STATEMENT OF FINANCIAL CONDITION	2023	2022	2021
ASSETS			
Cash and Cash Items	6,282,677	5,201,708	3,502,798
Loans to Members	533,264,250	458,509,277	325,103,778
Total Investments	75,191,914	96,476,066	124,932,436
Other Assets	35,063,747	30,380,730	22,177,900
TOTAL ASSETS	649,802,587	590,567,781	475,743,912
LIABILITIES, SHARES, AND RESERVES			
Member Shares and Deposits	543,077,304	526,800,557	431,553,322
Liabilities	52,295,701	12,628,798	5,168,929
Total Reserves	54,429,583	51,138,426	39,021,661
TOTAL LIABILITIES, SHARES, AND RESERVES	649,802,587	590,567,781	475,743,912
STATEMENT OF INCOME AND EXPENSE	2023	2022	2021
Loan and Investment Interest Income	33,739,341	20,211,199	15,430,960
Dividend Expense and Interest on Borrowed Funds	7,386,924	1,614,332	918,602
NET INTEREST INCOME	26,352,417	18,596,867	14,512,358
Other Operating Income	10,544,822	9,239,116	7,361,271
Operating Expenses	30,573,797	23,823,428	18,951,426
Provision for Loan Losses	3,348,270	1,189,079	(919,250)
NET INCOME FROM OPERATIONS	2,975,173	2,823,475	3,841,453
Non Operating Income/(Loss)		30,724	
NET INCOME	2,975,173	2,792,751	3,841,453
TOTAL LOANS OUTSTANDING	2023	2022	2021
New Vehicles	94,775,140	82,581,584	49,656,720
Used Vehicles	188,786,728	149,177,338	103,707,258
Real Estate Loans	132,508,365	114,931,397	83,241,585
VISA	64,534,226	57,581,394	50,066,724
Unsecured Loans	17,903,482	13,798,405	8,528,259
Other Loans to Members (Shared, Secured, Misc. Secured, etc.)	38,995,897	42,965,980	31,955,129
Student Loans	758,311	918,605	1,104,522
Adjustments (1st Mortgage Receivable – Reserve for Loan Losses)	(4,997,898)	(3,445,425)	(3,129,419)
TOTAL LOANS	533,264,250	458,509,277	325,130,778
IOTAL LOANS	555,204,250	450,505,277	323,130,776

DRE GOOD. DO MORE GOOD. **#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. EGO(#DoMoreGood is who we are. RE GOOD. DO MORE GOOD. DO MORE GOOD. DO M







2023 ANNUAL REPORT



ANNI 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 2023. 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 4,330 members over the course of the year, ending with 61,342 total members.

Last year, we had the pleasure of welcoming Danville area members from Midwest America CU and CIBM. These two significant branch acquisitions allowed us to expand our access in Vermilion County and continue the long-standing tradition of service that these institutions are known for and their clients have come to expect.

UICCU had several other significant achievements throughout the year:

- Achieved the Best Place to Work designation for seven years running, and ranked #3 Best Credit Unions to Work for in America
- Launched the all-new Signature Cash Back Visa Credit Card
- Implemented "Bill" a 24-hour virtual assistant for members
- Increased dividend rates resulting in more than \$3,000,000 earned by our membership, an increase of 389% over 2022

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

- She Said Project Bloomington
- Danville School District 118
- Eastern Illinois Foodbank
- Make-A-Wish Foundation
- University of Illinois Wheelchair Basketball Camp
- Allerton Park and Retreat Center
- United Way
- Champaign County CASA (Court Appointed Special Advocates for Children)
- Danville Police Association

Our focus is to continue to provide excellent service, value through lower rates and fees, and convenience through technology with best-in-class security. We are making these investments with the expectation that we will continue to be a strong, growing, local financial institution for many years to come.

Once again, thank you for being a member and supporting the University of Illinois Community Credit Union!





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.

2023 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

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 Suzanne Sampson, Tom Dewitt, & Phillip Rowell 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 the membership by providing quality financial services despite continued economic challenges and while taking advantage of opportunities for growth for our promising future.

2023 HIGHLIGHTS

- \$208.9 million in loan originations providing 8,497 loans to members
- \$26.8 million in first mortgage loan originations
- \$120.9 million in Indirect auto loan origination
- \$64.5 million in credit card balances
- Loan balances acquired through an acquisition with Midwest America FCU of \$12.2 million
- Delinquency is 0.87% with 99.13% of loans performing
- \$649.8 million in Assets
- \$2.98 million in earnings for 2023

In addition to remaining a leader in auto lending in Champaign County, we have continued to grow in our surrounding counties. We continue to offer premier credit cards and maintain a strong mortgage presence in our community. We are excited for the opportunities to continue to expand our services throughout the communities we serve.

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



BOARD VICE CHAIRPERSON SEC



SECRETARY



PHILLIP ROWELL
SUPERVISORY COMMITTEE
MEMBER



SUZANNE SAMPSON

BOARD MEMBER

SUPERVISORY COMMITTEE

SHARON ALLEN BOARD MEMBER

CHRISTOPHER RANDLES

TREASURER



DR. NAPOLEON KNIGHTBOARD MEMBER

• • UICCU LEADERSHIP TEAM

CHRIS HARLA

TRAVIS VERMILLION
SVP/CHIEF FINANCIAL OFFICER

JENNIFER PEYTON

KIM CHEEK SVP/CHIEF TALENT OFFICER

GREG ANDERSON SVP/CHIEF RELATIONSHIP OFFICER

STACEY RUSSELL
SVP/CHIEF LENDING OFFICER

KATE ROGERS SVP OF DIGITAL & PAYMENTS/ CHIEF INNOVATION OFFICER

ZACH GRITTON
SVP OF IT/CHIEF INFORMATION
OFFICER

SUSAN TOALSON McGINTY

SVP/CHIEF GROWTH & ADVOCACY

LISA PAUL SVP/CHIEF EXPERIENCE OFFICER

Y RUSSELL ERIN HUFFINES

EXECUTIVE ASSISTANT TO LEADERSHIP AND BOARD OF DIRECTORS

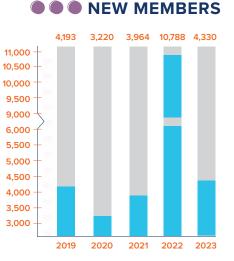


• • TOTAL ASSETS



ALL FIGURES IN MILLIONS OF DOLLARS

TOTAL LOANS



DO.MORE.GOOD.