

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 (183)	2,022,267.30	Interest on Personal Loans	8,610.80	8,610.80
Real Estate Loans (7)	700,087.02	Interest on Real Estate Loans	2,184.44	2,184.44
VISA Credit Card Loans	50,222.00	Int. on VISA Credit Card	422.56	422.56
Participation Loan	321,624.71	Int. on P/L Loans	(320.79)	(320.79)
Allowance for Loan Losses	(3,238.36)	Income from Investments	4,016.05	4,016.05
Cash on Hand	85,960.39	Other Income	2,713.51	2,713.51
Bank	93,706.73	TOTAL INCOME	17,626.57	17,626.57
CCFCU Cash Mgt/Tier Shares	311,863.53	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	8,804.21	8,804.21
VISA Settlement (LSC)	2,500.00	Retirement	1,456.70	1,456.70
CD Interest Receivable	1,443.11	Social Security Taxes	659.18	659.18
Investments	2,043,168.00	Unemployment Comp. Tax	41.00	41.00
Furniture, Fixtures & Equip.	31.00	Employee's Insurance	1,297.19	1,297.19
Prepaid Miscellaneous	22,638.21	Travel & Conference	-	-
Accrued Interest on Loans	9,606.59	League Dues	329.00	329.00
Accrued Interest on P/L Lns	701.13	SWACHA	71.00	71.00
Agency Account	2,118.60	Rent	743.04	743.04
NCUA Capitalization*	48,958.70	Other Office Expense	13.00	13.00
TOTAL ASSETS	5,715,674.66	Communications	288.25	288.25
LIABILITIES		Stationary & Supplies	560.70	560.70
Accts. Pyble (Dorm/Unp. Cks)	2,076.49	Surety Bond Premium	388.00	388.00
Acct. Payable (Misc.)	-	Other Insurance Expense	904.00	904.00
Undisbursed Loan Funds	-	Depreciation FF & E	-	-
Undisbursed CC Payments	320.59	Bank Service Charge	510.87	510.87
Other Accrued Expenses	3,457.52	Share Draft Expense	52.79	52.79
Insurance Contracts Payable	249.26	Data Processing	63.00	63.00
Retirement Payable	1,630.92	Home Banking	200.00	200.00
Escrow, Real Estate (6)	22,834.73	Promotions	229.00	229.00
IRA Dividend Payable	15.00	Credit Bureau Expense	355.97	355.97
Dividends Payable	400.00	Credit Card Program	411.17	411.17
IRA's (12)	107,213.38	VISA Debit Card Program	1,060.42	1,060.42
Special Shares (10)	185,226.69	P/L Servicing Fee	62.09	62.09
Shares	4,385,288.41	Legal Fees	-	-
Share Drafts (91)	280,475.19	Audit Expense	549.00	549.00
Money Market (1)	4,732.13	Strategic Planning	-	-
Undivided Earnings	460,556.29	IRA Service Charges	71.00	71.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	770.00	770.00
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	152.00	152.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	-
Unapplied Exceptions	-	Miscellaneous	222.08	222.08
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(3,053.67)	SUBTOTAL	20,264.66	20,264.66
		Dividends Payable	400.00	400.00
		IRA Dividends Payable	15.00	15.00
		Money Market Dividends Pay	0.58	0.58
TOTAL LIABILITIES	5,715,674.66	TOTAL EXPENSES	20,680.24	20,680.24
		NET EARNINGS	(3,053.67)	(3,053.67)
DELINQUENT		Total Loans:	3,094,201.03	
2 to 6 Months (3)	4,482.77	Total Shares:	4,962,935.80	
6 to 12 Months ()				
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	4,482.77			
Current and Less Than 2 Months Delinquent (194)	3,089,718.26			

STATISTICAL INFORMATION

Number of members: 883 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages		
All Other Loans	21	40,040.83
Total Loans - Year to Date	92	346,730.97
Loans made since organization	32,457	92,594,271.66
Losses and Recoveries since organization	\$ 214,972.58	31,252.70
	CHARGED OFF	RECOVERED