





**Sharon Allen**  
BOARD CHAIRPERSON

### 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 successes:

- 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.

*Sharon Allen*  
BOARD CHAIRPERSON



**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.

#### 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](mailto: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 2017.

#### 2017 HIGHLIGHTS

- Consumer loan origination: \$95,912,999 – providing 6,781 members with loans
- Indirect loan origination: \$59,450,896
- Visa Balances: \$54,308,079
- Assets: \$328,743,587
- Ended 2017 with \$1,409,776 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 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 "College credit card agreements" report to congress in December of 2017.

### 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**  
CREDIT/ASSET/LIABILITY COMMITTEE



**Avon Morgan**  
SUPERVISORY COMMITTEE



**Jane Solon**  
SUPERVISORY COMMITTEE



**Brian Stagen**  
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

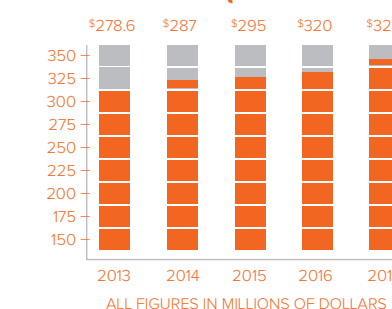
**Stacey Russell**

VP LENDING

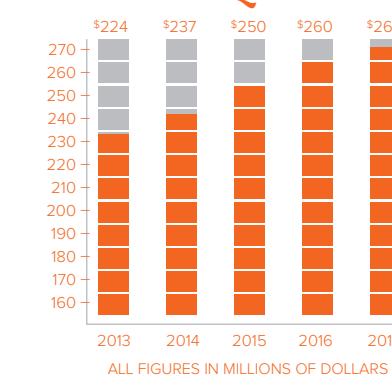
**Erik Spitzner**

VP/ICO

### Total Assets



### Total Loans



### New Members

