

<b>ASSETS</b>	<b>12/31/2009</b>	<b>12/31/2008</b>
Loans	82,969,688	85,285,520
Less Allowance for Loan Loss	(656,639)	(430,364)
Loans, Net	82,313,049	84,855,156
Loan Interest Receivable	285,774	289,452
Cash	5,780,967	4,407,108
Investments	9,657,862	16,495,769
Prepaid Expenses	547,080	408,609
Fixed Assets, Net	3,428,171	3,698,506
Other Assets/ Receivables	176,356	(5,504,177)*
<b>Total Assets</b>	<b>102,189,259</b>	<b>104,650,423</b>

\*MasterCard Portfolio Sale

## FINANCIALS

### LIABILITIES, MEMBER DEPOSITS & RESERVES

Accounts Payable	3,044,140	7,770,598
Accrued Expenses	144,277	259,660
Dividends Payable	0	5,585
Other Liabilities	138,267	16,223
<b>Total Liabilities</b>	<b>3,326,685</b>	<b>8,052,066</b>

**Total Member Deposits 88,617,752 86,588,870**

Regular Reserves	1,970,460	1,970,460
Undivided Earnings	8,274,363	8,039,027
<b>Total Reserves</b>	<b>10,009,487</b>	<b>10,009,487</b>

**Total Liabilities, Member Deposits & Reserves 102,189,259 104,650,423**

### INCOME

Interest on Loans	5,329,958	5,452,590
Interest on Investments	342,575	826,619
Other Income	1,600,186	1,463,043
Non Operating Income	878,475	47,282
<b>Total Income</b>	<b>8,151,194</b>	<b>7,789,534</b>

### EXPENSES

Cost of Funds	1,565,224	2,422,020
Operating Expenses	6,350,635	4,992,377
<b>Total Expenses</b>	<b>7,915,859</b>	<b>7,414,397</b>

**Total Net Income 235,335 375,137**

	2009	2008	2007	2006	2005
DCCU Assets	\$102.2 Million	\$104.7 Million	\$98.3 Million	\$90.2 Million	\$84.6 Million
# of Members	11,344	10,786	10,215	9,700	9,139



[www.dccu.us](http://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)

1901 Fish Hatchery Road - COMING SOON  
Madison, WI 53713  
(Serving employees of Capital Newspapers)

### Mailing address

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

### Alliance ATM Network

[www.atmallianceone.org](http://www.atmallianceone.org)

### Credit Union Shared Branches

[www.creditunion.net](http://www.creditunion.net)

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



**DANE COUNTY**  
CREDIT UNION

**2009 ANNUAL REPORT**  
Dane County Credit Union

## LEADERSHIP

### Board of Directors

Alan F. Larson (30)  
Chairman

Joseph P. Guastella (9)  
Vice Chairman

Virginia A. Kominiak (36)  
Secretary

Louis A. Eifert (17)  
Treasurer

Barbara W. Edwards (29)  
Director

Rod L. Holden (3)  
Director

Michelle A. Dunn (2)  
Director

Theola V. Carter (2)  
Associate Director

Josh J. Wolf (2010)  
Associate Director

Ed Meier (2010)  
Associate Director

### Senior Management

Jon L. Lowrey (13)  
President/CEO

Mary P. Rescorla (21)  
Chief Operating Officer

Sue C. Steinhofner (31)  
Vice President Lending

(#) indicates number of years on the board or employed at DCCU as of 12/31/2009

DCCU's annual Community Shred Day/Food Drive



Dane County Sheriff's Motorcycle Unit



## COMMUNITY

Through direct financial support or other contributions to worthwhile local organizations, and by participating in public service activities, Dane County Credit Union strives to be an active partner in our community. We recognize that practicing good corporate citizenship supports the credit union philosophy of People Helping People; furthermore, it will help raise the overall level of social and economic well being of those in our community, help to strengthen ties within the community, and better position us to reach out and serve – as only credit unions can – those people in greatest need of affordable financial services.

Our Community Involvement Policy sets corporate guidelines for any type of community involvement that is supported by Dane County Credit Union. It also includes an employee program which encourages staff to volunteer in our community. Some of the events/organizations we support:

United Way of Dane County  
Community Shares of Wisconsin  
United Way Days of Caring  
Rotary  
March of Dimes  
Business Volunteer Network  
Boys and Girls Club  
Dane County Sheriff's K-9 Unit  
Dog Park Clean-up  
United Way Youth Centers  
Town of Madison Fire Department  
Community Action Coalition  
Community Living Connections  
United Way Teen Gift Drive  
Urban League of Greater Madison  
Madison Public Library, South Madison Branch  
Volunteer Income Tax Assistance (VITA)  
Schools of Hope  
Second Harvest Food Bank

When Santa visits, everyone is welcome!



## STAFF

Christine Anderson (2)  
Marshall Arehart (4)  
Diana Armstrong (1)  
Chantelle Aulik (13)  
Carlos Avila, Jr. (2010)  
Amanda Barbian (4)  
Jill Beecher (17)  
Amanda Blake (1)  
Bridget Brei (2)  
Ann Castillo (28)  
Carrie Carnes (2010)  
Gabi Carrillo (2010)  
Jen Chavez (10)  
Jessie Coppernoll (4)  
Lori Corbari (4)  
Brent Davies (1)  
Lora Denniston (6)  
Sarah Dittberner (2009)  
Angela Freeman (7)  
Aleta Halvorson (1)  
Vanessa Hernandez (3)  
Josh Kirk (2)  
Deb Koch (8)  
Jack Koch (20)  
Katie Kruger (9)  
Angela Mann (2)  
Pam Marshall (4)

Angela Mayfield (15)  
Catherine McCormick (9)  
Joe Molke (10)  
Justin Nolen (3)  
Pete Olivas (2009)  
Corinne Otting (6)  
Jenny Padgett (6)  
Josh Pavek (7)  
Coree Rogers (1)  
Bonnie Rosenmeier (17)  
Shay Santos (19)  
Caitlin Schultz (2010)  
Jennifer Speilman (2)  
Nikki Storm (3)  
Sherri Tetzlaff (18)  
Karen Thompson (3)  
Peter Trapino (1)  
Fanya Valencia (3)  
Julie Vongrassamy (2009)  
Coral Welch (3)  
Carla Wolf (28)  
Nancy Wynne (8)  
Betsy Young (1)

(#) indicates number of years employed at DCCU as of 12/31/2009



Staff delivering Meals on Wheels