

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 (143)	1,672,350.99	Interest on Personal Loans	8,548.65	25,421.93
Real Estate Loans (5)	674,389.90	Interest on Real Estate Loans	2,864.18	8,517.51
VISA Credit Card Loans	39,288.77	Int. on VISA Credit Card	638.75	955.53
Participation Loan	21,015.46	Int. on P/L Loans	37.24	94.00
Allowance for Loan Losses	(10,470.00)	Income from Investments	7,564.16	24,579.87
Cash on Hand	60,272.10	Other Income	2,478.76	7,631.26
Bank	82,972.74	TOTAL INCOME	22,131.74	67,200.10
CCFCU Cash Mgt/Tier Shares	142,238.37	EXPENSES		
CCFCU/PCC Fund	1,764.00	Salaries	10,610.29	26,568.12
VISA Settlement (LSC)	2,500.00	Retirement	95.00	285.00
CD Interest Receivable	5,311.83	Social Security Taxes	798.35	1,992.41
Investments	2,043,168.00	Unemployment Comp. Tax	-	5.96
Furniture, Fixtures & Equip.	14,214.94	Employee's Insurance	2,320.19	5,476.87
Prepaid Miscellaneous	21,633.47	Travel & Conference	-	-
Accrued Interest on Loans	10,065.94	League Dues	324.00	972.00
Accrued Interest on P/L Lns	74.69	SWACHA	100.00	300.00
Agency Account	794.78	Rent	840.20	2,520.60
NCUA Capitalization*	42,118.62	Other Office Expense	-	26.00
TOTAL ASSETS	4,823,704.60	Communications	307.04	708.04
LIABILITIES		Stationary & Supplies	503.35	1,556.97
Accts. Pyble (Dorm/Unp. Cks)	470.19	Surety Bond Premium	511.60	1,381.60
Acct. Payable (Misc.)	250.00	Other Insurance Expense	799.80	1,948.80
Undisbursed Loan Funds	9,740.00	Depreciation FF & E	281.00	843.00
Undisbursed CC Payments	332.35	Bank Service Charge	539.81	1,689.39
Other Accrued Expenses	3,242.11	Share Draft Expense	54.83	165.44
Insurance Contracts Payable	82.65	Data Processing	72.00	224.00
Retirement Payable	2,573.27	Home Banking	200.00	600.00
Escrow, Real Estate (4)	1,236.19	Promotions	472.00	1,216.00
IRA Dividend Payable	17.00	Credit Bureau Expense	376.50	1,145.40
Dividends Payable	853.54	Credit Card Program	940.95	1,377.23
IRA's (9)	44,104.05	VISA Debit Card Program	2,018.24	6,464.54
Special Shares (11)	140,678.76	P/L Servicing Fee	2.35	13.28
Shares	3,574,822.98	Legal Fees	-	-
Share Drafts (103)	271,931.90	Audit Expense	418.00	590.00
Money Market (1)	4,751.07	Strategic Planning	-	-
Undivided Earnings	494,979.69	IRA Service Charges	69.00	317.95
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	(3,521.38)	(2,566.99)
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	-	326.00
NCUA Ins. Premium Payable	-	Annual Meeting	-	-
Unapplied Exceptions	-	Miscellaneous	203.84	793.02
Notes Payable - CCFCU	-	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	9,387.12	SUBTOTAL	19,336.96	56,940.63
		Dividends Payable	253.54	853.54
		IRA Dividends Payable	3.00	17.00
		Money Market Dividends Pay	0.61	1.81
TOTAL LIABILITIES	4,823,704.60	TOTAL EXPENSES	19,594.11	57,812.98
DELINQUENT		NET EARNINGS	2,537.63	9,387.12
2 to 6 Months (2)	4,348.74	Total Loans:	2,407,045.12	
6 to 12 Months (1)	2,575.69	Total Shares:	4,036,288.76	
12 to 18 Months ()	-			
18 Months and Over ()	-			
TOTAL DELINQUENT	6,924.43			
Current and Less Than 2 Months Delinquent (143)	2,511,938.96			

STATISTICAL INFORMATION

Number of members: 899 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	-	-
All Other Loans	15	55,850.00
Total Loans - Year to Date	187	1,019,618.84
Loans made since organization	33,177	98,524,271.15
Losses and Recoveries since organization	\$ 227,015.97	31,323.41
	CHARGED OFF	RECOVERED