

STATEMENT OF FINANCIAL CONDITION	2022	2021	2020
ASSETS			
Cash and Cash Items	5,201,708	3,502,798	4,364,922
Loans to Members	458,509,277	325,103,778	284,735,851
Total Investments	96,476,066	124,932,436	119,588,686
Other Assets	30,380,730	22,177,900	22,640,967
TOTAL ASSETS	590,567,781	475,743,912	431,330,426
LIABILITIES, SHARES, AND RESERVES			
Member Shares and Deposits	526,800,557	431,553,322	387,692,976
Liabilities	12,628,798	5,168,929	7,776,470
Total Reserves	51,138,426	39,021,661	35,860,980
TOTAL LIABILITIES, SHARES, AND RESERVES	590,567,781	475,743,912	431,330,426
STATEMENT OF INCOME AND EXPENSE			
Loan and Investment Interest Income	20,211,199	15,430,960	16,545,754
Dividend Expense and Interest on Borrowed Funds	1,614,332	918,602	1,113,757
NET INTEREST INCOME	18,596,867	14,512,358	15,431,997
Other Operating Income	9,239,116	7,361,271	7,150,534
Operating Expenses	23,823,428	18,951,426	17,790,496
Provision for Loan Losses	1,189,079	(919,250)	2,625,982
NET INCOME FROM OPERATIONS	2,823,475	3,841,453	2,166,052
Non Operating Income/(Loss)	30,724		10,403
NET INCOME	2,792,751	3,841,453	2,155,649
TOTAL LOANS OUTSTANDING			
New Vehicles	82,581,584	49,656,720	38,297,140
Used Vehicles	149,177,338	103,707,258	96,776,506
Real Estate Loans	114,931,397	83,241,585	70,210,796
VISA	57,581,394	50,066,724	51,648,956
Unsecured Loans	13,798,405	8,528,259	6,855,036
Other Loans to Members (Shared, Secured, Misc. Secured, etc.)	42,965,980	31,955,129	24,595,492
Student Loans	918,605	1,104,522	1,364,998
Adjustments (1st Mortgage Receivable – Reserve for Loan Losses)	(3,445,425)	(3,129,419)	(5,013,074)
TOTAL LOANS	458,509,277	325,130,778	284,735,851

#DoMoreGood

#DoMoreGood is our rally cry and motivation behind everything we do. It's the actions our team members take every day. It's the true passion we have for doing the right thing and not being afraid to give second chances. It's consistently showing up for our members, each other, and our community when they need us most.

#DoMoreGood is who we are.



217-278-7700
uoficreditunion.org



2022 ANNUAL REPORT



ANNIE McCLELLAN
BOARD CHAIRPERSON

●●● CHAIRPERSON REPORT

On behalf of the University of Illinois Community Credit Union Board of Directors, I would like to thank our membership for an outstanding year in 2022. UICCU has grown in many ways, and we stand by our core values and principles of providing excellent service and value to our membership. UICCU grew by a total of 10,788 members over the course of the year, ending with 57,012 total members.

This level of growth would not have been possible without the opportunity to welcome the members of New Horizon Credit Union in Danville, and Prairieland Federal Credit Union in Bloomington/Normal. These two significant merger partnerships have allowed us to expand our branch access in Central Illinois and continue the long-standing tradition of service that these two great credit unions are known for.

UICCU had several other significant achievements throughout the year:

- We launched the first ever Illini debit card
- Celebrated 90 years of service
- Achieved the Best Place to Work designation for five years running, and placed 8th of the Best Credit Unions to Work for in America
- Won the 2022 Louise Herring Award for putting the credit union philosophy into action and continuing the "people helping people" spirit

UICCU contributed over \$50,000 across the community, including but not limited to the following organizations:

- United Way
- Danville School District 118
- Eastern Illinois Foodbank
- Champaign County African American Heritage Trail
- University of Illinois Wheelchair Basketball Camp
- Allerton Park and Retreat Center
- She Said Project - Bloomington
- UP of Champaign County

Outside of the more traditional sponsorships, our teams stayed busy immersed in the community. From surprising people by paying for their gas, to pay-it-forward campaigns, and even showing up at a new Habitat for Humanity home to gift a trampoline, we are always looking for ways to make a difference.

Once again, thank you for being a member and supporting your local credit union. We are excited to serve you for many years to come!

Anni McClellan
BOARD CHAIRPERSON



SUZANNE SAMPSON
CHAIRPERSON, SUPERVISORY COMMITTEE

●●● SUPERVISORY COMMITTEE REPORT

The Supervisory Committee is 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.

2022 HIGHLIGHTS

- External audit conducted by Clifton Larson Allen, LLP
- Audits of internal operations conducted by Wipfli, LLP
- NACHA audit conducted by Wipfli, LLP
- Audits of IT security and procedures by CSI
- Independent Bank Secrecy and Anti-Money Laundering testing of policies and procedures by Wipfli, LLP
- Safe Act testing completed by Wipfli, LLP
- Examination conducted by IDFPF effective 3/31/22

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 Napoleon Knight, Sarah Crane, and Suzanne Sampson, 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.

SUZANNE SAMPSON
CHAIRPERSON, SUPERVISORY COMMITTEE



STACEY RUSSELL
CREDIT MANAGER

●●● CREDIT REPORT

The University of Illinois Community Credit Union continued to meet the financial needs of its membership by providing quality financial services despite the continued economic challenges and while taking advantage of opportunities for growth for our promising future.

2022 HIGHLIGHTS

- \$186.2 million in loan originations – providing 7,152 loans to members
 - \$22 million in first mortgage loan originations
 - \$94 million in Indirect auto loan origination
- \$57.6 million in credit card balances
- Merger loan balances acquired through mergers with New Horizon Credit Union of \$5.5 million and Prairieland Federal Credit Union of \$61.1 million
- Delinquency is very low with 99.49% of loans performing
- \$590.6 million in Assets
- \$2.8 million in earnings for 2022

In addition to remaining the #1 auto lender in Champaign County, we have continued to offer one of the nation's premier credit cards and maintained a strong mortgage presence in our community. We are excited for the opportunities to continue to expand our services and lending into our new markets.

UICCU remains safe and sound and prioritizes our members' financial well-being in everything we do.

STACEY RUSSELL
SVP/CHIEF LENDING OFFICER

●●● UICCU BOARD OF DIRECTORS



ANNI McCLELLAN
BOARD CHAIRPERSON



AARON CARTER
BOARD VICE CHAIRPERSON



JANE SOLON
SECRETARY



CHRISTOPHER RANGLES
TREASURER



SUZANNE SAMPSON
SUPERVISORY COMMITTEE CHAIRPERSON



DR. NAPOLEON KNIGHT
SUPERVISORY COMMITTEE MEMBER



SARAH CRANE
SUPERVISORY COMMITTEE MEMBER



SHARON ALLEN
BOARD MEMBER



CHRIS HANSEN
BOARD MEMBER

●●● UICCU LEADERSHIP TEAM

CHRIS HARLAN
PRESIDENT/CEO

JENNIFER PEYTON
EVP/CHIEF FINANCIAL OFFICER

KIM CHEEK
SVP HUMAN RESOURCES

GREG ANDERSON
SVP/CHIEF RELATIONSHIP OFFICER

STACEY RUSSELL
SVP/CHIEF LENDING OFFICER

TRAVIS VERMILLION
SVP/CHIEF RISK OFFICER

SUSAN TOALSON MCGINTY
SVP/CHIEF DEVELOPMENT OFFICER

KATE ROGERS
SVP OF DIGITAL AND PAYMENTS/CIO

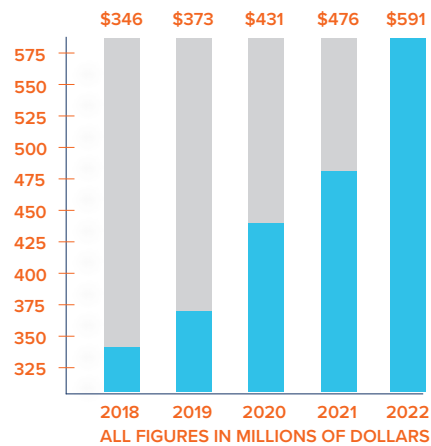
ZACH GRITTON
SVP OF IT/CHIEF TECHNOLOGY OFFICER

LISA PAUL
SVP OF MEMBER EXPERIENCE

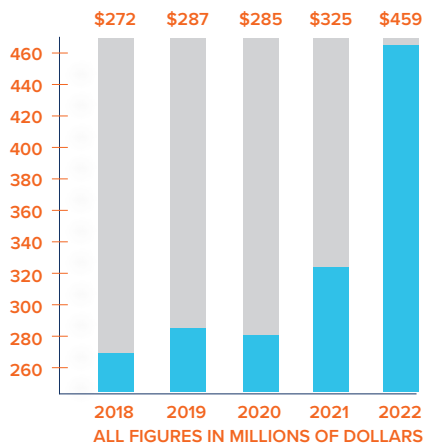
ERIN HUFFINES
EXECUTIVE ASSISTANT TO LEADERSHIP AND BOARD OF DIRECTORS



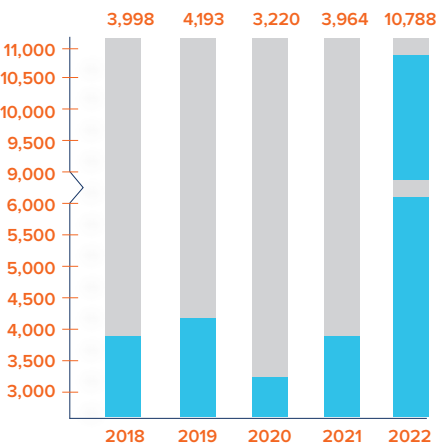
●●● TOTAL ASSETS



●●● TOTAL LOANS



●●● NEW MEMBERS



DO.MORE.GOOD.