



**EVERYTHING
FOR YOU**

**20
10
ANNUAL
REPORT**



Your life. Our commitment.

CONSUMERS CREDIT UNION TIMELINE

CCU CHAIRPERSONS

Jack Liukku (1930-1947)
Russ Alford (1948-1957)
Ellen (Sandvick) Nantz (1958-1965)
Helen Dragunas (1966-1974)
Ernest W. Wooldridge (1975-1976)

George Harro (1977-1979)
Raymond W. DeWeerth (1979-2002)
James A. Mahnich, Sr. (2002-2008)
John R. Janezic (2008-Present)

PRESIDENTS



Leo Saari
(1930-1956)



Anthony Pierce
(1956-1970)



Anton Kerzic, Jr.
(1970-1978)



William Reidel
(1979-2004)



Sean Rathjen
(2004-Present)

HISTORIC TIMELINE

1910 - 1949

This year marks the organization of the Cooperative Trading Company of Waukegan, Consumers Cooperative Credit Union's sponsor, 1910.

Consumers Cooperative Credit Union was chartered May 1, 1930.

The Credit Union moved into its first office at 709 McAlister Avenue, Waukegan, 1946.

1950 - 1989

The Grand Opening of the new Credit Union office at 2420 West Washington took place on September 18, 1962.

The Grand Opening of the new credit union building at 2750 Washington Street in Waukegan took place on July 20, 1975.

The new Mundelein branch opened for business on August 31, 1987.

1990 - 2005

The Ribbon Cutting Ceremony for the new Round Lake Beach branch took place on April 8, 1998.

The new Gurnee branch opened its doors to Members in 2001.

Added a 5th branch in North Waukegan in May 2002.

CCU opens full-service Contact Center in 2005 to better serve Members.

2006 - 2010

CCU introduces new logo and brand image in January 2006.

Gurnee Branch remodel completed, expanding to 4,100 sq. ft. in 2006.

CCU and North Shore Gas Credit Union combine as one, 2006.

Newly remodeled office at 2750 Washington Street in Waukegan in 2007.

Newly remodeled office at 1210 S. Lake Street in Mundelein in 2008.

Broke ground for 6th office in Volo, Illinois in 2008.

Exceeded \$100 million in First Mortgage loan originations for the year, 2010.

Opened 6th office in Volo, Illinois, 2010.

REPORT OF THE SUPERVISORY COMMITTEE

The Supervisory Committee met monthly to monitor and review credit union operations.

Our external auditors, Wipfli Ullrich Bertelson LLP (WIPFLI), conducted the Annual verification of share and loan accounts as of September 30, 2010, and the Annual Audit of our Financial Statements for the year ended September 30, 2010. It is WIPFLI's opinion that the financial statements present fairly, in all material respects, the financial position of Consumers Cooperative Credit Union at September 30, 2010, and the results of its operations and its cash flows for the year then ended are in conformity with Generally Accepted Accounting Principles in the United States. The results of this Audit were reviewed at the November, 2010 Board of Directors meeting, with each Director receiving a copy of these reports.

WIPFLI also audited our 401(k) Plan and Trust and Defined Benefit Plans as of December 31, 2009. In the opinion for these audits, WIPFLI stated that the form and content of the information included in the 2009 financial statements and schedules, other than that derived from the information certified by the trustee (CUNA Mutual), have been audited in accordance with Generally Accepted Accounting Principals in the United States and, in their opinion, are in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

National Credit Union Administration (NCUA) and Illinois Department of Financial and Professional Regulation – Division of Financial Institutions Credit Union Section (DFI) completed an audit to determine the financial condition of the Credit Union, and our compliance with applicable Rules and Regulations as of March 31, 2010. The results of this Audit were reviewed at the June, 2010 Board of Directors meeting, with each Director receiving a copy of these reports.

WIPFLI also conducted an Information Technology Assessment in 2010, in addition to quarterly Perimeter Vulnerability Assessments. All recommendations were implemented.

During 2010, our Internal Auditor performed required annual audits, including cash audits, Automated Clearing House (ACH) procedures, Shared Branching procedures, and Internal Control Policies. She assisted with compliance requirements due to state and federal regulation changes and provided compliance support as needed.

Ann Campanella, Chairperson
Jerry P. Larson
Spiridoula (Litza) Mavrothalasitis
Joseph M. Rajceвич
Kenneth Robinson



CCU employees participating in the Waukegan Independence Day Parade.

CONSUMERS CREDIT UNION MANAGEMENT

Sean M. Rathjen, *President*

Kevin J. Mayers, *Senior Vice-President*

Teresa O'Brien, *VP Project Management*

Daniel J.T. Mathews, *VP Lending*

Michael Mikkelson, *VP Information Technology*

John Pawlowski, *VP Finance & Investments*

Roberta Korom, *VP of Commercial Lending*

John H. Coxon, *VP Sales & Marketing*

Karen J. Evans, *Human Resources Manager*

Sharon Jordan, *Accounting Manager*

Larry Paull, *Information Systems Director*

Christopher Visocnik, *Information Technology Manager*

Gilbert Chavez, *Director, Mortgage Lending*

Jodi Gray, *VISA Manager*

Michael Cubelic, *Director of Underwriting*

Anna K. McCabe, *Contact Center Manager*

Judy Alstrom, *Contact Center Assistant Manager*

Amy Lopez, *Gurnee Branch Manager*

Jennifer Wenckowski, *Gurnee Counter Service Manager*

Bonny Johnson, *Mundelein Branch Manager*

Tiffany Getsla, *Mundelein Counter Service Manager*

Susan Jensen, *North Waukegan Branch Manager*

Carmen Alba, *North Waukegan Counter Service Manager*

Brian Romac, *Round Lake Beach Branch Manager*

Mary Jane Garipey, *Round Lake Beach Counter Service Manager*

Melissa Rostkowski, *Volo Branch Manager*

Martha Arias, *Waukegan Branch Manager*

James Eisert, *Waukegan Counter Service Manager*

*We promise to work with **you** to find personal solutions
to help you achieve your financial potential.*



Your life. Our commitment.

MAIN OFFICE

2750 Washington Street • P.O. Box 9119
Waukegan, IL 60079

GURNEE OFFICE

4946 Grand Avenue
Gurnee, IL 60031

MUNDELEIN OFFICE

1210 South Lake Street • P.O. Box 503
Mundelein, IL 60060

NORTH WAUKEGAN OFFICE

3737 North Lewis Avenue
Waukegan, IL 60087

ROUND LAKE BEACH OFFICE

2626 North Route 83
Round Lake Beach, IL 60073

VOLO OFFICE

195 E. Route 120
Volo, IL 60073

877 ASK CCCU

877.275.2228

www.myconsumers.org

BOARD OF DIRECTORS

DIRECTORS FOR 2010:

John R. Janezic, Chairman
Lou Papparigian, Vice-Chairman
Denise Charts, Secretary
Alice Clements, Treasurer
Ann Campanella
Joseph Leccesi
Troy Louis
Joseph M. Rajcevich
Kenneth Robinson
Dr. John R. Schwab
Frank C. Soyka

COMMITTEE MEMBERS:

Timothy Hattendorf
Jerry P. Larson
Horacio Lopez
Spiridoula (Litza) Mavrothalasitis
Larry May

BOARD CANDIDATES AS APPROVED BY THE NOMINATING COMMITTEE:

Denise Charts (Incumbent)
John R. Janezic (Incumbent)
Joseph Leccesi (Incumbent)
Nicholas Olivares
Dr. John R. Schwab (Incumbent)
Martha (Marty) Williams

NOMINATING COMMITTEE:

Joseph M. Rajcevich, Chairman
Troy Louis



Martha Arias, Waukegan Branch Manager, with young participants at the Waukegan Most Blessed Trinity Kermes.

2010 IN REVIEW

NEW

Celebrated first anniversary of Volo Office

Introduced "digital signatures" for Member loans

Created new website, with Spanish-language option

AWARDS & RECOGNITION

Board Member Alice Clements selected by Governor Quinn to serve on the Board of Credit Union Advisors for the State of Illinois

Earned 1st Place for "E-Marketing" in national Cameo Awards competition (VISA®)

Top Producer, CUNA Mutual Central Region Member Service Contest



CCU employees, friends and family participating at Round Lake Area's Memorial Day Parade.

81ST ANNUAL MEETING

March 9, 2011

Milan Banquet Hall

651 Lakehurst Road • Waukegan, Illinois

Hal Coxon, Master of Ceremonies

Welcome & Introduction of Guests

Mr. John R. Janezic, Chairman of the Board

Dinner

Call to Order

Determination of Quorum

Reading and Approval of Agenda

Approval of Minutes of 80th Annual Meeting

Report to the Members Pages 6-9

Year-End Comparisons Page 10

Liabilities and Shareholder's Equity Page 11

Operating Record..... Pages 12-13

Report of the Loan Review Committee..... Page 14

Report of the Supervisory Committee Page 15

Report of the Registration Committee

Report of the Nominating Committee

Election of Directors

Unfinished Business

New Business

A. Elimination of Credit Committee

B.

C.

Adjournment

REPORT TO THE MEMBERS



Report to the Members submitted by:

John R. Janezic
Chairman of the Board

Sean M. Rathjen
President



For the past two years, our Report to the Members has included quite a bit of discussion about the challenges in the financial services industry. While there are still plenty of challenges that have our attention, we can now say with confidence that Consumers Credit Union (CCU) has met those challenges “head-on” . . . and our best days are ahead of us.

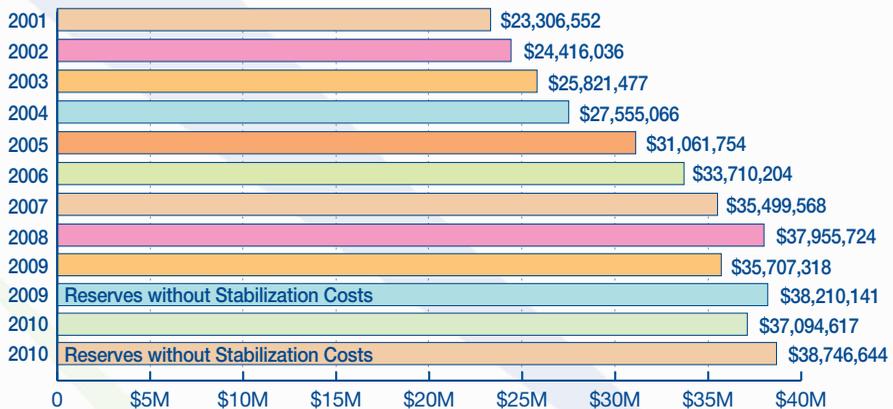
In fact, we believe our future – **your** future – has never been brighter.

Why are we so sure? Let’s start by looking at some of the challenges we’ve faced together since the onset of the “Great Recession.” Challenges included issues that impacted you, such as a dramatic increase in unemployment and decrease in home values. They also included stabilization expenses to help insure the solvency and survival of other U.S. credit unions, coupled with the write-off of investments in “Corporate” credit unions.

Each challenge put pressure on earnings. Higher unemployment resulted in fewer Members applying for loans and made it more difficult for those with loans to repay in a timely manner. Lower home values eroded buying power, in many cases making it hard just to make ends meet. And, the stabilization costs and write-offs came directly out of our reserves, our “savings accounts.”

Yet, look at the “RESERVES” chart below. You can see our reserves have continued to grow – even in 2009, when calculated with the stabilization costs. In fact, our reserves increased substantially this past year when using that same method to calculate the year-end result.

RESERVES



Our Future Has Never Been Brighter!

The challenges outlined resulted in similar downward pressure to net income . . . and once again, CCU “weathered the storm” quite well. Please see the “NET INCOME IN DOLLARS” chart below: once again, when factoring out the stabilization costs, CCU made a modest profit in both 2009 and 2010.

The bottom line is this: we continued to operate effectively throughout the darkest hours of the economic downturn. We continued to make loans, and we continued to offer attractive rates on Rewards Checking, our signature deposit product. CCU provided high levels of service, as reflected in our most recent Member survey and the grateful letters we receive from Members month after month after month.

How was this possible?

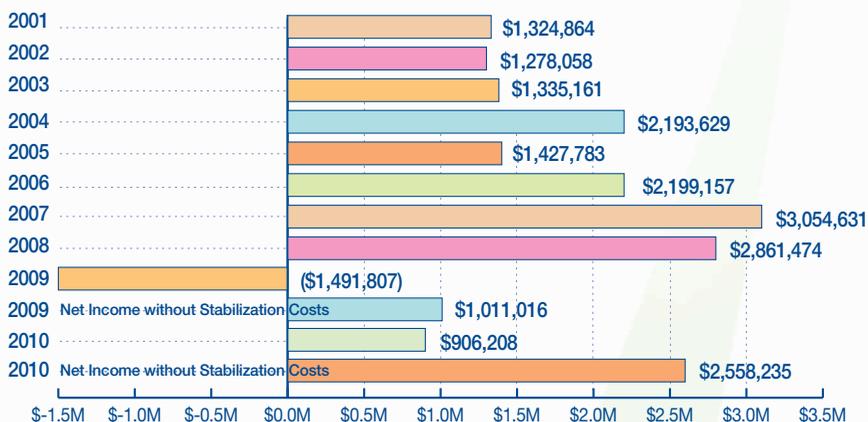
We continued on a path of fiscal responsibility, assuring your deposits were safe and secure at CCU. As stated a year ago, our “Members first” philosophy assures a sound, conservative approach that’s allowed us to safely navigate these turbulent economic conditions.

We also recognized the need to make difficult, serious choices. We “tightened our belt” to control every penny of expense. At the same time, we continued to invest where it made sense, particularly in technology designed to help improve operating efficiency and effectiveness while improving service to our Members. Here are a few examples of investments in our future.

On February 18th, we migrated our VISA portfolio to PSCU – a credit card processor owned and managed by credit unions. Benefits for Members include a more cost-effective structure that allows us to maintain competitive rates, offer more robust promotions and enhance existing options, such as our Platinum Rewards program.

continued on next page

NET INCOME IN DOLLARS



REPORT TO THE MEMBERS

On February 22nd, CCU converted our Online Banking and Bill Pay . . . again, with several benefits for Members. Your enhanced experience includes secure messaging between you and the credit union, making it easier than ever to do business with CCU. We now offer a Personal Finance Management section to help you manage your finances, along with a more robust menu of “alerts” so you can keep on top of your accounts, every single day. The tighter integration of Online Banking and Bill Pay also provides a better overall experience for you.

Our look to the future includes enhancements to our Mobile Banking platform, too, starting with free downloadable “apps” for iPhone and Android users (and a free Blackberry app under development). Consistent with our theme of staying in touch with your money, we have expanded the menu of text alerts available for Mobile Banking users, as well.

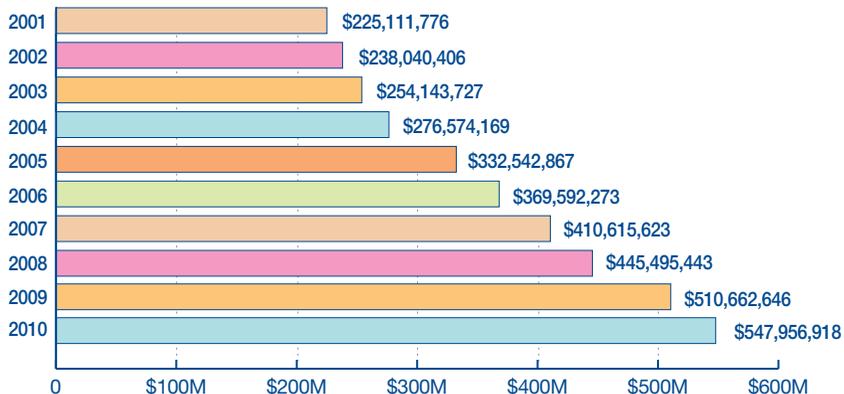
In addition to the many benefits Members already can enjoy, these enhanced services position CCU for continued growth for the future. Our world becomes more mobile, every single day. Our future Members expect – in fact, they will demand – the ability to manage their finances while they’re on the go. With that in mind, these changes were made with an eye to the future.

That’s an example of the wonderful difference between credit unions and banks. When we make changes, we do so only after considering all the stakeholders involved in the process. It starts with our Members and it includes our employees and we move forward when and only when we are sure Members and staff will benefit. When that’s the case, the credit union benefits, too.

Another example of the credit union difference is our lending philosophy, an approach that provides another reason we’re so optimistic about our future. Please refer to the “SERVICED LOAN HISTORY” chart, below. CCU grew our loan portfolio by **more than 33%** since 2007. Amazing! While many banks and other lenders cut back and even eliminated lending, we were committed to meeting Member needs. First mortgages, VISA credit cards, vehicle loans, even unsecured loans: you needed them, we provided them.

That brings us to another of the wonderful differences between credit unions and banks: the way our Members respond to this type of commitment. The progress we’ve made could not have been made without you. **You** have returned the commitment to **us** – your credit union.

SERVICED LOAN HISTORY



Perhaps the most important example of this is the way you repaid us with your loyalty. Many Members had to make their own difficult choices and we're proud that in overwhelming numbers, those choices included repaying loans to your credit union.

The "DELINQUENCY RATE COMPARISON" chart below indicates our delinquency rates increased during the recession. At the same time, our experience was far lower than the average for other financial institutions in the Lake County area.

A specific example is in the area of mortgage loans. Against a backdrop of increased unemployment and decreased home values, your credit union generated more than \$220 million in first mortgage loans over the course of the last three years. Incredible!

We've been able to make these loans in part because we've sold most mortgages to FNMA. Naturally, we're responsible for the creditworthiness of these loans; in fact, we must "buy them back" if the borrower defaults in the first year. Through the end of 2010, we haven't had to buy back even one single loan. What a testament to the cooperative spirit of credit unions and to the loyalty and commitment of our Members!

Conclusion

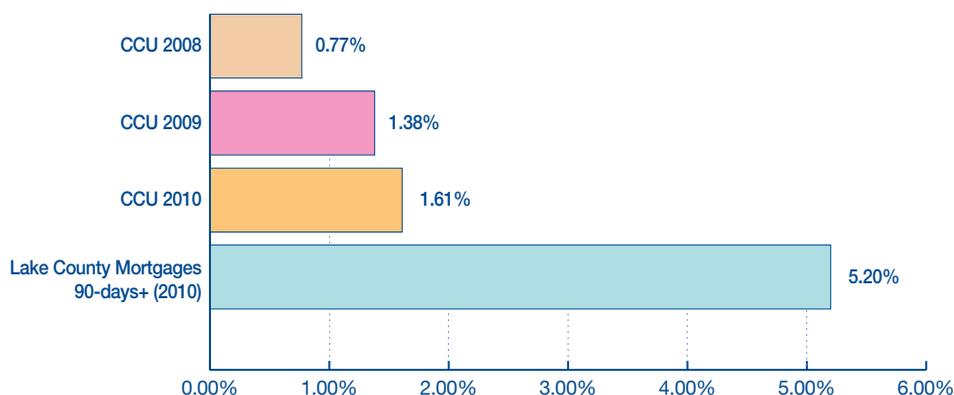
We turned the corner in 2010. We've already made several important changes in 2011. And we are properly positioned for long-term growth with a comprehensive menu of world-class products and services that allows us to tell our Members we have *"everything for you!"*

We have many reasons to be optimistic about the future. We hope you agree: our future has never been brighter!


Chairman of the Board


President

DELINQUENCY RATE COMPARISON



YEAR END COMPARISONS

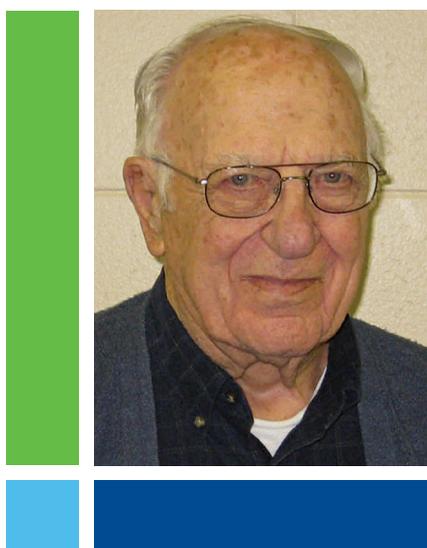
	DEC. 31, 2010	DEC. 31, 2009	VARIANCE
ASSETS			
Current Assets			
Cash.....	\$ 4,766,459	\$ 4,360,422	\$ 406,037
Current Assets.....	3,796,221	3,915,387	(119,166)
Total Current Assets	8,562,680	8,275,809	286,871
LOANS			
Regular - Consumer Loans.....	93,548,123	98,921,660	(5,373,537)
Indirect Loans.....	15,746,286	10,588,507	5,157,779
Commercial Loans.....	18,911,238	11,224,533	7,686,705
Mortgage Loans.....	195,736,244	217,520,068	(21,780,824)
VISA Loans.....	43,052,987	43,129,862	(76,875)
Gross Loans	366,997,879	381,384,630	(14,386,751)
Less Allowance for Loan Loss	(5,651,362)	(3,987,999)	(1,663,363)
Total Loans	361,346,517	377,396,631	(16,050,114)
INVESTMENTS			
Due From's and Other Investments.....	18,134,296	17,200,290	934,006
U.S. Government - Securities.....	30,137,380	24,960,365	5,177,015
Certificates of Deposit	87,298,000	89,033,000	(1,735,000)
Total Investments	135,569,676	131,193,655	4,376,021
FIXED ASSETS			
Furniture and Equipment & Automobile (NET).....	2,849,828	2,882,324	(32,496)
Buildings (NET) & Land	11,854,137	12,218,239	(364,102)
Total Fixed Assets	14,703,964	15,100,562	(396,598)
OTHER ASSETS			
	9,142,079	7,410,210	1,731,869
Total Assets	\$ 529,324,916	\$ 539,376,867	\$ (10,051,951)



CCU employees, friends and family presenting a donation of \$3,643.78 to the American Cancer Society's Waukegan Relay for Life.

LIABILITIES AND SHAREHOLDER'S EQUITY

	DEC. 31, 2010	DEC. 31, 2009	VARIANCE
CURRENT LIABILITIES			
Borrowed Funds	\$ 0	10,000,000	\$ (10,000,000)
Current Liabilities	2,626,798	2,361,329	265,469
TOTAL CURRENT LIABILITIES	2,626,798	12,361,329	(9,734,531)
SHAREHOLDER'S EQUITY			
Shares	93,524,199	82,002,631	11,521,568
Commercial Deposits	2,127,196	1,218,430	908,766
Money Market Shares	88,907,864	71,976,761	16,931,103
Rewards, Free & Power Pak Checking	117,892,560	95,324,831	22,567,729
Total Certificates	187,151,681	240,785,566	(53,633,885)
TOTAL SHARES & CERTIFICATES	489,603,501	491,308,220	(1,704,719)
RESERVES & EQUITY			
Regular Reserves	22,819,718	22,281,203	538,515
Undivided Earnings	16,420,154	16,052,461	367,693
Other Comprehensive Income	(2,282,635)	(2,570,925)	288,290
Allowance Gain (Loss) Investments (FAS 115)	137,380	(55,421)	192,801
TOTAL RESERVES & NET INCOME	37,094,617	35,707,318	1,387,299
TOTAL LIABILITIES & SHAREHOLDERS EQUITY	\$ 529,324,916	\$ 539,376,867	\$ (10,051,951)
	DEC. 31, 2010	DEC. 31, 2009	VARIANCE
Number of Members at End of Year	53,444	51,434	2,010



In Memory of **Roman Miller**

Roman Miller served on CCU's Board of Directors and various Board Committees from 1983 - 2010, including several years as Secretary and Treasurer of the Board. Roman Miller had a brilliant mind that he used unselfishly for the good of our credit union and Members, as well as the community at large. Perhaps his greatest contributions were on the Asset-Liability Committee, where his insight about financial and policy matters was second to none.

OPERATING RECORD

INTEREST INCOME

	DEC. 31, 2010	DEC. 31, 2009	VARIANCE
Interest on Loans.....	\$ 23,921,771	\$ 25,149,679	\$ (1,227,908)
Investment Income.....	1,754,704	968,962	785,742
TOTAL INTEREST INCOME	25,676,475	26,118,641	(442,166)

INTEREST EXPENSE

Dividends.....	7,280,759	10,649,656	(3,368,897)
Borrowed Funds.....	88,806	458,551	(369,745)
TOTAL INTEREST EXPENSE	7,369,565	11,108,207	(3,738,642)

NET INTEREST INCOME	18,306,910	15,010,434	3,296,476
PROVISION FOR LOAN LOSS	6,654,367	5,472,102	1,182,265
NET INTEREST INCOME AFTER PROVISION	11,652,543	9,538,332	2,114,211

OTHER INCOME

Fee Income	10,275,116	10,331,161	(56,045)
Other Operating Income	1,523,890	2,125,678	(601,788)
TOTAL OTHER INCOME	11,799,006	12,456,839	(657,833)

OPERATING EXPENSES

SALARIES & BENEFITS

Salaries, Holiday, PTO & Incentives.....	7,698,452	7,714,276	(15,824)
Payroll Taxes.....	584,917	602,452	(17,535)
Employee Benefits.....	1,820,186	1,652,353	167,833
TOTAL SALARIES & BENEFITS	10,103,555	9,969,081	134,474

OFFICE OCCUPANCY

Building Depreciation.....	393,442	376,040	17,402
Building Maintenance.....	239,963	264,001	(24,039)
Utilities (Gas/Water/Electric).....	164,466	183,703	(19,237)
Real Estate Tax	340,000	316,000	24,000
Rent Gurnee	117,264	117,264	0
TOTAL OFFICE OCCUPANCY	1,255,135	1,257,008	(1,873)

OFFICE OPERATIONS

Depreciation – FF&E.....	1,261,196	1,300,327	(39,130)
Janitorial & Other Outside Labor.....	179,152	182,014	(2,862)
Telephone.....	345,134	273,743	71,391
Maintenance & Maintenance Agreements.....	894,968	775,960	119,009
Office Supplies.....	213,380	250,892	(37,512)
Postage	81,336	109,992	(28,656)
Bank Service Charge.....	206,705	219,754	(13,050)
Insurance.....	164,724	189,056	(24,332)
TOTAL OFFICE OPERATIONS	3,346,595	3,301,737	44,858

PROFESSIONAL SERVICES

Member Statements & Daily Notices.....	329,452	337,126	(7,674)
Professional Help.....	427,233	454,462	(27,230)
Cash Delivery & Messenger Service.....	46,204	44,871	1,332
Personnel & Recruitment.....	57,016	118,366	(61,350)
Outside Auditors	86,704	103,204	(16,500)
Outside Financial Consulting.....	10,956	11,141	(185)
Network (ATM).....	234,907	500,964	(266,056)
Shared Branching.....	46,601	36,204	10,397
Debit Card & Debit Express.....	620,092	350,087	270,005
Bill Payment & Home Banking	368,374	294,480	73,895
D.F.I. Fees.....	108,305	(29,855)	138,160
Share Draft Expense.....	9,485	13,275	(3,791)
TOTAL PROFESSIONAL SERVICES.....	\$ 2,345,330	\$ 2,234,326	\$ 111,004

OPERATING RECORD

OPERATING EXPENSES	DEC. 31, 2010	DEC. 31, 2009	VARIANCE
MEETINGS, TRAVEL & CONFERENCE			
Conference & Meetings	\$ 63,002	\$ 101,287	\$ (38,285)
Mileage	27,583	37,281	(9,698)
TOTAL MEETINGS, TRAVEL & CONFERENCE	90,585	138,568	(47,983)
EDUCATION & PROMOTION			
Education & Promotion (Marketing)	680,010	754,502	(74,492)
Employee Training /Payroll Deduction	23,561	34,698	(11,137)
TOTAL EDUCATION & PROMOTION	703,571	789,200	(85,629)
LOAN SERVICING EXPENSE			
VISA	1,164,903	1,230,411	(65,508)
Collection	382,860	263,243	119,617
Credit Reports	152,879	129,913	22,966
Commercial Loan Expense	81,404	48,034	33,370
Indirect Loan Expense	120,708	17,986	102,722
Mortgage Expense	684,595	1,352,655	(668,061)
Other Loan Expenses	(125,727)	(254,576)	128,849
TOTAL LOAN SERVICING EXPENSE	2,461,623	2,787,666	(326,043)
MISC. OPERATING EXPENSES			
Computer Expense (Data Processing)	152,007	131,252	20,755
Cash Over & Short	1,862	4,043	(2,181)
Annual Meeting Expense	23,168	24,635	(1,468)
Bad Check Expense	15,868	19,165	(3,297)
Charge Off Exp. – ATM/ODP/Debit Card	90,582	51,270	39,312
VISA Fraud	47,690	25,177	22,513
Misc. Operating Expense	77,057	77,339	(282)
TOTAL MISC. OPERATING EXPENSES	408,234	332,881	75,353
TOTAL OPERATING EXPENSES	20,714,627	20,810,467	(95,840)
Gain (Loss) on Other Real Estate Owned	(179,036)	(173,688)	(5,348)
Gain (Loss) on Disposal of Assets	350	0	350
NET INCOME BEFORE NCUSIF & CAPITAL SHARE WRITE OFF	\$ 2,558,235	\$ 1,011,016	\$ 1,547,219
Corporate CU Capital Share Write Off	387,145	1,814,407	(1,427,262)
NCUSIF Stabilization Expense	1,264,882	688,416	576,465
NET INCOME (LOSS)	\$ 906,208	\$ (1,491,807)	\$ 2,398,015
DISTRIBUTION OF NET INCOME			
To Undivided Earnings	\$ 906,208	\$ (1,491,807)	\$ 2,398,015
To Regular Reserve	0	0	0

REPORT OF THE LOAN REVIEW COMMITTEE

The Credit Committee acted on 19,444 loan applications. Of these, 13,901 were approved, 4,585 were rejected, 0 were conditionally approved, and 958 were cancelled. Loans were approved for a grand total of \$149,731,014.17 and this money was used for the following purposes:

	2010 NUMBER	2010 AMOUNT	2009 NUMBER	2009 AMOUNT
New Auto	353	\$ 7,090,165.08	442	\$ 8,603,286.66
Used Auto	2,135	29,456,581.92	1,505	22,437,418.83
Motorcycle	212	1,727,021.20	230	1,822,052.79
Boats, Campers, and Motorhomes	53	744,080.14	62	594,416.17
ATVs, Snowmobiles, and Jetskis	222	1,966,861.41	205	2,157,687.28
Other Secured	841	5,187,376.76	678	4,593,841.34
Savings (includes Share and CD Secured	301	2,072,791.64	270	14,423,561.75
Signature and Cosigner	604	1,318,663.63	537	1,906,301.43
Overdraft Loan	4,080	764,907.37	4,263	794,360.68
NSGCU Read Cash	117	25,075.17	83	30,233.71
Home Equity Loans	56	1,723,111.33	113	3,547,882.82
Home Equity Lines of Credit (HELOC)	4,362	8,732,789.98	4,415	14,728,309.08
First Mortgages	517	79,087,450.00	659	108,155,817.40
Commercial Loans	48	9,834,138.54	58	10,903,133.79
Total	13,901	\$ 149,731,014.17	13,520	\$ 194,698,303.73
Rewrites and Extensions	33	\$ 300,942.86	119	\$ 1,457,232.08
Indirect Lending	1,051	\$ 11,266,046.30	530	\$ 4,049,041.26

Frank C. Soyka, Chairman
Horacio Lopez
Larry May



CCU's Cedric Ivy and Ana Gomez engaging with Members at Mano a Mano's Kermes.