Office Expense	13.00	13.00
<b>TOTAL ASSETS</b>	<b>5,656,363.22</b>	Communications	208.24	208.24
<b>LIABILITIES</b>		Stationary & Supplies	363.89	363.89
Accts. Pyble (Dorm/Unp. Cks)	2,076.49	Surety Bond Premium	388.00	388.00
Acct. Payable (Misc.)	320.17	Other Insurance Expense	917.34	917.34
Undisbursed Loan Funds	9,970.49	Depreciation FF & E	-	-
Undisbursed CC Payments	(355.88)	Bank Service Charge	478.82	478.82
Other Accrued Expenses	2,306.52	Share Draft Expense	52.05	52.05
Insurance Contracts Payable	-	Data Processing	46.00	46.00
Retirement Payable	2,709.42	Home Banking	200.00	200.00
Escrow, Real Estate (7)	12,834.37	Promotions	229.00	229.00
IRA Dividend Payable	20.00	Credit Bureau Expense	366.29	366.29
Dividends Payable	400.00	Credit Card Program	421.45	421.45
IRA's (12)	111,519.97	VISA Debit Card Program	1,254.79	1,254.79
Special Shares (9)	179,976.82	P/L Servicing Fee	95.13	95.13
Shares	4,278,643.25	Legal Fees	-	-
Share Drafts (92)	259,173.43	Audit Expense	549.00	549.00
Money Market (1)	4,729.81	Strategic Planning	-	-
Undivided Earnings	455,195.41	IRA Service Charges	72.00	72.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	(5,027.00)	(5,027.00)
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	262.00	262.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	-
Unapplied Exceptions	-	Miscellaneous	269.21	269.21
Notes Payable - CCFCU	65,621.10	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	6,970.12	<b>SUBTOTAL</b>	<b>12,832.21</b>	<b>12,832.21</b>
		Dividends Payable	400.00	400.00
		IRA Dividends Payable	20.00	20.00
		Money Market Dividends Pay	0.00	-
<b>TOTAL LIABILITIES</b>	<b>5,656,363.22</b>	<b>TOTAL EXPENSES</b>	<b>13,252.21</b>	<b>13,252.21</b>
		<b>NET EARNINGS</b>	<b>6,970.12</b>	<b>6,970.12</b>
<b>DELINQUENT</b>		Total Loans:	3,184,502.67	
2 to 6 Months (2)	630.79	Total Shares:	4,834,043.28	
6 to 12 Months ( )				
12 to 18 Months ( )				
18 Months and Over ( )				
<b>TOTAL DELINQUENT</b>	<b>630.79</b>			
Current and Less Than 2 Months Delinquent (189)	3,183,871.88			

**STATISTICAL INFORMATION**

Number of members: 886 Number of potential members: 2,500

<b>LOANS MADE YEAR TO DATE</b>	<b>NUMBER</b>	<b>AMOUNT</b>
Secured by Real Estate Mortgages		
All Other Loans	24	100,397.91
Total Loans - Year to Date	24	100,397.91
Loans made since organization	32,389	92,347,938.60
Losses and Recoveries since organization	\$ 214,847.58	31,252.70
	<b>CHARGED OFF</b>	<b>RECOVERED</b>