

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 (162)	1,552,711.98	Interest on Personal Loans	6,265.24	6,265.24
Real Estate Loans (6)	464,160.05	Interest on Real Estate Loans	1,578.60	1,578.60
VISA Credit Card Loans	38,579.46	Int. on VISA Credit Card	350.22	350.22
Participation Loan	444,783.97	Int. on P/L Loans	520.55	520.55
Allowance for Loan Losses	(1,643.24)	Income from Investments	5,621.26	5,621.26
Cash on Hand	25,659.87	Other Income	3,349.20	3,349.20
Bank	31,660.16	TOTAL INCOME	17,685.07	17,685.07
CCFCU Cash Mgt/Tier Shares	992,495.43	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	7,430.37	7,430.37
VISA Settlement (LSC)	2,500.00	Retirement	627.89	627.89
CD Interest Receivable	1,657.32	Social Security Taxes	554.08	554.08
Investments	2,292,168.00	Unemployment Comp. Tax	8.68	8.68
Furniture, Fixtures & Equip.	31.00	Employee's Insurance	1,212.37	1,212.37
Prepaid Miscellaneous	17,425.51	Travel & Conference	-	-
Accrued Interest on Loans	6,765.87	League Dues	332.00	332.00
Accrued Interest on P/L Lns	1,289.82	SWACHA	65.00	65.00
Agency Account	2,730.71	Rent	743.04	743.04
NCUA Capitalization*	48,892.55	Other Office Expense	13.00	13.00
TOTAL ASSETS	5,923,884.46	Communications	208.19	208.19
LIABILITIES		Stationary & Supplies	411.67	411.67
Accts. Pyble (Dorm/Unp. Cks)	2,076.49	Surety Bond Premium	388.00	388.00
Acct. Payable (Misc.)	35.00	Other Insurance Expense	870.00	870.00
Undisbursed Loan Funds	165.00	Depreciation FF & E	-	-
Undisbursed CC Payments	200.00	Bank Service Charge	497.54	497.54
Other Accrued Expenses	1,356.52	Share Draft Expense	51.80	51.80
Insurance Contracts Payable	204.11	Data Processing	76.00	76.00
Retirement Payable	1,630.92	Home Banking	200.00	200.00
Escrow, Real Estate (8)	35,569.23	Promotions	229.00	229.00
IRA Dividend Payable	15.00	Credit Bureau Expense	356.26	356.26
Dividends Payable	400.00	Credit Card Program	448.62	448.62
IRA's (12)	112,624.08	VISA Debit Card Program	883.84	883.84
Special Shares (9)	189,205.45	P/L Servicing Fee	82.57	82.57
Shares	4,583,714.90	Legal Fees	-	-
Share Drafts (92)	266,460.85	Audit Expense	74.00	74.00
Money Market (1)	4,728.63	Strategic Planning	-	-
Undivided Earnings	460,824.32	IRA Service Charges	72.00	72.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	389.00	389.00
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	262.00	262.00
NCUA Ins. Premium Payable		Annual Meeting	150.00	150.00
Unapplied Exceptions		Miscellaneous	210.32	210.32
Notes Payable - CCFCU		Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	422.23	SUBTOTAL	16,847.24	16,847.24
		Dividends Payable	400.00	400.00
		IRA Dividends Payable	15.00	15.00
		Money Market Dividends Pay	0.60	0.60
TOTAL LIABILITIES	5,923,884.46	TOTAL EXPENSES	17,262.84	17,262.84
DELINQUENT		NET EARNINGS	422.23	422.23
2 to 6 Months (4)	2,722.88	Total Loans:	2,500,235.46	
6 to 12 Months ()		Total Shares:	5,156,733.91	
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	2,722.88			
Current and Less Than 2 Months Delinquent (164)	2,497,512.58			

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	22	83,807.37
Total Loans - Year to Date	202	1,379,757.41
Loans made since organization	32,299	91,352,873.21
Losses and Recoveries since organization	\$ 214,847.58	31,252.70
	CHARGED OFF	RECOVERED