

STATEMENT OF FINANCIAL CONDITION
UNIVERSITY OF ILLINOIS COMMUNITY CREDIT UNION
JUNE 30, 2021

ASSETS

CASH \$3,143,509

LOANS

AUTO LOANS \$144,585,597
 OTHER CONSUMER LOANS \$31,304,003
 OPEN END LOANS \$3,882,540
 MORTGAGE LOANS \$60,620,357
 HOME EQUITY FIXED LOANS \$374,446
 HOME EQUITY LOC LOANS \$12,959,852
 STUDENT LOANS \$1,206,976
 VISA LOANS \$49,835,967

TOTAL LOANS \$304,769,737

RESERVE FOR LOAN LOSSES (\$4,390,986)

NET LOANS \$300,378,751

INVESTMENT SECURITIES \$62,449,917
 OVERNIGHT CASH MGMT ACCOUNT \$68,592,487
 ALLOYA CORP FCU PCB/PIC \$387,064
 FHLB MEMBERSHIP STOCK \$1,710,000
 CERTIFICATES OF DEPOSIT \$246,000

TOTAL INVESTMENTS \$133,385,468

FIXED ASSETS \$6,749,065
 NCUSIF \$3,743,390
 FIRST MORTGAGE RECEIVABLE \$1,071,073
 PREPAID ASSETS \$2,359,015
 ACCRUED ASSETS \$683,904
 OTHER ASSETS \$7,961,665

TOTAL OTHER ASSETS \$22,568,111

TOTAL ASSETS \$459,475,838

LIABILITIES

NOTES PAYABLE \$0
 ACCOUNTS PAYABLE \$1,122,083
 ACCRUED EXPENSES \$1,611,072
 OTHER LIABILITIES \$2,806,294
 UNCLAIMED SHARES \$23,501
 DIVIDENDS PAYABLE \$111

TOTAL LIABILITIES \$5,563,061

DEPOSITS

SAVINGS \$170,037,945
 CHECKING \$100,410,611
 MONEY MARKET \$98,605,067
 CERTIFICATES \$34,966,045
 CLUB ACCOUNTS \$1,310,108
 IRA SHARE \$6,028,926
 IRA CERTIFICATE \$5,189,210

TOTAL SHARES \$416,547,913

CAPITAL

REGULAR RESERVES \$6,885,195
 UNDIVIDED EARNINGS \$27,050,380
 EQUITY FROM MERGER \$1,434,126
 OTHER COMPREHENSIVE INCOME (\$160,956)
 UNREALIZED HOLDING GAIN (LOSS) AFS \$429,694
 CURRENT YEAR EARNINGS \$1,726,425

TOTAL RESERVES \$37,364,864

TOTAL LIABILITIES AND EQUITY \$459,475,838

DIRECTOR'S STATEMENT OF INCOME
UNIVERSITY OF ILLINOIS COMMUNITY CREDIT UNION
JUNE 30, 2021

	MONTH TO DATE	YEAR TO DATE
INTEREST INCOME		
INTEREST ON AUTO LOANS	\$429,825	\$2,615,472
INTEREST ON CONSUMER LOANS	\$118,241	\$688,399
INTEREST ON OPEN END LOANS	\$22,048	\$134,683
INTEREST ON FIRST MORTGAGES	\$166,318	\$972,640
INTEREST ON HOME EQUITY LOANS	\$46,968	\$296,710
INTEREST ON SECOND MORTGAGES	\$2,409	\$15,399
INTEREST ON STUDENT LOANS	\$5,042	\$34,088
INTEREST ON VISA	\$422,940	\$2,639,335
TOTAL LOAN INCOME	\$1,213,790	\$7,396,728
INTEREST ON INVESTMENTS	\$49,765	\$267,219
TOTAL INVESTMENT INCOME	\$49,765	\$267,219
TOTAL INTEREST INCOME	\$1,263,555	\$7,663,948
INTEREST EXPENSE		
DIVIDEND - SAVINGS	\$7,074	\$41,354
DIVIDEND - CHECKING	\$1,353	\$8,143
DIVIDEND - MONEY MARKET	\$22,228	\$132,505
DIVIDEND - CERTIFICATES OF DEPOSIT	\$36,251	\$224,623
DIVIDEND - CLUB SAVINGS	\$58	\$312
DIVIDEND - IRA SHARES	\$247	\$1,486
DIVIDEND - IRA CERTIFICATES	\$3,590	\$22,374
INTEREST ON BORROWINGS	\$5,943	\$52,743
TOTAL INTEREST EXPENSE	\$76,743	\$483,540
NET INTEREST INCOME	\$1,186,812	\$7,180,408
PROVISION FOR LOAN LOSSES	\$0	\$0
NET FROM EARNING ASSETS	\$1,186,812	\$7,180,408
OTHER INCOME		
ATM INCOME	\$3,888	\$14,990
CHECKING AND MONEY MARKET FEE INCOME	\$18,564	\$112,647
COURTESY PAY FEE/NSF FEE INCOME	\$104,741	\$505,410
LOAN INC/LATE FEES	\$25,738	\$121,020
DEBIT CARD INCOME	\$159,321	\$860,753
OTHER INCOME	\$22,974	\$273,891
LOAN PARTICIPATION INCOME	\$2,473	\$19,265
INSURANCE INCOME	\$11,755	\$379,663
INVESTMENT RETIREMENT AND TRUST SERVICE	\$6,718	\$68,715
MORTGAGE LOAN FEE INCOME	\$57,447	\$351,762
CUOLI	\$13,680	\$81,614
VISA FEE INCOME	\$146,812	\$782,393
TOTAL NON INTEREST INCOME	\$574,110	\$3,572,125
OPERATING EXPENSES		
TOTAL SALARIES & BENEFITS	\$796,546	\$4,491,881
TOTAL EDUCATION & MEETING EXPENSE	\$3,174	\$15,086
TOTAL OFFICE OPERATIONS	\$76,062	\$443,684
TOTAL OFFICE SUPPLIES	\$4,758	\$42,314
TOTAL ADVERTISING & PROMOTIONS	\$30,417	\$136,332
TOTAL LOAN ORIGATION EXPENSE	\$182,987	\$1,397,021
TOTAL CHECKING EXPENSE	\$102,345	\$524,442
TOTAL DATA PROCESSING EXPENSE	\$196,876	\$1,212,807
TOTAL OFFICE OCCUPANCY	\$87,353	\$579,185
TOTAL PROFESSIONAL SERVICES	\$33,009	\$183,358
TOTAL EXPENSES	\$1,513,527	\$9,026,108
EXTRAORDINARY ITEMS	\$0	\$0
TOTAL NET INCOME	\$247,395	\$1,726,425