

Financials

ASSETS	12/31/2003	12/31/2002
Loans	62,478,872	56,639,528
Less Allowance for Loan Loss	(356,261)	(291,776)
Loans, Net	62,122,611	56,347,752
Loan Interest Receivable	172,607	167,856
Cash	461,902	1,531,662
Investments	7,733,766	8,743,645
Prepaid Expenses	404,714	58,667
Fixed Assets, Net	3,325,559	1,646,189
Other Assets/ Receivables	14,810	34,469
Total Assets	74,235,969	68,530,240
LIABILITIES, MEMBER DEPOSITS & RESERVES		
Accounts Payable	71,409	586,711
Accrued Expenses	114,862	90,793
Dividends Payable	2,647	5,251
Other Liabilities	34,157	31,253
Total Liabilities	223,075	714,008
Total Member Deposits	67,603,851	62,087,903
Regular Reserves	1,970,460	1,970,460
Undivided Earnings	4,438,583	3,757,869
Total Reserves	6,409,043	5,728,329
Total Liabilities, Member Deposits & Reserves	74,235,969	68,530,240
INCOME		
Interest on Loans	3,896,044	3,872,524
Interest on Investments	247,063	274,950
Other Income	957,162	712,285
Total Income	5,100,269	4,859,759
EXPENSES		
Cost of Funds	1,356,807	1,508,629
Operating Expenses	3,062,748	2,794,357
Total Expenses	4,419,555	4,302,986
Total Net Income	680,714	556,773

Services

Savings

Savings Accounts • New Horizon Money Market Accounts
Members' Choice Checking • Bonus Checking
50 Plus Checking • Smart Start Checking
Holiday Accounts • Great Dane & the Super Savers Club
Certificate Accounts • Individual Retirement Accounts

Loan Protection Insurance

Credit Life and Disability Insurance
GAP Auto Loan Protection
Mechanical Breakdown Protection

Loans

Vehicle/Signature/Secured Loans
Kwik Cash Overdraft Protection Loans
Equity Express Home Equity Lines of Credit
Advantage Lines of Credit • Student Loans
First and Second Mortgage Loans
MasterCard/Gold MasterCard

Convenience Services

Payroll Deduction/ACH/Direct Deposit
Automatic Loan Payment • Credit Union by Mail
New and Used Auto Valuation Guides
Express Drive-Up Service • Night Depository
Visa Check Cards/ATM Cards • Financial Planning
TLC - Teller Line Connection (Audio Response)
HFS - Home Financial Services (PC Account Access)
Website: www.dccu.us • Credit Union Express Branch
Safe Deposit Boxes • Notary Service
Travelers Checks • Money Orders

	Credit Union Assets	Number of Members
2003	\$74.2 M	8253
2002	\$68.5 M	8252
2001	\$58.6 M	8286
2000	\$48.9 M	8142
1999	\$38.6 M	7181
1998	\$36.0 M	6762



Our Mission

In a friendly, respectful and caring manner provide all members access to the financial services they need to improve their overall quality of life, with the philosophy of "Members Helping Members."

Our Vision

To be an organization which is responsive and caring to our members' needs, is technologically adept, and is an organization which values its employees and is concerned for their well-being and open to their ideas.

Locations

Main office
2160 Rimrock Road • Madison, WI 53713

West branch
709 Struck Street • Madison, WI 53711

Ohmeda branch - Serving employees of GE Medical
3030 Ohmeda Drive • Madison, WI 53718

Credit Union Express Branch
3809 East Washington Avenue • Madison, WI 53704

Mailing address
P.O. Box 7994 • Madison, WI 53707-7994

608/256-5665 • 800/593-3228
Fax 608/284-4700
www.dccu.us

Working For You

Board of Directors

Alan F. Larson • Chair
Holly J. Hanewall • Vice Chair
Joseph P. Guastella • Secretary
Barbara W. Edwards • Treasurer
Louis A. Eifert • Director
Paul H. Horstmeier • Director
Virginia A. Kominiak • Director

Senior Management

Linda S. Wilkinson
President

Jon L. Lowrey
Executive Vice President

Mary P. Rescorla
Vice President/Operations

Staff

Isabel Almonte	Nikki Kicmol	Bonnie Rosenmeier
Chantelle Aulik	Deb Koch	Shay Santos
Michelle Bates	Jack Koch	Shannon Schlimgen
Jessica Baumel	Traci Koltz	Laura Schoberg
Jill Beecher	Katie Kruger	Jacque Smith
Travis Blair	Candy Lauby	Tori Sorenson
Will Catalani	Cathy Mautz	Angela Speth
Ann Castillo	Jason Mayfield	Sue Steinhofer
Jen Chavez	Catherine McCormick	Sherri Tetzlaff
Christy Coffey	Joe Molke	Kelley Udulutch
Tammie DeNotto	Corinne Otting	Jenny Wepking
Lora Denniston	Josh Pavek	Carla Wolf
Angela Freeman	Leslie Renner	Nancy Wynne
Michael Grazioso		

Giving Back To Our Community

Special Project

Dane County Credit Union volunteered to be a drop off site for basic, everyday items donated to help make life easier for a long-time member's son and his fellow soldiers stationed in the Middle East. With the help of local media our efforts grew community wide and the collection resulted in more than 1,893 pounds of supplies. In all, 160 care packages were sent to 40 recipients.

DCCU and its employees organized and took part in fundraisers for United Way of Dane County, Children's Miracle Network, March of Dimes and Madison Area Credit Unions' Food Drive.

In addition, DCCU proudly supports:
Dane County Sheriff's Department K-9 Unit
United Way Youth Centers
Dane County Humane Society
Community Action Coalition
The Dane Fund
Greater Madison Chamber of Commerce
South Metropolitan Business Association
Park Street Renovation Project