

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)	1,705,505.49	Interest on Personal Loans	8,459.39	8,459.39
Real Estate Loans (5)	671,993.28	Interest on Real Estate Loans	2,850.86	2,850.86
VISA Credit Card Loans	37,493.90	Int. on VISA Credit Card	324.68	324.68
Participation Loan	20,089.74	Int. on P/L Loans	(33.85)	(33.85)
Allowance for Loan Losses	(12,819.93)	Income from Investments	6,554.27	6,554.27
Cash on Hand	28,696.66	Other Income	2,751.72	2,751.72
Bank	26,257.28	TOTAL INCOME	20,907.07	20,907.07
CCFCU Cash Mgt/Tier Shares	37,830.66	EXPENSES		
CCFCU/PCC Fund	1,764.00	Salaries	8,700.29	8,700.29
VISA Settlement (LSC)	2,500.00	Retirement	95.00	95.00
CD Interest Receivable	3,512.86	Social Security Taxes	648.76	648.76
Investments	2,043,168.00	Unemployment Comp. Tax	78.05	78.05
Furniture, Fixtures & Equip.	13,927.00	Employee's Insurance	2,357.19	2,357.19
Prepaid Miscellaneous	20,896.32	Travel & Conference	-	-
Accrued Interest on Loans	9,036.87	League Dues	324.00	324.00
Accrued Interest on P/L Lns	-	SWACHA	100.00	100.00
Agency Account	681.84	Rent	840.20	840.20
NCUA Capitalization*	42,118.62	Other Office Expense	13.00	13.00
TOTAL ASSETS	4,652,652.59	Communications	435.50	435.50
LIABILITIES		Stationary & Supplies	497.59	497.59
Accts. Pyble (Dorm/Unp. Cks)	1,020.81	Surety Bond Premium	435.00	435.00
Acct. Payable (Misc.)	250.17	Other Insurance Expense	690.00	690.00
Undisbursed Loan Funds	430.00	Depreciation FF & E	287.94	287.94
Undisbursed CC Payments	332.35	Bank Service Charge	583.34	583.34
Other Accrued Expenses	2,527.11	Share Draft Expense	58.35	58.35
Insurance Contracts Payable	86.50	Data Processing	88.78	88.78
Retirement Payable	2,573.27	Home Banking	200.00	200.00
Escrow, Real Estate (4)	3,189.40	Promotions	272.00	272.00
IRA Dividend Payable	6.00	Credit Bureau Expense	413.68	413.68
Dividends Payable	300.00	Credit Card Program	433.11	433.11
IRA's (9)	43,965.19	VISA Debit Card Program	2,443.55	2,443.55
Special Shares (11)	141,517.20	P/L Servicing Fee	6.81	6.81
Shares	3,212,135.95	Legal Fees	-	-
Share Drafts (104)	285,974.84	Audit Expense	418.00	418.00
Money Market (1)	4,751.68	Strategic Planning	-	-
Undivided Earnings	504,366.81	IRA Service Charges	69.00	69.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	2,325.41	2,325.41
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	130.00	130.00
NCUA Ins. Premium Payable		Annual Meeting	-	-
Unapplied Exceptions		Miscellaneous	277.79	277.79
Notes Payable - CCFCU	187,595.46	Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(2,621.88)	SUBTOTAL	23,222.34	23,222.34
		Dividends Payable	300.00	300.00
		IRA Dividends Payable	6.00	6.00
		Money Market Dividends Pay	0.61	0.61
TOTAL LIABILITIES	4,652,652.59	TOTAL EXPENSES	23,528.95	23,528.95
DELINQUENT		NET EARNINGS	(2,621.88)	(2,621.88)
2 to 6 Months (7)	10,579.01	Total Loans:	2,435,082.41	
6 to 12 Months (2)	5,709.87	Total Shares:	3,688,344.86	
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	16,288.88			
Current and Less Than 2 Months Delinquent (141)	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	79,224.75
Total Loans - Year to Date	15	79,224.75
Loans made since organization	33,177	98,547,645.90
Losses and Recoveries since organization	\$ 227,015.97	31,347.93
	CHARGED OFF	RECOVERED