

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 (141)	1,585,073.99	Interest on Personal Loans	7,782.22	7,782.22
Real Estate Loans (5)	692,894.37	Interest on Real Estate Loans	2,917.04	2,917.04
VISA Credit Card Loans	40,575.03	Int. on VISA Credit Card	337.99	337.99
Participation Loan	33,291.37	Int. on P/L Loans	37.86	37.86
Allowance for Loan Losses	(10,781.05)	Income from Investments	9,489.76	9,489.76
Cash on Hand	56,033.17	Other Income	2,659.58	2,659.58
Bank	51,696.09	TOTAL INCOME	23,224.45	23,224.45
CCFCU Cash Mgt/Tier Shares	282,488.25	EXPENSES		
CCFCU/PCC Fund	1,764.00	Salaries	8,805.29	8,805.29
VISA Settlement (LSC)	2,500.00	Retirement	839.90	839.90
CD Interest Receivable	4,379.36	Social Security Taxes	656.80	656.80
Investments	2,043,168.00	Unemployment Comp. Tax	163.07	163.07
Furniture, Fixtures & Equip.	16,253.00	Employee's Insurance	2,172.63	2,172.63
Prepaid Miscellaneous	31,140.42	Travel & Conference	-	-
Accrued Interest on Loans	9,394.15	League Dues	323.98	323.98
Accrued Interest on P/L Lns	78.13	SWACHA	100.00	100.00
Agency Account	1,825.90	Rent	840.20	840.20
NCUA Capitalization*	42,118.62	Other Office Expense	13.00	13.00
TOTAL ASSETS	4,883,892.80	Communications	131.87	131.87
LIABILITIES		Stationary & Supplies	566.07	566.07
Accts. Pyble (Dorm/Unp. Cks)	470.19	Surety Bond Premium	435.00	435.00
Acct. Payable (Misc.)	0.16	Other Insurance Expense	813.65	813.65
Undisbursed Loan Funds	215.00	Depreciation FF & E	156.00	156.00
Undisbursed CC Payments	1,192.14	Bank Service Charge	548.73	548.73
Other Accrued Expenses	4,167.80	Share Draft Expense	260.93	260.93
Insurance Contracts Payable	131.30	Data Processing	105.00	105.00
Retirement Payable	2,995.60	Home Banking	200.00	200.00
Escrow, Real Estate (5)	8,513.93	Promotions	272.00	272.00
IRA Dividend Payable	7.00	Credit Bureau Expense	378.28	378.28
Dividends Payable	285.00	Credit Card Program	517.65	517.65
IRA's (11)	52,770.30	VISA Debit Card Program	2,600.47	2,600.47
Special Shares (11)	168,848.40	P/L Servicing Fee	7.18	7.18
Shares	3,470,837.14	Legal Fees	-	-
Share Drafts (101)	418,965.99	Audit Expense	85.15	85.15
Money Market (1)	4,746.28	Strategic Planning	-	-
Undivided Earnings	483,894.69	IRA Service Charges	68.80	68.80
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	(412.00)	(412.00)
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	173.00	173.00
NCUA Ins. Premium Payable		Annual Meeting	-	-
Unapplied Exceptions		Miscellaneous	509.06	509.06
Notes Payable - CCFCU		Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	1,600.15	SUBTOTAL	21,331.71	21,331.71
		Dividends Payable	285.00	285.00
		IRA Dividends Payable	7.00	7.00
		Money Market Dividends Pay	0.59	0.59
TOTAL LIABILITIES	4,883,892.80	TOTAL EXPENSES	21,624.30	21,624.30
		NET EARNINGS	1,600.15	1,600.15
DELINQUENT		Total Loans:	2,351,834.76	
2 to 6 Months (1)	900.81	Total Shares:	4,116,168.11	
6 to 12 Months (1)	6,517.18			
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	7,417.99			
Current and Less Than 2				
Months Delinquent (146)	2,660,490.25			

STATISTICAL INFORMATION

Number of members: 886 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	-	-
All Other Loans	16	89,800.02
Total Loans - Year to Date	56	208,163.97
Loans made since organization	33,046	97,712,816.28
Losses and Recoveries since organization	\$ 227,015.97	31,252.70
	CHARGED OFF	RECOVERED