



Serving Christ Followers to
Live and Give More Abundantly

June 30, 2024

FINANCIAL UPDATE

The Credit Union ended the 2nd. quarter 2024 with \$851 million in assets. Our net worth to assets ratio was 12.86%. The YTD net income was \$1.72 million for a return on assets (ROA) of 0.41%. The delinquency loan ratio was 0.47%. The Credit Union has \$711 million in loans, 44% of which are ministries and 56% 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 vision is to build a community of Christ followers
who transform our world through their lives and generosity.**



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STATEMENT OF FINANCIAL CONDITION

	2022	2023	YTD 2024
ASSETS			
Loans to Members	\$ 372,637,991	398,304,058	397,169,155
Ministry & Member Business Loans (Net)	303,630,925	310,609,385	313,992,799
Allowance for Loan Losses	(2,762,802)	(3,568,236)	(3,141,396)
Cash and Investments	167,702,786	104,563,340	102,932,051
Land, Building and Equipment (Net)	5,234,055	5,157,482	5,107,445
ASI Deposit Insurance	9,916,559	10,048,164	9,591,617
Other Assets	23,773,753	25,199,244	24,859,270
Total Assets	\$ 880,133,267	850,313,438	850,510,940

LIABILITIES			
Accounts Payable	\$ 634,388	554,039	537,591
Notes Payable	-	-	-
Other Liabilities	5,147,508	5,393,736	5,493,850
Total Liabilities	\$ 5,781,896	5,947,775	6,031,442

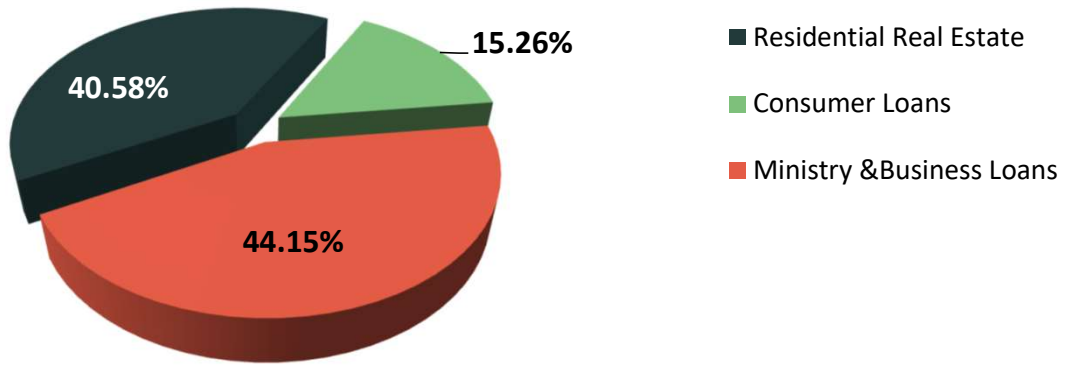
MEMBER ACCOUNTS			
Savings Accounts	\$ 109,362,794	94,867,374	95,749,135
Money Market Accounts	233,048,244	190,395,107	171,436,511
Share Certificates	162,568,835	191,225,665	221,921,823
Individual Retirement Accounts	31,031,930	29,782,852	27,917,275
Checking Accounts	236,912,376	231,529,764	218,729,488
Total Member Accounts	\$ 772,924,178	737,800,762	735,754,233

EQUITY			
Regular Reserves	\$ 37,539,850	39,548,256	40,587,407
Undivided Earnings	65,481,781	68,075,657	68,757,713
Unrealized Gain/Loss Afs Security	(1,594,440)	(1,059,012)	(619,854)
Total Capital	\$ 101,427,192	106,564,900	108,725,266
Total Liabilities, Accounts and Equity	\$ 880,133,267	850,313,438	850,510,940

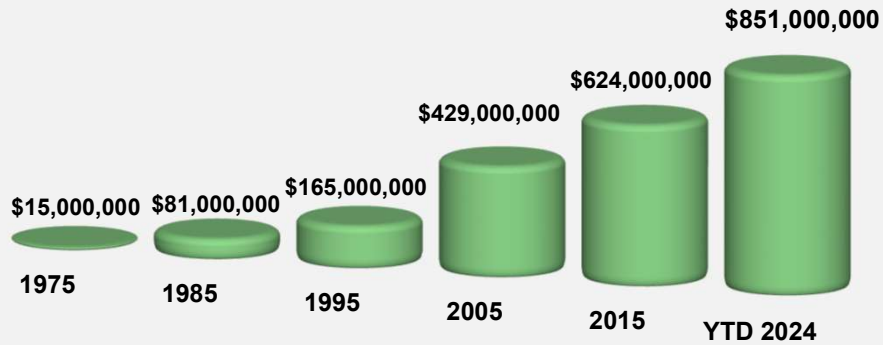
STATEMENT OF INCOME AND EXPENSES

	2022	2023	YTD 2024
Income	\$ 33,626,875	40,168,113	20,783,014
Operating Expenses	(26,654,247)	(28,453,657)	(14,226,614)
Non Operating Income(Expense)	4,469,135	(312,802)	3,759
Dividend and Interest Expense	(2,893,196)	(6,246,447)	(4,838,952)
Net to Reserves and Undivided Earnings	\$ 8,548,567	5,155,207	1,721,207

STATEMENT OF FINANCIAL CONDITION



Growth in Assets
(Dollars)



Growth in Capital
(Dollars)

