

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 (185)	1,997,412.89	Interest on Personal Loans	7,325.85	16,000.61
Real Estate Loans (7)	709,272.25	Interest on Real Estate Loans	2,022.41	4,404.95
VISA Credit Card Loans	45,191.50	Int. on VISA Credit Card	412.60	783.37
Participation Loan	369,299.09	Int. on P/L Loans	282.30	662.45
Allowance for Loan Losses	(939.36)	Income from Investments	4,293.34	8,898.44
Cash on Hand	89,758.61	Other Income	2,152.29	5,961.30
Bank	32,731.19	TOTAL INCOME	16,488.79	36,711.12
CCFCU Cash Mgt/Tier Shares	76,066.45	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	7,685.16	15,523.44
VISA Settlement (LSC)	2,500.00	Retirement	855.73	1,726.46
CD Interest Receivable	1,527.53	Social Security Taxes	573.57	1,158.86
Investments	2,292,168.00	Unemployment Comp. Tax	-	26.29
Furniture, Fixtures & Equip.	31.00	Employee's Insurance	1,301.90	2,514.27
Prepaid Miscellaneous	24,766.48	Travel & Conference	-	-
Accrued Interest on Loans	8,712.67	League Dues	316.00	648.00
Accrued Interest on P/L Lns	1,524.82	SWACHA	65.00	130.00
Agency Account	1,984.34	Rent	743.04	1,486.08
NCUA Capitalization*	48,892.55	Other Office Expense	13.00	26.00
TOTAL ASSETS	5,702,916.01	Communications	170.03	378.27
LIABILITIES		Stationary & Supplies	327.98	691.87
Accts. Pyble (Dorm/Unp. Cks)	2,076.49	Surety Bond Premium	388.00	776.00
Acct. Payable (Misc.)	320.17	Other Insurance Expense	331.65	1,248.99
Undisbursed Loan Funds	11,428.75	Depreciation FF & E	-	-
Undisbursed CC Payments	(175.74)	Bank Service Charge	484.42	963.24
Other Accrued Expenses	2,948.52	Share Draft Expense	51.83	103.88
Insurance Contracts Payable	222.34	Data Processing	62.62	108.62
Retirement Payable	768.73	Home Banking	200.00	400.00
Escrow, Real Estate (7)	17,412.48	Promotions	229.00	458.00
IRA Dividend Payable	40.00	Credit Bureau Expense	347.21	713.50
Dividends Payable	800.00	Credit Card Program	472.27	893.72
IRA's (12)	111,457.94	VISA Debit Card Program	1,435.68	2,690.47
Special Shares (9)	179,976.82	P/L Servicing Fee	69.00	164.13
Shares	4,358,097.16	Legal Fees	-	-
Share Drafts (92)	288,211.82	Audit Expense	549.00	1,098.00
Money Market (1)	4,730.95	Strategic Planning	-	-
Undivided Earnings	455,195.41	IRA Service Charges	71.00	143.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	115.00	(4,912.00)
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	262.00	524.00
NCUA Ins. Premium Payable		Annual Meeting	150.00	150.00
Unapplied Exceptions		Miscellaneous	295.07	564.28
Notes Payable - CCFCU	65,621.10	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	5,472.61	SUBTOTAL	17,565.16	30,397.37
		Dividends Payable	400.00	800.00
		IRA Dividends Payable	20.00	40.00
		Money Market Dividends Pay	1.14	1.14
TOTAL LIABILITIES	5,768,857.28	TOTAL EXPENSES	17,986.30	31,238.51
		NET EARNINGS	(1,497.51)	5,472.61
DELINQUENT		Total Loans:	3,121,175.73	
2 to 6 Months (2)	630.79	Total Shares:	4,942,474.69	
6 to 12 Months ()				
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	630.79			
Current and Less Than 2 Months Delinquent (190)	3,120,544.94			

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	23	45,828.91
Total Loans - Year to Date	47	146,226.82
Loans made since organization	32,417	92,393,767.51
Losses and Recoveries since organization	\$ 214,972.58	31,252.70
	CHARGED OFF	RECOVERED