



**December 31, 2025**

## **FINANCIAL UPDATE**

Effective December 1, 2025, the merger of Christian Community CU and AdelFi CU was completed, and the Financial information includes the impact of this merger. From an asset standpoint, the CU ended the 4th quarter 2025 with \$1.436 billion in assets, and net worth to assets of 12.38%. The YTD net income from Core Operations was \$1.7 million. When Expenses Related to Merger (\$7.4 million) are included, the Credit Union had a YTD net loss of \$5.6 million. The Credit Union has \$1.04 billion in loans, 54% of which are ministries and 46% consumers. The delinquency loan ratio was 0.74%.

### **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](http://myCCCU.com).

**Our vision is to build a community of Christ followers  
who transform our world through their lives and generosity.**



December 31, 2025

**STATEMENT OF FINANCIAL CONDITION**

	2023	2024	YTD 2025
<b>ASSETS</b>			
Loans to Members	\$ 398,304,058	398,614,876	476,287,410
Ministry & Member Business Loans (Net)	310,609,385	324,909,868	565,968,656
Allowance for Loan Losses	(3,568,236)	(3,542,733)	(10,751,783)
Cash and Investments	104,563,340	79,133,725	334,859,137
Land, Building and Equipment (Net)	5,157,482	5,110,833	5,653,673
ASI Deposit Insurance	10,048,164	9,591,617	15,784,124
Other Assets	25,199,244	25,651,779	48,300,284
<b>Total Assets</b>	<b>\$ 850,313,438</b>	<b>839,469,965</b>	<b>1,436,101,501</b>

<b>LIABILITIES</b>			
Accounts Payable	\$ 554,039	696,843	1,256,367
Notes Payable	-	-	10,000,000
Other Liabilities	5,393,736	5,113,653	16,113,282
<b>Total Liabilities</b>	<b>\$ 5,947,775</b>	<b>5,810,495</b>	<b>27,369,649</b>

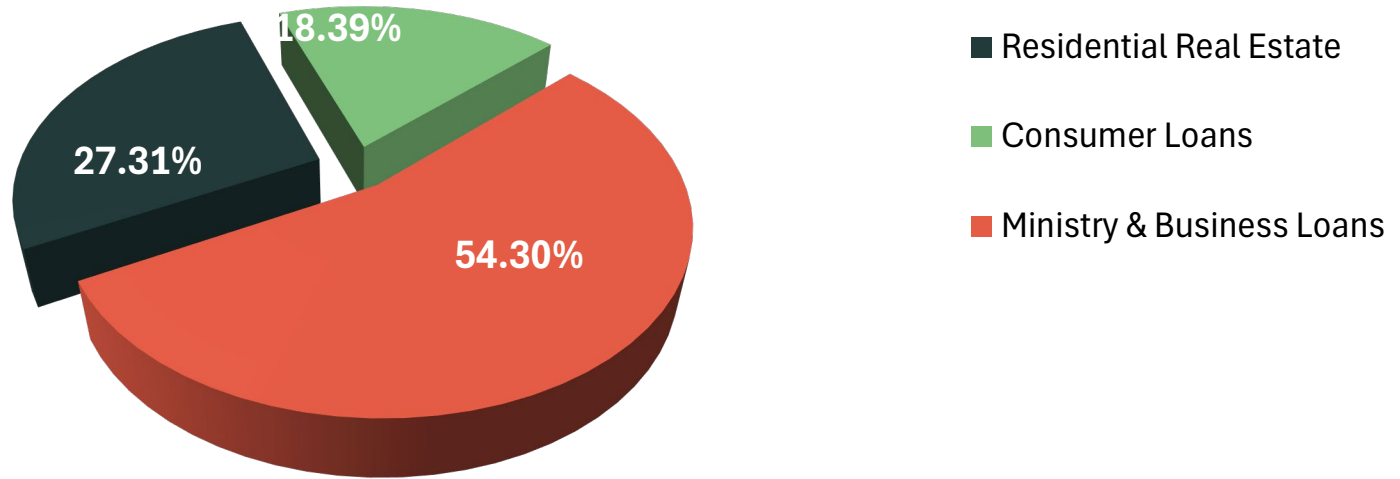
<b>MEMBER ACCOUNTS</b>			
Savings Accounts	\$ 94,867,374	95,259,372	145,952,522
Money Market Accounts	190,395,107	153,342,017	373,354,005
Share Certificates	191,225,665	226,043,186	322,804,126
Individual Retirement Accounts	29,782,852	25,679,052	34,003,114
Checking Accounts	231,529,764	223,193,261	357,399,221
<b>Total Member Accounts</b>	<b>\$ 737,800,762</b>	<b>723,516,888</b>	<b>1,233,512,988</b>

<b>EQUITY</b>			
Regular Reserves	\$ 39,548,256	41,682,608	44,514,975
Undivided Earnings	68,075,657	68,561,186	130,831,067
Unrealized Gain/Loss Afs Security	(1,059,012)	(101,212)	(127,178)
<b>Total Capital</b>	<b>\$ 106,564,900</b>	<b>110,142,582</b>	<b>175,218,864</b>
<b>Total Liabilities, Accounts and Equity</b>	<b>\$ 850,313,438</b>	<b>839,469,965</b>	<b>1,436,101,501</b>

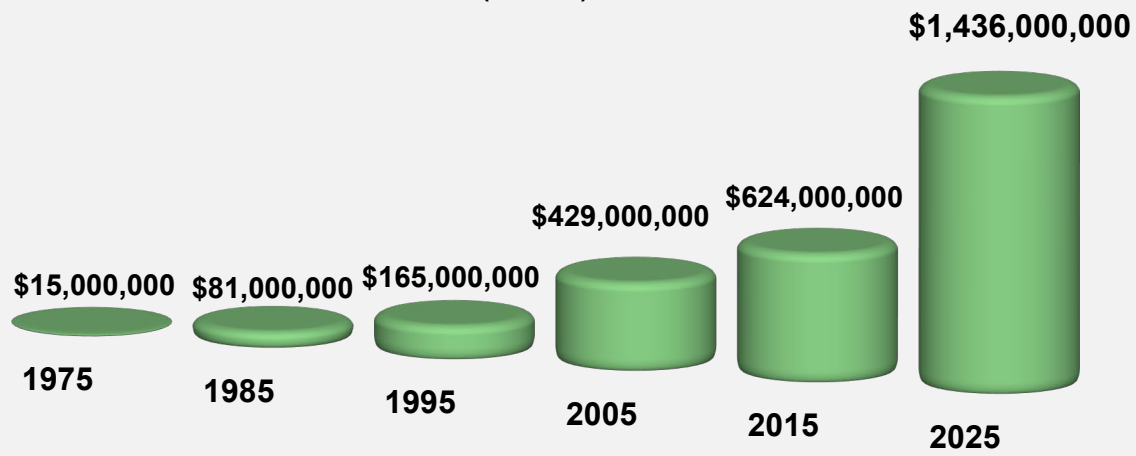
**STATEMENT OF INCOME AND EXPENSES**

	2023	2024	YTD 2025
Income	\$ 40,168,113	42,687,042	49,637,120
Operating Expenses	(28,453,657)	(29,712,237)	(34,664,196)
Non Operating Income(Expense)	(312,802)	(15,149)	385,808
Expenses Related to Merger	-	-	(7,366,981)
Dividend and Interest Expense	(6,246,447)	(10,339,774)	(13,653,913)
<b>Net to Reserves and Undivided Earnings</b>	<b>\$ 5,155,207</b>	<b>2,619,882</b>	<b>(5,662,162)</b>

**STATEMENT OF FINANCIAL CONDITION**



**Growth in Assets**  
(Dollars)



**Growth in Capital**  
(Dollars)

