

LEADERSHIP

board of directors

Alan F. Larson
Chairman

Joseph P. Guastella
Vice Chairman

Virginia A. Kominiak
Secretary

Louis A. Eifert
Treasurer

Barbara W. Edwards
Director

Rod L. Holden
Director

Michelle A. Dunn
Director

Theola V. Carter
Associate Director

Rebekka Gallardo
Associate Director

senior management

Jon L. Lowrey
President/CEO

Mary P. Rescorla
Chief Operating Officer

Sue C. Steinhofner
Vice President Lending

ASSOCIATE DIRECTORS

Many credit unions have difficulty finding qualified volunteers to work on behalf of their organization. But when DCCU put out a call for 3 newly created volunteer Associate Director positions, the response of ten interested members was uplifting and another manifestation of what a truly great organization we have. Associate Directors attend board meetings, participate in training, provide insights into credit union decisions through their attendance at planning sessions, and have the opportunity to learn about and guide our credit union.

Theola Carter, Rebekka Gallardo and Michelle Dunn were invited to join the DCCU board. Michelle has recently been appointed to fill a vacated Director position. Congratulations to all three for helping to lead DCCU into a bright future.



www.dccu.us

608 256-5665
800 593-3228

2160 Rimrock Road
Madison, WI 53713

709 Struck Street
Madison, WI 53711

2151 Royal Avenue
Monona, WI 53713

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

Mailing address

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

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

Everyone living or working in Dane
County, WI can join!



2007 ANNUAL REPORT

\$100 Million
Celebration



STAFF

Christine Anderson	Angela Mayfield
Marshall Arehart	Jason Mayfield
Chantelle Aulik	Catherine McCormick
Amanda Barbian	Joe Molke
Jill Beecher	Patrick Murphy
Bridget Brei	Justin Nolen
Nancy Casas	Corinne Otting
Ann Castillo	Josh Pavek
Jen Chavez	Bonnie Rosenmeier
Lori Corbari	Shay Santos
Brent Davies	Jacque Smith
Jessie Diaz	Jennifer Speilman
Lora Denniston	Nikki Storm
Angela Freeman	Sherri Tetzlaff
Alyssa Garrison	Karen Thompson
Alicia Haynes	Greivin Torrentes
Vanessa Hernandez	Fanya Valencia
Karen Homesly	Coral Welch
Josh Kirk	Jenny Wepking
Deb Koch	Kirsten Wisner
Jack Koch	Carla Wolf
Katie Kruger	Nancy Wynne
Angela Mann	Betsy Young
Pam Marshall	

FUTURE VISION OF DCCU

"Your future is our vision. Down the road, we want members to look back and say "I'm glad the credit union encouraged me to save." We want to make sure you have the right guidance to prepare for the future while also having the tools for managing today's financial demands. DCCU's goal is to be your trusted counselor and engage you in discussing what matters most to you." -- Jon Lowrey, DCCU President/CEO



Jon L. Lowrey
President/CEO

REFERRAL REWARDS

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! The \$25 Referral Rewards program recognizes members who help spread the word about DCCU's helpful financial services. Does your son need to buy a car or your sister want to move into a bigger house? Maybe you'd like to see your best friend start saving for retirement. **Your friends and family**

deserve a DCCU smile just like the ones you've experienced over the years. When you bring in a new member that opens a qualified DCCU account you'll both get a \$25 Referral Reward!*

To get started

1. cut out the card below
2. fill in your name on the "sent by" line
3. give it to a friend or family member who could benefit from DCCU's many financial services

Financial
Solutions
to make
you smile!

www.dccu.us

Everyone living or working in Dane County can join!

Open a new account at Dane County Credit Union
and get a \$25 Referral Reward!*

Sent by _____

608 256-5665 • 800 593-3228

- 2160 Rimrock Rd - next to Alliant Energy Center
- 709 Struck St - next to West Post Office
- 2151 Royal Ave - inside Wal-Mart Supercenter



www.dccu.us

*To receive \$25 payout, new account relationship must include one of the following: checking with net check direct deposit; loan or Home Equity Line of Credit of \$5,000 or more; certificate \$5,000 or more. Accounts for children under 18 years old must include Deposit Plus Certificate with minimum \$250 deposit and minimum of \$25 monthly automatic deposit. Limit one \$25 reward for each new member. Payouts will occur after all qualifications are met. Referring member receives compensation. Existing primary or joint owners do not qualify for referral bonus when opening another account in their name. Only the referring party is eligible to receive a bonus for referring a new minor's account, not the minor. This credit union is federally insured by the National Credit Union Administration. Equal Housing Lender.

GROWTH



Sue C. Steinhof
Vice President Lending

	DCCU Assets	Number of Members
2007	\$98.3 M	10215
2006	\$90.2 M	9700
2005	\$84.6 M	9139
2004	\$81.0 M	8830
2003	\$74.2 M	8253

DCCU opened a new branch in 2007 to provide members with even more convenient account access. The new branch offers the entire range of DCCU services including loans! The Royal Avenue branch is inside Monona's Wal-Mart Supercenter.

Royal Avenue Branch has
Extended Business Hours!

Monday - Friday
9 am - 7 pm
Saturday & Sunday
9 am - 2 pm

Open 7 Days a Week!

\$100 Million

Asset growth allows us to provide additional products and services to our members as well



Mary P. Rescorla
Chief Operating Officer

as an increased pool of deposits to lend back to our community. By reaching the \$100 million in assets milestone, we realize that the continued success of the credit union is built by the trust that our members place in us to provide for their financial needs.

ASSETS	12/31/2007	12/31/2006
Loans	77,972,899	82,596,976
Less Allowance for Loan Loss	(389,955)	(361,526)
Loans, Net	77,582,945	82,235,450
Loan Interest Receivable	278,284	273,456
Cash	2,373,425	1,227,733
Investments	19,258,748	2,685,557
Prepaid Expenses	158,442	198,491
Fixed Assets, Net	3,856,166	3,513,090
Other Assets/ Receivables	(5,199,300)*	19,308
Total Assets	98,308,709	90,153,085

FINANCIALS

LIABILITIES, MEMBER DEPOSITS & RESERVES

Accounts Payable	3,091,435	87,379
Accrued Expenses	170,963	186,697
Dividends Payable	7,641	5,460
Other Liabilities	22,192	26,771
Total Liabilities	3,292,231	306,307

Total Member Deposits 85,382,128 81,132,848

Regular Reserves	1,970,460	1,970,460
Undivided Earnings	7,663,891	6,743,470
Total Reserves	9,634,351	8,713,930

Total Liabilities, Member Deposits & Reserves 98,308,709 90,153,085

INCOME

Interest on Loans	5,929,041	5,451,799
Interest on Investments	611,770	238,810
Other Income	1,378,998	1,101,675
Total Income	7,919,810	6,792,284

EXPENSES

Cost of Funds	2,586,478	2,085,051
Operating Expenses	4,412,911	3,772,766
Total Expenses	6,999,389	5,857,817

Total Net Income 920,421 934,467

*MasterCard Portfolio Sale