STATEMENT OF FINANCIAL CONDITION	2024	2023	2022
ASSETS			
Cash and Cash Items	9,385,510	6,282,677	5,201,708
Loans to Members	556,250,738	533,264,250	458,509,277
Total Investments	68,090,528	75,191,914	96,476,066
Other Assets	44,439,612	35,063,747	30,380,730
TOTAL ASSETS	678,166,388	649,802,587	590,567,781
LIABILITIES, SHARES, AND RESERVES			
Member Shares and Deposits	578,472,970	543,077,304	526,800,557
Liabilities	44,927,678	52,295,701	12,628,798
Total Reserves	54,765,740	54,429,583	51,138,426
TOTAL LIABILITIES, SHARES, AND RESERVES	678,166,388	649,802,587	590,567,781
STATEMENT OF INCOME AND EXPENSE	2024	2023	2022
Loan and Investment Interest Income	41,076,776	33,739,341	20,211,199
Dividend Expense and Interest on Borrowed Funds	12,334,037	7,386,924	1,614,332
NET INTEREST INCOME	28,742,738	26,352,417	18,596,867
Other Operating Income	11,651,287	10,544,822	9,239,116
Operating Expenses	32,862,890	30,573,797	23,823,428
Provision for Loan Losses	7,699,698	3,348,270	1,189,079
NET INCOME FROM OPERATIONS	(168,563)	2,975,173	2,823,475
Non Operating Income/(Loss)	14,018		30,724
NET INCOME	(182,580)	2,975,173	2,792,751
TOTAL LOANS OUTSTANDING	2024	2023	2022
New Vehicles	98,480,306	94,775,140	82,581,584
Used Vehicles	183,456,738	188,786,728	149,177,338
Real Estate Loans	141,753,294	132,508,365	114,931,397
VISA	68,502,840	64,534,226	57,581,394
Unsecured Loans	17,821,721	17,903,482	13,798,405
Other Loans to Members (Shared, Secured, Misc. Secured, etc.)	36,387,532	38,995,897	42,965,980
Student Loans	606,080	758,311	918,605
Participation Loans - Commercial	3,007,530		
Participation Loans - Real Estate	14,550,000		
Adjustments (1st Mortgage Receivable – Reserve for Loan Losses)	(8,315,302)	(4,997,898)	(3,445,425)
TOTAL LOANS	556,250,738	533,264,250	458,509,277

DRE GOOD. DO MORE GOOD. DO MORE GOOD. DO #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.







2024 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 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
- 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!





SUZANNE SAMPSON CHAIRPERSON, SUPERVISORY COMMITTEE

union. We must ensure that internal operations are valid, accurate, efficient, and in compliance with regulations.

- Examination by the Illinois Department of Financial and Professional
- 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

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.



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 for our members while taking advantage of opportunities for growth and diversification to strengthen our credit union and sustain our future.

- \$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

SUPERVISORY COMMITTEE REPORT

The Supervisory Committee is responsible for the financial well-being of the credit

2024 HIGHLIGHTS

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

SUZANNE SAMPSON

CHAIRPERSON, SUPERVISORY COMMITTEE

BOARD TREASURER

ANNI McCLELLAN

BOARD CHAIRPERSON

BOARD MEMBER & SUPERVISORY COMMITTEE

SUZANNE SAMPSON

SUPERVISORY COMMITTEE

BOARD MEMBER &

AARON CARTER

BOARD MEMBER

PHILLIP BOWELL

BOARD MEMBER &

SUPERVISORY COMMITTEE

DR. NAPOLEON KNIGHT

BOARD MEMBER

• • • UICCU BOARD OF DIRECTORS

TRAVIS VERMILLION JENNIFER PEYTON

CHRIS HARLAN PRESIDENT/CEO

SVP/CHIEF TAI ENT OFFICER

GREG ANDERSON SVP/CHIEF RELATIONSHIP OFFICER

STACEY RUSSELL SVP/CHIEF LENDING OFFICER



SVP OF DIGITAL & PAYMENTS/

SVP OF IT/CHIEF INFORMATION

OFFICER

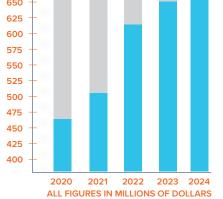
• UICCU LEADERSHIP TEAM

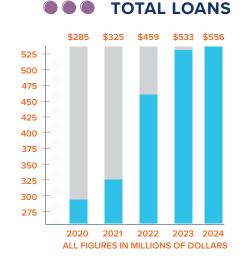
SVP/CHIEF EXPERIENCE OFFICER

EXECUTIVE ASSISTANT TO LEADERSHIP AND BOARD OF











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