

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 (171)	1,737,983.05	Interest on Personal Loans	6,627.93	12,893.17
Real Estate Loans (6)	460,642.76	Interest on Real Estate Loans	1,392.14	2,970.74
VISA Credit Card Loans	40,954.67	Int. on VISA Credit Card	337.31	687.53
Participation Loan	440,828.31	Int. on P/L Loans	490.81	1,011.36
Allowance for Loan Losses	(1,193.24)	Income from Investments	6,112.84	11,734.10
Cash on Hand	45,457.24	Other Income	2,709.93	6,059.13
Bank	19,329.19	TOTAL INCOME	17,670.96	35,356.03
CCFCU Cash Mgt/Tier Shares	630,897.38	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	7,920.67	15,351.04
VISA Settlement (LSC)	2,500.00	Retirement	879.06	1,506.95
CD Interest Receivable	1,657.32	Social Security Taxes	591.92	1,146.00
Investments	2,292,168.00	Unemployment Comp. Tax	-	8.68
Furniture, Fixtures & Equip.	31.00	Employee's Insurance	1,205.37	2,417.74
Prepaid Miscellaneous	17,376.53	Travel & Conference	-	-
Accrued Interest on Loans	7,437.72	League Dues	332.00	664.00
Accrued Interest on P/L Lns	1,671.25	SWACHA	65.00	130.00
Agency Account	2,506.67	Rent	743.04	1,486.08
NCUA Capitalization*	48,892.55	Other Office Expense	-	13.00
TOTAL ASSETS	5,751,156.40	Communications	326.04	534.23
LIABILITIES		Stationary & Supplies	323.00	734.67
Accts. Pyble (Dorm/Unp. Cks)	2,076.49	Surety Bond Premium	388.00	776.00
Acct. Payable (Misc.)	220.00	Other Insurance Expense	853.00	1,723.00
Undisbursed Loan Funds	40,421.57	Depreciation FF & E	-	-
Undisbursed CC Payments	150.14	Bank Service Charge	474.82	972.36
Other Accrued Expenses	1,435.52	Share Draft Expense	201.91	253.71
Insurance Contracts Payable	219.56	Data Processing	76.00	152.00
Retirement Payable	792.06	Home Banking	200.00	400.00
Escrow, Real Estate (8)	40,742.58	Promotions	229.00	458.00
IRA Dividend Payable	30.00	Credit Bureau Expense	354.96	711.22
Dividends Payable	800.00	Credit Card Program	427.59	876.21
IRA's (12)	112,531.44	VISA Debit Card Program	1,159.71	2,043.55
Special Shares (9)	189,605.45	P/L Servicing Fee	9.43	92.00
Shares	4,342,875.06	Legal Fees	-	-
Share Drafts (92)	288,701.18	Audit Expense	74.00	148.00
Money Market (1)	4,729.21	Strategic Planning	-	-
Undivided Earnings	460,824.32	IRA Service Charges	72.00	144.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	(450.00)	(61.00)
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	262.00	524.00
NCUA Ins. Premium Payable	-	Annual Meeting	150.00	300.00
Unapplied Exceptions	-	Miscellaneous	59.00	269.32
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	750.09	SUBTOTAL	16,927.52	33,774.76
		Dividends Payable	400.00	800.00
		IRA Dividends Payable	15.00	30.00
		Money Market Dividends Pay	0.58	1.18
TOTAL LIABILITIES	5,751,156.40	TOTAL EXPENSES	17,343.10	34,605.94
DELINQUENT		NET EARNINGS	327.86	750.09
2 to 6 Months (2)	660.79	Total Loans:	2,680,408.79	
6 to 12 Months ()		Total Shares:	4,938,442.34	
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	660.79			
Current and Less Than 2 Months Delinquent (175)	2,679,748.00			

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	34	264,560.78
Total Loans - Year to Date	236	1,644,318.19
Loans made since organization	32,333	91,617,433.99
Losses and Recoveries since organization	\$ 214,847.58	31,252.70
	CHARGED OFF	RECOVERED