Statement of Financial Condition	2017	2016
ASSETS		
Cash and Cash Items	2,353,150	3,392,704
Loans to Members	267,112,642	259,777,966
Total Investments	37,006,662	34,141,142
Other Assets	22,271,133	22,222,344
TOTAL ASSETS	328,743,587	319,534,156
LIABILITIES, SHARES, AND RESERVES		
Member Shares and Deposits	289,091,103	285,898,377
Liabilities	11,801,708	7,189,396
Total Reserves	27,850,776	26,446,383
TOTAL LIABILITIES, SHARES, AND RESERVES	328,743,587	319,534,156
Statement of Income and Expense	2017	2016
Loan and Investment Interest Income	15,304,504	14,140,253
Dividend Expense and Interest on Borrowed Funds	513,514	(427,548)
NET INTEREST INCOME	14,790,990	13,712,705
Other Operating Income	8,175,633	6,930,005
Operating Expenses	18,090,913	(16,686,495)
Provision for Loan Losses	3,465,933	(1,815,101)
NET INCOME FROM OPERATIONS	1,409,776	2,141,115
Non Operating Income/(Loss)	0	5,182
NET INCOME	1,409,776	2,146,297
Total Loans Outstanding	2017	2016
New Vehicles	48,106,263	33,504,697
Used Vehicles	70,291,937	77,744,461
Real Estate Loans	69,206,219	73,039,325
VISA	54,308,079	48,680,782
Unsecured Loans	4,723,378	5,678,180
Other Loans to Members (Share Secured, Misc. Secured, etc.)	22,696,696	22,654,294
Student Loans	1,401,484	1,243,709
Adjustments (1st Mortgage Receivable–Reserve for Loan Losses)	(\$3,621,413)	(\$2,767,481)
TOTAL LOANS	\$267,112,642	\$259,777,966

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



FOR CAMPUS AND COMMUNITY

Chairperson's Report

2017 was an exciting year at the University of Illinois Community Credit Union (UICCU). We proudly helped our members achieve their financial goals while maintaining a strong credit union that is well positioned for the future. I'd like to highlight just a few of the activities the credit union has undertaken over the past year on behalf of our members.

Through maintaining community 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 \$190 million in consumer loans to our members in 2017.

Member experience was a leading initiative over the past year, fueled by our Creating Member Loyalty program. This initiative provided training opportunities for our staff to recognize member service opportunities, as well as provide the resources needed to deliver on our service promises. These efforts are seen in our very high member satisfaction rating and reduced wait times in our various branch lobbies. We are committed to continual staff development to ensure we are providing superior member service on all levels.

Service enhancements continued throughout the year with the following noteworthy

- A new checking account menu offering unique benefits and increased security features
- An upgraded phone system providing additional options and tools to help efficiently assist our members
- An expanded charter to officially serve new members in 11 counties in Illinois

In 2017, UICCU was named one of the 2017 Best Places to Work in Illinois, something we are very proud of. 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 difference 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, Shred-A-Palooza, and Financial Literacy at Research Park. At UICCU, we remain committed to giving back to the community and our members.

As we look forward to 2018, we will remain focused on ensuring your credit union is financially strong and secure for our members and community. Our efforts to provide superior member experiences and deliver value back to our members in both campus and community will remain undiminished. 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.



Supervisory Committee Report



Anni McClellan SUPERVISORY COMMITTEE

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.

2017 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, Anni McClellan. 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

membership in 2017.

2017 HIGHLIGHTS

- Consumer loan origination: \$95,912,999 providing 6,781 members with loans
- Indirect loan origination: \$59,450,896
- Assets: \$328,743,587
- Ended 2017 with \$1,409,776 in earnings

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 2017, we were the #1 auto lender in Champaign County for each and every month, which allowed us to continue our streak of 50 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

The University of Illinois Community Credit Union continued to meet the financial needs of its

- Visa Balances: \$54,308,079

We continue to set the benchmark for other credit unions and financial institutions when it comes to "College credit card agreements" report to congress in December of 2017.

UICCU board of directors



Sharon Allen

Avon Morgan



Chris Hansen





Dr. Napoleon Knight LIABILITY COMMITTEE



Marcia Miller CREDIT/ASSET/LIABILITY COMMITTEE





Jane Solon



Brian Stagen

E.J. Donaghey Jennifer Peyton EVP/CFO Kim Cheek

UICCU Leadership Team

Chris Harlan **Greg Anderson**

Stacey Russell Erik Spitzner

Rvan Fisher

VP FINANCE & ACCOUNTING

















