

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 (174)	1,820,871.24	Interest on Personal Loans	8,326.16	8,326.16
Real Estate Loans (7)	686,257.19	Interest on Real Estate Loans	2,198.98	2,198.98
VISA Credit Card Loans	42,838.81	Int. on VISA Credit Card	312.40	312.40
Participation Loan	205,207.21	Int. on P/L Loans	233.52	233.52
Allowance for Loan Losses	(885.70)	Income from Investments	4,804.06	4,804.06
Cash on Hand	91,890.61	Other Income	3,076.70	3,076.70
Bank	39,584.02	TOTAL INCOME	18,951.82	18,951.82
CCFCU Cash Mgt/Tier Shares	491,478.61	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	7,791.20	7,791.20
VISA Settlement (LSC)	2,500.00	Retirement	83.00	83.00
CD Interest Receivable	1,920.02	Social Security Taxes	575.80	575.80
Investments	2,043,168.00	Unemployment Comp. Tax	25.67	25.67
Furniture, Fixtures & Equip.	31.00	Employee's Insurance	1,753.83	1,753.83
Prepaid Miscellaneous	17,775.50	Travel & Conference	-	-
Accrued Interest on Loans	8,783.96	League Dues	329.00	329.00
Accrued Interest on P/L Lns	368.00	SWACHA	71.00	71.00
Agency Account	2,424.33	Rent	743.04	743.04
NCUA Capitalization*	48,958.70	Other Office Expense	13.00	13.00
TOTAL ASSETS	5,505,187.50	Communications	184.29	184.29
LIABILITIES		Stationary & Supplies	570.98	570.98
Accts. Pyble (Dorm/Unp. Cks)	470.19	Surety Bond Premium	388.00	388.00
Acct. Payable (Misc.)	-	Other Insurance Expense	820.00	820.00
Undisbursed Loan Funds	-	Depreciation FF & E	-	-
Undisbursed CC Payments	-	Bank Service Charge	540.31	540.31
Other Accrued Expenses	5,738.52	Share Draft Expense	53.06	53.06
Insurance Contracts Payable	251.47	Data Processing	44.00	44.00
Retirement Payable	1,067.66	Home Banking	200.00	200.00
Escrow, Real Estate (6)	26,119.03	Promotions	229.00	229.00
IRA Dividend Payable	15.00	Credit Bureau Expense	356.54	356.54
Dividends Payable	400.00	Credit Card Program	438.64	438.64
IRA's (12)	102,067.51	VISA Debit Card Program	1,336.32	1,336.32
Special Shares (10)	186,570.42	P/L Servicing Fee	42.77	42.77
Shares	4,151,148.30	Legal Fees	-	-
Share Drafts (99)	304,997.76	Audit Expense	850.00	850.00
Money Market (1)	4,733.91	Strategic Planning	-	-
Undivided Earnings	456,370.37	IRA Service Charges	71.00	71.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	(310.00)	(310.00)
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	152.00	152.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	-
Unapplied Exceptions	-	Miscellaneous	198.14	198.14
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	985.63	SUBTOTAL	17,550.59	17,550.59
		Dividends Payable	415.00	415.00
		IRA Dividends Payable	0.00	-
		Money Market Dividends Pay	0.60	0.60
TOTAL LIABILITIES	5,505,187.50	TOTAL EXPENSES	17,966.19	17,966.19
DELINQUENT		NET EARNINGS	985.63	985.63
2 to 6 Months (2)	610.79	Total Loans:	2,755,174.45	
6 to 12 Months ()		Total Shares:	4,749,517.90	
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	610.79			
Current and Less Than 2 Months Delinquent (183)	2,754,563.66			

STATISTICAL INFORMATION

Number of members: 888 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages		
All Other Loans	15	20,096.50
Total Loans - Year to Date	143	468,420.16
Loans made since organization	32,508	92,715,960.85
Losses and Recoveries since organization	\$ 218,579.74	31,252.70
	CHARGED OFF	RECOVERED