

Statement of Financial Condition	2018	2017	2016
ASSETS			
Cash and Cash Items	2,728,182	2,353,150	3,392,704
Loans to Members	271,962,492	267,112,642	259,777,966
Total Investments	50,177,064	37,006,662	34,141,142
Other Assets	21,213,713	22,271,133	22,222,344
TOTAL ASSETS	346,081,451	328,743,587	319,534,156
LIABILITIES, SHARES, AND RESERVES			
Member Shares and Deposits	309,443,386	289,091,103	285,898,377
Liabilities	6,183,393	11,801,708	7,189,396
Total Reserves	30,454,673	27,850,776	26,446,383
TOTAL LIABILITIES, SHARES, AND RESERVES	346,081,451	328,743,587	319,534,156
Statement of Income and Expense			
Loan and Investment Interest Income	16,592,848	15,304,504	14,140,253
Dividend Expense and Interest on Borrowed Funds	(624,515)	(513,514)	(427,548)
NET INTEREST INCOME	15,968,333	14,790,990	13,712,705
Other Operating Income	7,435,400	8,175,633	6,930,005
Operating Expenses	(17,805,158)	(18,090,913)	(16,686,495)
Provision for Loan Losses	(4,073,693)	(3,465,933)	(1,815,101)
NET INCOME FROM OPERATIONS	1,524,882	1,409,776	2,141,115
Non Operating Income/(Loss)	(27,466)	0	5,182
NET INCOME	1,497,416	1,409,776	2,146,297
Total Loans Outstanding			
New Vehicles	42,927,321.80	48,106,263	33,504,697
Used Vehicles	85,136,875.37	70,291,937	77,744,461
Real Estate Loans	63,430,347.62	69,206,219	73,039,325
VISA	56,313,818.78	54,308,079	48,680,782
Unsecured Loans	5,089,087.27	4,723,378	5,678,180
Other Loans to Members (Share Secured, Misc. Secured, etc.)	22,244,925.61	22,696,696	22,654,294
Student Loans	1,473,556.69	1,401,484	1,243,709
Adjustments (1st Mortgage Receivable—Reserve for Loan Losses)	(\$4,653,441)	(\$3,621,413)	(\$2,767,481)
TOTAL LOANS	\$271,962,492	\$267,112,642	\$259,777,966

UofI COMMUNITY
CREDIT UNION

FOR CAMPUS AND COMMUNITY

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



Chris Harlan
UICCU CEO

Chairperson's Report

2018 was a year of success and evolution at the University of Illinois Community Credit Union (UICCU). We made a positive difference in the lives of our members while remaining true to our values and setting the stage for future achievement. I would like to highlight just a few of the noteworthy accomplishments of the credit union over the past year on behalf of our members.

Through strong relationships, we continue to be the top auto lender in Champaign County, offering great rates and convenience to our members. In total, we originated over \$73 million in consumer loans to our members in 2018.

Merging with Carle Employees Credit Union in May of 2018 created an opportunity for growth. The merger brought over approximately 2,700 members and more than \$16 million in assets. The partnership allows us to expand our reach in the community and provide the second largest employer group in Champaign County with access to more products and services, including expanded branch locations and extended hours.

Member experience continues to be a primary initiative, driven by our Creating Member Loyalty program. This curriculum provides staff training on member service opportunities, as well as provides the resources needed to deliver on our service promises. These efforts are realized in our 98% member satisfaction rating. We are committed to consistent staff development to ensure we are providing superior member service on all levels.

UICCU was named one of the 2018 Best Places to Work in Illinois, marking the second year in a row to be awarded this honor. This award was based on an evaluation of workplace, policies, practices, demographics, and overall employee experience. The UICCU culture extends to our members and can be seen in increased member engagement with the credit union.

We are passionate about making a positive impact in our community. Over the last year, we continued to support local groups through sponsorships and volunteer efforts. Some highlights include the Allerton Park Concert Series, Trick or Treating with the Stars, and Financial Literacy at Research Park. At UICCU, we remain dedicated to giving back to the community and our members.

In August of 2018, we experienced a transition in leadership with EJ Donaghey departing as President/CEO. The Board of Directors appointed Chris Harlan as interim CEO while the Board commenced a search process to identify a replacement. We engaged industry experts to guide our Directors in the process ultimately resulting in the selection of Chris Harlan as UICCU's new President/CEO.

As we look forward to 2019, we will remain invested in ensuring financial strength and security for our members and community. We will continue to explore beneficial opportunities and services for our members while allowing for meaningful growth and delivering the highest value to our members through enhanced technology, competitive rates, convenience, top products, and a high-end member experience.

On behalf of the Board of Directors, I would like to express my most sincere thanks to each and every member. When you participate in your credit union, you are contributing to its growth. Thank you. Your commitment allows this credit union to thrive now and for years to come.

Sharon Allen
BOARD CHAIRPERSON

Introducing our New President/CEO: Chris Harlan

With over 14 years in the financial industry, Chris Harlan is an experienced, forward thinking executive. He joined the UICCU Leadership Team in 2009 and most recently served as Executive Vice President and Chief Operating Officer. In his role, he oversaw all retail delivery channels and branches as well as managed UICCU's strategic planning process. He has made significant contributions to the development of outstanding products, services, and member experience. Chris has a Master of Business Administration (MBA) from the University of Illinois at Urbana-Champaign, and was recently named the 2018 Central Illinois Business Forty under 40 Man of the Year.



Anni McClellan
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.

2018 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
- Audits of IT Security and Procedures by CSI
- 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, Anni McClellan, Marcia Miller, 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
CHAIRPERSON,
CREDIT COMMITTEE

Credit Committee Report

The University of Illinois Community Credit Union continued to meet the financial needs of its membership in 2018.

2018 HIGHLIGHTS

- Consumer loan origination: \$73,831,712 — providing 4,801 members with loans
- Indirect loan origination: \$39,059,597
- Visa Balances: \$56,313,819
- Assets: \$346,081,452
- Ended 2018 with \$1,497,416 in earnings

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 2018, we were the #1 auto lender in Champaign County for each and every month, which allowed us to continue our streak of 62 consecutive months. We also continue to be one of the nation's premier credit card issuers as we have had a top 10 program 6 years running according to the CFPB's "College credit card agreements" report to congress in December of 2018.



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
SUPERVISORY COMMITTEE



Marcia Miller
SUPERVISORY COMMITTEE



Avon Morgan
CREDIT/ASSET
LIABILITY COMMITTEE



Jane Solon
SUPERVISORY COMMITTEE



Jason Hirsbrunner
CREDIT/ASSET
LIABILITY COMMITTEE

UICCU Leadership Team

Chris Harlan
PRESIDENT/CEO

Jennifer Peyton
VP INFORMATION & TECHNOLOGY

Kim Cheek
EVP/CAO

Greg Anderson
SVP/CRO

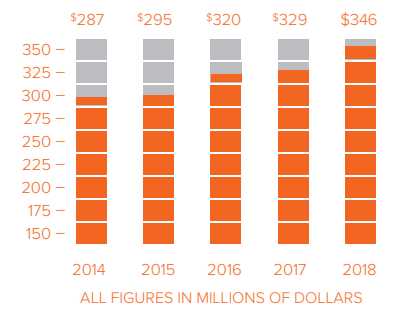
Ryan Fisher
VP FINANCE & ACCOUNTING/
CONTROLLER

Stacey Russell
VP LENDING

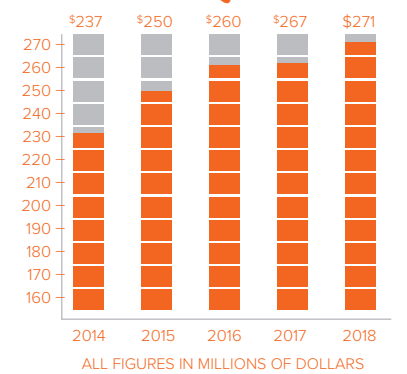
Erik Spitzner
VP INFORMATION TECHNOLOGY

Sheri Shannon
AVP/BOARD RELATIONS

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



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



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

