

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 (175)	1,735,338.92	Interest on Personal Loans	8,284.43	24,518.70
Real Estate Loans (8)	745,943.72	Interest on Real Estate Loans	2,503.46	7,447.58
VISA Credit Card Loans	45,883.00	Int. on VISA Credit Card	427.66	1,221.73
Participation Loan	166,199.02	Int. on P/L Loans	167.70	794.05
Allowance for Loan Losses	(4,397.16)	Income from Investments	13,022.86	27,885.71
Cash on Hand	35,008.44	Other Income	1,678.10	6,856.49
Bank	24,465.44	TOTAL INCOME	26,084.21	68,724.26
CCFCU Cash Mgt/Tier Shares	341,775.31	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	12,117.71	27,888.43
VISA Settlement (LSC)	2,500.00	Retirement	91.00	1,058.77
CD Interest Receivable	6,489.90	Social Security Taxes	906.78	2,072.80
Investments	2,292,168.00	Unemployment Comp. Tax	-	-
Furniture, Fixtures & Equip.	1,873.60	Employee's Insurance	1,783.23	5,292.29
Prepaid Miscellaneous	26,807.14	Travel & Conference	-	-
Accrued Interest on Loans	10,207.63	League Dues	329.00	987.00
Accrued Interest on P/L Lns	456.27	SWACHA	71.00	213.00
Agency Account	1,197.17	Rent	743.04	2,229.12
NCUA Capitalization*	48,958.70	Other Office Expense	13.00	39.00
TOTAL ASSETS	5,482,891.10	Communications	312.82	754.19
LIABILITIES		Stationary & Supplies	278.48	904.67
Accts. Pyble (Dorm/Unp. Cks)	470.19	Surety Bond Premium	-	752.00
Acct. Payable (Misc.)	180.00	Other Insurance Expense	603.00	1,950.00
Undisbursed Loan Funds	-	Depreciation FF & E	30.40	87.79
Undisbursed CC Payments	159.65	Bank Service Charge	530.03	1,606.88
Other Accrued Expenses	3,468.28	Share Draft Expense	55.75	163.95
Insurance Contracts Payable	209.09	Data Processing	117.87	325.87
Retirement Payable	-	Home Banking	200.00	600.00
Escrow, Real Estate (7)	11,562.35	Promotions	336.00	1,008.00
IRA Dividend Payable	37.14	Credit Bureau Expense	355.73	1,067.71
Dividends Payable	984.85	Credit Card Program	744.90	1,640.00
IRA's (12)	95,886.14	VISA Debit Card Program	1,243.38	3,872.92
Special Shares (10)	179,540.34	P/L Servicing Fee	45.75	106.27
Shares	4,126,517.86	Legal Fees	-	-
Share Drafts (100)	328,856.00	Audit Expense	-	-
Money Market (1)	4,736.87	Strategic Planning	-	-
Undivided Earnings	459,459.99	IRA Service Charges	71.00	213.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	-	4,209.09
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	256.00	768.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	600.00
Unapplied Exceptions	-	Miscellaneous	288.61	719.12
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	6,570.62	SUBTOTAL	21,524.48	61,129.87
		Dividends Payable	184.85	984.85
		IRA Dividends Payable	11.14	37.14
		Money Market Dividends Pay	0.60	1.78
TOTAL LIABILITIES	5,482,891.10	TOTAL EXPENSES	21,721.07	62,153.64
DELINQUENT		NET EARNINGS	4,363.14	6,570.62
2 to 6 Months (2)	2,229.63	Total Loans:	2,693,364.66	
6 to 12 Months (2)	600.38	Total Shares:	4,735,537.21	
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	2,830.01			
Current and Less Than 2 Months Delinquent (178)	2,754,525.11			

STATISTICAL INFORMATION

Number of members: 893 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages		
All Other Loans	25	86,874.42
Total Loans - Year to Date	258	920,914.31
Loans made since organization	32,623	96,168,455.00
Losses and Recoveries since organization	\$ 222,186.90	31,252.70
	CHARGED OFF	RECOVERED