

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 (187)	2,074,582.23	Interest on Personal Loans	8,730.08	24,730.69
Real Estate Loans (7)	704,491.02	Interest on Real Estate Loans	2,283.85	6,688.80
VISA Credit Card Loans	47,338.75	Int. on VISA Credit Card	443.52	1,226.89
Participation Loan	367,091.53	Int. on P/L Loans	313.66	976.11
Allowance for Loan Losses	(2,468.36)	Income from Investments	3,857.93	12,756.37
Cash on Hand	45,729.42	Other Income	2,755.33	8,716.63
Bank	53,253.23	TOTAL INCOME	18,384.37	55,095.49
CCFCU Cash Mgt/Tier Shares	121,901.53	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	6,706.09	22,229.53
VISA Settlement (LSC)	2,500.00	Retirement	757.21	2,483.67
CD Interest Receivable	1,443.11	Social Security Taxes	498.66	1,657.52
Investments	2,043,168.00	Unemployment Comp. Tax	-	26.29
Furniture, Fixtures & Equip.	31.00	Employee's Insurance	1,301.90	3,816.17
Prepaid Miscellaneous	25,494.42	Travel & Conference	-	-
Accrued Interest on Loans	9,967.07	League Dues	328.94	976.94
Accrued Interest on P/L Lns	1,777.98	SWACHA	136.00	266.00
Agency Account	2,254.85	Rent	743.04	2,229.12
NCUA Capitalization*	48,892.55	Other Office Expense	13.00	39.00
TOTAL ASSETS	5,549,464.33	Communications	232.10	610.37
LIABILITIES		Stationary & Supplies	398.59	1,090.46
Accts. Pyble (Dorm/Unp. Cks)	2,076.49	Surety Bond Premium	388.00	1,164.00
Acct. Payable (Misc.)	-	Other Insurance Expense	904.00	2,152.99
Undisbursed Loan Funds	860.00	Depreciation FF & E	-	-
Undisbursed CC Payments	-	Bank Service Charge	525.68	1,488.92
Other Accrued Expenses	2,740.52	Share Draft Expense	53.08	156.96
Insurance Contracts Payable	251.56	Data Processing	63.00	171.62
Retirement Payable	1,438.94	Home Banking	200.00	600.00
Escrow, Real Estate (6)	20,729.63	Promotions	229.00	687.00
IRA Dividend Payable	41.23	Credit Bureau Expense	346.95	1,060.45
Dividends Payable	996.33	Credit Card Program	421.73	1,315.45
IRA's (12)	111,395.91	VISA Debit Card Program	1,153.41	3,843.88
Special Shares (9)	180,751.82	P/L Servicing Fee	5.22	169.35
Shares	4,215,126.09	Legal Fees	-	-
Share Drafts (93)	283,516.24	Audit Expense	549.00	1,647.00
Money Market (1)	4,731.55	Strategic Planning	-	-
Undivided Earnings	455,195.41	IRA Service Charges	70.78	213.78
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	1,529.00	(3,383.00)
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	262.00	786.00
NCUA Ins. Premium Payable	-	Annual Meeting	29.90	179.90
Unapplied Exceptions	-	Miscellaneous	451.66	1,015.94
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	5,360.88	SUBTOTAL	18,297.94	48,695.31
		Dividends Payable	196.33	996.33
		IRA Dividends Payable	1.23	41.23
		Money Market Dividends Pay	0.60	1.74
TOTAL LIABILITIES	5,549,464.33	TOTAL EXPENSES	18,496.10	49,734.61
		NET EARNINGS	(111.73)	5,360.88
DELINQUENT		Total Loans:	3,193,503.53	
2 to 6 Months (3)	4,455.77	Total Shares:	4,795,521.61	
6 to 12 Months ()				
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	4,455.77			
Current and Less Than 2 Months Delinquent (194)	3,189,047.76			

STATISTICAL INFORMATION

Number of members: 887 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages		
All Other Loans	24	160,463.32
Total Loans - Year to Date	71	306,690.14
Loans made since organization	32,436	92,554,230.83
Losses and Recoveries since organization	\$ 214,972.58	31,252.70
	CHARGED OFF	RECOVERED