



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 your support in making 2024 another year of growth and progress. Over the course of the year, UICCU welcomed over 7,000 new members and ended with a record total membership of 63,801. Despite our growth, our focus continues to be providing excellent service, rates, technology, and security.

2024 also marked a significant strategic milestone as we launched our Member Business Lending program. We are very excited about the opportunity to offer our membership and community loans and accounts that will support their business aspirations. The board and management team have been carefully planning this natural extension of our mission, and we are glad to say that we are open for business!

UICCU had several other significant achievements throughout the year:

- Achieved the Best Place to Work designation for eight years running, and ranked #8 Best Credit Unions to Work for in America
- Launched our new Mahomet branch experience in November
- Our Partnership Program won a Best-in-Class Diamond Award for supporting financial wellness
- Partnered with Ameriprise to enhance our wealth management offerings
- Increased dividends resulting in \$6,374,283 earned by our membership, more than double the amount paid in 2023

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

- United Way
- University of Illinois Wheelchair Basketball Camp
- Danville Police Association
- Walk for Wishes
- Project Success of Vermillion County
- Crisis Nursery
- Parkland Women of Impact
- Champaign County CASA (Court Appointed Special Advocates for Children)
- The Baby Fold – Bloomington
- Mahomet Parks and Rec
- Allerton Park and Retreat Center

Notably, our earnings were challenged last year by a significant increase in loan losses. While this was expected, the impact resulted in a net loss of just over \$150,000 for 2024. UICCU remains financially strong, ending the year very well capitalized at 10.17%. We continue to invest in our mission and our membership 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.

2024 HIGHLIGHTS

- Examination by the Illinois Department of Financial and Professional Regulators
- 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 for our members while taking advantage of opportunities for growth and diversification to strengthen our credit union and sustain our future.

2024 HIGHLIGHTS

- \$184.7 million in loan originations – providing 6,714 loans to members
- \$29.8 million in first mortgage loan originations
- \$96.6 million in Indirect auto loan origination
- \$68.5 million in credit card balances
- Delinquency is 0.94% with 99.06% of loans performing
- \$678.2 million in Assets

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 and lending into our newer markets. In 2024 we implemented a commercial lending program to further diversify our lending portfolios and, most importantly, to serve our members' financial needs.

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

STACEY RUSSELL
CREDIT MANAGER

UICCU BOARD OF DIRECTORS



ANNI McCLELLAN
BOARD CHAIRPERSON



AARON CARTER
BOARD VICE CHAIRPERSON



JANE SOLON
BOARD SECRETARY



CHRISTOPHER RANGLES
BOARD TREASURER



SUZANNE SAMPSON
BOARD MEMBER & SUPERVISORY COMMITTEE CHAIRPERSON



PHILLIP ROWELL
BOARD MEMBER & SUPERVISORY COMMITTEE MEMBER



TOM DEWITT
BOARD MEMBER & SUPERVISORY COMMITTEE 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



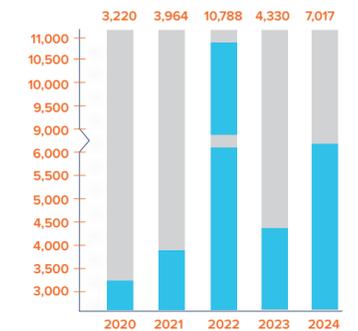
TOTAL ASSETS



TOTAL LOANS



NEW MEMBERS



DO. MORE. GOOD.