

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 (153)	1,740,588.60	Interest on Personal Loans	9,061.46	9,061.46
Real Estate Loans (7)	862,844.43	Interest on Real Estate Loans	3,294.03	3,294.03
VISA Credit Card Loans	38,909.83	Int. on VISA Credit Card	-	-
Participation Loan	43,653.69	Int. on P/L Loans	(55.81)	(55.81)
Allowance for Loan Losses	(11,675.73)	Income from Investments	8,558.21	8,558.21
Cash on Hand	38,839.02	Other Income	2,374.67	2,374.67
Bank	50,351.98	TOTAL INCOME	23,232.56	23,232.56
CCFCU Cash Mgt/Tier Shares	136,295.84	EXPENSES		
CCFCU/PCC Fund	1,764.00	Salaries	9,360.29	9,360.29
VISA Settlement (LSC)	2,500.00	Retirement	1,588.80	1,588.80
CD Interest Receivable	2,829.51	Social Security Taxes	699.25	699.25
Investments	1,794,168.00	Unemployment Comp. Tax	68.59	68.59
Furniture, Fixtures & Equip.	1,471.00	Employee's Insurance	2,057.24	2,057.24
Prepaid Miscellaneous	22,776.93	Travel & Conference	-	-
Accrued Interest on Loans	10,988.34	League Dues	323.00	323.00
Accrued Interest on P/L Lns	65.70	SWACHA	90.00	90.00
Agency Account	891.55	Rent	840.20	840.20
NCUA Capitalization*	47,356.36	Other Office Expense	13.00	13.00
TOTAL ASSETS	4,784,619.05	Communications	233.22	233.22
LIABILITIES		Stationary & Supplies	550.12	550.12
Accts. Pyble (Dorm/Unp. Cks)	470.19	Surety Bond Premium	435.00	435.00
Acct. Payable (Misc.)	150.00	Other Insurance Expense	803.13	803.13
Undisbursed Loan Funds	215.00	Depreciation FF & E	31.00	31.00
Undisbursed CC Payments	410.33	Bank Service Charge	849.53	849.53
Other Accrued Expenses	3,748.80	Share Draft Expense	58.79	58.79
Insurance Contracts Payable	146.85	Data Processing	116.37	116.37
Retirement Payable	4,919.03	Home Banking	200.00	200.00
Escrow, Real Estate (6)	8,299.58	Promotions	336.00	336.00
IRA Dividend Payable	-	Credit Bureau Expense	410.44	410.44
Dividends Payable	-	Credit Card Program	710.10	710.10
IRA's (11)	62,518.74	VISA Debit Card Program	2,785.05	2,785.05
Special Shares (11)	177,529.64	P/L Servicing Fee	12.72	12.72
Shares	3,388,887.86	Legal Fees	-	-
Share Drafts (99)	385,623.74	Audit Expense	-	-
Money Market (1)	4,744.54	Strategic Planning	-	-
Undivided Earnings	487,151.29	IRA Service Charges	63.00	63.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	4,483.57	4,483.57
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	258.00	258.00
NCUA Ins. Premium Payable		Annual Meeting	100.00	100.00
Unapplied Exceptions		Miscellaneous	203.82	203.82
Notes Payable - CCFCU		Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(4,448.27)	SUBTOTAL	27,680.23	27,680.23
		Dividends Payable	0.00	-
		IRA Dividends Payable	0.00	-
		Money Market Dividends Pay	0.60	0.60
TOTAL LIABILITIES	4,784,619.05	TOTAL EXPENSES	27,680.83	27,680.83
		NET EARNINGS	(4,448.27)	(4,448.27)
DELINQUENT		Total Loans:	2,685,996.55	
2 to 6 Months (2)	9,546.43	Total Shares:	4,019,304.52	
6 to 12 Months (1)	1,130.81			
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	10,677.24			
Current and Less Than 2 Months Delinquent (157)	2,660,490.25			

STATISTICAL INFORMATION		
Number of members:	884	Number of potential members: 2,500
LOANS MADE YEAR TO DATE		
Secured by Real Estate Mortgages	NUMBER	AMOUNT
All Other Loans	-	-
Total Loans - Year to Date	15	75,657.16
Loans made since organization	15	75,657.16
Losses and Recoveries since organization	33,005	97,580,375.00
	\$ 227,015.97	31,252.70
	CHARGED OFF	RECOVERED