ASSETS	12/31/2010	12/31/2009
Loans	80,673,321	82,969,688
Less Allowance for Loan Loss	(609,068)	(656,639)
Loans, Net	80,064,253	82,313,049
Loan Interest Receivable	258,458	285,774
Cash	6,349,164	5,780,967
Investments	24,390,090	9,657,862
Prepaid Expenses	414,156	547,080
Fixed Assets, Net	3,234,083	3,428,171
Other Assets/ Receivables	(17,565)	176,356
Total Assets	**114,692,638**	**102,189,259**

FINANCIALS

LIABILITIES, MEMBER DEPOSITS & RESERVES		
Accounts Payable	1,011,854	3,044,140
Accrued Expenses	92,466	144,277
Dividends Payable	0	0
Other Liabilities	(348,303)	138,267
Total Liabilities	**756,017**	**3,326,685**
Total Member Deposits	**102,287,342**	**88,617,752**
Regular Reserves	1,970,460	1,970,460
Undivided Earnings	9,678,819	8,274,363
Total Reserves	**11,649,279**	**10,244,822**
Total Liabilities, Member Deposits & Reserves	**114,692,638**	**102,189,259**

INCOME		
Interest on Loans	5,127,621	5,329,958
Interest on Investments	387,059	342,575
Other Income	1,766,333	1,600,186
Non Operating Income	9,972	878,475
Total Income	**7,290,985**	**8,151,194**
EXPENSES		
Cost of Funds	1,283,632	1,565,224
Operating Expenses	5,576,453	6,350,635
Total Expenses	**6,860,085**	**7,915,859**
Total Net Income	**430,901**	**235,335**

	2010	2009	2008	2007	2006
DCCU Assets	$114.7 Million	$102.2 Million	$104.7 Million	$98.3 Million	$90.2 Million
# of Members	13,260	11,344	10,786	10,215	9,700

DANE COUNTY CREDIT UNION

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
Madison, WI 53713
(Serving employees of Capital Newspapers)

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

Free ATMs across USA
www.atmallianceone.org

Worldwide DCCU account access
Credit Union Shared Branches
www.creditunion.net

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

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

EQUAL HOUSING LENDER

DANE COUNTY CREDIT UNION

2010 ANNUAL REPORT

Dane County Credit Union

LEADERSHIP

Board of Directors

Officers

Alan F. Larson (31)
Chairman

Joseph P. Guastella (14)
Vice Chairman

Louis A. Eifert (18)
Treasurer

Virginia A. Kominiak (37)
Secretary

Associate Directors

Theola V. Carter (3)
Associate Director

Ed J. Meier (2010)
Associate Director

Josh J. Wolf (2010)
Associate Director

Directors

Michelle A. Dunn (3)
Director

Barbara W. Edwards (30)
Director

Rod L. Holden (4)
Director

Ryan P. Liljestrand (8)
Director

Richard A. Rygh (26)
Director

Senior Management

Jon L. Lowrey (14)
President/CEO

Mary P. Rescorla (22)
Chief Operating Officer

Sue C. Steinhofer (31)
Vice President Lending

Terri L. Hinkel (12)
Vice President Branch Operations

Bonnie J. Rosenmeier (18)
Vice President Marketing

Shay K. Santos (20)
Vice President Technology

(#) indicates number of years on the board or employed at DCCU as of 12/31/2010

MERGER

In 2010 Madison News Credit Union (MNCU) chose to merge with Dane County Credit Union (DCCU) because of shared member service philosophies and expanded products and services as well as additional locations.

As a result of this merger DCCU grew by 895 members and $7.7 million in assets. The existing MNCU branch inside of the Capital Newspapers building was retained to serve members at that facility. The 3 MNCU employees joined the DCCU staff.

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.

In 2010 Dane County Credit Union made an impact on a variety of important local organizations.

For 2011 Dane County Credit Union has formed a partnership with The Road Home, a local non-profit organization working to end homelessness for families with children.

STAFF

Christine Anderson (3)
Marshall Arehart (5)
Diana Armstrong (2)
Chantelle Aulik (14)
Nic Austin (2010)
Carlos Avila, Jr. (2010)
Jill Beecher (18)
Amanda Blake (2)
Bridget Brei (3)
Ann Castillo (29)
Carrie Carnes (2010)
Jen Chavez (11)
Jessie Coppernoll (5)
Lori Corbari (5)
Brent Davies (2)
Lora Denniston (7)
Amanda Ferwerda (2010)
Angela Freeman (8)
Aleta Halvorson (2)
Alicia Haynes (4)
Vanessa Hernandez (4)
Kristine Hrubes (6)
Christina Johnson (2010)
Josh Kirk (3)
Deb Koch (9)
Jack Koch (21)
Katie Kruger (10)
Angela Mann (3)
Pam Marshall (5)
Angela Mayfield (16)
Brandi McKnight (2010)
Joe Molke (11)
Justin Nolen (4)
Corinne Otting (7)
Jenny Padgett (7)
Josh Pavek (8)
Jordan Reeves (2011)
Caitlin Schultz (2010)
Julie Sinz (10)
Corry Spink (2011)
Nikki Storm (4)
Sherri Tetzlaff (19)
Karen Thompson (4)
Peter Trapino (2)
Fanya Valencia (4)
Julie Vongrassamy (1)
Coral Welch (4)
Carla Wolf (29)
Nancy Wynne (9)

(#) indicates number of years employed at DCCU as of 12/31/2010