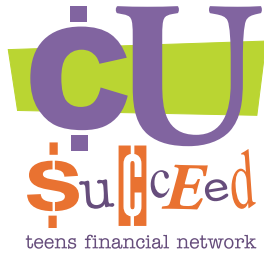


CU Succeed

DCCU is committed to helping teen members get a smart financial head start. By having a better understanding of money and finances now, they'll be a lot better off in the future. DCCU members age 13 - 17 can apply for these special accounts:



- CU Succeed Checking
- MasterCard
- VISA Check Card
- Certificates
- Reloadable cash cards
- Retirement accounts
- Auto loans
- eServices

FOCUS ON YOUTH

New Great Dane

It's exciting and amazing! The mascot for our kids savings program, the Great Dane, had an extreme makeover! He has a new look, color and new savings tools to help members age 0 - 12 get their first lessons about saving money.



www.dccu.us

608 256-5665
800 593-3228

Main office

2160 Rimrock Road
Madison, WI 53713

West branch

709 Struck Street
Madison, WI 53711

Ohmeda branch

(Serving employees of GE Healthcare)
3030 Ohmeda Drive
Madison, WI 53718

Mailing address

P.O. Box 7994
Madison, WI 53707-7994

Alliance ATM Network
Credit Union Shared Branches
National Credit Union Service Centers

Every day. Every way.



Every day. Every way.

2006 ANNUAL REPORT

LEADERSHIP

board of directors

Alan F. Larson Chairman	Barbara W. Edwards Director
Joseph P. Guastella Vice Chairman	Jesse Sandoval Director
Virginia A. Kominiak Secretary	Rod Holden Director
Louis A. Eifert Treasurer	

senior management

Jon L. Lowrey President/Chief Executive Officer
Mary P. Rescorla Chief Operating Officer

STAFF

Marshall Arehart	Catherine McCormick
Chantelle Aulik	Joe Molke
Amanda Barbian	Justin Nolen
Jill Beecher	Corinne Otting
Nancy Casas	Josh Pavek
Ann Castillo	Gloria Pov
Jen Chavez	Bonnie Rosenmeier
Lori Corbari	Shay Santos
Jessie Diaz	Nikki Schmalig
Lora Denniston	Jacque Smith
Angela Freeman	Tori Sorenson
Alicia Haynes	Sue Steinhofner
Vanessa Hernandez	Sherri Tetzlaff
Angela Hinkel	Karen Thompson
Deb Koch	Fanya Valencia
Jack Koch	Coral Welch
Katie Kruger	Jenny Wepking
Candy Lauby	Carla Wolf
Pam Marshall	Nancy Wynne
Jason Mayfield	Sarah Ziemba
Rose Mazzara	

NEW CONVENIENCES

DCCU continues to implement the latest in technology and services to free up your time and make your life easier. Keep on smiling, knowing that providing personal, fun service is our #1 priority.

CUDL - Credit Union Direct Lending offers DCCU loans at area auto dealers.

eMortgages - DCCU's new online mortgage loan tool.

Enterprise Auto Sales - DCCU members enjoy haggle-free auto shopping, easy loan approvals and incentives!

Visa gift cards - Personalized gift cards available for purchase online or at DCCU.

Savings bond redemption - Cash-in most types of savings bonds at any DCCU branch.

Live Chat - Instant online communication available during business hours.

Website search - Find information faster.

eNews - Free monthly online newsletter.

GROWTH

You love DCCU and it shows. Every year DCCU grows stronger and better thanks to our members encouraging friends and family to bank here, too! Refer a new member and when they open an account and give us your name, not only will you receive a thank you present, but you'll be entered in a monthly drawing for \$100!

	DCCU Assets	Number of Members
2006	\$91.2 M	9700
2005	\$84.6 M	9139
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

NEW FINANCIAL SOLUTIONS

Through the years your dreams and needs change. At every turn we'll help find the financial solutions you need. Whenever possible, we'll find ways you can save more for your future or save money on loans or fees. Here are new services that were introduced in 2006 to help you get more out of life.

BALANCE - Free financial counseling, planning and tools to help DCCU members reach goals faster.

Fresh Start - Savings and checking for folks who need a second chance.

Paycheck Plus - Low cost payday loan alternative.

Safe account - Special account for VITA tax assistance participants who don't have a primary financial institution.

Health savings account - Members with a High Deductible Health Plan can save pre-tax dollars for health expenses.

eBonus checking - For DCCU members who use electronic services and want to earn interest and rewards.

Classic checking - Free traditional checking account with no strings.



	12/31/2006	12/31/2005
ASSETS		
Loans	82,596,976	73,406,898
Less Allowance for Loan Loss	361,526	(378,577)
Loans, Net	82,235,450	73,028,321
Loan Interest Receivable	273,456	200,850
Cash	1,227,733	1,555,199
Investments	2,685,557	6,106,364
Prepaid Expenses	198,491	160,194
Fixed Assets, Net	3,513,090	3,565,233
Other Assets/ Receivables	19,308	20,654
Total Assets	90,153,085	84,636,815

FINANCIALS

LIABILITIES, MEMBER DEPOSITS & RESERVES		
Accounts Payable	87,379	203,654
Accrued Expenses	186,697	196,013
Dividends Payable	5,460	3,420
Other Liabilities	26,771	29,463
Total Liabilities	306,307	432,550

Total Member Deposits	81,132,848	76,424,802
Regular Reserves	1,970,460	1,970,460
Undivided Earnings	6,743,470	5,809,003
Total Reserves	8,713,930	7,779,463

Total Liabilities, Member Deposits & Reserves	90,153,085	84,636,815

INCOME		
Interest on Loans	5,451,799	4,467,058
Interest on Investments	238,810	257,664
Other Income	1,101,675	1,161,067
Total Income	6,792,284	5,885,789

EXPENSES		
Cost of Funds	2,085,051	1,394,127
Operating Expenses	3,772,766	3,619,927
Total Expenses	5,857,817	5,014,054

Total Net Income	934,467	871,735