

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 ()	1,735,338.92	Interest on Personal Loans		99,237.04
Real Estate Loans ()	745,943.72	Interest on Real Estate Loans		27,839.23
VISA Credit Cards	45,883.00	Interest on VISA Loans		4,843.91
Participation Loan	166,199.02	Interest on P/L		2,745.39
Allowance for Loan Losses	(4,397.16)	Income from Investments		72,348.99
Cash on Hand	35,008.44	Other Income		30,774.25
Bank	24,465.44	<b>TOTAL INCOME</b>		<b>237,788.81</b>
CCFCU/Tier Shares	341,775.31	<b>EXPENSES</b>		
CCFCU/PCC Fund	2,016.00	Salaries		98,360.74
VISA Settlement	2,500.00	Retirement		7,042.52
CD Interest Receivable	6,489.90	Social Security Taxes		7,308.90
Investments	2,292,168.00	Unemployment Comp. Tax		92.96
Furniture, Fixtures & Equip.	1,873.60	Employee's Insurance		19,218.80
Prepaid Miscellaneous	26,807.14	Travel & Conference		-
Accrued Interest on Loans	10,207.63	League Dues		3,937.94
Accrued Interest on P/L	456.27	SWACHA		905.00
Agency Account	1,197.17	Rent		8,916.48
NCUA Capitalization*	48,958.70	Other Office Expense		156.00
<b>TOTAL ASSETS</b>	<b>5,482,891.10</b>	Communications		2,690.24
<b>LIABILITIES</b>		Stationary & Supplies*		5,439.23
Accts. Pyble (Dorm/Unp. Cks)	470.19	Surety Bond Premium		4,244.00
Acct. Payable (Misc.)	180.00	Other Insurance Expense		9,683.99
Undisbursed Loan Proceeds	-	Depreciation FF & E		113.95
Undisbursed CC Payments	159.65	Bank Service Charge		6,317.20
Other Accrued Expenses	3,468.28	Share Draft Expense		638.99
Insurance Contracts Payable	209.09	Data Processing		951.76
Retirement Payable	-	Home Banking		2,400.00
Escrow, Real Estate ()	11,562.35	Promotions		3,176.00
IRA Dividend Payable	37.14	Credit Bureau Expense		4,259.97
Dividends Payable	984.85	VISA Credit Card Program		5,583.84
IRA's ()	95,886.14	VISA Debit Card Program		14,958.49
Special Shares ()	179,540.34	P/L Servicing Fee		575.34
Shares	4,126,517.86	Legal Fees		-
Share Drafts ()	328,856.00	Audit Expense		4,882.00
Money Market ()	4,736.87	Strategic Planning		-
Undivided Earnings	466,030.61	IRA Service Charge		862.38
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses		3,732.59
Gramlich, Murray, Hagler Sch	51,168.21	State Operating Fee Expense		2,504.00
NCUA Ins. Premium Payable	-	MSUCU Annual Meeting Exp		779.90
Unapplied Exceptions	-	Miscellaneous		3,083.81
		Cash Over/Short		-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds		-
Gain or Loss		<b>SUBTOTAL</b>	-	<b>222,817.02</b>
		Dividends Payable		3,986.82
		IRA Dividends Payable		142.71
		Money Market Dividends Pay		7.06
<b>TOTAL LIABILITIES</b>	<b>5,482,891.10</b>	<b>TOTAL EXPENSES</b>	-	<b>226,953.61</b>
		<b>NET EARNINGS</b>	-	<b>10,835.20</b>



