



*58,000 Members Strong.
Come grow with us!*



Your life. Our commitment.

This credit union federally insured by NCUA.

CCU CHAIRPERSONS

☀ Jack Liukku (1930-1947)
Russ Alford (1948-1957)
Ellen (Sandvick) Nantz (1958-1965)
Helen Dragunas (1966-1974)
Ernest W. Wooldridge (1975-1976)

☀ George Harro (1977-1979)
Raymond W. DeWeerth (1979-2002)
James A. Mahnich, Sr. (2002-2008)
John R. Janezic (2008-Present)

PRESIDENTS



Leo Saari
(1930-1956)



Anthony Pierce
(1956-1970)



Anton Kerzic, Jr.
(1970-1978)



William Reidel
(1979-2004)



Sean Rathjen
(2004-Present)

HISTORIC TIMELINE

1910 ☀ 1949

This year marks the organization of the Cooperative Trading Company of Waukegan, Consumers Cooperative Credit Union's sponsor, 1910.

Consumers Cooperative Credit Union was chartered May 1, 1930.

The Credit Union moved into its first office at 709 McAlister Avenue, Waukegan, 1946.

1950 ☀ 1989

The Grand Opening of the new Credit Union office at 2420 West Washington took place on September 18, 1962.

The Grand Opening of the new credit union building at 2750 Washington Street in Waukegan took place on July 20, 1975.

The new Mundelein branch opened for business on August 31, 1987.

1990 ☀ 2009

The Ribbon Cutting Ceremony for the new Round Lake Beach branch took place on April 8, 1998.

The new Gurnee branch opened its doors to Members in 2001.

Added a 5th branch in North Waukegan in May 2002.

CCU opens full-service Contact Center in 2005.

CCU and North Shore Gas Credit Union join hands in 2006.

CCU introduces new logo and brand image in 2006.

Newly remodeled offices: Gurnee (2006); Washington St. in Waukegan (2007); Mundelein (2008).

2010 ☀ 2012

Opened 6th office in Volo, Illinois in 2010.

New Online Banking and Bill Pay solutions for both Retail and Commercial Accounts in 2011.

Added FHA Mortgage Loans in 2011.

Added eNotices in 2011 and eStatements for VISA Credit Cards in 2012.

Disbursed \$103+ Million in First Mortgages and \$200+ Million in total Loans in 2012.

Issued \$12,489,283 in Member Business Loans.

Conducted \$1.99 **Billion** in ACH Transactions.



March 13, 2013

KeyLime Cove

1700 Nations Drive • Gurnee, Illinois

Welcome & Introduction of Guests

Mr. John R. Janezic, Chairman of the Board

Dinner



Call to Order

Determination of Quorum

Report of the Registration Committee

Reading and Approval of Agenda

Approval of Minutes of 82nd Annual Meeting

Report to the Members Pages 4-5

Reports of the Supervisory and Loan Review Committees Page 7

Year-End Comparisons Page 8

Liabilities and Shareholder's Equity Page 8

Operating Record..... Page 9

Report of the Nominating Committee

Election of Directors

Unfinished Business

New Business

A.

B.

C.

Adjournment

58,000 Members Strong – And Growing!

The credit union movement was founded on the principle of people helping people. Consumers Credit Union (CCU) lived up to that challenge in 2012, and in doing so, reached new heights in our commitment to Members. Highlights from our year of progress, including record loan volume, improvement in our delivery channels and significant growth in earnings and capital, are listed below.

2012 Highlights

Perhaps our most significant achievement from 2012 was disbursing more than \$200 Million dollars in loans to our Members, an all-time CCU record. That figure represented 34% of our total assets, with more than half of that amount in mortgage loans.

This accomplishment means we were able to positively impact the lives of thousands of Members by meeting their borrowing needs, and includes every category of loans. From car loans to recreational vehicles, credit cards to personal loans, residential real estate loans to business (commercial) loans, we did our best to meet each Member at the exact level of their needs.

Since the onset of the Great Recession in 2008, the area of our economy that took the biggest “hit” was the real estate market. As a local credit union, we believe it is our responsibility to help fuel the recovery in real estate. Towards that end, we disbursed more than \$103 Million in first real estate loans – the second time in four years that we’ve reached that height.

Here are a few key statistics about CCU’s first mortgage loans from last year . . .

- 21% of mortgage loans were for the purchase market, an increase of 72% from 2011
- Many of the purchase loans helped Members become first-time buyers
- Another 20% of disbursed first mortgage loans were for Members who qualified for refinancing under the government’s HARP 2.0 program
- Many such borrowers were able to take advantage of current low mortgage rates, even though their previous mortgage loan may have been “under water”

Significantly, the credit union was able to make these loans without adding increased risk to our balance sheet. All HARP 2.0 loans and nearly all of the other first mortgage loans were sold to Fannie Mae, with CCU retaining the servicing rights. This approach offers Members the best of all worlds. Because we service the loans, Members make their payments to CCU. That means when they have questions about their loan, we have answers.

Business owners with borrowing needs found an ally at Consumers Credit Union, too. While most other local lenders have been reluctant to lend (especially to small and mid-size companies), CCU opened our arms to these Members. As a result, the credit union ended 2012 with record volume (\$12.4 million) in Commercial Loans while again managing our risk.

Automobiles (both new and used), recreational vehicles, boats and personal watercraft represented our second largest loan category in 2012. The credit union issued 4,455 loans in this category for a total of \$68,038,837.

Thanks to our record year for loans, Consumers Credit Union enjoyed record earnings, too, resulting in increased capital and improved net worth. These are more than just numbers: these factors indicate the credit union is healthy, vibrant, strong and growing. Please see the charts below, illustrating the credit union’s financial trends for the past ten years.

Our highlights from 2012 reach far beyond the numbers, of course. In today’s ever-changing world, more and more Members require immediate access to account information, along with the ability to manage their money, apply for loans and interact with the credit union without coming into the office.

CCU met these changing requirements in a number of ways. We issued millions of dollars in loans to Members who applied Online and received their funds without having to come to an office, thanks to web-based applications and digital signatures.

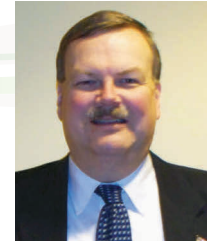
Additionally, 31% of new Members joined the credit union without ever coming into the office last year. We added to the number and types of documents now available to Members electronically. In short, we made it easier than ever before for Members to conduct business with the credit union.

Your credit union also found time to make a difference in the community in 2012. We marched in parades, hosted seminars and workshops and worked with business and social agencies. We sponsored youth teams, donated to charities and worked hard to provide opportunities for the under-served and unbanked residents in the communities we serve.

We are proud that others also recognized our efforts. Last year, CCU was the business category recipient of the Village of Mundelein’s Diversity Award. We also earned the Midwest Urban Empowerment Award from Community Connections Magazine.

Indeed, 2012 was a very successful year for Consumers Credit Union. However, we are not done yet: just look at what we have planned for the coming year!

Report to the Members submitted by:

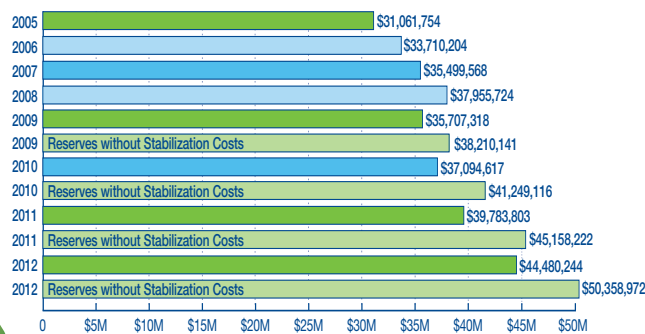


John R. Janezic
Chairman of the Board

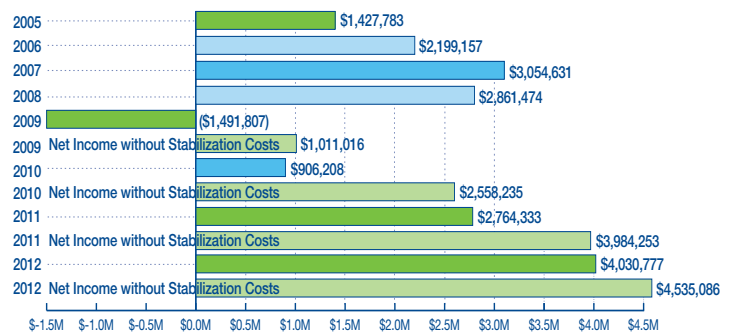


Sean M. Rathjen
President

RESERVES



NET INCOME IN DOLLARS



2013 and beyond

What a difference a few days can make. In December, all eyes were on Washington D.C. to see how the nation's leaders would deal with the so-called "fiscal cliff." As if economic uncertainty weren't enough, several cultures predicted the end of the world. Great news! The world did not come to an end . . . and for the moment, the fiscal cliff has been pushed down the road – an interesting approach to managing the economy.

That's not, of course, how your credit union does business; nor is it how we view the coming year. Rather, our approach is to build on the strong foundation of the past 83 years while leveraging the successes of last year to make 2013 our best ever. With that in mind, here is a glimpse of our future.

First and foremost, CCU will continue to make it easier for Members to conduct business through the remote channels. As mentioned above, more and more Members want to manage their accounts and apply for loans, mortgages and other new products when it's convenient for them – and that often means from home rather than at a branch office; in the evening (or overnight) rather than during traditional business hours.

We have some exciting solutions in store to improve our current remote channel capabilities. The anchor of these plans is a new phone system that will make it much easier for Members to reach the credit union. The enhanced functionality includes better call routing so you can find the person or department you need more quickly. Intelligent routing will also result in reduced wait-times for Members by providing more efficient call-overflow management.

Another benefit: staff routinely working from multiple locations can be reached at the same phone number, no matter which office they happen to be in that day. This will make it much easier for you to connect with the exact person you need much more quickly.

Once the new phone system is in place, the next step is to provide off-hours lending. This means you will be able to do more than just apply for a loan late at night or in the early hours of the morning: for many Members, we'll be able to review, decision and even fund your applications 24/7.

One of our newest technologies is CCU's remote deposit capture solution that allows Members to make deposits from home or on the go. This solution will be expanded in 2013 to include mobile deposit, as well.

Much of the progress noted above is the direct result of input from our Members. Because we are a credit union, your opinions and feedback are always welcome and very important to us. With that in mind, CCU is excited to announce our 2013 Member survey.

Our new survey is an opportunity for Members to help us plan even better for the future. The survey allows you to tell us how you feel about your service experience – right down to the individual branch level. The survey will also help us identify how our products and services compare to our competitors. We'll learn more about how and why you choose each product – and we'll take that information to make our products even better for you.

Our methodology has changed for this year's survey, as well. Members will now have the option of replying Online, by eMail or by regular mail – a change we made to help us hear from Members who use the credit union in a variety of different ways.

The bottom line: we are a credit union, not a bank . . . and your voice matters. If you receive a request to participate in the survey, please take a few minutes to provide your feedback. We promise to use this information to make CCU an even better credit union in the future.

For Members of Consumers Credit Union, your life IS our commitment. Thanks to you, we are now 58,000 Members strong. Come grow with us.

And as always . . . thank you for being a Member!


Chairman of the Board


President

Branch Managers



Back row, from left to right: Jim Eisert, Mundelein; Melissa Rostkowski, Volo; Katherine McCabe, Contact Center; Brian Romac, Round Lake Beach.

Front row, from left to right: Martha Arias, Waukegan; Amy Lopez, Gurnee; Sue Jensen, North Waukegan.

Technology Managers



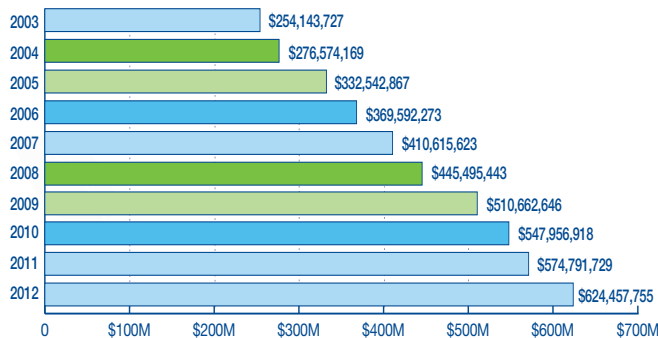
From left to right: Mike Mikkelsen, VP of Technology; Larry Paull, IS Director; Chris Visocnik, IT Manager; Paul Valenta, IS Manager.

Product Managers

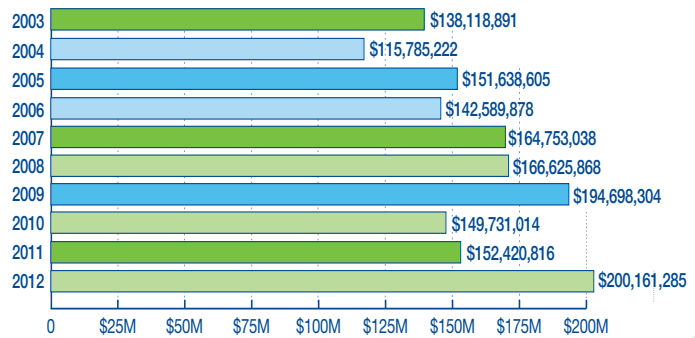


From left to right: Mike Cubelic, Director of Underwriting; Robin Korom, VP of Commercial Lending; Bonny Thomas, VISA Manager; Gil Chavez, Director of Mortgage Lending

SERVICED LOAN HISTORY



LOANS DISBURSED



BOARD OF DIRECTORS

DIRECTORS FOR 2012:

John R. Janezic, Chairman
Ann Campanella, Vice-Chairperson
Denise Charts, Secretary
Alice Clements, Treasurer
Troy Louis
Nick Olivares
Joseph M. Rajcevich
Kenneth Robinson
Dr. John R. Schwab
Frank C. Soyka
Martha Williams
Yale Wolk

COMMITTEE MEMBERS:

Jerry P. Larson
Horacio Lopez
Spiridoula (Litza) Mavrothalasitis
Larry May
Daniel O'Keefe

BOARD CANDIDATES AS APPROVED BY THE NOMINATING COMMITTEE:

Ann Campanella (I), Gurnee, IL
Troy Louis (I), Lake Villa, IL
Joseph M. Rajcevich (I), Waukegan, IL
Michael Raysakis, Grayslake, IL
Shawn Rouse, Lake Villa, IL
Kimberly Sampey, Chicago, IL
Matthew St. Cyr, Zion, IL
Frank C. Soyka (I), Green Oaks, IL

NOMINATING COMMITTEE:

Kenneth Robinson, Chairman
Martha Williams
Yale Wolk

(I) = Incumbent

CONSUMERS CREDIT UNION MANAGEMENT

Sean M. Rathjen, *President*
Teresa O'Brien, *VP Project Management*
Daniel J.T. Mathews, *VP Lending*
Michael Mikkelson, *VP Information Technology*
John Pawlowski, *VP Finance & Investments*
Roberta Korom, *VP Commercial Lending*
John H. Coxon, *VP Sales & Marketing*
Karen J. Evans, *Human Resources Manager*
Sharon Jordan, *Accounting Manager*
Larry Paull, *Information Systems Director*
Paul Valenta, *Information Systems Manager*
Christopher Visocnik, *Information Technology Manager*
Gilbert Chavez, *Director of Mortgage Lending*
Bonny Thomas, *VISA Manager*
Roseanne Welsand, *Adjustment Manager*
Michael Cubelic, *Director of Underwriting*

Timothy Dollmeyer, *Project Manager*
Katherine McCabe, *Contact Center Manager*
Judy Alstrom, *Contact Center Assistant Manager*
Amy Lopez, *Gurnee Branch Manager*
Anissa Ivy, *Gurnee Counter Service Manager*
James Eisert, *Mundelein Branch Manager*
Angeles Acevedo, *Mundelein Counter Service Manager*
Susan Jensen, *North Waukegan Branch Manager*
Carmen Alba, *North Waukegan Counter Service Manager*
Brian Romac, *Round Lake Beach Branch Manager*
Mary Jane Gariepy, *Round Lake Beach Counter Service Manager*
Melissa Rostkowski, *Volo Branch Manager*
Miguel Garcia, *Volo Counter Service Manager*
Martha Arias, *Waukegan Branch Manager*
Jennifer Wenckowski, *Waukegan Counter Service Manager*

*We promise to work with you to find personal solutions
to help you achieve your financial potential.*

REPORT OF THE SUPERVISORY COMMITTEE

The Supervisory Committee met monthly to monitor and review credit union operations.

Our external auditors, Wipfli Ullrich Bertelson LLP (WIPFLI), conducted the annual verification of share and loan accounts as of September 30, 2012, and the annual audit of our financial statements for the year ended September 30, 2012. It is WIPFLI's opinion that the financial statements present fairly, in all material respects, the financial position of Consumers Cooperative Credit Union at September 30, 2012, and the results of its operations and its cash flows for the year then ended are in conformity with Generally Accepted Accounting Principles in the United States. The results of this Audit were reviewed at the January 2013 Board of Directors meeting, with each Director receiving a copy of these reports.

WIPFLI also audited our 401(k) Plan and Trust and Defined Benefit Plans as of December 31, 2011. In the opinion for these audits, WIPFLI stated that the form and content of the information included in the 2011 financial statements and schedules, other than that derived from the information certified by the trustee (CUNA Mutual), have been audited in accordance with Generally Accepted Accounting Principles in the United States and, in their opinion, are in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

National Credit Union Administration (NCUA) and Illinois Department of Financial and Professional Regulation – Division of Financial Institutions Credit Union Section (DFI) completed an audit to determine the financial condition of the Credit Union, and our compliance with applicable Rules and Regulations as of June 30, 2012. The results of this Audit were reviewed at the October 2012 Board of Directors meeting, with each Director receiving a copy of these reports.

WIPFLI also conducted an Online Banking Risk Assessment in November 2012, in addition to quarterly Perimeter Vulnerability Assessments. All remediation items are in the process of being implemented.

During 2012, our Internal Auditor performed required annual audits, including cash audits, Automated Clearing House (ACH) procedures, Bank Secrecy Act audit, Shared Branching procedures, and Internal Control Policies. She assisted with compliance requirements due to state and federal regulation changes and provided compliance support as needed.

Joseph M. Rajceвич, Committee Chairperson

Jerry P. Larson, Committee Secretary

Denise Charts

Spiridoula (Litza) Mavrothalasitis

Kenneth Robinson

REPORT OF THE LOAN REVIEW COMMITTEE

	2012 NUMBER	2012 AMOUNT	2011 NUMBER	2011 AMOUNT
New Auto	814	\$ 18,118,936	613	\$ 13,914,751
Used Auto	3,188	45,473,519	2,830	39,157,538
Motorcycle	237	2,019,718	211	1,676,227
Boats, Campers, And Motorhomes	41	563,368	28	375,055
Personal Watercraft, Snowmobiles, ATVs	175	1,863,296	199	2,087,989
Other Secured	1,064	6,290,818	840	5,064,473
Savings (Includes Share And CD Secured)	198	1,176,157	248	1,262,179
Signature And Cosigner	809	1,478,420	662	1,313,342
Overdraft Loan*	3,781	671,294	3,695	679,402
NSGCU Read Cash	98	16,471	104	19,974
Home Equity Loans	7	293,000	14	398,679
Home Equity Lines Of Credit (HELOC)	3,776	6,493,094	3,930	6,881,148
First Mortgages	684	103,213,912	482	69,625,861
Commercial Loan	37	12,489,283	31	9,964,196
Total	14,909	\$ 200,161,285	13,887	\$ 152,420,816
Rewrites And Extensions	75	\$ 809,203	65	\$ 84,233
Indirect New Vehicles	311	6,984,603	138	2,930,771
Indirect Used Vehicles	832	9,672,189	863	9,471,956
Indirect Recreation Vehicles	300	2,728,409	309	2,676,142
Indirect Lending	1,442	19,385,202	1,310	15,079,869
Approval Rate	75%		75%	

Frank C. Soyka, Chairman

Horacio Lopez

Troy Louis

Larry May

YEAR-END COMPARISONS

	DEC. 31, 2012	DEC. 31, 2011	VARIANCE
ASSETS			
Current Assets			
Cash.....	\$ 5,051,916	\$ 4,470,494	\$ 581,422
Current Assets.....	<u>5,969,737</u>	<u>4,277,659</u>	<u>1,692,078</u>
Total Current Assets	11,021,653	8,748,153	2,273,499
LOANS			
Regular - Consumer Loans	109,317,955	98,245,190	11,072,765
Indirect Loans	28,752,023	21,635,025	7,116,998
Commercial Loans	33,904,014	26,766,474	7,137,541
Mortgage Loans	147,823,332	173,479,597	(25,656,265)
Visa Loans	<u>40,596,538</u>	<u>41,238,545</u>	<u>(642,007)</u>
Gross Loans	360,393,863	361,364,830	(970,968)
Less Allowance For Loan Loss	<u>(6,674,160)</u>	<u>(6,542,192)</u>	<u>(131,969)</u>
Total Loans	353,719,702	354,822,639	(1,102,936)
INVESTMENTS			
Due From's & Other Investments	39,922,345	34,819,457	5,102,887
U.S. Government - Agencies	149,552,813	111,272,742	38,280,071
Certificates Of Deposit.....	<u>248,000</u>	<u>34,783,000</u>	<u>(34,535,000)</u>
Total Investments	189,723,157	180,875,199	8,847,958
FIXED ASSETS			
Furniture And Equipment & Automobile (Net)	2,538,047	2,471,972	66,075
Buildings (Net) And Land.....	<u>11,071,476</u>	<u>11,462,779</u>	<u>(391,303)</u>
Total Fixed Assets	13,609,523	13,934,750	(325,228)
OTHER ASSETS			
	13,429,873	9,686,663	3,743,210
Total Assets	581,503,908	568,067,405	13,436,503

LIABILITIES AND SHAREHOLDER'S EQUITY

	DEC. 31, 2012	DEC. 31, 2011	VARIANCE
CURRENT LIABILITIES			
Borrowed Funds	\$ 0	\$ 0	\$ 0
Current Liabilities	<u>5,320,779</u>	<u>3,356,983</u>	<u>1,963,795</u>
TOTAL CURRENT LIABILITIES	5,320,779	3,356,983	1,963,795
SHAREHOLDERS EQUITY			
Shares.....	125,457,866	105,734,477	19,723,390
Commercial Deposits.....	4,679,354	3,796,007	883,347
Money Market Shares.....	97,768,055	91,675,251	6,092,804
Rewards, Free, Youth, & Power Pak Checking .	146,758,805	156,242,059	(9,483,254)
Total Certificates	<u>157,038,806</u>	<u>167,478,826</u>	<u>(10,440,020)</u>
TOTAL SHARES AND CERTIFICATES	531,702,886	524,926,619	6,776,266
RESERVES & EQUITY			
Regular Reserve.....	22,819,718	22,819,718	0
Undivided Earnings.....	23,215,264	19,184,487	4,030,777
Other Comprehensive Income.....	(2,986,271)	(3,089,165)	102,894
Allowance Gain (Loss) Investments.....	<u>1,431,532</u>	<u>868,763</u>	<u>562,770</u>
TOTAL RESERVES & NET INCOME	44,480,244	39,783,803	4,696,441
TOTAL LIABILITIES AND			
SHAREHOLDERS EQUITY	581,503,908	568,067,405	13,436,503
Number Of Members At End Of Year	56,957	55,558	1,399

OPERATING RECORD

	DEC. 31, 2012	DEC. 31, 2011	VARIANCE
INTEREST INCOME			
Interest On Loans	\$ 21,739,054	\$ 22,715,614	\$ (976,560)
Investment Income	2,240,152	2,219,591	20,561
TOTAL INTEREST INCOME.....	23,979,206	24,935,205	(955,999)
INTEREST EXPENSE			
Dividends	5,010,534	5,615,024	(604,490)
Borrowed Funds	1	0	1
Total Interest Expense	5,010,535	5,615,024	(604,489)
Net Interest Income.....	18,968,671	19,320,181	(351,510)
Provision For Loan Loss	4,920,705	6,637,718	(1,717,013)
NET INTEREST INCOME AFTER PROVISION....	14,047,966	12,682,463	1,365,503
OTHER INCOME			
Fee Income.....	12,984,565	10,756,335	2,228,230
Other Operating Income	1,711,929	1,221,190	90,739
TOTAL OTHER INCOME.....	14,696,494	11,977,525	2,718,969
OPERATING EXPENSES			
Salaries & Benefits.....	11,364,437	10,167,265	1,197,173
Office Occupancy	1,260,756	1,278,426	(17,670)
Office Operations.....	3,101,279	3,058,840	42,439
Professional Services	2,980,017	2,513,089	466,928
Meetings, Travel & Conf	138,036	106,265	31,771
Marketing	838,688	866,946	(28,258)
Loan Servicing Expense.....	2,848,999	2,421,551	427,448
Other Operating Expenses.....	813,288	720,416	92,872
TOTAL OPERATING EXPENSES.....	23,345,501	21,132,798	2,212,702
Gain (Loss) On Other Real Estate Owned	(883,757)	(521,049)	(362,708)
Gain (Loss) On Disposal Of Assets	19,883	978,112	(958,229)
NET INCOME BEFORE NCUSIF & CAPITAL SHARE W/O.....			
	\$ 4,535,086	\$ 3,984,253	\$ 550,833
Corporate CU Capital Share Write Off.....	0	0	0
NCUSIF Stabilization Exp.....	504,309	1,219,920	(715,611)
NET INCOME (LOSS)	4,030,777	2,764,333	1,266,444
DISTRIBUTION OF NET INCOME			
To Undivided Earnings.....	4,030,777	2,764,333	1,266,444
To Regular Reserve.....	0	0	0

NEW

VISA eStatements



AWARDS & RECOGNITION

Mundelein Diversity Award (February 2012)

Recognized as one of "7 Great Credit Unions" in the Kiplinger Letter (April 2012)

Midwest Urban Empowerment Award (May 2012)

Employees of the Year



Pictured from left to right, followed by their primary office location: Member Service Representative: Charmeka Smith, Round Lake Beach office; Lending - Sales: Gregory Tonsul, Waukegan office; Lending - Support: Dale O'Donnell, Gurnee office; Manager: Paul Valenta, IS Manager, Waukegan office; Contact Center Representative (Kathy Petropoulos Memorial Award): Alexandra Manon, Round Lake Beach; Office: Heather Lantz, Executive Assistant, Round Lake Beach; Counter Service Representative: Beatrice Rivas, Waukegan office

REMEMBERING HELEN E. WATKINS



Helen E. Watkins served on Consumers Cooperative Credit Union's Board of Directors from 1977 to 1979. She was Chair of the Supervisory Committee in 1979. Additionally, Helen was the Treasurer/General Manager of Trinity AME Credit Union for 20+ years. Helen is remembered for her significant contributions to the credit union movement.

CCU IN THE COMMUNITY



Amy Lopez, Gurnee Branch Manager; Charmeka Smith, Member Service Representative; and Kyle Brown, Outbound Sales Representative, participating in the fun festivities during Gurnee Days.



Janine Peddle, Contact Center Representative, with young participants during Mano a Mano and B.E.S.T.'s Back to School Festival in the Round Lake area.



CCU employees, friends, and family during the Round Lake Area Memorial Day Parade.



CCU employees, friends, and family participating in Waukegan's Fiestas Patrias parade.



Anissa Ivy, Gurnee Counter Service Manager, engaging with participants during the Waukegan Public Library's Monarch Festival.



CCU employees, friends, and family presenting a donation of \$5,631.97 to the American Cancer Society's Relay for Life.



Lauren Castillo, Marketing Clerk, interacting with young participants during the Heart for Park City festival.



At left, Jennifer Mullin, Mortgage Servicer; Bonny Thomas, VISA Manager; and Angeles Acevedo, Mundelein Counter Service Manager, selling tickets during Mundelein Community Days.



Your life. Our commitment.

WAUKEGAN OFFICE

2750 Washington Street • P.O. Box 9119
Waukegan, IL 60079

GURNEE OFFICE

4946 Grand Avenue
Gurnee, IL 60031

MUNDELEIN OFFICE

1210 South Lake Street • P.O. Box 503
Mundelein, IL 60060

NORTH WAUKEGAN OFFICE

3737 North Lewis Avenue
Waukegan, IL 60087

ROUND LAKE BEACH OFFICE

2626 North Route 83
Round Lake Beach, IL 60073

VOLO OFFICE

195 E. Route 120
Volo, IL 60073

877 ASK CCCU
877.275.2228

www.myconsumers.org