



ANNI MCCLELLAN
BOARD CHAIRPERSON

CHAIRPERSON REPORT

The University of Illinois Community Credit Union (UICCU) Board of Directors is pleased to present the 2025 Annual Report. We are honored to serve our member-owners and remain committed to delivering local, accessible, and cost-effective financial services that strengthen our communities.

In 2025, UICCU achieved record levels of membership, loans, and deposits, alongside strong financial performance. We welcomed 6,607 new members, bringing total membership to 64,203. Our personalized service and competitive, high-value products continue to attract new members and reinforce the strength of our cooperative. In a marketplace filled with options, we work every day to earn our place as your trusted financial partner.

UICCU had several significant achievements throughout the year:

- Delivered 90 financial education and awareness sessions to nearly 1,200 community members
- Received the Mission Impact Award from the Eastern Illinois Foodbank
- Earned the Best Place to Work designation for the ninth consecutive year
- Ranked among the Top 25 Best Credit Unions to Work for in America for the fifth straight year
- Implemented Interactive Teller Machine (ITM) technology at our Urbana and Danville branches, expanding member access
- Nominated for the Mahomet Chamber Emerging Business of the Year
- Awarded \$7000 to area high school seniors through our Orange and Blue Scholarship Program

UICCU takes great pride in being a community partner. In 2025, we supported more than 30 charities and organizations in our communities, with over \$100,000 in total contributions. Our financial education efforts covered topics including budgeting, credit management, emergency savings, fraud prevention, and the psychology of spending. These programs equip individuals and families with the tools to build lasting financial well-being.

Most importantly, we continue to be there when you need us. At every branch and on every call, real people are ready to provide personalized support with transactions, loans, account management, security, and financial guidance. Our decisions are made locally by a dedicated leadership team and volunteer Board of Directors who are deeply committed to the success of the members and communities we serve.

Thank you for placing your trust in the U of I Community Credit Union, and we look forward to serving you for many years to come!

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.

2025 HIGHLIGHTS

- Examination by the Illinois Department of Financial and Professional Regulators and the National Credit Union Administration
- External audit conducted by Clifton Larson Allen, LLP
- Audits of internal operations conducted by Forvis Mazars
- NACHA audit conducted by Forvis Mazars
- Audits of IT security and procedures by SBS Cybersecurity
- Independent Bank Secrecy and Anti-Money Laundering testing of policies and procedures by Forvis Mazars
- Safe Act testing completed by Forvis Mazars

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, Napoleon Knight, & 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 our members throughout the year. Despite ongoing economic challenges affecting the membership, the credit union provided quality financial services, seized opportunities for growth, and diversified our offerings. These actions were taken to strengthen the credit union and ensure our long-term sustainability.

2025 HIGHLIGHTS

- \$245.6 million in loan originations – The credit union issued 6,582 loans to members, reflecting our commitment to supporting members' financial goals.
- \$79 million in first mortgage loan originations – Demonstrating a strong presence in the housing market.
- \$77.1 million in indirect auto loan originations – Maintaining our leadership in auto lending.
- \$10.3 million in commercial loan originations – Marking the successful launch and initial growth of commercial lending services.
- \$72.9 million in credit card balances – Showing ongoing demand for premier credit card products.
- Delinquency rate of 0.73% – With 99.27% of loans performing, the credit union demonstrated strong asset quality and prudent lending practices.
- \$755.5 million in assets – Highlighting the overall growth and financial strength of the credit union.

In addition to maintaining our leadership position in auto lending within Champaign County, the University of Illinois Community Credit Union continued to expand our reach into surrounding counties. We are excited about the opportunities to further expand services and lending into newer markets. In 2025 UICCU launched commercial lending which resulted in loan originations that exceeded expectations. The ongoing expansion of commercial services will further diversify the credit union's lending portfolio and, most importantly, continue to serve the financial needs of our members.

UICCU remains committed to operating as a safe and sound financial institution, consistently prioritizing the financial well-being of our members in all activities.

JENNA HOWE
VP/CHIEF LENDING OFFICER

UICCU BOARD OF DIRECTORS



ANNI MCCLELLAN
BOARD CHAIRPERSON



AARON CARTER
BOARD VICE CHAIRPERSON



JANE SOLON
BOARD SECRETARY



CHRISTOPHER RANDES
BOARD TREASURER



SUZANNE SAMPSON
BOARD MEMBER & SUPERVISORY COMMITTEE CHAIRPERSON



PHILLIP ROWELL
BOARD MEMBER & SUPERVISORY COMMITTEE MEMBER



DR. NAPOLEON KNIGHT
BOARD MEMBER & SUPERVISORY COMMITTEE MEMBER



TOM DEWITT
BOARD MEMBER



SARAH CRANE
BOARD MEMBER

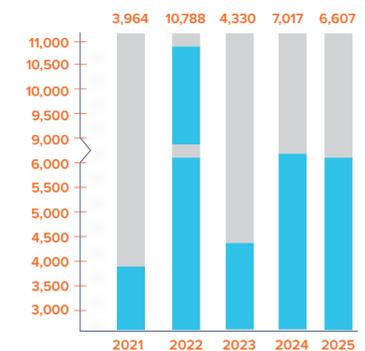
TOTAL ASSETS



TOTAL LOANS



NEW MEMBERS



UICCU LEADERSHIP TEAM

CHRIS HARLAN
PRESIDENT/CEO

SUSAN TOALSON MCGINTY
EVP/CHIEF GROWTH AND ADVOCACY OFFICER

TRAVIS VERMILLION
EVP/CHIEF FINANCIAL OFFICER

KIM CHEEK
SVP/EMPLOYEE ADVOCACY

ZACH GRITTON
SVP OF IT/CHIEF INFORMATION OFFICER

LISA PAUL
SVP MEMBER EXPERIENCE & MARKETING

JENNIFER PEYTON
SVP/CONTROLLER

KATE ROGERS
SVP/CHIEF INNOVATION AND CORPORATE STRATEGY OFFICER

STACEY RUSSELL
SVP/CHIEF RISK OFFICER

JENNA HOWE
VP/CHIEF LENDING OFFICER

COURTNEY SANDERS
VP/CHIEF TALENT OFFICER

VICKI BUFFO
VP MEMBER EXPERIENCE

KRISTEN CADE
VP DIGITAL AND PAYMENTS

JENNIFER GWINN
VP INNOVATION AND STRATEGY

ERIN HUFFINES
EXECUTIVE ASSISTANT

DO. MORE. GOOD.