

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)	1,536,923.82	Interest on Personal Loans	8,221.20	16,003.42
Real Estate Loans (5)	690,902.03	Interest on Real Estate Loans	2,931.12	5,848.16
VISA Credit Card Loans	43,245.10	Int. on VISA Credit Card	344.40	682.39
Participation Loan	31,819.42	Int. on P/L Loans	42.62	80.48
Allowance for Loan Losses	(11,535.05)	Income from Investments	8,980.88	18,470.64
Cash on Hand	73,265.39	Other Income	1,961.37	4,620.95
Bank	79,213.96	TOTAL INCOME	22,481.59	45,706.04
CCFCU Cash Mgt/Tier Shares	371,299.69	EXPENSES		
CCFCU/PCC Fund	1,764.00	Salaries	8,764.04	17,569.33
VISA Settlement (LSC)	2,500.00	Retirement	839.90	1,679.80
CD Interest Receivable	5,484.08	Social Security Taxes	653.65	1,310.45
Investments	2,043,168.00	Unemployment Comp. Tax	-	163.07
Furniture, Fixtures & Equip.	15,972.00	Employee's Insurance	2,172.63	4,345.26
Prepaid Miscellaneous	28,251.43	Travel & Conference	-	-
Accrued Interest on Loans	9,805.40	League Dues	324.00	647.98
Accrued Interest on P/L Lns	79.49	SWACHA	100.00	200.00
Agency Account	1,684.13	Rent	840.20	1,680.40
NCUA Capitalization*	42,118.62	Other Office Expense	13.00	26.00
TOTAL ASSETS	4,965,961.51	Communications	292.52	424.39
LIABILITIES		Stationary & Supplies	512.54	1,078.61
Accts. Pyble (Dorm/Unp. Cks)	470.19	Surety Bond Premium	435.00	870.00
Acct. Payable (Misc.)	399.16	Other Insurance Expense	803.00	1,616.65
Undisbursed Loan Funds	370.00	Depreciation FF & E	281.00	437.00
Undisbursed CC Payments	160.35	Bank Service Charge	572.07	1,120.80
Other Accrued Expenses	4,452.80	Share Draft Expense	55.51	316.44
Insurance Contracts Payable	126.69	Data Processing	105.00	210.00
Retirement Payable	3,744.50	Home Banking	200.00	400.00
Escrow, Real Estate (4)	10,399.14	Promotions	272.00	544.00
IRA Dividend Payable	14.00	Credit Bureau Expense	377.50	755.78
Dividends Payable	570.00	Credit Card Program	488.60	1,006.25
IRA's (11)	52,676.94	VISA Debit Card Program	1,911.62	4,512.09
Special Shares (11)	169,823.40	P/L Servicing Fee	6.88	14.06
Shares	3,611,368.52	Legal Fees	-	-
Share Drafts (101)	356,009.88	Audit Expense	86.00	171.15
Money Market (1)	4,746.88	Strategic Planning	-	-
Undivided Earnings	483,894.69	IRA Service Charges	69.00	137.80
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	754.00	342.00
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	173.00	346.00
NCUA Ins. Premium Payable		Annual Meeting	-	-
Unapplied Exceptions		Miscellaneous	203.84	712.90
Notes Payable - CCFCU		Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	2,482.64	SUBTOTAL	21,306.50	42,638.21
		Dividends Payable	285.00	570.00
		IRA Dividends Payable	7.00	14.00
		Money Market Dividends Pay	0.60	1.19
TOTAL LIABILITIES	4,965,961.51	TOTAL EXPENSES	21,599.10	43,223.40
DELINQUENT		NET EARNINGS	882.49	2,482.64
2 to 6 Months (3)	9,234.68	Total Loans:	2,302,890.37	
6 to 12 Months ()	-	Total Shares:	4,194,625.62	
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	9,234.68			
Current and Less Than 2 Months Delinquent (147)	2,660,490.25			

STATISTICAL INFORMATION

Number of members: 888 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	-	-
All Other Loans	18	63,244.76
Total Loans - Year to Date	74	271,408.73
Loans made since organization	33,064	97,776,061.04
Losses and Recoveries since organization	\$ 227,015.97	31,252.70
	CHARGED OFF	RECOVERED