

<b>FINANCIAL &amp; STATISTICAL REPORT</b>				
<b>BALANCE SHEET</b>		<b>STATEMENT OF INCOME AND EXPENSES</b>		
<b>ASSETS</b>	<b>END OF THIS MONTH</b>	<b>INCOME</b>	<b>THIS MONTH</b>	<b>THIS QUARTER TO DATE</b>
Total Personal Loans (174)	1,773,705.97	Interest on Personal Loans	8,271.48	8,271.48
Real Estate Loans (8)	755,660.91	Interest on Real Estate Loans	2,519.81	2,519.81
VISA Credit Card Loans	42,551.93	Int. on VISA Credit Card	382.02	382.02
Participation Loan	179,459.86	Int. on P/L Loans	281.53	281.53
Allowance for Loan Losses	(3,123.93)	Income from Investments	8,047.02	8,047.02
Cash on Hand	63,388.63	Other Income	3,398.91	3,398.91
Bank	105,285.92	<b>TOTAL INCOME</b>	<b>22,900.77</b>	<b>22,900.77</b>
CCFCU Cash Mgt/Tier Shares	159,570.14	<b>EXPENSES</b>		
CCFCU/PCC Fund	2,016.00	Salaries	7,932.44	7,932.44
VISA Settlement (LSC)	2,500.00	Retirement	876.77	876.77
CD Interest Receivable	2,301.08	Social Security Taxes	586.61	586.61
Investments	2,292,168.00	Unemployment Comp. Tax	-	-
Furniture, Fixtures & Equip.	1,934.39	Employee's Insurance	1,753.83	1,753.83
Prepaid Miscellaneous	12,413.89	Travel & Conference	-	-
Accrued Interest on Loans	9,400.65	League Dues	329.00	329.00
Accrued Interest on P/L Lns	405.37	SWACHA	71.00	71.00
Agency Account	2,377.72	Rent	743.04	743.04
NCUA Capitalization*	48,958.70	Other Office Expense	13.00	13.00
<b>TOTAL ASSETS</b>	<b>5,450,975.23</b>	Communications	179.39	179.39
<b>LIABILITIES</b>		Stationary & Supplies	315.97	315.97
Accts. Pyble (Dorm/Unp. Cks)	470.19	Surety Bond Premium	388.00	388.00
Acct. Payable (Misc.)	500.00	Other Insurance Expense	678.00	678.00
Undisbursed Loan Funds	-	Depreciation FF & E	27.00	27.00
Undisbursed CC Payments	-	Bank Service Charge	548.95	548.95
Other Accrued Expenses	2,923.52	Share Draft Expense	53.69	53.69
Insurance Contracts Payable	224.50	Data Processing	104.00	104.00
Retirement Payable	785.77	Home Banking	200.00	200.00
Escrow, Real Estate (7)	32,174.18	Promotions	336.00	336.00
IRA Dividend Payable	13.00	Credit Bureau Expense	356.25	356.25
Dividends Payable	400.00	Credit Card Program	426.06	426.06
IRA's (12)	96,920.54	VISA Debit Card Program	1,166.80	1,166.80
Special Shares (10)	184,165.34	P/L Servicing Fee	34.27	34.27
Shares	4,102,706.68	Legal Fees	-	-
Share Drafts (99)	297,787.38	Audit Expense	-	-
Money Market (1)	4,735.69	Strategic Planning	-	-
Undivided Earnings	459,459.99	IRA Service Charges	71.00	71.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	1,356.23	1,356.23
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	256.00	256.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	-
Unapplied Exceptions	-	Miscellaneous	227.15	227.15
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	3,456.72	<b>SUBTOTAL</b>	<b>19,030.45</b>	<b>19,030.45</b>
		Dividends Payable	400.00	400.00
		IRA Dividends Payable	13.00	13.00
		Money Market Dividends Pay	0.60	0.60
<b>TOTAL LIABILITIES</b>	<b>5,450,975.23</b>	<b>TOTAL EXPENSES</b>	<b>19,444.05</b>	<b>19,444.05</b>
<b>DELINQUENT</b>		<b>NET EARNINGS</b>	<b>3,456.72</b>	<b>3,456.72</b>
2 to 6 Months (2)	2,229.63	Total Loans:	2,751,378.67	
6 to 12 Months (2)	600.38	Total Shares:	4,686,315.63	
12 to 18 Months ( )				
18 Months and Over ( )				
<b>TOTAL DELINQUENT</b>	<b>2,830.01</b>			
Current and Less Than 2 Months Delinquent (178)	2,754,525.11			

**STATISTICAL INFORMATION**

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

<b>LOANS MADE YEAR TO DATE</b>	<b>NUMBER</b>	<b>AMOUNT</b>
Secured by Real Estate Mortgages		
All Other Loans	23	99,095.11
Total Loans - Year to Date	209	804,651.73
Loans made since organization	32,574	96,052,192.42
Losses and Recoveries since organization	\$ 222,186.90	31,252.70
	<b>CHARGED OFF</b>	<b>RECOVERED</b>