

we need your
Vote



Approve the Merger
and Conversion to Private Insurance

Enclosed is a ballot asking for your support on merging AdelFi Credit Union with Christian Community Credit Union and converting our current deposit insurance from federal to private deposit (share) insurance.

Christian Community shares our strong commitment to the common purpose of serving Christ followers, Christian businesses, churches, schools and ministries through banking products and services. We are confident this merger will result in a mission-aligned credit union with shared values and purpose, and the financial capacity to support greater levels of giving to Christian causes. This partnership will also harness the power of unity in the Body of Christ to serve a broader Christian community, and together we will be the largest Christian credit union in the nation!

Accordingly, your elected Board of Directors and Management believe this proposal is in the best interest of all members, and we urge you to vote to **approve** the merger and conversion to private insurance.

Insurance Coverage Per Individual Account...
Not Per Member

Upon approval of the merger and conversion, your deposit accounts will be insured up to \$250,000 per each and every account (with no limit to the number of accounts) by American Mutual Share Insurance Corporation (American Share), an Ohio-based corporation and the nation’s largest credit union-owned private deposit insurer. There is no cost to you.



Member Accounts Example	American Share's Insurance
 Savings/Regular Shares	\$250,000
 Checking/Share Drafts	\$250,000
 Certificate #1	\$250,000
 Certificate#2	\$250,000
 Money Market Account	\$250,000

BENEFITS OF THE MERGER

A physical branch location in San Dimas, CA, with Monday through Friday hours of operation, as well as continued access to CO-OP’s 5,000+ shared branch locations and 30,000+ surcharge-free ATMs

Increased internal support team for in-person, phone and online assistance

Mortgages and HELOC loan products

Overdraft lines of credit and overdraft protection programs

Expanded options for construction lending to support ministry projects

Improved credit and debit card offerings with rewards and cash back benefits

Enhanced business/ministry credit cards offering 1.5% rewards or cash back benefits

Equipment loans for ministries, churches and businesses

FEDERAL REGULATION REQUIRES THAT THE FOLLOWING STATEMENT APPEAR.

IF YOU ARE A MEMBER OF THIS CREDIT UNION, YOUR ACCOUNTS ARE CURRENTLY INSURED BY THE NATIONAL CREDIT UNION ADMINISTRATION, A FEDERAL AGENCY. THIS FEDERAL INSURANCE IS BACKED BY THE FULL FAITH AND CREDIT OF THE UNITED STATES GOVERNMENT. IF THE CREDIT UNION CONVERTS TO PRIVATE INSURANCE WITH AMERICAN SHARE INSURANCE AND THE CREDIT UNION FAILS, THE FEDERAL GOVERNMENT DOES NOT GUARANTEE THAT YOU WILL GET YOUR MONEY BACK.

About American Share Insurance
AmericanShare.com | 800.521.6342

- No credit union member has ever lost money in an American Share-insured deposit.
- American Share is owned by the credit unions it insures and has been exclusively insuring credit union members’ accounts for over 51 years.
- Currently, over 1.3 million members belong to credit unions insured by American Share.
- A majority of American Share’s assets are held in cash and US Treasury and US Government agency bonds.
- Credit unions must qualify for American Share deposit insurance, and American Share routinely examines the credit unions it insures.
- American Share is authorized to issue credit union share insurance in California and is licensed and dual regulated by the Ohio Department of Insurance and the Ohio Department of Commerce in its home state. The company’s financial statements are audited annually by an internationally recognized independent CPA firm and are available upon request at the credit union.

Why We Need Your Vote
[To Merge and Convert](#)

Federal regulations require that all members be given the opportunity to vote, and that a minimum of 20% of the membership must vote.

Your deposits at AdelFi Credit Union are currently insured by the National Credit Union Administration (NCUA), a federal agency. The standard maximum federal coverage is up to \$250,000, but members may structure their accounts to achieve federal coverage in excess of \$250,000.

Deadline to Vote
[July 22, 2025 at 9:00 AM \(PT\)](#)

To be counted, your vote must reach E Space Communications Inc. on or before this time.



About Christian Community Credit Union
MyCCCU.com | 800.347.2228

LEARN MORE AT OUR
Special Meeting



TUESDAY, JULY 22, 2025
9:00 AM (PT)



ONSITE
135 S. State College Blvd, Suite 150
Brea, CA 92821



VIRTUAL
Scan Code Below or Visit
CUBallot.com/AdelFiBanking-Meeting

note: you will need to enter your member number or account number + date of birth or the last four digits of your SSN/EIN to join the meeting online



Cast Your Vote
[Via the Following Methods](#)

As a reminder, your elected Board of Directors and Management believe the merger and insurance conversion is in the best interest of all members, and we urge you to:



To Approve the Merger and Conversion to Private Insurance



Vote Online
AdelFiBanking.CUBallot.com



Vote By Mail
Send Ballot to: E Space Communications Inc.
PO Box 3156 | Dublin, OH 43016



Vote at the Special Meeting
See Details Above



Vote by Phone
888.611.6493



Vote by QR Code
Scan Code on Mobile Phone



Note
Due to delays with the USPS, voting online or by phone is encouraged!



Questions
800.634.3228

