

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)	1,760,262.02	Interest on Personal Loans	8,232.05	24,235.47
Real Estate Loans (5)	688,779.75	Interest on Real Estate Loans	2,846.96	8,695.12
VISA Credit Card Loans	41,277.81	Int. on VISA Credit Card	315.98	998.37
Participation Loan	30,439.06	Int. on P/L Loans	28.99	109.47
Allowance for Loan Losses	(11,745.05)	Income from Investments	8,981.42	27,452.06
Cash on Hand	22,290.24	Other Income	2,233.23	6,854.18
Bank	94,751.68	TOTAL INCOME	22,638.63	68,344.67
CCFCU Cash Mgt/Tier Shares	196,352.13	EXPENSES		
CCFCU/PCC Fund	1,764.00	Salaries	8,542.79	26,112.12
VISA Settlement (LSC)	2,500.00	Retirement	839.90	2,519.70
CD Interest Receivable	3,825.10	Social Security Taxes	636.72	1,947.17
Investments	2,043,168.00	Unemployment Comp. Tax	-	163.07
Furniture, Fixtures & Equip.	15,691.00	Employee's Insurance	2,172.63	6,517.89
Prepaid Miscellaneous	25,533.54	Travel & Conference	-	-
Accrued Interest on Loans	10,051.56	League Dues	324.00	971.98
Accrued Interest on P/L Lns	66.64	SWACHA	100.00	300.00
Agency Account	1,620.50	Rent	840.20	2,520.60
NCUA Capitalization*	42,118.62	Other Office Expense	13.00	39.00
TOTAL ASSETS	4,968,746.60	Communications	214.63	639.02
LIABILITIES		Stationary & Supplies	496.06	1,574.67
Accts. Pyble (Dorm/Unp. Cks)	470.19	Surety Bond Premium	435.00	1,305.00
Acct. Payable (Misc.)	150.00	Other Insurance Expense	800.00	2,416.65
Undisbursed Loan Funds	61,251.37	Depreciation FF & E	281.00	718.00
Undisbursed CC Payments	171.51	Bank Service Charge	572.78	1,693.58
Other Accrued Expenses	4,842.80	Share Draft Expense	56.22	372.66
Insurance Contracts Payable	122.77	Data Processing	105.00	315.00
Retirement Payable	2,246.70	Home Banking	200.00	600.00
Escrow, Real Estate (4)	12,284.35	Promotions	272.00	816.00
IRA Dividend Payable	19.69	Credit Bureau Expense	417.54	1,173.32
Dividends Payable	839.37	Credit Card Program	519.89	1,526.14
IRA's (11)	50,361.58	VISA Debit Card Program	1,913.21	6,425.30
Special Shares (11)	168,198.49	P/L Servicing Fee	6.97	21.03
Shares	3,613,667.74	Legal Fees	-	-
Share Drafts (102)	296,991.63	Audit Expense	86.00	257.15
Money Market (1)	4,747.47	Strategic Planning	-	-
Undivided Earnings	483,894.69	IRA Service Charges	69.00	206.80
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	210.00	552.00
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	173.00	519.00
NCUA Ins. Premium Payable		Annual Meeting	105.00	105.00
Unapplied Exceptions		Miscellaneous	208.56	921.46
Notes Payable - CCFCU		Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	4,234.52	SUBTOTAL	20,611.10	63,249.31
		Dividends Payable	269.37	839.37
		IRA Dividends Payable	5.69	19.69
		Money Market Dividends Pay	0.59	1.78
TOTAL LIABILITIES	4,968,746.60	TOTAL EXPENSES	20,886.75	64,110.15
		NET EARNINGS	1,751.88	4,234.52
DELINQUENT		Total Loans:	2,520,758.64	
2 to 6 Months (3)	8,819.68	Total Shares:	4,133,966.91	
6 to 12 Months ()	-			
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	8,819.68			
Current and Less Than 2 Months Delinquent (151)	2,511,938.96			

STATISTICAL INFORMATION

Number of members: 885 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	-	-
All Other Loans	26	397,883.66
Total Loans - Year to Date	100	669,292.39
Loans made since organization	33,090	98,173,944.70
Losses and Recoveries since organization	\$ 227,015.97	31,252.70
	CHARGED OFF	RECOVERED