

Statement of Financial Condition	2015	2014
<b>ASSETS</b>		
Cash and Cash Items	3,257,695	3,258,732
Loans to Members	249,901,401	236,799,950
Total Investments	32,208,242	32,886,931
Other Assets	21,391,071	21,764,192
<b>TOTAL ASSETS</b>	<b>306,758,409</b>	<b>294,709,805</b>
<b>LIABILITIES, SHARES, AND RESERVES</b>		
Member Shares and Deposits	276,881,211	268,710,760
Liabilities	5,696,469	3,881,826
Total Reserves	24,180,728	22,117,219
<b>TOTAL LIABILITIES, SHARES, AND RESERVES</b>	<b>306,758,409</b>	<b>294,709,805</b>
<b>Statement of Income and Expense</b>		
Loan and Investment Interest Income	13,164,731	13,895,662
Dividend Expense and Interest on Borrowed Funds	-543,155	-770,389
<b>NET INTEREST INCOME</b>	<b>12,621,576</b>	<b>13,125,273</b>
Other Operating Income	6,568,560	6,515,131
Operating Expenses	14,815,756	-15,189,688
Provision for Loan Losses	-2,212,574	-3,759,362
<b>NET INCOME FROM OPERATIONS</b>	<b>2,161,806</b>	<b>691,354</b>
Non Operating Income/(Loss)	-51,756	0
<b>NET INCOME</b>	<b>2,110,050</b>	<b>691,360</b>
<b>Total Loans Outstanding</b>		
New Vehicles	29,357,266	28,210,435
Used Vehicles	72,523,702	70,391,350
Real Estate Loans	79,710,527	78,351,085
VISA	43,213,997	36,012,873
Unsecured Loans	5,470,356	5,987,594
Other Loans to Members (Share Secured, Misc. Secured, etc.)	21,678,210	20,127,466
Student Loans	1,083,392	796,240
Adjustments (1st Mortgage Receivable—Reserve for Loan Losses)	(\$3,136,049)	(\$3,077,093)
<b>TOTAL LOANS</b>	<b>\$249,901,401</b>	<b>\$236,799,950</b>



### Compass Bearing Statement:

When it comes to serving this community, nobody has more spirit than we do. As financial coaches, we're knowledgeable and professional. As our members' teammates we're the ones who cheer the loudest when they reach their financial goals. From on campus to across the community, we're proud to provide financial products that enrich lives and service that creates raving fans.

### Our Service Mission

We provide friendly and efficient service. We are financial coaches that listen to your needs. We earn that title by looking out for your best interests and offering solutions to improve your financial life.

### Our Service Promises

We will welcome you into your credit union home.

We will earn your trust by treating you with the highest levels of professionalism.

We will provide thorough and accurate information in a timely manner.

We will work with you to identify needs and educate you about options to reach your goals.

We will exceed your expectations.

UICCU has a "Once A Member, Always A Member" policy, allowing members to continue to enjoy the services of the credit union if they change jobs or move.







Sharon Allen  
BOARD CHAIRPERSON



FOR CAMPUS  
AND COMMUNITY

## Chairperson's Report

2015 was a year of success for the University of Illinois Community Credit Union. It was a year that depicted how we continue to focus our efforts to meet the needs of our members. Through our clear focus, we have achieved strong financial and service results for those we serve.

The University of Illinois Community Credit Union had great financial results in 2015. These results created financial strength and capital stability, which allowed us to continue to offer our members competitive products and services. Through our continued relationships with the auto dealers in the Champaign-Urbana and surrounding areas, we have led the Champaign County market as the top auto lender. In addition to our robust auto lending programs, our Affinity Credit Card program has been named a top five national collegiate credit card program for the fifth consecutive year. Your transaction dollars continue to support the University of Illinois and your Credit Union alike. Thank you for your continued loyalty!

We are committed to providing outstanding member experience with the Credit Union. As a result of our financial successes, our resources have continued to allow us the opportunity to focus on improving that experience with us. Over the last several years, we have made investments in technology, allowing us to provide more convenience through additional ATMs, our shared branching network, and remote deposit capture. Additionally, we have invested in increased staff and better service delivery methods in an effort to decrease wait times in the branches and over the phones. We have achieved greater than a 95% member satisfaction rating across thousands of service surveys, and we will continue to focus on improving our member experiences, both in the branch and electronically. We understand the importance of your time and the necessity of convenience; therefore, our focus will be directed on continuing to meet your needs.

As part of the long-term strategic vision for the Credit Union, our charter expansion into four surrounding counties has provided the opportunity to allow us to create partnerships and serve members across a wider geographical area. We are fully invested in our members, neighbors, and communities we serve.

We achieved our 2015 results in an effort to strengthen the benefits of being a member of the University of Illinois Community Credit Union, and we hope the advancements we will continue to make are of value to you. As we look forward to 2016, you will see a refreshed website and branch facilities as part of our brand update and continued service promise to you.

The University of Illinois Community Credit Union is unique in that we are here to serve you, our member owners. As the University of Illinois Community Credit Union, we are proud to serve both Campus and Community. On behalf of our volunteer Board of Directors, staff, and management team, we thank you for investing in your Credit Union!

Sharon Allen  
BOARD CHAIRPERSON



Jane Solon  
CHAIRPERSON,  
SUPERVISORY COMMITTEE

## Supervisory Committee Report

The Supervisory Committee serves as the body responsible for the financial well-being of the Credit Union. We must ensure that internal operations are valid, accurate, and efficient.

### 2015 HIGHLIGHTS

- Joint Examination conducted by the Illinois Department of Financial and Professional Regulations (IDFPR) and the National Credit Union Administration (NCUA)
- External audit conducted by Clifton Larson Allen, LLP
- Audits of internal operations conducted by Plante & Moran, PLLC
- Independent Bank Secrecy and Anti-Money Laundering testing of policies and procedures

The Supervisory Committee is committed to ensuring that the policies and procedures of the Credit Union keep our operations safe and sound for the benefit of our members. If members have concerns, we invite them to contact the committee members, Napoleon Knight, Marcia Miller, and Jane Solon, in writing or via email at board@uiecu.org. Please be sure to address your concerns to the Supervisory Committee. We appreciate the opportunity to serve you.



Chris Hansen  
CHAIRPERSON,  
CREDIT/ASSET/LIABILITY  
COMMITTEE

## Credit/Asset/Liability Committee Report

The University of Illinois Community Credit Union continued to meet the financial needs of its membership in 2015.

### 2015 HIGHLIGHTS

- Consumer loan origination: \$99,718,466
- Indirect loan origination: \$56,939,792
- Visa Balances: \$43,213,997
- Assets: \$306,758,409

We continue to set the benchmark for other credit unions and financial institutions when it comes to providing quality financial service to our members. When our members needed us most, especially during the recession in the previous years, we continued to lend while our competitors tightened their credit standards. In 2015, we were the #1 auto lender in Champaign County for each and every month. We also continue to be one of the nation's premier credit card issuers as we have had a top 10 program 5 years running according to the CFPB's "College credit card agreements" report to congress in December of 2015.



## UICCU board of directors



Sharon Allen  
BOARD CHAIRPERSON



Dave Jones  
BOARD VICE CHAIRPERSON; CREDIT/  
ASSET/LIABILITY COMMITTEE



Joseph Vitosky  
BOARD SECRETARY; CREDIT/  
ASSET/LIABILITY COMMITTEE



Chris Hansen  
BOARD TREASURER; CREDIT/  
ASSET/LIABILITY COMMITTEE



Dr. Napoleon Knight  
SUPERVISORY COMMITTEE



Marcia Miller  
SUPERVISORY COMMITTEE



Avon Morgan  
CREDIT/ASSET LIABILITY  
COMMITTEE



Jane Solon  
SUPERVISORY COMMITTEE



Dennis Spice  
CREDIT/ASSET/LIABILITY COMMITTEE

## UICCU Leadership Team

E.J. Donaghey  
PRESIDENT/CEO

Jennifer Peyton  
EVP/CFO

Kim Cheek  
EVP/CAO

Chris Harlan  
EVP/COO

Greg Anderson  
SVP/CRO

Ryan Fisher  
VP FINANCE & ACCOUNTING/  
CONTROLLER

Susan Toalson  
VP COMMUNITY AND BUSINESS  
DEVELOPMENT/CMO

Stacey Russell  
VP LENDING

Keon Conerly  
AVP RESEARCH & DEVELOPMENT

Erik Spitzner  
AVP/CIO

Sheri Shannon  
AVP BOARD RELATIONS

Courtney Sanders  
ASSOCIATE DIRECTOR,  
ADMINISTRATION

