

Annual Report 2025



**Christian
Community**
CREDIT UNION



adelfi
A Division of CCCU

Chair and President's Report

What a Year 2025 Was!

2025 will be remembered as a defining year in our story—one that reflects God's faithfulness and His forward-leading vision. Together, we welcomed **9,014 new members**, extended over **\$35 million in loans to ministries**, and gave **\$931,800 to missions**. Because of your trust and partnership, in just the last four years, we have invested over **\$2.5 million** into spreading the Gospel around the world. These are not just milestones—they are a testament to what God can do through a community united in purpose. **And we believe this is just the beginning.**

Stronger Together

One of the most significant moments of the year was the merger of Christian Community Credit Union and Adelfi Credit Union. More than an organizational milestone, it was a coming together of two like-minded communities—united in a shared calling to serve Christ and advance His Kingdom. Together, we are positioned to serve you in greater ways—with **expanded offerings, enhanced digital capabilities, and greater Kingdom impact.**

Investing in What Matters Most

Members tell us they choose to bank with us because of how their money is used for God's work. In 2025, your deposits helped fuel ministry efforts around the globe through partnerships with **Mission Aviation Fellowship, Christian Alliance for Orphans, and Samaritan's Purse—along with more than 2,900 additional ministry and church members we are honored to support.**

Kingdom impact went beyond finances. Our staff contributed nearly 700 combined hours through **Serve Days**, volunteering with organizations such as **Camp Agape** and **Habitat for Humanity**, showing that generosity extends beyond our resources to our time and hearts.

A New Chapter in Christian Banking

As we look ahead, 2026 marks the beginning of an exciting new chapter. With the upcoming launch of our unified brand, **Adelfi Christian Banking**, we are intentionally emphasizing "Christian" in our identity—clearly positioning ourselves as a faith-based alternative to large secular banks. This is paired with a renewed vision that honors our two legacies, and a more prominent cross in our logo as a visible expression of the foundation that guides all we do.

This new chapter is about more than a name. It represents our continued commitment to serve you with excellence, innovation, and a Christ-centered foundation—equipping you, your family, and your ministry for greater impact.



Unchanging Mission

While much is evolving, we are encouraged by the strength of what God is doing through the merger. Net of one-time merger expenses, we were profitable in 2025 and remain among the strongest credit unions financially. Looking ahead, we expect continued momentum in our growth and financial results—enabling us to give more for Kingdom impact and even greater value to our members with enhanced products, better rates, and lower fees.

Who we are will never change. **We remain steadfast in our commitment to Christ, to biblical stewardship, and to giving God the glory in all things. You are the heartbeat of this mission.** Your trust and partnership make this work possible, and we are deeply grateful to serve you. On behalf of our Board, leadership team, and dedicated staff, thank you. It is truly our privilege—and our blessing—to serve you.

Dale Torry, BOARD CHAIR **Blair Korschun, PRESIDENT/CEO**

"Let us not become weary in doing good, for at the proper time we will reap a harvest." Galatians 6:9

2025 Milestones

Over **\$1.4 Billion** in Assets, we're the largest Christian credit union in the nation

In just the last 4 years, we've invested **Over \$2.5 Million** into spreading the Gospel around the world

Funded **\$35 Million+** in Ministry Loans

Welcomed **9,014** new Members to the Credit Union family

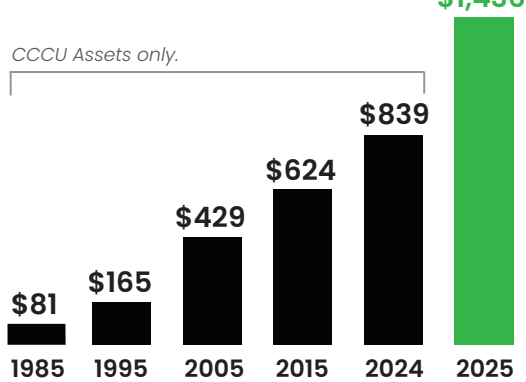
Donated **\$931,800** to Ministries in 2025

Statement of Financial Condition



GROWTH IN ASSETS

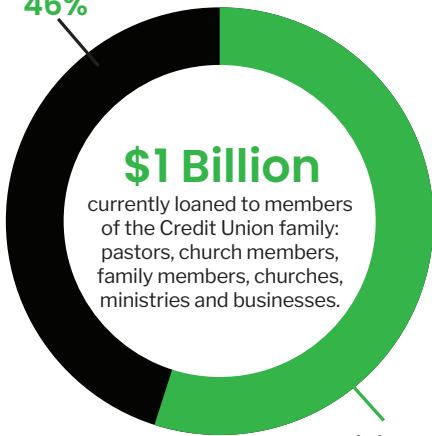
(Millions)



YOUR MONEY AT WORK

Individual /
Consumer Loans

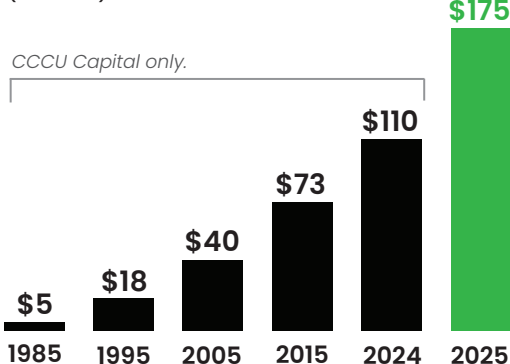
46%



Ministry /
Business Loans
54%

GROWTH IN CAPITAL

(Millions)



ASSETS

	2024	2025
Loans to Individual Members	\$398,614,876	\$476,287,410
Loans to Ministry Members	324,909,868	565,968,655
Allowance for Loan Losses ⁽¹⁾	-3,542,733	-10,751,783
Cash & Investments	79,133,725	334,859,137
Land & Building, Fixed Assets (Net)	5,110,833	5,653,673
ASI Share Insurance Deposit	9,591,617	15,784,124
Other Assets	25,651,779	48,300,285
Total Assets	\$839,469,965	\$1,436,101,501

LIABILITIES

	2024	2025
Notes Payable	-	\$10,000,000
Accounts Payable & Other Liabilities	5,810,495	17,369,649
Total Liabilities	\$5,810,495	\$27,369,649

MEMBER SHARES

	2024	2025
Checking Accounts	\$223,193,261	\$357,399,221
Savings Accounts	95,259,372	145,952,522
Money Market Accounts	153,342,017	373,354,005
Share Certificates	226,043,186	322,804,126
Individual Retirement Accounts	25,679,052	34,003,114
Total Member Shares	\$723,516,888	\$1,233,512,988

EQUITY

	2024	2025
Regular Reserves	\$41,682,608	\$44,514,975
Undivided Earnings	68,561,186	60,066,658
Equity Acquired from Merger	-	70,764,409
Unrealized Gain/Loss AFS Securities	-101,212	-127,178
Total Capital⁽²⁾	\$110,142,582	\$175,218,864
Total Liabilities, Accounts and Equity	\$839,469,965	\$1,436,101,501

STATEMENT OF INCOME & EXPENSES

	2024	2025
Income	\$42,687,042	\$49,637,121
Operating Expenses	-29,712,237	-34,055,699
Non Operating Income (Expense)	-15,149	-222,710
Dividends and Interest Expense	-10,339,774	-13,653,913
Net Income from Core Operations	2,619,882	1,704,799
Expenses Related to Merger	-	-7,366,961
Net Income (Loss) to Reserves & Undivided Earnings	\$2,619,882	-\$5,662,162

1. The Allowance for Loan Losses is a reserve set aside to absorb Loan Losses we may experience.

2. Net worth to Assets is 12.20%.



Board of Directors

Dale Torry, Chairman
John Bastian, Vice Chairman
Richard Bee, Secretary
Todd Anderson, Treasurer
Mark Bargaehr, Member
Joshua Guttau, Member
Dorothy Kim, Member
Christopher Montes, Member
Jeffrey Salladin, Member
Dave Walker, Member
Graham Crain, Associate Member
Derrick Kelsey, Associate Member

Supervisory Committee

Russell Brown, Chairman
Jeremy Anderson, Member
Joyce Bennett, Member
Kevin Perkins, Member
Lindy Thomas, Member

Financial Solutions for Individuals

- Checking, Savings, Money Market, & Certificates
- Online/Mobile Banking
- Credit Cards that Give to Missions & Earn Rewards/Cash Back
- Home, Auto, and Personal Loans
- Equity Loans and Lines of Credit
- Investments and IRAs
- GreenPath Financial Wellness Program

Financial Solutions for Ministries and Christian Owned Businesses

- Checking, Savings, Money Market, & Certificates
- Online Cash Management
- Remote Deposit Program
- Corporate Credit Cards
- ACH and Wire Services
- Merchant Banking (accepting credit cards)

Loans for:

- Purchase & Refinance
- Construction/Expansion

800.347.2228
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myCCCU.com

Corporate Office

255 N. Lone Hill Ave., San Dimas, CA 91773

CO-OP Shared Branch

5,600+ Shared Branches nationwide

CO-OP ATM Network

30,000+ Free ATMs nationwide



AdelFi Christian Banking, San Dimas



Each account is insured up to \$250,000.
By members' choice, this institution is not
federally insured.