

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 (143)	1,651,230.47	Interest on Personal Loans	8,101.26	25,811.95
Real Estate Loans (5)	682,825.79	Interest on Real Estate Loans	2,742.32	8,565.83
VISA Credit Card Loans	35,428.62	Int. on VISA Credit Card	337.54	993.96
Participation Loan	26,334.97	Int. on P/L Loans	35.80	102.98
Allowance for Loan Losses	(12,966.28)	Income from Investments	7,612.17	22,190.11
Cash on Hand	71,391.06	Other Income	2,173.76	7,039.45
Bank	38,788.75	TOTAL INCOME	21,002.85	64,704.28
CCFCU Cash Mgt/Tier Shares	198,884.75	EXPENSES		
CCFCU/PCC Fund	1,764.00	Salaries	6,517.92	22,308.81
VISA Settlement (LSC)	2,500.00	Retirement	491.40	1,558.20
CD Interest Receivable	3,785.07	Social Security Taxes	485.26	1,664.82
Investments	2,043,168.00	Unemployment Comp. Tax	-	12.30
Furniture, Fixtures & Equip.	14,848.00	Employee's Insurance	1,567.60	5,293.89
Prepaid Miscellaneous	20,744.36	Travel & Conference	-	-
Accrued Interest on Loans	8,743.63	League Dues	324.00	972.00
Accrued Interest on P/L Lns	59.93	SWACHA	100.00	300.00
Agency Account	1,114.15	Rent	840.20	2,520.60
NCUA Capitalization*	42,118.62	Other Office Expense	13.00	39.00
TOTAL ASSETS	4,830,763.89	Communications	206.85	625.00
LIABILITIES		Stationary & Supplies	541.17	1,573.17
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	2,393.00
Undisbursed Loan Funds	620.00	Depreciation FF & E	281.00	843.00
Undisbursed CC Payments	171.51	Bank Service Charge	569.63	1,728.89
Other Accrued Expenses	2,997.80	Share Draft Expense	56.81	166.95
Insurance Contracts Payable	100.50	Data Processing	76.00	251.00
Retirement Payable	2,573.27	Home Banking	380.00	780.00
Escrow, Real Estate (4)	15,929.98	Promotions	272.00	816.00
IRA Dividend Payable	17.44	Credit Bureau Expense	354.94	1,120.83
Dividends Payable	857.13	Credit Card Program	474.11	1,363.66
IRA's (10)	45,354.79	VISA Debit Card Program	1,905.48	5,995.69
Special Shares (11)	166,963.71	P/L Servicing Fee	5.66	18.28
Shares	3,578,974.80	Legal Fees	-	-
Share Drafts (102)	251,602.09	Audit Expense	86.00	258.00
Money Market (1)	4,749.26	Strategic Planning	-	-
Undivided Earnings	488,129.21	IRA Service Charges	69.00	207.00
Guaranty Fund - Reg. Res.	213,083.52	Provision for Loan Losses	(2,662.77)	1,221.23
Gramlich/Hagler Sch. Fund	51,168.21	State Operating Fee Expense	173.00	519.00
NCUA Ins. Premium Payable		Annual Meeting	100.00	300.00
Unapplied Exceptions		Miscellaneous	310.34	822.12
Notes Payable - CCFCU		Cash Over/Short		-
		Extraordinary Gains/Losses		-
		Donated Scholarship Funds		-
Gain or Loss	6,850.48	SUBTOTAL	14,773.60	56,977.44
		Dividends Payable	277.13	857.13
		IRA Dividends Payable	-2.56	17.44
		Money Market Dividends Pay	0.59	1.79
TOTAL LIABILITIES	4,830,763.89	TOTAL EXPENSES	15,048.76	57,853.80
DELINQUENT		NET EARNINGS	5,954.09	6,850.48
2 to 6 Months (5)	14,374.84	Total Loans:	2,395,819.85	
6 to 12 Months ()	-	Total Shares:	4,047,644.65	
12 to 18 Months ()				
18 Months and Over ()				
TOTAL DELINQUENT	14,374.84			
Current and Less Than 2 Months Delinquent (145)	2,511,938.96			

STATISTICAL INFORMATION

Number of members: 894 Number of potential members: 2,500

LOANS MADE YEAR TO DATE	NUMBER	AMOUNT
Secured by Real Estate Mortgages	-	-
All Other Loans	14	19,484.67
Total Loans - Year to Date	138	784,454.49
Loans made since organization	33,128	98,289,106.80
Losses and Recoveries since organization	\$ 227,015.97	31,252.70
	CHARGED OFF	RECOVERED