

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 (181)	1,990,035.27	Interest on Personal Loans	8,757.95	17,368.75
Real Estate Loans (7)	695,337.67	Interest on Real Estate Loans	2,214.34	4,398.78
VISA Credit Card Loans	50,266.32	Int. on VISA Credit Card	439.68	862.24
Participation Loan	258,631.02	Int. on P/L Loans	379.39	58.60
Allowance for Loan Losses	(4,802.86)	Income from Investments	4,499.69	8,515.74
Cash on Hand	44,852.54	Other Income	2,422.19	5,135.70
Bank	55,665.60	TOTAL INCOME	18,713.24	36,339.81
CCFCU Cash Mgt/Tier Shares	271,087.91	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	7,979.52	16,783.73
VISA Settlement (LSC)	2,500.00	Retirement	626.71	2,083.41
CD Interest Receivable	1,443.11	Social Security Taxes	591.95	1,251.13
Investments	2,043,168.00	Unemployment Comp. Tax	-	41.00
Furniture, Fixtures & Equip.	31.00	Employee's Insurance	1,788.12	3,085.31
Prepaid Miscellaneous	19,758.85	Travel & Conference	-	-
Accrued Interest on Loans	9,709.00	League Dues	329.00	658.00
Accrued Interest on P/L Lns	659.49	SWACHA	71.00	142.00
Agency Account	1,792.06	Rent	743.04	1,486.08
NCUA Capitalization*	48,958.70	Other Office Expense	13.00	26.00
TOTAL ASSETS	5,491,109.68	Communications	316.44	604.69
LIABILITIES		Stationary & Supplies	645.67	1,206.37
Accts. Pyble (Dorm/Unp. Cks)	2,076.49	Surety Bond Premium	388.00	776.00
Acct. Payable (Misc.)	22.62	Other Insurance Expense	1,409.00	2,313.00
Undisbursed Loan Funds	511.25	Depreciation FF & E	-	-
Undisbursed CC Payments	181.73	Bank Service Charge	600.29	1,111.16
Other Accrued Expenses	4,174.52	Share Draft Expense	53.17	105.96
Insurance Contracts Payable	265.01	Data Processing	69.49	132.49
Retirement Payable	539.71	Home Banking	200.00	400.00
Escrow, Real Estate (6)	26,992.83	Promotions	229.00	458.00
IRA Dividend Payable	30.00	Credit Bureau Expense	355.74	711.71
Dividends Payable	800.00	Credit Card Program	439.91	851.08
IRA's (12)	107,151.35	VISA Debit Card Program	1,245.25	2,305.67
Special Shares (10)	185,226.69	P/L Servicing Fee	60.83	122.92
Shares	4,173,093.14	Legal Fees	-	-
Share Drafts (92)	265,945.76	Audit Expense	539.00	1,088.00
Money Market (1)	4,732.73	Strategic Planning	-	-
Undivided Earnings	460,556.29	IRA Service Charges	71.00	142.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	1,564.50	2,334.50
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	190.00	342.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	-
Unapplied Exceptions	-	Miscellaneous	166.51	388.59
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(5,442.17)	SUBTOTAL	20,686.14	40,950.80
		Dividends Payable	415.00	815.00
		IRA Dividends Payable	0.00	15.00
		Money Market Dividends Pay	0.60	1.18
TOTAL LIABILITIES	5,491,109.68	TOTAL EXPENSES	21,101.74	41,781.98
		NET EARNINGS	(2,388.50)	(5,442.17)
DELINQUENT		Total Loans:	2,994,270.28	
2 to 6 Months (1)	312.97	Total Shares:	4,736,149.67	
6 to 12 Months (2)	4,196.80			
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	4,509.77			
Current and Less Than 2 Months Delinquent (194)	2,989,760.51			

STATISTICAL INFORMATION

Number of members: 885 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages		
All Other Loans	18	55,873.69
Total Loans - Year to Date	110	402,604.66
Loans made since organization	32,475	92,650,145.35
Losses and Recoveries since organization	\$ 214,972.58	31,252.70
	CHARGED OFF	RECOVERED