

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 (178)	1,746,390.42	Interest on Personal Loans	8,445.04	8,445.04
Real Estate Loans (8)	740,200.08	Interest on Real Estate Loans	2,472.28	2,472.28
VISA Credit Card Loans	46,844.27	Int. on VISA Credit Card	433.85	433.85
Participation Loan	158,996.94	Int. on P/L Loans	103.29	103.29
Allowance for Loan Losses	(5,112.16)	Income from Investments	8,490.29	8,490.29
Cash on Hand	33,641.70	Other Income	2,919.26	2,919.26
Bank	90,022.18	TOTAL INCOME	22,864.01	22,864.01
CCFCU Cash Mgt/Tier Shares	79,987.20	EXPENSES		
CCFCU/PCC Fund	2,016.00	Salaries	7,961.87	7,961.87
VISA Settlement (LSC)	2,500.00	Retirement	3,637.84	3,637.84
CD Interest Receivable	6,489.90	Social Security Taxes	588.86	588.86
Investments	2,292,168.00	Unemployment Comp. Tax	164.55	164.55
Furniture, Fixtures & Equip.	1,843.00	Employee's Insurance	1,783.23	1,783.23
Prepaid Miscellaneous	32,366.14	Travel & Conference	-	-
Accrued Interest on Loans	9,630.82	League Dues	329.00	329.00
Accrued Interest on P/L Lns	295.40	SWACHA	71.00	71.00
Agency Account	1,126.78	Rent	743.04	743.04
NCUA Capitalization*	48,958.70	Other Office Expense	13.00	13.00
TOTAL ASSETS	5,288,365.37	Communications	226.39	226.39
LIABILITIES		Stationary & Supplies	336.16	336.16
Accts. Pyble (Dorm/Unp. Cks)	470.19	Surety Bond Premium	435.00	435.00
Acct. Payable (Misc.)	180.00	Other Insurance Expense	763.73	763.73
Undisbursed Loan Funds	783.00	Depreciation FF & E	30.60	30.60
Undisbursed CC Payments	909.65	Bank Service Charge	524.62	524.62
Other Accrued Expenses	2,987.28	Share Draft Expense	53.27	53.27
Insurance Contracts Payable	204.56	Data Processing	95.00	95.00
Retirement Payable	3,546.84	Home Banking	200.00	200.00
Escrow, Real Estate (7)	12,972.66	Promotions	336.00	336.00
IRA Dividend Payable	15.00	Credit Bureau Expense	372.34	372.34
Dividends Payable	400.00	Credit Card Program	393.21	393.21
IRA's (11)	95,923.28	VISA Debit Card Program	1,126.84	1,126.84
Special Shares (10)	179,134.76	P/L Servicing Fee	39.37	39.37
Shares	3,982,187.97	Legal Fees	-	-
Share Drafts (99)	272,797.02	Audit Expense	-	-
Money Market (1)	4,737.47	Strategic Planning	-	-
Undivided Earnings	466,030.61	IRA Service Charges	71.00	71.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	715.00	715.00
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	256.00	256.00
NCUA Ins. Premium Payable	-	Annual Meeting	150.00	150.00
Unapplied Exceptions	-	Miscellaneous	198.14	198.14
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	833.35	SUBTOTAL	21,615.06	21,615.06
		Dividends Payable	400.00	400.00
		IRA Dividends Payable	15.00	15.00
		Money Market Dividends Pay	0.60	0.60
TOTAL LIABILITIES	5,288,365.37	TOTAL EXPENSES	22,030.66	22,030.66
		NET EARNINGS	833.35	833.35
DELINQUENT		Total Loans:	2,692,431.71	
2 to 6 Months ()	-	Total Shares:	4,534,780.50	
6 to 12 Months (4)	2,750.01			
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	2,750.01			
Current and Less Than 2 Months Delinquent (182)	2,754,525.11			

STATISTICAL INFORMATION

Number of members: 892 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages		
All Other Loans	25	106,800.53
Total Loans - Year to Date	25	106,800.53
Loans made since organization	32,648	96,275,255.00
Losses and Recoveries since organization	\$ 222,186.90	31,252.70
	CHARGED OFF	RECOVERED