

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 (149)	1,730,487.80	Interest on Personal Loans	9,011.94	9,011.94
Real Estate Loans (5)	686,684.59	Interest on Real Estate Loans	2,890.96	2,890.96
VISA Credit Card Loans	38,295.85	Int. on VISA Credit Card	315.25	315.25
Participation Loan	29,045.50	Int. on P/L Loans	43.88	43.88
Allowance for Loan Losses	(16,796.05)	Income from Investments	7,801.19	7,801.19
Cash on Hand	21,247.91	Other Income	2,722.83	2,722.83
Bank	81,538.87	TOTAL INCOME	22,786.05	22,786.05
CCFCU Cash Mgt/Tier Shares	194,746.57	EXPENSES		
CCFCU/PCC Fund	1,764.00	Salaries	9,436.85	9,436.85
VISA Settlement (LSC)	2,500.00	Retirement	572.40	572.40
CD Interest Receivable	3,825.10	Social Security Taxes	706.84	706.84
Investments	2,043,168.00	Unemployment Comp. Tax	12.30	12.30
Furniture, Fixtures & Equip.	15,410.00	Employee's Insurance	2,172.63	2,172.63
Prepaid Miscellaneous	23,072.47	Travel & Conference	-	-
Accrued Interest on Loans	10,837.52	League Dues	324.00	324.00
Accrued Interest on P/L Lns	74.45	SWACHA	100.00	100.00
Agency Account	1,469.59	Rent	840.20	840.20
NCUA Capitalization*	42,118.62	Other Office Expense	13.00	13.00
TOTAL ASSETS	4,909,490.79	Communications	174.31	174.31
LIABILITIES		Stationary & Supplies	545.85	545.85
Accts. Pyble (Dorm/Unp. Cks)	579.83	Surety Bond Premium	435.00	435.00
Acct. Payable (Misc.)	150.00	Other Insurance Expense	793.00	793.00
Undisbursed Loan Funds	869.00	Depreciation FF & E	281.00	281.00
Undisbursed CC Payments	171.51	Bank Service Charge	579.63	579.63
Other Accrued Expenses	5,227.80	Share Draft Expense	54.93	54.93
Insurance Contracts Payable	122.77	Data Processing	99.00	99.00
Retirement Payable	2,738.10	Home Banking	200.00	200.00
Escrow, Real Estate (4)	14,169.56	Promotions	272.00	272.00
IRA Dividend Payable	10.00	Credit Bureau Expense	417.89	417.89
Dividends Payable	290.00	Credit Card Program	418.49	418.49
IRA's (11)	48,381.64	VISA Debit Card Program	2,216.02	2,216.02
Special Shares (11)	169,813.71	P/L Servicing Fee	6.01	6.01
Shares	3,644,274.78	Legal Fees	-	-
Share Drafts (103)	269,554.61	Audit Expense	86.00	86.00
Money Market (1)	4,748.07	Strategic Planning	-	-
Undivided Earnings	488,129.21	IRA Service Charges	69.00	69.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	5,051.00	5,051.00
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	173.00	173.00
NCUA Ins. Premium Payable		Annual Meeting	100.00	100.00
Unapplied Exceptions		Miscellaneous	203.86	203.86
Notes Payable - CCFCU		Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	(3,868.76)	SUBTOTAL	26,354.21	26,354.21
		Dividends Payable	290.00	290.00
		IRA Dividends Payable	10.00	10.00
		Money Market Dividends Pay	0.60	0.60
TOTAL LIABILITIES	4,909,613.56	TOTAL EXPENSES	26,654.81	26,654.81
		NET EARNINGS	(3,868.76)	(3,868.76)
DELINQUENT		Total Loans:	2,484,513.74	
2 to 6 Months (6)	31,978.60	Total Shares:	4,136,772.81	
6 to 12 Months ()	-			
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	31,978.60			
Current and Less Than 2 Months Delinquent (148)	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	13	59,796.95
Total Loans - Year to Date	113	729,089.34
Loans made since organization	33,103	98,233,741.65
Losses and Recoveries since organization	\$ 227,015.97	31,252.70
	CHARGED OFF	RECOVERED