

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 (173)	1,814,519.71	Interest on Personal Loans	8,020.46	16,346.62
Real Estate Loans (8)	765,532.71	Interest on Real Estate Loans	2,458.95	4,657.93
VISA Credit Card Loans	45,689.85	Int. on VISA Credit Card	414.95	727.35
Participation Loan	195,294.11	Int. on P/L Loans	266.83	500.35
Allowance for Loan Losses	(1,617.70)	Income from Investments	4,163.56	8,967.62
Cash on Hand	41,241.64	Other Income	2,263.95	5,340.65
Bank	49,967.74	TOTAL INCOME	17,588.70	36,540.52
CCFCU Cash Mgt/Tier Shares	193,605.56	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	7,967.75	15,758.95
VISA Settlement (LSC)	2,500.00	Retirement	90.58	173.58
CD Interest Receivable	1,920.02	Social Security Taxes	589.30	1,165.10
Investments	2,292,168.00	Unemployment Comp. Tax	-	25.67
Furniture, Fixtures & Equip.	1,619.16	Employee's Insurance	1,753.83	3,507.66
Prepaid Miscellaneous	15,072.14	Travel & Conference	-	-
Accrued Interest on Loans	9,798.59	League Dues	329.00	658.00
Accrued Interest on P/L Lns	348.61	SWACHA	71.00	142.00
Agency Account	2,553.39	Rent	743.04	1,486.08
NCUA Capitalization*	48,958.70	Other Office Expense	13.00	26.00
TOTAL ASSETS	5,481,188.23	Communications	292.34	476.63
LIABILITIES		Stationary & Supplies	616.45	1,187.43
Accts. Pyble (Dorm/Unp. Cks)	470.19	Surety Bond Premium	388.00	776.00
Acct. Payable (Misc.)	3.54	Other Insurance Expense	820.00	1,640.00
Undisbursed Loan Funds	26,388.34	Depreciation FF & E	-	-
Undisbursed CC Payments	184.99	Bank Service Charge	520.52	1,060.83
Other Accrued Expenses	2,470.52	Share Draft Expense	53.13	106.19
Insurance Contracts Payable	244.74	Data Processing	103.78	147.78
Retirement Payable	1,067.66	Home Banking	200.00	400.00
Escrow, Real Estate (6)	29,020.18	Promotions	229.00	458.00
IRA Dividend Payable	30.00	Credit Bureau Expense	354.43	710.97
Dividends Payable	800.00	Credit Card Program	400.75	839.39
IRA's (12)	102,005.48	VISA Debit Card Program	1,426.52	2,762.84
Special Shares (10)	187,845.42	P/L Servicing Fee	43.75	86.52
Shares	4,099,594.07	Legal Fees	-	-
Share Drafts (97)	306,578.27	Audit Expense	822.00	1,672.00
Money Market (1)	4,734.51	Strategic Planning	-	-
Undivided Earnings	456,370.37	IRA Service Charges	80.60	151.60
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	732.00	422.00
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	152.00	304.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	-
Unapplied Exceptions	-	Miscellaneous	237.74	435.88
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(871.78)	SUBTOTAL	19,030.51	36,581.10
		Dividends Payable	400.00	815.00
		IRA Dividends Payable	15.00	15.00
		Money Market Dividends Pay	0.60	1.20
TOTAL LIABILITIES	5,481,188.23	TOTAL EXPENSES	19,446.11	37,412.30
DELINQUENT		NET EARNINGS	(1,857.41)	(871.78)
2 to 6 Months (1)	3,624.77	Total Loans:	2,821,036.38	
6 to 12 Months (2)	610.79	Total Shares:	4,700,757.75	
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	4,235.56			
Current and Less Than 2 Months Delinquent (178)	2,816,800.82			

STATISTICAL INFORMATION

Number of members: 889 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	1	84,000.00
All Other Loans	16	64,046.34
Total Loans - Year to Date	160	616,466.50
Loans made since organization	32,525	92,864,007.19
Losses and Recoveries since organization	\$ 222,186.90	31,252.70
	CHARGED OFF	RECOVERED