

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 (174)	1,717,872.58	Interest on Personal Loans	7,962.79	16,234.27
Real Estate Loans (8)	750,950.29	Interest on Real Estate Loans	2,424.31	4,944.12
VISA Credit Card Loans	45,152.05	Int. on VISA Credit Card	412.05	794.07
Participation Loan	172,302.92	Int. on P/L Loans	344.82	626.35
Allowance for Loan Losses	(4,397.16)	Income from Investments	6,815.83	14,862.85
Cash on Hand	87,485.66	Other Income	1,779.48	5,178.39
Bank	172,752.79	TOTAL INCOME	19,739.28	42,640.05
CCFCU Cash Mgt/Tier Shares	230,470.25	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	7,838.28	15,770.72
VISA Settlement (LSC)	2,500.00	Retirement	91.00	967.77
CD Interest Receivable	2,301.08	Social Security Taxes	579.41	1,166.02
Investments	2,292,168.00	Unemployment Comp. Tax	-	-
Furniture, Fixtures & Equip.	1,904.00	Employee's Insurance	1,755.23	3,509.06
Prepaid Miscellaneous	10,905.59	Travel & Conference	-	-
Accrued Interest on Loans	9,727.64	League Dues	329.00	658.00
Accrued Interest on P/L Lns	583.02	SWACHA	71.00	142.00
Agency Account	1,849.91	Rent	743.04	1,486.08
NCUA Capitalization*	48,958.70	Other Office Expense	13.00	26.00
TOTAL ASSETS	5,545,503.32	Communications	261.98	441.37
LIABILITIES		Stationary & Supplies	310.22	626.19
Accts. Pyble (Dorm/Unp. Cks)	470.19	Surety Bond Premium	364.00	752.00
Acct. Payable (Misc.)	605.17	Other Insurance Expense	669.00	1,347.00
Undisbursed Loan Funds	-	Depreciation FF & E	30.39	57.39
Undisbursed CC Payments	(0.49)	Bank Service Charge	527.90	1,076.85
Other Accrued Expenses	3,272.52	Share Draft Expense	54.51	108.20
Insurance Contracts Payable	217.69	Data Processing	104.00	208.00
Retirement Payable	-	Home Banking	200.00	400.00
Escrow, Real Estate (7)	36,332.28	Promotions	336.00	672.00
IRA Dividend Payable	26.00	Credit Bureau Expense	355.73	711.98
Dividends Payable	800.00	Credit Card Program	469.04	895.10
IRA's (12)	96,806.86	VISA Debit Card Program	1,462.74	2,629.54
Special Shares (10)	180,440.34	P/L Servicing Fee	26.25	60.52
Shares	4,185,051.86	Legal Fees	-	-
Share Drafts (99)	310,825.43	Audit Expense	-	-
Money Market (1)	4,736.27	Strategic Planning	-	-
Undivided Earnings	459,459.99	IRA Service Charges	71.00	142.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	2,852.86	4,209.09
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	256.00	512.00
NCUA Ins. Premium Payable	-	Annual Meeting	600.00	600.00
Unapplied Exceptions	-	Miscellaneous	203.36	430.51
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	2,207.48	SUBTOTAL	20,574.94	39,605.39
		Dividends Payable	400.00	800.00
		IRA Dividends Payable	13.00	26.00
		Money Market Dividends Pay	0.58	1.18
TOTAL LIABILITIES	5,545,503.32	TOTAL EXPENSES	20,988.52	40,432.57
		NET EARNINGS	(1,249.24)	2,207.48
DELINQUENT		Total Loans:	2,686,277.84	
2 to 6 Months (2)	2,229.63	Total Shares:	4,777,860.76	
6 to 12 Months (2)	600.38			
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	20	29,388.16
Total Loans - Year to Date	233	834,039.89
Loans made since organization	32,598	96,081,580.58
Losses and Recoveries since organization	\$ 222,186.90	31,252.70
	CHARGED OFF	RECOVERED