



June 30, 2021

FINANCIAL UPDATE

The Credit Union ended the 2nd Quarter of 2021 with \$840 million in assets. Our net worth to asset ratio was 11.23%. The YTD net income ending June 2021 was \$751,327 for an return on assets (ROA) of 0.18%. The delinquent loan ratio was 0.29%. The Credit Union has \$571 million in loans, 43% of which are to ministries and 57% are to consumers. The Credit Union continues to pay above-average dividends to members.

What makes Christian Community Credit Union a great place to save?

- Insured: The Credit Union is insured by American Share Insurance (ASI) up to \$250,000 per account.
- Capital: The Credit Union is well capitalized.
- Asset Quality: The Credit Union has low loan losses.
- Management: The Credit Union's management team is experienced and dedicated.
- Earnings: The Credit Union has good earnings and the members earn above-average rates.
- Liquidity: The Credit Union has ample liquidity to serve its members' needs.

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. Since its establishment, 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.



June 30, 2021

STATEMENT OF FINANCIAL CONDITION

	2019	2020	YTD 2021
ASSETS			
Loans to Members	\$ 310,822,857	331,066,303	327,801,161
Ministry & Member Business Loans (Net)	254,424,851	258,596,249	242,925,941
Allowance for Loan Losses	(3,314,480)	(3,204,998)	(2,540,936)
Cash and Investments	111,004,491	194,323,266	233,383,869
Land, Building and Equipment (Net)	6,757,907	6,332,983	6,074,185
ASI Deposit Insurance	7,149,782	7,769,219	9,140,296
Other Assets	7,487,035	7,423,560	23,409,538
Total Assets	\$ 694,332,443	802,306,584	840,194,053

LIABILITIES			
Accounts Payable	\$ 515,403	558,516	505,970
Notes Payable	-	-	-
Other Liabilities	5,261,036	5,036,045	5,222,380
Total Liabilities	\$ 5,776,440	5,594,561	5,728,351

MEMBER ACCOUNTS			
Savings Accounts	\$ 76,647,069	93,285,980	101,456,693
Money Market Accounts	130,281,183	164,375,118	192,650,155
Share Certificates	195,913,831	203,015,699	190,732,644
Individual Retirement Accounts	32,275,501	32,232,188	32,864,088
Checking Accounts	162,493,099	210,177,404	222,385,162
Total Member Accounts	\$ 597,610,683	703,086,390	740,088,743

EQUITY			
Regular Reserves	\$ 34,064,380	34,685,855	35,262,388
Undivided Earnings	56,880,941	58,939,777	59,114,572
Total Capital	\$ 90,945,321	93,625,633	94,376,960
Total Liabilities, Accounts and Equity	\$ 694,332,443	802,306,584	840,194,053

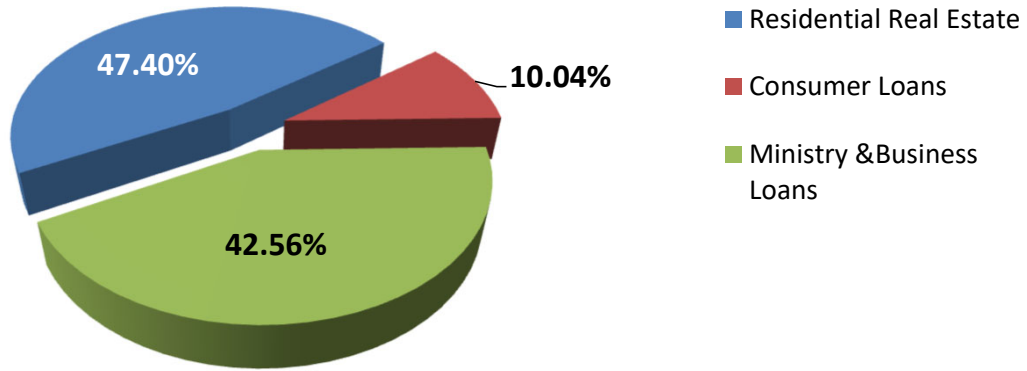
STATEMENT OF INCOME AND EXPENSES

	2019	2020	YTD 2021
Income	\$ 31,594,001	29,143,373	13,938,536
Operating Expenses	(20,983,947)	(21,206,765)	(11,218,621)
Non Operating Income(Expense)	(1,075,102)	(104,076)	49,165
Dividend and Interest Expense	(4,810,894)	(5,152,221)	(2,017,754)
Net to Reserves and Undivided Earnings	\$ 4,724,059	2,680,312	751,327

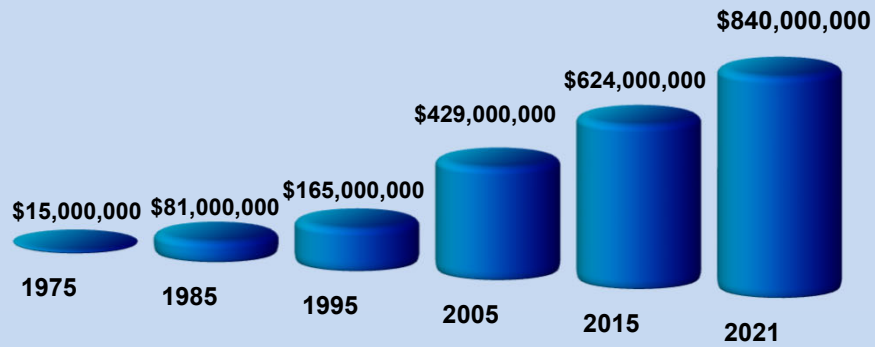


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Your Money Building God's Kingdom



Growth in Assets
(Dollars)



Growth in Capital
(Dollars)

