

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 (147)	1,619,062.87	Interest on Personal Loans	7,705.06	16,766.52
Real Estate Loans (7)	858,030.99	Interest on Real Estate Loans	2,840.29	6,134.32
VISA Credit Card Loans	41,006.55	Int. on VISA Credit Card	799.25	799.25
Participation Loan	41,802.69	Int. on P/L Loans	62.97	7.16
Allowance for Loan Losses	(10,092.97)	Income from Investments	7,509.91	16,068.12
Cash on Hand	54,702.78	Other Income	1,362.22	3,736.89
Bank	70,089.02	<b>TOTAL INCOME</b>	<b>20,279.70</b>	<b>43,512.26</b>
CCFCU Cash Mgt/Tier Shares	173,537.20	<b>EXPENSES</b>		
CCFCU/PCC Fund	1,764.00	Salaries	8,756.54	18,116.83
VISA Settlement (LSC)	2,500.00	Retirement	1,588.80	3,177.60
CD Interest Receivable	3,878.89	Social Security Taxes	653.06	1,352.31
Investments	1,794,168.00	Unemployment Comp. Tax	-	68.59
Furniture, Fixtures & Equip.	8,940.00	Employee's Insurance	2,201.63	4,258.87
Prepaid Miscellaneous	31,087.53	Travel & Conference	-	-
Accrued Interest on Loans	8,876.20	League Dues	323.00	646.00
Accrued Interest on P/L Lns	71.56	SWACHA	85.00	175.00
Agency Account	1,099.39	Rent	840.20	1,680.40
NCUA Capitalization*	47,356.36	Other Office Expense	13.00	26.00
<b>TOTAL ASSETS</b>	<b>4,747,881.06</b>	Communications	108.36	341.58
<b>LIABILITIES</b>		Stationary & Supplies	508.31	1,058.43
Accts. Pyble (Dorm/Unp. Cks)	470.19	Surety Bond Premium	435.00	870.00
Acct. Payable (Misc.)	150.00	Other Insurance Expense	794.00	1,597.13
Undisbursed Loan Funds	-	Depreciation FF & E	31.00	62.00
Undisbursed CC Payments	1,348.11	Bank Service Charge	538.22	1,387.75
Other Accrued Expenses	3,597.80	Share Draft Expense	29.41	88.20
Insurance Contracts Payable	142.60	Data Processing	106.00	222.37
Retirement Payable	1,497.80	Home Banking	200.00	400.00
Escrow, Real Estate (6)	12,751.55	Promotions	336.00	672.00
IRA Dividend Payable	10.00	Credit Bureau Expense	385.76	796.20
Dividends Payable	300.00	Credit Card Program	450.56	1,160.66
IRA's (11)	62,425.38	VISA Debit Card Program	1,423.17	4,208.22
Special Shares (11)	177,434.28	P/L Servicing Fee	9.52	22.24
Shares	3,362,244.21	Legal Fees	-	-
Share Drafts (99)	372,764.32	Audit Expense	-	-
Money Market (1)	4,745.09	Strategic Planning	-	-
Undivided Earnings	487,151.29	IRA Service Charges	63.00	126.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	(1,582.76)	2,900.81
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	258.00	516.00
NCUA Ins. Premium Payable		Annual Meeting	46.00	146.00
Unapplied Exceptions		Miscellaneous	323.39	527.21
Notes Payable - CCFCU		Cash Over/Short		-
		Extraordinary Gains/Losses		-
		Donated Scholarship Funds		-
Gain or Loss	(3,403.29)	<b>SUBTOTAL</b>	<b>18,924.17</b>	<b>46,604.40</b>
		Dividends Payable	300.00	300.00
		IRA Dividends Payable	10.00	10.00
		Money Market Dividends Pay	0.55	1.15
<b>TOTAL LIABILITIES</b>	<b>4,747,881.06</b>	<b>TOTAL EXPENSES</b>	<b>19,234.72</b>	<b>46,915.55</b>
<b>DELINQUENT</b>		<b>NET EARNINGS</b>	<b>1,044.98</b>	<b>(3,403.29)</b>
		Total Loans:	2,559,903.10	
2 to 6 Months (2)	7,587.99	Total Shares:	3,979,613.28	
6 to 12 Months (0)	-			
12 to 18 Months ( )				
18 Months and Over ( )				
<b>TOTAL DELINQUENT</b>	<b>7,587.99</b>			
Current and Less Than 2 Months Delinquent (152)	2,660,490.25			

**STATISTICAL INFORMATION**

Number of members: 884 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	-	-
All Other Loans	13	20,465.14
Total Loans - Year to Date	28	96,188.00
Loans made since organization	33,018	97,600,840.31
Losses and Recoveries since organization	\$ 227,015.97	31,252.70
	<b>CHARGED OFF</b>	<b>RECOVERED</b>