

Statement of Financial Condition	2021	2020	2019
<b>ASSETS</b>			
Cash and Cash Items	3,502,798	4,364,922	3,779,463
Loans to Members	325,130,778	284,735,851	286,788,651
Total Investments	124,932,436	119,588,686	60,418,865
Other Assets	22,177,900	22,640,967	21,604,779
<b>TOTAL ASSETS</b>	<b>475,743,912</b>	<b>431,330,426</b>	<b>372,591,758</b>
<b>LIABILITIES, SHARES, AND RESERVES</b>			
Member Shares and Deposits	431,553,322	387,692,976	328,394,669
Liabilities	5,168,929	7,776,470	11,252,187
Total Reserves	39,021,661	35,860,980	32,944,722
<b>TOTAL LIABILITIES, SHARES, AND RESERVES</b>	<b>475,743,912</b>	<b>431,330,426</b>	<b>372,591,758</b>
Statement of Income and Expense	2021	2020	2019
Loan and Investment Interest Income	15,430,960	16,545,754	17,707,495
Dividend Expense and Interest on Borrowed Funds	918,602	1,113,757	(945,572)
<b>NET INTEREST INCOME</b>	<b>14,512,358</b>	<b>15,431,997</b>	<b>16,761,922</b>
Other Operating Income	7,361,271	7,150,534	7,251,367
Operating Expenses	18,951,426	17,790,496	(17,889,437)
Provision for Loan Losses	(919,250)	2,625,982	(3,853,220)
<b>NET INCOME FROM OPERATIONS</b>	<b>3,841,453</b>	<b>2,166,052</b>	<b>2,270,632</b>
Non Operating Income/(Loss)		10,403	(-8,575)
<b>NET INCOME</b>	<b>3,841,453</b>	<b>2,155,649</b>	<b>2,279,207</b>
Total Loans Outstanding	2021	2020	2019
New Vehicles	49,656,720	38,297,140	38,580,297
Used Vehicles	103,707,258	96,776,506	95,896,753
Real Estate Loans	83,241,585	70,210,796	66,031,778
VISA	50,066,724	51,648,956	57,849,028
Unsecured Loans	8,528,259	6,855,036	7,574,704
Other Loans to Members (Share Secured, Misc. Secured, etc.)	31,955,129	24,595,492	24,157,091
Student Loans	1,104,522	1,364,998	1,395,638
Adjustments (1st Mortgage Receivable—Reserve for Loan Losses)	(3,129,419)	(5,013,074)	(\$4,696,641)
<b>TOTAL LOANS</b>	<b>\$325,130,778</b>	<b>\$284,735,851</b>	<b>\$286,788,651</b>

## #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.





Anni McClellan  
BOARD CHAIRPERSON

## CHAIRPERSON'S REPORT

Thank you to our loyal and dedicated membership for a successful year of growth in 2021. You are the reason we come to work every day and strive to provide excellent value and service. Your credit union ended the year with 46,224 members, a healthy increase of 3.3%, and it is with much gratitude that we remain poised for financial health and growth for years to come.

UICCU experienced significant, balanced growth throughout the year. Deposit balances grew by \$43,860,347 and loan balances grew by \$38,438,551. The credit union ended the year with \$475,743,912 in assets, an increase of 10.3%.

We are proud to be locally-operated and to support the communities that we serve. Throughout the year, UICCU contributed over \$40,000 across the community, including but not limited to the following organizations:

- United Way
- Champaign County Court Appointed Special Advocates (CASA)
- Eastern Illinois Foodbank
- Big Brothers/Big Sisters
- University of Illinois Wheelchair Basketball Camp
- Allerton Park and Retreat Center

Collectively, we balanced the challenges of the pandemic with the needs of our membership and staff. We appreciate your patience and flexibility as we continue to navigate operational hurdles. We are grateful to our team for their commitment to serve, whether that is in person or remotely.

Throughout 2020 and 2021 we have seen digital banking usage accelerate to record levels. Last year alone we experienced a 26% increase in active users, ending with 30,597. Members now have access to free credit reports as well as a significantly improved loan application process. We remain committed to investing in our digital platform, providing a best-in-class experience with security as a top priority. We look forward to many more exciting developments on the horizon.

UICCU is dedicated to the mission and principles we were founded on 89 years ago. Thank you for being a part of our deep-rooted history and the bright future ahead!

Anni McClellan  
BOARD CHAIRPERSON



Christopher Randles  
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.

### 2021 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 BAI
- Independent Bank Secrecy and Anti-Money Laundering testing of policies and procedures by BKD, LLP
- Safe Act testing completed by BKD, LLP
- No examination conducted by IDFP or NCUA in 2021

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 Chris Randles, 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.

Chris Randles  
Chairperson, Supervisory Committee



Stacey Russell  
CREDIT MANAGER

## CREDIT COMMITTEE 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 challenges resulting from the global pandemic's impact on our community and membership.

### 2021 HIGHLIGHTS:

- \$164.6 million in loan originations – providing 5,785 loans to members
  - o \$46.0 million in real estate loans
  - o \$62.5 million in Indirect auto loan origination
- \$50.0 million in credit card balances
- Delinquency is very low with 99.80% of loans performing
- \$475.7 million in Assets
- \$3.8 million in earnings for 2021

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 continued to offer payment extensions and forbearance options to provide our members relief from the financial impact of COVID. UICCU remains safe and sound and prioritizes our members' financial well-being in everything we do.

Stacey Russell  
CVP, Chief Lending Officer

## UICCU BOARD OF DIRECTORS



Anni McClellan  
BOARD CHAIRPERSON



Dr. Napoleon Knight  
BOARD VICE CHAIRPERSON



Aaron Carter  
SECRETARY



Jane Solon  
TREASURER



Christopher Randles  
CHAIRPERSON;  
SUPERVISORY COMMITTEE



Chris Hansen  
BOARD MEMBER



Jason Hirsbrunner  
BOARD MEMBER



Sarah Crane  
BOARD MEMBER



Sharon Allen  
BOARD MEMBER



Suzanne Sampson  
NON-BOARD SUPERVISORY  
COMMITTEE 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

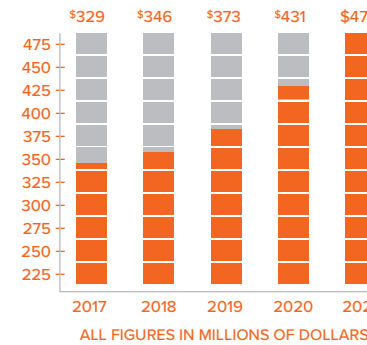
Kate Rogers  
VP OF DIGITAL & PAYMENTS/CIO

Zach Gritton  
VP OF IT/ CHIEF  
TECHNOLOGY OFFICER

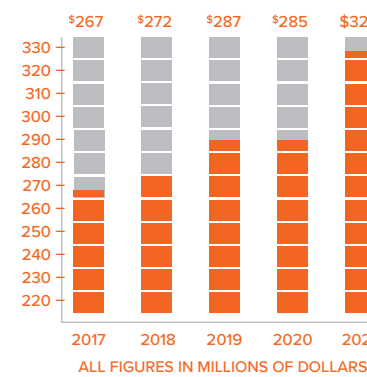
Lisa Paul  
VP OF MEMBER EXPERIENCE

Erin Huffines  
EXECUTIVE ASSISTANT TO  
LEADERSHIP AND BOARD OF  
DIRECTORS

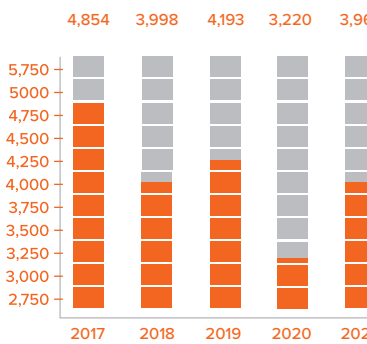
## TOTAL ASSETS



## TOTAL LOANS



## NEW MEMBERS



# DO.MORE.GOOD.