



March 31, 2010

FINANCIAL UPDATE

2010 promises to be a good year financially for the Credit Union. The net income is positive and continues to grow. Share growth year to date is about 3% and loans are up just over 3.5% on an annualized basis. Net Equity Ratio is 8.93%. The Credit Union remains "Well-Capitalized". Liquidity is just over 10% of assets. This means the Credit Union is able to readily fund the loan needs of the members. While interest rates around the nation are at historic lows, the Credit Union continues to pay above-average dividends to Christian Community Credit Union members.

We don't expect the economy to make any great strides forward in 2010. There are indications that it may bump along through 2010 and 2011. We watch it constantly to protect our members accounts. We adjust our plans and programs whenever necessary to protect our members' deposits and provide them low cost loans. We want to make sure that as the economy recovers our members are safe and able to borrow the funds they need to build their lives as the recession wanes.

What makes the Credit Union different?

- Ample liquidity to make loans
- No sub-prime lending
- Careful loan underwriting
- Broad coverage private insurance
- Great loan rates and low fees

AMERICAN SHARE INSURANCE (ASI)

American Share Insurance, (ASI), is an Ohio-based share guaranty corporation that insures savings (share accounts) on deposit with state-chartered credit unions in selected states. Currently, more than one million credit union members across America rely on ASI to protect their life savings. ASI insurance helps the Christian Community Credit Union to meet the loan needs of its members.

Founded in 1974, ASI is the nation's largest private deposit insurer for credit unions and has operated in a safe and sound manner since its incorporation. In its 34 years of operation no member of an ASI-insured credit union has ever lost money in an ASI-insured account.

ASI insures each account of credit union members up to \$250,000 without limitation to the number of accounts a member may have.

The Credit Union is not federally insured, and if the Credit Union fails, the Federal Government does not guarantee that depositors will get back their money. Accounts with the Credit Union are not insured by any state government.

For more information, call Christian Community Credit Union at 800.347.CCCU or check our website at myCCCU.com

Our mission is to partner with members and ministries to help them become better stewards and achieve their financial goals.



March 31, 2010

STATEMENT OF FINANCIAL CONDITION

	2008	2009	2010 YTD
ASSETS			
Loans to Members	\$ 185,447,550	172,106,990	171,241,610
Ministry & Member Business Loans (Net)	256,397,695	273,496,336	279,446,554
Allowance for Loan Losses	(1,206,461)	(3,534,079)	(3,876,723)
Cash and Investments	12,727,977	55,775,151	58,020,320
Land, Building and Equipment (Net)	9,276,712	8,981,659	8,855,473
ASI Deposit Insurance	4,520,945	3,927,131	4,672,774
Other Assets	6,247,945	9,689,268	9,596,006
Total Assets	\$ 473,412,363	520,442,456	527,956,015

LIABILITIES			
Accounts Payable	\$ 941,942	1,456,008	878,308
Notes Payable	27,167,577	-	-
Other Liabilities	4,635,165	5,305,780	4,213,372
Total Liabilities	\$ 32,744,684	6,761,788	5,091,680

MEMBER ACCOUNTS			
Savings Accounts	\$ 47,148,944	44,463,391	46,849,843
Money Market Accounts	71,387,085	98,785,310	106,417,641
Share Certificates	160,496,061	199,278,271	193,227,111
Individual Retirement Accounts	27,713,353	34,008,180	34,851,977
Checking Accounts	85,937,770	90,699,851	94,378,643
Total Member Accounts	\$ 392,683,213	467,235,003	475,725,216

EQUITY			
Regular Reserves	\$ 20,255,138	21,940,991	22,357,127
Undivided Earnings	27,729,328	24,504,674	24,781,992
Total Capital	\$ 47,984,466	46,445,665	47,139,119
Total Liabilities, Accounts and Equity	\$ 473,412,363	520,442,456	527,956,015

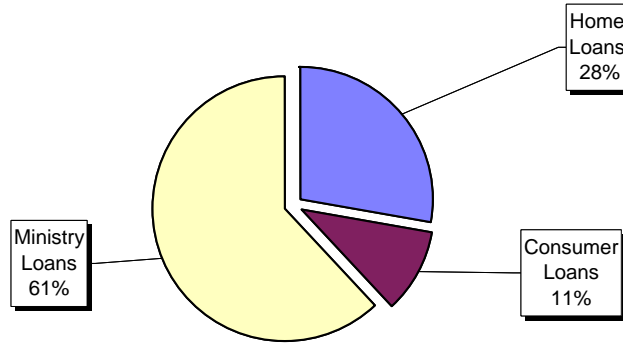
STATEMENT OF INCOME AND EXPENSES

	2008	2009	2010 YTD
Income	\$ 32,471,085	32,761,945	8,221,168
Operating Expenses	(18,322,218)	(22,683,835)	(5,558,572)
Non Operating Income(Expense)	(107,266)	(1,554,967)	(78,334)
Dividend and Interest Expense	(10,775,638)	(10,061,945)	(1,890,808)
Net to Reserves and Undivided Earnings	\$ 3,265,963	(1,538,802)	693,454



Your Money at Work Building God's Kingdom

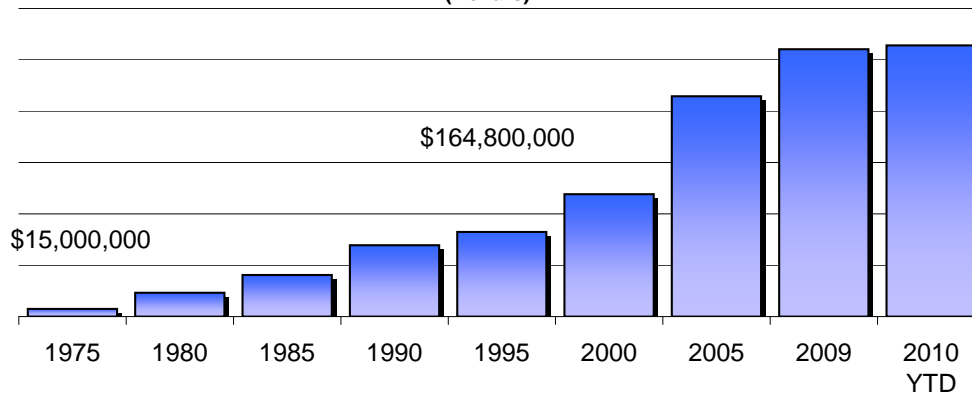
Distribution of Loans



Growth in Assets

(Dollars)

\$527,956,015



Growth in Capital

(Dollars)

\$46,445,665

\$47,139,119

