

**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 (139)	1,675,759.87	Interest on Personal Loans	8,523.20	8,523.20
Real Estate Loans (5)	680,287.47	Interest on Real Estate Loans	2,878.76	2,878.76
VISA Credit Card Loans	37,679.36	Int. on VISA Credit Card	316.78	316.78
Participation Loan	24,914.96	Int. on P/L Loans	44.64	44.64
Allowance for Loan Losses	(11,286.04)	Income from Investments	9,262.13	9,262.13
Cash on Hand	100,891.30	Other Income	3,251.71	3,251.71
Bank	51,970.12	<b>TOTAL INCOME</b>	<b>24,277.22</b>	<b>24,277.22</b>
CCFCU Cash Mgt/Tier Shares	147,769.48	<b>EXPENSES</b>		
CCFCU/PCC Fund	1,764.00	Salaries	7,426.29	7,426.29
VISA Settlement (LSC)	2,500.00	Retirement	95.00	95.00
CD Interest Receivable	3,505.93	Social Security Taxes	554.75	554.75
Investments	2,043,168.00	Unemployment Comp. Tax	5.96	5.96
Furniture, Fixtures & Equip.	14,567.00	Employee's Insurance	1,567.60	1,567.60
Prepaid Miscellaneous	23,294.43	Travel & Conference	-	-
Accrued Interest on Loans	9,336.00	League Dues	324.00	324.00
Accrued Interest on P/L Lns	79.21	SWACHA	100.00	100.00
Agency Account	1,114.15	Rent	840.20	840.20
NCUA Capitalization*	42,118.62	Other Office Expense	13.00	13.00
<b>TOTAL ASSETS</b>	<b>4,849,433.86</b>	Communications	221.00	221.00
<b>LIABILITIES</b>		Stationary & Supplies	632.99	632.99
Accts. Pyble (Dorm/Unp. Cks)	470.19	Surety Bond Premium	435.00	435.00
Acct. Payable (Misc.)	150.17	Other Insurance Expense	800.00	800.00
Undisbursed Loan Funds	370.00	Depreciation FF & E	281.00	281.00
Undisbursed CC Payments	857.38	Bank Service Charge	571.22	571.22
Other Accrued Expenses	3,282.80	Share Draft Expense	55.60	55.60
Insurance Contracts Payable	91.78	Data Processing	76.00	76.00
Retirement Payable	2,573.27	Home Banking	200.00	200.00
Escrow, Real Estate (4)	14,371.19	Promotions	272.00	272.00
IRA Dividend Payable	7.00	Credit Bureau Expense	390.36	390.36
Dividends Payable	300.00	Credit Card Program	436.28	436.28
IRA's (9)	45,066.75	VISA Debit Card Program	2,408.24	2,408.24
Special Shares (11)	161,080.44	P/L Servicing Fee	4.29	4.29
Shares	3,583,564.99	Legal Fees	-	-
Share Drafts (102)	265,976.67	Audit Expense	86.00	86.00
Money Market (1)	4,749.87	Strategic Planning	-	-
Undivided Earnings	494,979.69	IRA Service Charges	179.95	179.95
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	(1,701.90)	(1,701.90)
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	173.00	173.00
NCUA Ins. Premium Payable		Annual Meeting	-	-
Unapplied Exceptions		Miscellaneous	231.84	231.84
Notes Payable - CCFCU		Cash Over/Short	-	-
		Extraordinary Gains/Losses	-	-
		Donated Scholarship Funds	-	-
Gain or Loss	7,289.94	<b>SUBTOTAL</b>	<b>16,679.67</b>	<b>16,679.67</b>
		Dividends Payable	300.00	300.00
		IRA Dividends Payable	7.00	7.00
		Money Market Dividends Pay	0.61	0.61
<b>TOTAL LIABILITIES</b>	<b>4,849,433.86</b>	<b>TOTAL EXPENSES</b>	<b>16,987.28</b>	<b>16,987.28</b>
<b>DELINQUENT</b>		<b>NET EARNINGS</b>	<b>7,289.94</b>	<b>7,289.94</b>
2 to 6 Months (5)	14,115.98	Total Loans:	2,418,641.66	
6 to 12 Months ( )	-	Total Shares:	4,060,438.72	
12 to 18 Months ( )				
18 Months and Over ( )				
<b>TOTAL DELINQUENT</b>	<b>14,115.98</b>			
Current and Less Than 2 Months Delinquent (139)	2,511,938.96			

**STATISTICAL INFORMATION**

Number of members: 893 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	-	-
All Other Loans	18	84,219.53
Total Loans - Year to Date	156	868,674.02
Loans made since organization	33,146	98,373,326.33
Losses and Recoveries since organization	\$ 227,015.97	31,274.36
	<b>CHARGED OFF</b>	<b>RECOVERED</b>