

Statement of Financial Condition	2016	2015
ASSETS		
Cash and Cash Items	3,392,704	3,257,695
Loans to Members	259,777,966	249,901,401
Total Investments	34,141,142	32,208,242
Other Assets	22,222,344	21,391,071
TOTAL ASSETS	319,534,156	306,758,409
LIABILITIES, SHARES, AND RESERVES		
Member Shares and Deposits	285,898,377	276,881,211
Liabilities	7,189,396	5,696,469
Total Reserves	26,446,383	24,180,728
TOTAL LIABILITIES, SHARES, AND RESERVES	319,534,156	306,758,409
Statement of Income and Expense		
Loan and Investment Interest Income	14,140,253	13,164,731
Dividend Expense and Interest on Borrowed Funds	-427,548	-543,155
NET INTEREST INCOME	13,712,705	12,621,576
Other Operating Income	6,930,005	6,568,560
Operating Expenses	-16,686,495	14,815,756
Provision for Loan Losses	-1,815,101	-2,212,574
NET INCOME FROM OPERATIONS	2,141,115	2,161,806
Non Operating Income/(Loss)	5,182	-51,756
NET INCOME	2,146,297	2,110,050
Total Loans Outstanding		
New Vehicles	33,504,697	29,357,266
Used Vehicles	77,744,461	72,523,702
Real Estate Loans	73,039,325	79,710,527
VISA	48,680,782	43,213,997
Unsecured Loans	5,678,180	5,470,356
Other Loans to Members (Share Secured, Misc. Secured, etc.)	22,654,294	21,678,210
Student Loans	1,243,709	1,083,392
Adjustments (1st Mortgage Receivable—Reserve for Loan Losses)	(\$2,767,481)	(\$3,136,049)
TOTAL LOANS	\$259,777,966	\$249,901,401

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

2016 proved to be a year of progress and achievement for the University of Illinois Community Credit Union. We made a positive difference in the lives of our members while remaining true to our values and preserving the foundation on which the Credit Union was built.

Our financial performance was strong in 2016. As a result, your University of Illinois Community Credit Union is growing and well-capitalized for the future. Most importantly, we achieved results with a focus on providing competitive products and services to our membership. Through strong relationships, we continue to be the top auto lender in Champaign County offering great rates and convenience to our members, exceeding \$125 million in funded auto loans for the first time.

Last year we launched our official name change from University of Illinois Employees Credit Union to University of Illinois Community Credit Union. This was a strategic effort to remove perceived barriers to membership while maintaining strong Campus and Community focus. The momentum continued with the unveiling of an upgraded website and refreshed facilities to reflect our new culture and brand. We were both motivated and humbled by the incredible reception we received not only from our membership but from the community as a whole.

Along with a new name, came an energized culture. We continue to make efforts to improve on our 97% satisfaction rating. Staff participated in a formal program concentrated on building relationships through service. This curriculum includes ongoing internal and external training with the focus on positive member experience on all levels.

Community is central to what we do every day at your credit union. We exist to help members improve their financial well-being, teaming up with partners across campus and community to offer financial literacy. Additional free events such as Shred-A-Palooza and Trick or Treating with the Stars were hosted by the Credit Union in 2016, underscoring our commitment to giving back to the community and members that we serve.

We expanded the communities we serve last year by adding four surrounding counties to our membership base. In 2017, we look forward to adding an additional six counties. The expansion allows for further partnership growth, service, and quality back to members.

As we embark on 2017 we are committed to remaining focused on delivering the highest value to our members through enhanced technology, competitive rates, convenience, top products, and a high-end member experience.

The University of Illinois Community Credit Union's success is made possible by our members. We thank you for your trust and loyalty as we continue to serve both Campus and Community.

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, efficient, and in compliance with regulations.

2016 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
- Independent testing of IT security and infrastructure

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, Marcia Miller, Avon Morgan, and Jane Solon, in writing or via email at board@uoficreditunion.org. Please be sure to address your concerns to the Supervisory Committee. We appreciate the opportunity to serve you.



Chris Hansen
BOARD VICE CHAIRPERSON,
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 2016.

2016 HIGHLIGHTS

- Consumer loan origination: \$128,036,071 (record) – providing 6,781 members with loans (almost 1,000 more than 2015)
- Indirect loan origination: \$83,836,974 (record)
- Visa Balances: \$48,680,782
- Assets: \$319,534,156
- Two consecutive years of earnings in excess of \$2 million

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 2016, we were the #1 auto lender in Champaign County for each and every month, which allowed us to continue our streak of 38 consecutive months. 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 2016.



UICCU board of directors



Sharon Allen
BOARD CHAIRPERSON



Chris Hansen
BOARD VICE CHAIRPERSON, CREDIT/
ASSET/LIABILITY COMMITTEE



Joseph Vitosky
BOARD SECRETARY, CREDIT/
ASSET/LIABILITY COMMITTEE



Dr. Napoleon Knight
BOARD TREASURER, CREDIT/ASSET/
LIABILITY COMMITTEE



Anni McClellan
CREDIT/ASSET/LIABILITY COMMITTEE



Marcia Miller
SUPERVISORY COMMITTEE



Avon Morgan
SUPERVISORY 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

Stacey Russell
VP LENDING

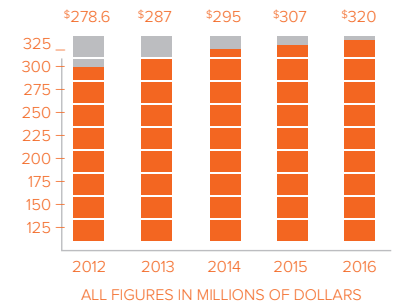
Keon Conerly
AVP RESEARCH & DEVELOPMENT

Erik Spitzner
AVP/CIO

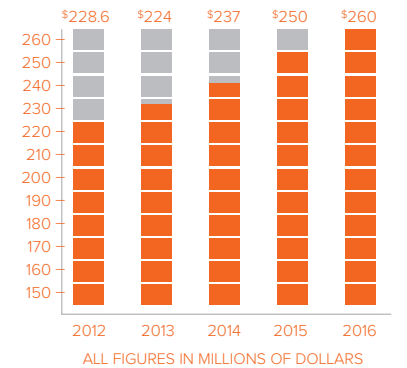
Sheri Shannon
AVP BOARD RELATIONS

Courtney Sanders
ASSOCIATE DIRECTOR,
ADMINISTRATION

----- Total Assets -----



----- Total Loans -----



----- New Members -----

