

Financials

ASSETS	12/31/2004	12/31/2003
Loans	68,071,174	62,478,872
Less Allowance for Loan Loss	(355,343)	(356,261)
Loans, Net	67,715,831	62,122,611
Loan Interest Receivable	163,839	172,607
Cash	3,176,412	461,902
Investments	6,128,443	7,733,766
Prepaid Expenses	150,087	404,714
Fixed Assets, Net	3,695,023	3,325,559
Other Assets/ Receivables	16,483	14,810
Total Assets	81,046,118	74,235,969
LIABILITIES, MEMBER DEPOSITS & RESERVES		
Accounts Payable	92,200	71,409
Accrued Expenses	143,326	114,862
Dividends Payable	5,352	2,647
Other Liabilities	37,673	34,157
Total Liabilities	278,551	223,075
Total Member Deposits	73,859,838	67,603,851
Regular Reserves	1,970,460	1,970,460
Undivided Earnings	4,937,269	4,438,583
Total Reserves	6,907,729	6,409,043
Total Liabilities, Member Deposits & Reserves	81,046,118	74,235,969
INCOME		
Interest on Loans	4,045,825	3,896,044
Interest on Investments	173,608	247,063
Other Income	1,025,403	957,162
Total Income	5,244,836	5,100,269
EXPENSES		
Cost of Funds	1,175,193	1,356,807
Operating Expenses	3,570,957	3,062,748
Total Expenses	4,746,150	4,419,555
Total Net Income	498,686	680,714

Services

Savings

IRA
Regular
Holiday Club
Certificates
New Horizon Money Market
Great Dane & the Super Savers

Checking

Bonus
50 Plus
Member's Choice

Loans

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



Loan Protection Insurance

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

eServices

www.dccu.us
eBanking
eStatements
eBills
eLerts

Conveniences

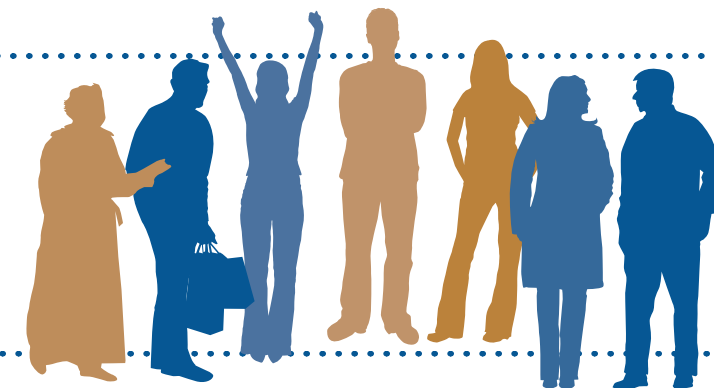
Payroll Deduction/ACH	Financial Planning
Direct Deposit	TLC - Teller Line Connection
Automatic Loan Payment	Credit Union Express Branch
Credit Union by Mail	Safe Deposit Boxes
Express Drive-Up Service	Notary Service
Night Depository	Travelers Checks
Visa Check Cards/ATM Cards	Money Orders
	ATMs

	Credit Union Assets	Number of Members
2004	\$81.0 M	8830
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

Dane
COUNTY CREDIT UNION



2004 Annual Report



Our Mission

Building lifetime relationships with personalized financial solutions.



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 • Chairman
Joseph P. Guastella • Vice Chairman
Virginia A. Kominiak • Secretary
Barbara W. Edwards • Treasurer
Louis A. Eifert • Director
Paul H. Horstmeier • Director
Jesse Sandoval • Director

Senior Management

Linda S. Wilkinson
President

Jon L. Lowrey
Executive Vice President

Mary P. Rescorla
Vice President/Operations



Staff

Chantelle Aulik
Amanda Barbian
Jessica Baumel
Jill Beecher
Travis Blair
Will Catalani
Ann Castillo
Jen Chavez
Christy Coffey
Jessica Deal
Lora Denniston
Dean Diercks
Angela Freeman
Michael Grazioso

Angela Hinkel
Nikki Kicmol
Deb Koch
Jack Koch
Katie Kruger
Candy Lauby
Jason Mayfield
Catherine McCormick
Joe Molke
Corinne Otting
Josh Pavek
Leslie Renner
Bonnie Rosenmeier

Shay Santos
Shannon Schlimgen
Laura Schoberg
Jacque Smith
Tori Sorenson
Sue Steinhofer
Sherri Tetzlaff
Jenny Wepking
Carla Wolf
Nancy Wynne



Giving Back To Our Community

Special Project

DCCU raised funds throughout 2004 to help the Town of Madison Police Department acquire a drug dog. Various events that included a brat sale, car wash, bake sale and pet photo contest helped our staff and members get involved in this important cause.

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:
Tellurian UCAN, Inc.

United Way Youth Centers

Dane County Humane Society

Community Action Coalition

Project Home

The Dane Fund

Greater Madison Chamber of Commerce

South Metropolitan Business Association

Park Street Renovation Project

Dane County Sheriff's Department