

FINANCIAL & STATISTICAL REPORT				
BALANCE SHEET		STATEMENT OF INCOME AND EXPENSES		
ASSETS	END OF THIS MONTH	INCOME	THIS MONTH	THIS YEAR TO DATE
Total Personal Loans ()	1,909,505.97	Interest on Personal Loans		50,442.12
Real Estate Loans ()	690,774.75	Interest on Real Estate Loans		13,249.04
VISA Credit Cards	48,460.16	Interest on VISA Loans		2,525.32
Participation Loan	236,488.60	Interest on P/L		1,197.64
Allowance for Loan Losses	(4,802.86)	Income from Investments		26,707.79
Cash on Hand	72,140.55	Other Income		16,600.43
Bank	100,570.61	TOTAL INCOME		110,722.34
CCFCU/Tier Shares	173,591.49	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries		46,792.69
VISA Settlement	2,500.00	Retirement		5,182.03
CD Interest Receivable	2,149.18	Social Security Taxes		3,485.28
Investments	2,292,168.00	Unemployment Comp. Tax		67.29
Furniture, Fixtures & Equip.	31.00	Employee's Insurance		8,665.02
Prepaid Miscellaneous	17,059.72	Travel & Conference		-
Accrued Interest on Loans	9,093.91	League Dues		1,963.94
Accrued Interest on P/L	450.47	SWACHA		479.00
Agency Account	2,110.62	Rent		4,458.24
NCUA Capitalization*	48,958.70	Other Office Expense		78.00
TOTAL ASSETS	5,603,266.87	Communications		1,388.14
LIABILITIES		Stationary & Supplies*		2,945.68
Accts. Pyble (Dorm/Unp. Cks)	470.19	Surety Bond Premium		2,328.00
Acct. Payable (Misc.)	-	Other Insurance Expense		5,285.99
Undisbursed Loan Proceeds	60.00	Depreciation FF & E		-
Undisbursed CC Payments	(300.00)	Bank Service Charge		3,121.00
Other Accrued Expenses	4,891.52	Share Draft Expense		315.98
Insurance Contracts Payable	257.73	Data Processing		374.11
Retirement Payable	1,067.66	Home Banking		1,200.00
Escrow, Real Estate ()	26,252.93	Promotions		1,374.00
IRA Dividend Payable	55.22	Credit Bureau Expense		2,126.86
Dividends Payable	983.25	VISA Credit Card Program		2,676.78
IRA's ()	107,089.32	VISA Debit Card Program		7,164.72
Special Shares ()	185,251.69	P/L Servicing Fee		344.25
Shares	4,225,946.54	Legal Fees		-
Share Drafts ()	325,885.41	Audit Expense		3,210.00
Money Market ()	4,733.31	Strategic Planning		-
Undivided Earnings	456,370.37	IRA Service Charge		426.78
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses		(1,048.50)
Gramlich, Murray, Hagler Sch	51,168.21	State Operating Fee Expense		1,280.00
NCUA Ins. Premium Payable	-	MSUCU Annual Meeting Exp		179.90
Unapplied Exceptions	-	Miscellaneous		1,602.67
		Cash Over/Short		
		Extraordinary Gains/Losses	-	
		Donated Scholarship Funds		
Gain or Loss		SUBTOTAL	-	107,467.85
		Dividends Payable		1,994.58
		IRA Dividends Payable		81.45
		Money Market Dividends Pay		3.50
TOTAL LIABILITIES	5,603,266.87	TOTAL EXPENSES	-	109,547.38
		NET EARNINGS	-	1,174.96

