

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)	1,768,650.22	Interest on Personal Loans	7,929.60	24,276.22
Real Estate Loans (8)	760,920.64	Interest on Real Estate Loans	2,484.68	7,142.61
VISA Credit Card Loans	39,848.96	Int. on VISA Credit Card	369.51	1,096.86
Participation Loan	186,677.35	Int. on P/L Loans	253.35	753.70
Allowance for Loan Losses	(1,767.70)	Income from Investments	8,787.87	17,755.49
Cash on Hand	81,228.54	Other Income	1,976.68	7,317.33
Bank	25,998.50	TOTAL INCOME	21,801.69	58,342.21
CCFCU Cash Mgt/Tier Shares	264,729.60	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	7,920.67	23,679.62
VISA Settlement (LSC)	2,500.00	Retirement	628.14	801.72
CD Interest Receivable	5,177.70	Social Security Taxes	585.72	1,750.82
Investments	2,292,168.00	Unemployment Comp. Tax	-	25.67
Furniture, Fixtures & Equip.	1,593.00	Employee's Insurance	1,753.83	5,261.49
Prepaid Miscellaneous	14,530.14	Travel & Conference	-	-
Accrued Interest on Loans	9,491.57	League Dues	329.00	987.00
Accrued Interest on P/L Lns	350.06	SWACHA	71.00	213.00
Agency Account	2,460.11	Rent	743.04	2,229.12
NCUA Capitalization*	48,958.70	Other Office Expense	13.00	39.00
TOTAL ASSETS	5,505,531.39	Communications	71.28	547.91
LIABILITIES		Stationary & Supplies	401.45	1,588.88
Accts. Pyble (Dorm/Unp. Cks)	470.19	Surety Bond Premium	388.00	1,164.00
Acct. Payable (Misc.)	0.01	Other Insurance Expense	808.00	2,448.00
Undisbursed Loan Funds	27,994.71	Depreciation FF & E	26.16	26.16
Undisbursed CC Payments	184.99	Bank Service Charge	528.49	1,589.32
Other Accrued Expenses	2,574.52	Share Draft Expense	52.87	159.06
Insurance Contracts Payable	232.10	Data Processing	104.00	251.78
Retirement Payable	1,067.66	Home Banking	200.00	600.00
Escrow, Real Estate (7)	29,977.16	Promotions	336.00	794.00
IRA Dividend Payable	39.12	Credit Bureau Expense	354.43	1,065.40
Dividends Payable	992.39	Credit Card Program	427.67	1,267.06
IRA's (12)	101,943.45	VISA Debit Card Program	1,158.01	3,920.85
Special Shares (10)	184,120.42	P/L Servicing Fee	38.30	124.82
Shares	4,121,322.78	Legal Fees	-	-
Share Drafts (97)	307,417.73	Audit Expense	-	1,672.00
Money Market (1)	4,735.09	Strategic Planning	-	-
Undivided Earnings	456,370.37	IRA Service Charges	71.00	222.60
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	150.00	572.00
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	152.00	456.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	-
Unapplied Exceptions	-	Miscellaneous	326.14	762.02
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	3,089.62	SUBTOTAL	17,638.20	54,219.30
		Dividends Payable	192.39	1,007.39
		IRA Dividends Payable	9.12	24.12
		Money Market Dividends Pay	0.58	1.78
TOTAL LIABILITIES	5,506,784.04	TOTAL EXPENSES	17,840.29	55,252.59
DELINQUENT		NET EARNINGS	3,961.40	3,089.62
2 to 6 Months (2)	2,229.63	Total Loans:	2,756,097.17	
6 to 12 Months (2)	600.38	Total Shares:	4,719,539.47	
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	2,830.01			
Current and Less Than 2 Months Delinquent (177)	2,754,525.11			

STATISTICAL INFORMATION

Number of members: 891 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages		
All Other Loans	26	89,090.12
Total Loans - Year to Date	186	705,556.62
Loans made since organization	32,551	95,953,097.31
Losses and Recoveries since organization	\$ 222,186.90	31,252.70
	CHARGED OFF	RECOVERED