

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 (180)	1,783,363.91	Interest on Personal Loans	7,744.27	16,189.31
Real Estate Loans (8)	735,137.23	Interest on Real Estate Loans	2,247.74	4,720.02
VISA Credit Card Loans	44,684.34	Int. on VISA Credit Card	424.93	858.78
Participation Loan	142,884.30	Int. on P/L Loans	149.49	252.78
Allowance for Loan Losses	(7,469.16)	Income from Investments	8,827.60	17,317.89
Cash on Hand	58,882.28	Other Income	1,988.47	4,907.73
Bank	57,491.59	TOTAL INCOME	21,382.50	44,246.51
CCFCU Cash Mgt/Tier Shares	71,043.77	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	7,861.83	15,823.70
VISA Settlement (LSC)	2,500.00	Retirement	627.18	4,265.02
CD Interest Receivable	4,077.17	Social Security Taxes	581.21	1,170.07
Investments	2,292,168.00	Unemployment Comp. Tax	-	164.55
Furniture, Fixtures & Equip.	1,812.00	Employee's Insurance	2,026.74	3,809.97
Prepaid Miscellaneous	33,805.11	Travel & Conference	-	-
Accrued Interest on Loans	9,215.26	League Dues	325.00	654.00
Accrued Interest on P/L Lns	217.54	SWACHA	71.00	142.00
Agency Account	1,254.41	Rent	743.04	1,486.08
NCUA Capitalization*	48,958.70	Other Office Expense	13.00	26.00
TOTAL ASSETS	5,282,042.45	Communications	200.28	426.67
LIABILITIES		Stationary & Supplies	493.06	829.22
Accts. Pyble (Dorm/Unp. Cks)	470.19	Surety Bond Premium	435.00	870.00
Acct. Payable (Misc.)	-	Other Insurance Expense	756.00	1,519.73
Undisbursed Loan Funds	499.00	Depreciation FF & E	31.00	61.60
Undisbursed CC Payments	1,223.19	Bank Service Charge	507.99	1,032.61
Other Accrued Expenses	4,016.28	Share Draft Expense	58.08	111.35
Insurance Contracts Payable	198.31	Data Processing	92.00	187.00
Retirement Payable	536.18	Home Banking	200.00	400.00
Escrow, Real Estate (7)	16,858.65	Promotions	336.00	672.00
IRA Dividend Payable	30.00	Credit Bureau Expense	363.47	735.81
Dividends Payable	800.00	Credit Card Program	518.55	911.76
IRA's (11)	95,923.28	VISA Debit Card Program	1,421.92	2,548.76
Special Shares (9)	180,409.76	P/L Servicing Fee	35.95	75.32
Shares	3,947,649.99	Legal Fees	-	-
Share Drafts (99)	297,866.40	Audit Expense	680.00	680.00
Money Market (1)	4,738.02	Strategic Planning	-	-
Undivided Earnings	466,030.61	IRA Service Charges	70.00	141.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	2,357.00	3,072.00
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	256.00	512.00
NCUA Ins. Premium Payable		Annual Meeting	-	150.00
Unapplied Exceptions		Miscellaneous	198.14	396.28
Notes Payable - CCFCU		Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	540.86	SUBTOTAL	21,259.44	42,874.50
		Dividends Payable	400.00	800.00
		IRA Dividends Payable	15.00	30.00
		Money Market Dividends Pay	0.55	1.15
TOTAL LIABILITIES	5,282,042.45	TOTAL EXPENSES	21,674.99	43,705.65
		NET EARNINGS	(292.49)	540.86
DELINQUENT		Total Loans:	2,706,069.78	
2 to 6 Months (3)	5,876.37	Total Shares:	4,526,587.45	
6 to 12 Months (4)	2,750.01			
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	8,626.38			
Current and Less Than 2 Months Delinquent (181)	2,754,525.11			

STATISTICAL INFORMATION

Number of members: 894 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages		
All Other Loans	20	102,266.66
Total Loans - Year to Date	45	209,067.19
Loans made since organization	32,668	96,377,522.19
Losses and Recoveries since organization	\$ 222,186.90	31,252.70
	CHARGED OFF	RECOVERED