| ASSETS                       | 12/31/2013  | 12/31/2012  |
|------------------------------|-------------|-------------|
| Loans                        | 96,187,233  | 89,609,226  |
| Less Allowance for Loan Loss | (872,897)   | (767,873)   |
| Loans, Net                   | 95,314,336  | 88,841,353  |
| Loan Interest Receivable     | 261,776     | 241,843     |
| Cash                         | 4,988,580   | 2,993,706   |
| Investments                  | 29,331,196  | 28,659,647  |
| Prepaid Expenses             | 607,698     | 465,452     |
| Fixed Assets, Net            | 3,517,795   | 3,846,017   |
| Other Assets/ Receivables    | 1,211,645   | 1,020,908   |
| Total Assets                 | 135,232,824 | 126,068,295 |

# Financials

# LIABILITIES, MEMBER DEPOSITS & RESERVES

| Accounts Payable  | 1,667,114 | 2,762,492 |
|-------------------|-----------|-----------|
| Accrued Expenses  | -         | -         |
| Dividends Payable | -         | -         |
| Notes Payable     | 4,229,178 | -         |
| Other Liabilities | (417,458) | (769,449) |
| Total Liabilities | 5,478,834 | 1,993,043 |

#### Total Member Deposits 117,168,783 111,840,815

| Total Reserves         | 12.585.208 | 12.234.437 |
|------------------------|------------|------------|
| Net Income             | 529,414    | 69,335     |
| Unrealized Gain (Loss) | (143,006)  | 35,637     |
| Undivided Earnings     | 8,885,353  | 8,816,018  |
| Special Reserves       | 1,342,987  | 1,342,987  |
| Regular Reserves       | 1,970,460  | 1,970,460  |
|                        |            |            |

### **Total Liabilities, Member**

| 135,232,824 | 126,068,295 |
|-------------|-------------|
|             | 135,232,824 |

#### **INCOME**

| Total Income            | 7,016,030 | 6,777,424 |
|-------------------------|-----------|-----------|
| Non Operating Income    | 40,794    | 15,508    |
| Other Income            | 1,948,104 | 1,646,513 |
| Interest on Investments | 574,861   | 566,873   |
| Interest on Loans       | 4,452,271 | 4,548,530 |
|                         |           |           |

#### **EXPENSES**

| -,,-      |
|-----------|
| 6,096,610 |
| 611,479   |
|           |

#### Total Net Income 529,414 69,335

|         | 2013               | 2012   | 2011               | 2010   | 2009               |
|---------|--------------------|--------|--------------------|--------|--------------------|
|         | \$135.2<br>Million |        | \$120.3<br>Million |        | \$102.2<br>Million |
| Members | 14,516             | 14,184 | 13,777             | 13,260 | 11,344             |



## www.dccu.us

608 256-5665 • 800 593-3228

2160 Rimrock Road • Madison, WI 53713
709 Struck Street • Madison, WI 53711
3394 E. Washington Avenue • Madison, WI 53704
2500 Overlook Terrace • Madison, WI 53705
(Inside VA Hospital)

2930 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 **atmallianceone.org** 

Worldwide DCCU account access CO-OP Shared Branches **co-opsharedbranch.org** 

Everyone living or working in Dane, Columbia, Dodge, Jefferson, Rock, Green, Iowa, and Sauk Counties in Wisconsin, is welcome to join.

| 2160 Rimrock Road  | Fax 284-4700                                |
|--|---|
| (near Alliant Energy Center) <b>709 Struck Street</b>                            | Fax 274-3302                                |
| (near west side Post Office) <b>3394 E. Washington Avenue</b> (at Wright Street) | Fax 237-2600                                |
| Lobby Hours<br>Mon-Fri 9 - 5, Sat 9 - noon                                       | DANE COUNTY<br>CREDIT UNION                 |
| <u>Drive-up Hours</u><br>Mon-Thur 7:30 - 5:30<br>Fri 7:30 - 6<br>Sat 7:30 - noon | 608 256-5665<br>800 593-3228<br>www.dccu.us |





### What do our people love about DCCU?

"I reimburse my dad monthly for a portion of the family cell phone bill. Now with Popmoney, I don't have to wonder when the checks will clear and it saves him time, too!" -- Brent D.

"I never have stamps when I need them, so using DCCU's eBills is a very convenient way to get my bills paid on time." -- Katie K.

"I love how DCCU was able to get me approved for a low rate home equity line of credit so I could get my condo professionally repainted!" -- Josh K.

"I received my first (time) mortgage here and was really impressed with how my business was handled. From start to finish, Sue was there with me. The entire experience really opened my eyes to how well DCCU treats the members." -- Shay S.

"Mobile banking helps me a ton! I can do a mobile deposit at night from my couch or on the go. This saves me time and an extra stop so I can be at home with my husband and dog!" -- Lora K.

"I wouldn't survive without the Alerts through mobile banking. They are a lifesaver! It's so easy to look at the email or text and know what's going on with my account without having to do anything myself." -- Amanda F.

"Having a holiday savings is a nice surprise in November. The money is available for holiday shopping, a getaway weekend, or maybe Uncle Sam (taxes)." -- Nicole K.

"The Hub saves me so much time! I'm able to track, in real time, all my financial accounts, here and at other financial institutions. And I only have to remember one username and password to access all my accounts." -- Josh P.

"Online banking gives me the ability to transfer money to my kids' accounts on a moment's notice, saving me time and giving them peace of mind." -- Carla W.

"I love how eBanking shows pictures of checks I wrote out after they are cashed. Sometimes I write a lot of checks and forget what they were for. My other banks never had that service."
-- Eric E.

"I bought a new car and utilized the CUDL system while at the

dealership so I could get my loan directly through DCCU. What a time saver!"
-- Bridget B.

## Management

Jon L. Lowrey President/CEO

Shay K. Santos Chief Financial Officer

Bonnie J. Rosenmeier VP Marketing/Member Service