

<b>FINANCIAL &amp; STATISTICAL REPORT</b>				
<b>BALANCE SHEET</b>		<b>STATEMENT OF INCOME AND EXPENSES</b>		
<b>ASSETS</b>	<b>END OF THIS MONTH</b>	<b>INCOME</b>	<b>THIS MONTH</b>	<b>THIS QUARTER TO DATE</b>
Total Personal Loans (181)	1,909,505.97	Interest on Personal Loans	8,342.68	25,711.43
Real Estate Loans (7)	690,774.75	Interest on Real Estate Loans	2,161.46	6,560.24
VISA Credit Card Loans	48,460.16	Int. on VISA Credit Card	436.19	1,298.43
Participation Loan	236,488.60	Int. on P/L Loans	162.93	221.53
Allowance for Loan Losses	(4,802.86)	Income from Investments	5,435.68	13,951.42
Cash on Hand	72,140.55	Other Income	2,748.10	7,883.80
Bank	100,570.61	<b>TOTAL INCOME</b>	<b>19,287.04</b>	<b>55,626.85</b>
CCFCU Cash Mgt/Tier Shares	173,591.49	<b>EXPENSES</b>		
CCFCU/PCC Fund	2,016.00	Salaries	7,779.43	24,563.16
VISA Settlement (LSC)	2,500.00	Retirement	614.95	2,698.36
CD Interest Receivable	2,149.18	Social Security Taxes	576.63	1,827.76
Investments	2,292,168.00	Unemployment Comp. Tax	-	41.00
Furniture, Fixtures & Equip.	31.00	Employee's Insurance	1,763.54	4,848.85
Prepaid Miscellaneous	17,059.72	Travel & Conference	-	-
Accrued Interest on Loans	9,093.91	League Dues	329.00	987.00
Accrued Interest on P/L Lns	450.47	SWACHA	71.00	213.00
Agency Account	2,110.62	Rent	743.04	2,229.12
NCUA Capitalization*	48,958.70	Other Office Expense	13.00	39.00
<b>TOTAL ASSETS</b>	<b>5,603,266.87</b>	Communications	173.08	777.77
<b>LIABILITIES</b>		Stationary & Supplies	648.85	1,855.22
Accts. Pyble (Dorm/Unp. Cks)	470.19	Surety Bond Premium	388.00	1,164.00
Acct. Payable (Misc.)	-	Other Insurance Expense	820.00	3,133.00
Undisbursed Loan Funds	60.00	Depreciation FF & E	-	-
Undisbursed CC Payments	(300.00)	Bank Service Charge	520.92	1,632.08
Other Accrued Expenses	4,891.52	Share Draft Expense	53.06	159.02
Insurance Contracts Payable	257.73	Data Processing	70.00	202.49
Retirement Payable	1,067.66	Home Banking	200.00	600.00
Escrow, Real Estate (6)	26,252.93	Promotions	229.00	687.00
IRA Dividend Payable	55.22	Credit Bureau Expense	354.70	1,066.41
Dividends Payable	983.25	Credit Card Program	510.25	1,361.33
IRA's (12)	107,089.32	VISA Debit Card Program	1,015.17	3,320.84
Special Shares (10)	185,251.69	P/L Servicing Fee	51.98	174.90
Shares	4,225,946.54	Legal Fees	-	-
Share Drafts (98)	325,885.41	Audit Expense	475.00	1,563.00
Money Market (1)	4,733.31	Strategic Planning	-	-
Undivided Earnings	460,556.29	IRA Service Charges	71.00	213.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	-	2,334.50
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	152.00	494.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	-
Unapplied Exceptions	-	Miscellaneous	198.14	586.73
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(4,185.92)	<b>SUBTOTAL</b>	<b>17,821.74</b>	<b>58,772.54</b>
		Dividends Payable	183.25	998.25
		IRA Dividends Payable	25.22	40.22
		Money Market Dividends Pay	0.58	1.76
<b>TOTAL LIABILITIES</b>	<b>5,603,266.87</b>	<b>TOTAL EXPENSES</b>	<b>18,030.79</b>	<b>59,812.77</b>
<b>DELINQUENT</b>		<b>NET EARNINGS</b>	<b>1,256.25</b>	<b>(4,185.92)</b>
		Total Loans:	2,885,229.48	
2 to 6 Months (2)	610.79	Total Shares:	4,848,906.27	
6 to 12 Months (1)	3,925.98			
12 to 18 Months ( )				
18 Months and Over ( )				
<b>TOTAL DELINQUENT</b>	<b>4,536.77</b>			
Current and Less Than 2 Months Delinquent (183)	2,880,692.71			

**STATISTICAL INFORMATION**

Number of members: 886 Number of potential members: 2,500

<b>LOANS MADE YEAR TO DATE</b>	<b>NUMBER</b>	<b>AMOUNT</b>
Secured by Real Estate Mortgages		
All Other Loans	18	45,719.00
Total Loans - Year to Date	128	448,323.66
Loans made since organization	32,493	92,695,864.35
Losses and Recoveries since organization	\$ 214,972.58	31,252.70
	<b>CHARGED OFF</b>	<b>RECOVERED</b>