



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!

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.

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

●●● 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



STACEY RUSSELL
CREDIT MANAGER

●●● UICCU BOARD OF DIRECTORS



ANNI McCLELLAN
BOARD CHAIRPERSON



AARON CARTER
BOARD VICE CHAIRPERSON



JANE SOLON
SECRETARY



CHRISTOPHER RANDES
TREASURER



SUZANNE SAMPSON
SUPERVISORY COMMITTEE CHAIRPERSON



PHILLIP ROWELL
SUPERVISORY COMMITTEE MEMBER



SHARON ALLEN
BOARD MEMBER



SARAH CRANE
BOARD MEMBER



DR. NAPOLEON KNIGHT
BOARD MEMBER

●●● UICCU LEADERSHIP TEAM

CHRIS HARLAN
PRESIDENT/CEO

TRAVIS VERMILLION
SVP/CHIEF FINANCIAL OFFICER

JENNIFER PEYTON
SVP/CONTROLLER

KIM CHEEK
SVP/CHIEF TALENT OFFICER

GREG ANDERSON
SVP/CHIEF RELATIONSHIP OFFICER

STACEY RUSSELL
SVP/CHIEF LENDING OFFICER

SUSAN TOALSON MCGINTY
SVP/CHIEF GROWTH & ADVOCACY OFFICER

KATE ROGERS
SVP OF DIGITAL & PAYMENTS/
CHIEF INNOVATION OFFICER

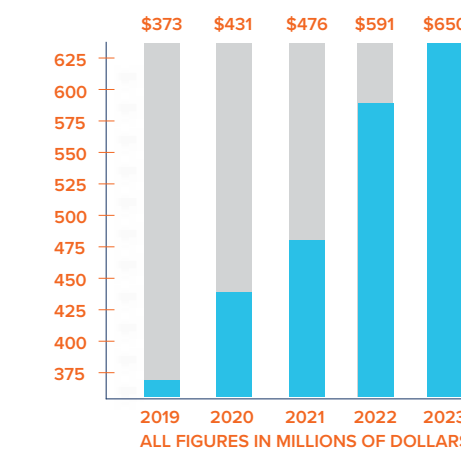
ZACH GRITTON
SVP OF IT/CHIEF INFORMATION OFFICER

LISA PAUL
SVP/CHIEF EXPERIENCE OFFICER

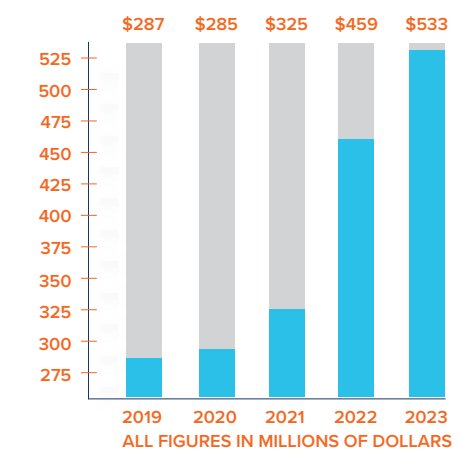
ERIN HUFFINES
EXECUTIVE ASSISTANT TO
LEADERSHIP AND BOARD OF DIRECTORS



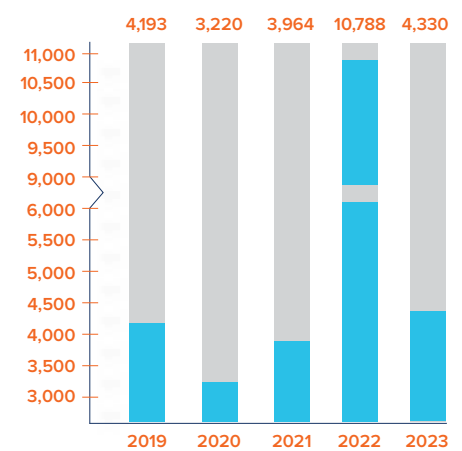
●●● TOTAL ASSETS



●●● TOTAL LOANS



●●● NEW MEMBERS



DO.MORE.GOOD.