

UNIVERSITY OF ILLINOIS COMMUNITY CREDIT UNION
STATEMENT OF
FINANCIAL CONDITION
FEBRUARY 28, 2022

ASSETS

CASH ON HAND	\$2,473,628
AUTO LOANS	\$152,932,724
OPEN END LOANS	\$4,248,908
FIRST MORTGAGE LOANS	\$72,499,641
SECOND MTG & FIXED HOME EQUITY	\$274,713
HOME EQUITY LOC	\$12,677,700
VISA LOANS	\$49,388,132
OTHER LOANS	\$38,177,767
FIRST MORTGAGE RECEIVABLE	\$1,719,289
RESERVE FOR LOAN LOSSES	(\$3,045,556)

TOTAL LOANS \$328,873,318

INVESTMENT SECURITIES	\$50,166,015
OVERNIGHT CASH MGMT ACCOUNT	\$79,536,477
ALLOYA CORP FCU PCB/PIC	\$387,064
FHLB MEMBERSHIP STOCK	\$2,025,000
CERTIFICATES OF DEPOSIT	\$148,000
CURQL STOCK	\$100,000

TOTAL INVESTMENTS \$132,362,556

NCUSIF	\$4,009,048
LAND	\$1,594,255
BUILDING	\$3,415,123
FURNITURE AND FIXTURES	\$1,465,528
PREPAID ASSETS	\$2,232,825
ACCRUED ASSETS	\$634,181
OTHER ASSETS	\$8,042,296

TOTAL OTHER ASSETS \$21,393,256

TOTAL ASSETS \$485,102,758

LIABILITIES

NOTES PAYABLE	\$0
VISA PAYABLE	\$0
UNDISTRIBUTED PAYROLL	\$0
ACCOUNTS PAYABLE	\$486,905
ACCRUED EXPENSES	\$1,568,402
OTHER LIABILITIES	\$2,476,026
EXCEPTION AND SUSPENSE ITEMS	\$0
UNCLAIMED SHARES	\$2,600
DIVIDENDS PAYABLE	\$72,371

TOTAL LIABILITIES \$4,606,304

DEPOSITS

SAVINGS	\$182,312,449
CHECKING	\$110,425,768
MONEY MARKETS	\$104,042,023
CERTIFICATES OF DEPOSIT	\$33,744,522
CHRISTMAS/VACATION CLUB SAVINGS	\$1,227,203
IRA SAVINGS	\$5,310,362
IRA CERTIFICATES OF DEPOSIT	\$4,951,616

TOTAL DEPOSITS \$442,013,943

CAPITAL

REGULAR RESERVES	\$6,885,195
UNDIVIDED EARNINGS	\$30,891,834
OTHER COMPREHENSIVE INCOME	(\$137,115)
UNREALIZED HOLDING GAIN (LOSS) INVESTMENTS	(\$679,225)
CURRENT YEAR EARNINGS	\$87,696
EQUITY ACQUIRED IN MERGER	\$1,434,126
TOTAL RESERVES	\$38,482,511

TOTAL LIABILITIES AND EQUITY \$485,102,758

STATEMENT OF INCOME AND EXPENSES
UNIVERSITY OF ILLINOIS COMMUNITY CREDIT UNION
FEBRUARY 28, 2022

YTD

INTEREST ON AUTO LOANS	\$800,698
INTEREST ON OPEN END LOANS	\$269,894
INTEREST ON FIRST MORTGAGES	\$31,250
INTEREST ON HOME EQUITY LOC	\$371,856
INTEREST ON SECOND MORTGAGES	\$87,873
INTEREST ON STUDENT LOANS	\$3,579
INTEREST ON VISA	\$8,754
INTEREST ON OTHER CONSUMER LOANS	\$875,662
TOTAL LOAN INTEREST INCOME	\$2,449,566

INTEREST ON INVESTMENTS	\$73,717
TOTAL INTEREST INCOME	\$2,523,283

DIVIDEND - SAVINGS	\$14,528
DIVIDEND - CHECKING	\$2,751
DIVIDEND - MONEY MARKET	\$25,252
DIVIDEND - CERTIFICATES OF DEPOSIT	\$68,380
DIVIDEND - CHRISTMAS/VACATION SHARES	\$95
DIVIDEND - IRA SAVINGS	\$436
DIVIDEND - IRA CERTIFICATES OF DEPOSIT	\$6,518
INTEREST ON BORROWINGS	\$13,750
TOTAL INTEREST EXPENSE	\$131,710

PROVISION FOR LOAN LOSSES	\$86,031
NET FROM EARNING ASSETS	\$2,305,542

ATM INCOME	\$3,666
CHECKING AND MONEY MARKET FEE INCOME	\$35,169
COURTESY PAY FEE/NSF FEE INCOME	\$217,225
LOAN INCOME/LATE FEES	\$42,876
DEBIT CARD INCOME	\$249,040
OTHER INCOME	\$39,026
LOAN PARTICIPATION INCOME	\$2,063
INSURANCE INCOME	\$49,247
INVESTMENT RETIREMENT AND TRUST SERVICE	\$24,177
MORTGAGE LOAN FEE INCOME	\$53,150
CUOLI INCOME	\$28,308
VISA FEE INCOME	\$301,368
TOTAL NON-INTEREST INCOME	\$1,045,315

TOTAL SALARIES & BENEFITS	\$1,585,104
TOTAL EDUCATION & MEETING EXPENSE	\$14,162
TOTAL OFFICE OPERATIONS	\$126,234
TOTAL OFFICE SUPPLIES	\$12,321
TOTAL ADVERTISING & PROMOTIONS	\$83,645
TOTAL LOAN ORIGINATION EXPENSE	\$544,777
TOTAL SHARE DRAFT EXPENSE	\$209,741
TOTAL DATA PROCESSING EXPENSE	\$409,805
TOTAL OFFICE OCCUPANCY	\$198,578
TOTAL PROFESSIONAL SERVICES	\$78,957
TOTAL OPERATING EXPENSES	\$3,263,324

EXTRAORDINARY ITEMS	(\$163)
NET INCOME	\$87,696