

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 (145)	1,696,059.12	Interest on Personal Loans	8,698.75	17,710.69
Real Estate Loans (5)	684,713.91	Interest on Real Estate Loans	2,932.55	5,823.51
VISA Credit Card Loans	38,156.51	Int. on VISA Credit Card	341.17	656.42
Participation Loan	27,711.09	Int. on P/L Loans	23.30	67.18
Allowance for Loan Losses	(15,629.05)	Income from Investments	6,776.75	14,577.94
Cash on Hand	61,485.87	Other Income	2,142.86	4,865.69
Bank	29,043.02	TOTAL INCOME	20,915.38	43,701.43
CCFCU Cash Mgt/Tier Shares	180,469.67	EXPENSES		
CCFCU/PCC Fund	1,764.00	Salaries	6,354.04	15,790.89
VISA Settlement (LSC)	2,500.00	Retirement	494.40	1,066.80
CD Interest Receivable	3,221.24	Social Security Taxes	472.72	1,179.56
Investments	2,043,168.00	Unemployment Comp. Tax	-	12.30
Furniture, Fixtures & Equip.	15,129.00	Employee's Insurance	1,553.66	3,726.29
Prepaid Miscellaneous	20,699.58	Travel & Conference	-	-
Accrued Interest on Loans	10,372.43	League Dues	324.00	648.00
Accrued Interest on P/L Lns	58.08	SWACHA	100.00	200.00
Agency Account	1,276.00	Rent	840.20	1,680.40
NCUA Capitalization*	42,118.62	Other Office Expense	13.00	26.00
TOTAL ASSETS	4,842,317.09	Communications	243.84	418.15
LIABILITIES		Stationary & Supplies	486.15	1,032.00
Accts. Pyble (Dorm/Unp. Cks)	470.19	Surety Bond Premium	435.00	870.00
Acct. Payable (Misc.)	150.00	Other Insurance Expense	800.00	1,593.00
Undisbursed Loan Funds	800.00	Depreciation FF & E	281.00	562.00
Undisbursed CC Payments	171.51	Bank Service Charge	579.63	1,159.26
Other Accrued Expenses	3,612.80	Share Draft Expense	55.21	110.14
Insurance Contracts Payable	105.18	Data Processing	76.00	175.00
Retirement Payable	2,081.87	Home Banking	200.00	400.00
Escrow, Real Estate (4)	14,044.77	Promotions	272.00	544.00
IRA Dividend Payable	20.00	Credit Bureau Expense	348.00	765.89
Dividends Payable	580.00	Credit Card Program	471.06	889.55
IRA's (11)	48,194.92	VISA Debit Card Program	1,874.19	4,090.21
Special Shares (11)	171,388.71	P/L Servicing Fee	6.61	12.62
Shares	3,587,806.46	Legal Fees	-	-
Share Drafts (103)	254,864.68	Audit Expense	86.00	172.00
Money Market (1)	4,748.67	Strategic Planning	-	-
Undivided Earnings	488,129.21	IRA Service Charges	69.00	138.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	(1,167.00)	3,884.00
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	173.00	346.00
NCUA Ins. Premium Payable		Annual Meeting	100.00	200.00
Unapplied Exceptions		Miscellaneous	307.92	511.78
Notes Payable - CCFCU		Cash Over/Short		-
		Extraordinary Gains/Losses		-
		Donated Scholarship Funds		-
Gain or Loss	896.39	SUBTOTAL	15,849.63	42,203.84
		Dividends Payable	290.00	580.00
		IRA Dividends Payable	10.00	20.00
		Money Market Dividends Pay	0.60	1.20
TOTAL LIABILITIES	4,842,317.09	TOTAL EXPENSES	16,150.23	42,805.04
DELINQUENT		NET EARNINGS	4,765.15	896.39
2 to 6 Months (5)	25,472.16	Total Loans:	2,446,640.63	
6 to 12 Months ()	-	Total Shares:	4,067,003.44	
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	25,472.16			
Current and Less Than 2 Months Delinquent (145)	2,511,938.96			

STATISTICAL INFORMATION

Number of members: 895 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	-	-
All Other Loans		
Total Loans - Year to Date		
Loans made since organization		
Losses and Recoveries since organization	\$ 227,015.97	31,252.70
	CHARGED OFF	RECOVERED