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2011  
ANNUAL REPORT

This credit union federally  
insured by NCUA.



*Your life. Our commitment.*

# CONSUMERS CREDIT UNION TIMELINE

## 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 - 2010

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).  
Opened 6th office in Volo, Illinois in 2010.

### 2011

New VISA Credit Card processor with enhanced rewards program.  
New Online Banking and Bill Pay solutions.  
Introduced Mobile "apps" for iPhone, Android, Blackberry and other "smart phones."  
New Online Banking and Bill Payment for Commercial accounts.  
CCU introduced eNotices.  
New FHA Mortgage Lending.

# 82ND ANNUAL MEETING

**March 14, 2012**

**KeyLime Cove**

**1700 Nations Drive • Gurnee, Illinois**

Hal Coxon, Master of Ceremonies

Welcome & Introduction of Guests

Mr. John R. Janezic, Chairman of the Board

Dinner

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Call to Order

Determination of Quorum

Reading and Approval of Agenda

Approval of Minutes of 81st 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 Registration Committee

Report of the Nominating Committee

Election of Directors

Unfinished Business

New Business

A.

B.

C.

Adjournment

# REPORT TO THE MEMBERS

## Fulfilling our promise to you!

Last year's Report to the Members began with the headline, "Our future has never been brighter." We made that statement believing the credit union had turned the corner on the challenges from the nation's worst financial crises in 80 years. We were confident 2011 offered the hope for a better – and brighter – future for Consumers Credit Union (CCU) and our Members.

The results from last year are in . . . and those results speak for themselves. They also confirm what we promised you a year ago: a brighter future. Looking back, our progress touched nearly every area of the credit union, including Member growth, volume of loans serviced, improved functionality for both retail and commercial accounts and improved financial results.

### Report to the Members submitted by:



**John R. Janezic**  
Chairman of the Board



**Sean M. Rathjen**  
President

### 2011 Highlights

CCU attracted 8,145 new Members in 2011, fueled by the growth in Rewards Checking, where we added nearly 43% new accounts and increased balances by more than 46%. Our amazing rate (currently 4.09% APY) and unlimited ATM refunds combine to offer fabulous benefits for current Members and is a magnet for attracting new Members. Rewards Checking is also great for the credit union, as the account helps us build significant relationships with Members from the day they join.

Strong relationships are built on more than just rate, of course; another key driver is the ability to make it easy for Members to use our products and services. With that in mind, the credit union converted our Online Banking, Bill Pay and Mobile Banking systems last year. These new solutions offer enhanced functionality that make these services more useful for Members.

For example, Online Banking now offers a more robust menu of alerts to make it easier to manage accounts. When questions arise, Members can safely and easily communicate with us using Secured Messaging. We added a graphical "Personal Finance Management" section to help Members budget their funds quickly and easily, too.

Other new features within these solutions include a list of all scheduled transactions for both Bill Pay and scheduled transfers, along with another section showing "recent" and "pending" transactions. Combined with the tighter integration between Online Banking and Bill Pay, Members now have access to a more comprehensive "snapshot" of their finances than ever before.

The world has become much more mobile in the last few years, and CCU has kept pace with changing technology. Last year, we introduced "apps" for most smart-phone platforms, including iPhone, Android and Blackberry mobile devices.

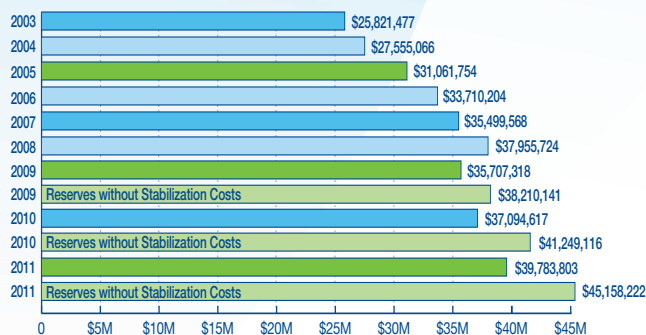
Our theme of leveraging technology to communicate faster and more efficiently was extended to Member notices in 2011. Members can now receive statements, tax forms and most other credit union notices all in one convenient location. To the thousands of Members already enrolled, we say, "Thank you," and invite everyone else to check our eDocuments the next time you log on to [myconsumers.org](http://myconsumers.org).

Members with Commercial Accounts enjoyed several new enhancements last year, as well. CCU now offers a special version of Online Banking designed to meet the unique needs of businesses. For example, companies can define "roles" and "permissions" for different users. This provides the exact level of account access each permitted user needs to effectively perform their job, while offering managers and owners the peace of mind that comes with knowing the right controls are in place to protect your company.

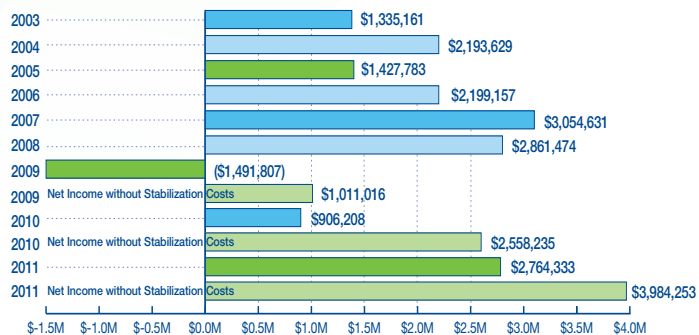
Commercial Online Banking is a free service for our business accounts, as are Bill Pay and Debit Cards. Business owners also enjoy the benefits of low minimum balance requirements and no fees for companies maintaining modest minimum balance. Companies with cash reserves enjoy the benefit of earning interest on their deposits.

While other lenders have increased restrictions on business lending, CCU expanded our commercial loan portfolio for the fourth straight year. We keep commercial lending as simple and easy to understand as possible, with easy to understand applications, practical products and services such as VISA Credit Cards, commercial loans and the electronic services mentioned above.

## RESERVES



## NET INCOME IN DOLLARS



CCU continues to be a market-leader when it comes to home loans. With many homes offered at bargain prices and our low, low first mortgage rates, we've helped many Members achieve their dream of becoming homeowners for the first time. We are extremely proud that in the last three years, we've disbursed approximately \$300 Million in mortgages and home equity loans for our Members.

We've enjoyed our success in the first mortgage market thanks to our strategy of servicing our first mortgage loans locally while selling the loans to the Federal National Mortgage Association (FNMA), more commonly known as Fannie Mae. This approach allows us to serve the borrowing needs of Members while reducing the risk of carrying long-term, low rate loans on our balance sheet.

The impact of our focus on mortgage loans is reflected in the volume of loans the credit union currently services. The chart below shows the steady growth in all serviced loans (home loans, consumer loans and credit card balances) as we navigated through the "great recession." Our growth stands in stark contrast to the lenders who reduced (and even eliminated) consumer lending.

While each of these accomplishments noted above was significant in its own right, each also helped the credit union improve earnings and control risk while better serving our Members. The charts below reflect this progress, particularly with the improvement in the credit union's reserves and net income. Our increased financial strength is one of the brightest accomplishments of the past year.

Consumers Credit Union is also proud of our work in the communities we serve. Our staff serves on a variety of Boards, Committees and other volunteer projects. As a result, CCU earned a variety of awards in the past year (please see Page 10), a clear reflection that our commitment to local cities, villages and towns is as strong as ever – a path we'll continue in the coming year.

### More progress planned for 2012

While we are quite proud of last year's accomplishments, we are just as excited about the prospects for 2012 and beyond. Our promise to our Members for 2012 is a simple one: we'll continue to look for more and better ways to serve your best interests. Here is a "snapshot" of things to come.

In September, CCU will convert to Acumen, our new core processing system. This state-of-the-art solution will allow us to operate more efficiently for years to come. Acumen offers the ability to provide Members access to even more of their information electronically, including loan documents and other forms previously delivered on paper and in the mail. Many additional improvements will come through customized development that will enhance your experience with CCU, regardless of whether you do business Online, on the phone or in one of our offices.

CCU will continue our path of providing other leading edge solutions, always with an eye on improving your experience with us. One example is Remote Deposit Capture (RDC), affording Members the ability to deposit checks remotely. RDC is currently in the testing phase and will be available shortly.

Another enhancement for Online Banking users is account-to-account transfers (A2A), linking accounts from other financial institutions to CCU. This provides the ultimate in convenience and control for Members when it comes to managing your finances. Like RDC, A2A is currently in the testing phase; please watch for more information coming soon.

While these are our signature projects planned for 2012, there will be progress in several other areas, too. Members taking advantage of shared branching will continue to see enhancements in that platform. We're improving our ability to apply for and fund loans Online; and, look for a new Spanish-language option in Online Banking in 2012 later this year, too.

In short, we'll continue to work for you by providing new solutions to make it easier than ever to meet all your financial services needs.

Thank you for your Membership!

  
Chairman of the Board

  
President

#### Branch Managers



Back row, from left to right: Melissa Rostkowski, Volo; Katherine McCabe, Contact Center; Brian Romac, Round Lake Beach; Bonny Thomas, Mundelein.  
Front row, from left to right: Amy Lopez, Gurnee; Martha Arias, Waukegan; Sue Jensen, North Waukegan.

#### Technology Managers



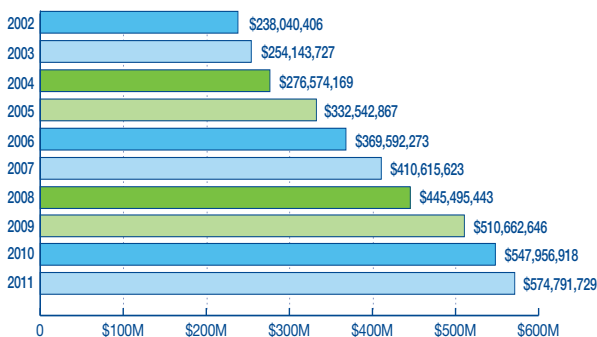
From left to right: Mike Mikkelson, VP of Technology; Larry Paull, IS Director; Chris Visocnik, IT Manager; Paul Valenta, IS Manager.

#### Product Managers

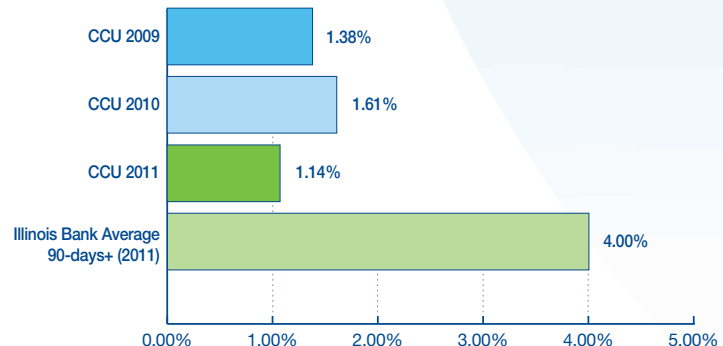


From left to right: Mike Cubelic, Director of Underwriting; Gil Chavez, Director of Mortgage Lending; Robin Korom, VP of Commercial Lending; Jodi Gray, VISA Manager.

## SERVICED LOAN HISTORY



## DELINQUENCY RATE COMPARISON



# BOARD OF DIRECTORS

## DIRECTORS FOR 2011:

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

## COMMITTEE MEMBERS:

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

## BOARD CANDIDATES AS APPROVED BY THE NOMINATING COMMITTEE:

Nancy Artz, Gurnee, IL  
William Betke, Grayslake, IL  
Alice Clements (I), Buffalo Grove, IL  
Penelope Paris, Lake Villa, IL  
Kenneth Robinson (I), North Chicago, IL  
Matthew E. Rolph, West Lafayette, IN  
Dr. John R. Schwab (I), Waukegan, IL  
Yale Wolk, Libertyville, IL

## NOMINATING COMMITTEE:

Joseph M. Rajcevich, Chairman  
Troy Louis  
Martha Williams

(I) = Incumbent

# CONSUMERS CREDIT UNION MANAGEMENT

Sean M. Rathjen, *President*  
Kevin J. Mayers, *Senior Vice-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*  
Jodi Gray, *VISA Manager*  
Roseanne Welsand, *Adjustment Manager*

Michael Cubelic, *Director of Underwriting*  
Timothy Dollmeyer, *Project Manager*  
Anna K. McCabe, *Contact Center Manager*  
Judy Alstrom, *Contact Center Assistant Manager*  
Amy Lopez, *Gurnee Branch Manager*  
Jennifer Wenckowski, *Gurnee Counter Service Manager*  
Bonny Thomas, *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*  
Martha Arias, *Waukegan Branch Manager*  
James Eisert, *Waukegan Counter Service Manager*

# 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, 2011, and the Annual Audit of our Financial Statements for the year ended September 30, 2011. 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, 2011, 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 December, 2011 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, 2010. In the opinion for these audits, WIPFLi stated that the form and content of the information included in the 2010 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 Principals 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, 2011. The results of this Audit were reviewed at the August, 2011 Board of Directors meeting, with each Director receiving a copy of these reports. NCUA also performed a full Technology assessment during their 2011 audit, meeting with Technology in February and again in July. All remediation items were completed.

WIPFLi also conducted an Information Technology Assessment in 2011, in addition to quarterly Perimeter Vulnerability Assessments. All recommendations were implemented. An Online Banking risk assessment was completed in December, 2011 by WIPFLi as well.

CUNA Mutual Group performed a Risk Management Analysis in September, 2011, covering Real Estate and Member Business Lending, E-Commerce, Plastic Cards, and Security. The results were reviewed at the November, 2011 Supervisory Committee meeting.

During 2011, our Internal Auditor performed required annual audits, including cash audits, Automated Clearing House (ACH) procedures, 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.

Ann Campanella, Chairperson  
 Jerry P. Larson  
 Spiridoula (Litza) Mavrothalasitis  
 Joseph M. Rajcevich  
 Kenneth Robinson

# REPORT OF THE LOAN REVIEW COMMITTEE

The Credit Committee acted on 19,691 loan applications in 2011. Of these, 13,887 were approved, 4,728 were rejected, 189 were conditionally approved, and 887 were cancelled. Loans were approved for a grand total of \$152,420,816.07 and this money was used for the following purposes:

	2011 NUMBER	2011 AMOUNT	2010 NUMBER	2010 AMOUNT
New Auto	613	\$ 13,914,751	353	\$ 7,090,165
Used Auto	2,830	39,157,538	2,135	29,456,582
Motorcycle	211	1,676,227	212	1,727,021
Boats, Campers, and Motorhomes	28	375,055	53	744,080
Personal Watercraft, Snowmobiles, ATVs	199	2,087,989	222	1,966,861
Other Secured	840	5,064,473	841	5,187,377
Savings (includes Share and CD Secured)	248	1,262,179	301	2,072,792
Signature and Cosigner	662	1,313,342	604	1,318,664
Overdraft Loan	3,695	679,402	4,080	764,907
NSGCU Read Cash	104	19,974	117	25,075
Home Equity Loans	14	398,679	56	1,723,111
Home Equity Lines of Credit (HELOC)	3,930	6,881,148	4,362	8,732,790
First Mortgages	482	69,625,861	517	79,087,450
Commercial Loans	31	9,964,196	48	9,834,139
<b>Total</b>	<b>13,887</b>	<b>\$ 152,420,816</b>	<b>13,901</b>	<b>\$ 149,731,014</b>
Rewrites and Extensions	7	\$ 84,233	7	\$ 457,266
Indirect New Vehicles	138	\$ 2,930,771	104	\$ 2,018,584
Indirect Used Vehicles	863	9,471,956	588	6,292,809
Indirect Recreations Vehicles	309	2,676,142	358	2,954,653
Indirect Lending	1,310	15,078,869	1,051	11,266,046
Approval Rate	75%		75%	

Frank C. Soyka, Chairman  
 Horacio Lopez  
 Larry May  
 Martha Williams

## YEAR-END COMPARISONS

	DEC. 31, 2011	DEC. 31, 2010	VARIANCE
<b>ASSETS</b>			
<b>Current Assets</b>			
Cash.....	\$ 4,470,494	\$ 4,766,459	\$ (295,965)
Current Assets.....	4,277,659	3,796,221	481,438
<b>Total Current Assets</b> .....	<b>8,748,153</b>	<b>8,562,680</b>	<b>185,473</b>
<b>LOANS</b>			
Regular - Consumer Loans.....	98,245,190	93,548,123	4,697,067
Indirect Loans.....	21,635,025	15,746,286	5,888,738
Commercial Loans.....	26,766,474	18,911,238	7,855,236
Mortgage Loans.....	173,479,597	195,739,244	(22,259,647)
VISA Loans.....	41,238,545	43,052,987	(1,814,442)
<b>Gross Loans</b> .....	<b>361,364,830</b>	<b>366,997,879</b>	<b>(5,633,048)</b>
Less Allowance for Loan Loss .....	(6,542,192)	(5,651,362)	(890,830)
<b>Total Loans</b> .....	<b>354,822,638</b>	<b>361,346,517</b>	<b>(6,523,879)</b>
<b>INVESTMENTS</b>			
Due From's and Other Investments.....	34,819,457	18,134,296	16,685,161
U.S. Government Agencies.....	111,272,742	30,137,380	81,135,362
Certificates of Deposit .....	34,783,000	87,298,000	(52,515,000)
<b>Total Investments</b> .....	<b>180,875,199</b>	<b>135,569,676</b>	<b>45,305,523</b>
<b>FIXED ASSETS</b>			
Furniture and Equipment & Automobile (NET).....	2,471,972	2,849,828	(377,856)
Buildings (NET) & Land.....	11,462,779	11,854,137	(391,358)
<b>Total Fixed Assets</b> .....	<b>13,934,750</b>	<b>14,703,964</b>	<b>(769,214)</b>
<b>OTHER ASSETS</b>			
.....	9,686,663	9,142,079	544,585
<b>Total Assets</b> .....	<b>\$ 568,067,405</b>	<b>\$ 529,324,916</b>	<b>\$ 38,742,489</b>

## LIABILITIES AND SHAREHOLDER'S EQUITY

	DEC. 31, 2011	DEC. 31, 2010	VARIANCE
<b>CURRENT LIABILITIES</b>			
Borrowed Funds.....	\$ 0	\$ 0	\$ 0
Current Liabilities.....	3,356,983	2,626,798	730,185
<b>TOTAL CURRENT LIABILITIES</b> .....	<b>3,356,983</b>	<b>2,626,798</b>	<b>730,185</b>
<b>SHAREHOLDER'S EQUITY</b>			
Shares.....	105,734,476	93,524,199	12,210,277
Commercial Deposits.....	3,796,007	2,127,196	1,668,811
Money Market Shares.....	91,675,251	88,907,864	2,767,387
Checking Accounts.....	156,242,059	117,892,560	38,349,499
Total Certificates.....	167,478,826	187,151,681	(19,672,855)
<b>TOTAL SHARES &amp; CERTIFICATES</b> .....	<b>524,926,619</b>	<b>489,603,501</b>	<b>35,323,119</b>
<b>RESERVES &amp; EQUITY</b>			
Regular Reserves.....	22,819,718	22,819,718	0
Undivided Earnings.....	16,420,154	15,513,946	906,208
Other Comprehensive Income.....	(2,220,402)	(2,145,255)	(75,148)
Net Income .....	2,764,333	906,208	1,858,125
<b>TOTAL RESERVES &amp; NET INCOME</b> .....	<b>39,783,803</b>	<b>37,094,617</b>	<b>2,689,185</b>
<b>TOTAL LIABILITIES &amp; SHAREHOLDERS EQUITY</b> .....	<b>\$ 568,067,405</b>	<b>\$ 529,324,916</b>	<b>\$ 38,742,489</b>

	DEC. 31, 2011	DEC. 31, 2010	VARIANCE
Number of Members at End of Year.....	55,558	53,444	2,114



# OPERATING RECORD

	DEC. 31, 2011	DEC. 31, 2010	VARIANCE
<b>INTEREST INCOME</b>			
Interest on Loans.....	\$ 22,715,614	\$ 23,921,771	\$ (1,206,156)
Investment Income.....	2,219,591	1,754,704	464,887
<b>TOTAL INTEREST INCOME.....</b>	<b>24,935,205</b>	<b>25,676,475</b>	<b>(741,270)</b>
<b>INTEREST EXPENSE</b>			
Dividends.....	5,615,024	7,280,759	(1,665,735)
Borrowed Funds.....	0	88,806	(88,806)
<b>TOTAL INTEREST EXPENSE .....</b>	<b>5,615,024</b>	<b>7,369,565</b>	<b>(1,754,541)</b>
NET INTEREST INCOME .....	19,320,181	18,306,910	1,013,271
PROVISION FOR LOAN LOSS .....	6,637,718	6,654,367	(16,650)
<b>NET INTEREST INCOME AFTER PROVISION....</b>	<b>12,682,463</b>	<b>11,652,543</b>	<b>1,029,921</b>
<b>OTHER INCOME</b>			
Fee Income .....	10,756,335	10,277,726	478,608
Other Operating Income .....	1,221,190	1,521,280	(300,090)
<b>TOTAL OTHER INCOME .....</b>	<b>11,977,525</b>	<b>11,799,006</b>	<b>178,519</b>
<b>OPERATING EXPENSES</b>			
Salaries & Benefits.....	10,167,265	10,103,555	63,710
Office Occupancy .....	1,278,426	1,255,135	23,291
Office Operations.....	3,058,840	3,346,595	(287,755)
Professional Services .....	2,513,089	2,345,330	167,759
Meetings, Travel & Conference.....	114,263	90,585	23,678
Marketing.....	858,948	703,571	155,378
Loan Servicing Expenses .....	2,421,551	2,461,623	(40,071)
Other Operating Expenses.....	720,416	408,234	312,182
<b>TOTAL OPERATING EXPENSES.....</b>	<b>21,132,798</b>	<b>20,714,627</b>	<b>418,171</b>
Gain (Loss) on Other Real Estate Owned.....	(521,049)	(179,036)	(342,013)
Gain (Loss) on Disposal of Assets, Investments	978,112	350	977,762
<b>NET INCOME BEFORE NCUSIF &amp; CAPITAL SHARE WRITE OFF .....</b>			
	<b>\$ 3,984,253</b>	<b>\$ 2,558,235</b>	<b>\$ 1,426,017</b>
Corporate CU Capital Share Write Off...	0	387,145	(387,145)
NCUSIF Stabilization Expense .....	1,219,920	1,264,882	(44,692)
<b>NET INCOME (LOSS).....</b>	<b>\$ 2,764,333</b>	<b>\$ 906,208</b>	<b>\$ 1,858,124</b>
<b>DISTRIBUTION OF NET INCOME</b>			
To Undivided Earnings.....	\$ 2,764,333	\$ 906,208	\$ 1,858,124
To Regular Reserve.....	0	0	0

# 2011 IN REVIEW

## NEW

Converted to new Credit Card, Online Banking and Bill Pay platforms

Introduced iPhone, Android and Blackberry apps for mobile banking

Online Banking and Bill Payment for Commercial accounts

## AWARDS & RECOGNITION

One Hope United's "Volunteer of the Year" Award - Robin Korom, VP of Commercial Lending

Lake County Chamber of Commerce's "2011 Business Leader Award"

CUNA Mutual Group - Central Region's "Top Producer Award" (2nd consecutive year)

### Employees of the Year



*From left to right: Member Service Representative - Vonchelle Tompkins, Washington Street office, Waukegan; Manager - Gilbert Chavez, Director of Mortgage Lending, Mundelein; Lending - Terry Earnest, Credit Department, Washington Street office, Waukegan; Contact Center (Kathy Petropoulos Award) - Melissa Mitchell, Contact Center Representative, Round Lake Beach; Counter Service Representative - Rosa Martinez, Washington Street office, Waukegan; Office - Maria Contreras, Corporate Development and Marketing Coordinator, Round Lake Beach.*

## REMEMBERING HELEN DRAGUNIS



Helen Dragunis (1920 - 2011) served CCU as Board Chair from 1966 until 1974. Under her leadership, the credit union experienced tremendous growth. One of the signature events during Helen's tenure was the opening of CCU's Washington Street office in Waukegan. In the black and white photo at right, Helen is pictured addressing attendees during the Grand Opening ceremonies of that office.



# CCU IN THE COMMUNITY



Maria Contreras, Corporate Development and Marketing Coordinator, moderating the Latino Leadership Forum hosted by 10th District Congressman Robert Dold, seated next to Maria.



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



CCU employees, friends and family presenting a donation of \$3,670.18 to the March of Dimes Foundation.



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



CCU employees, friends and family presenting a donation of \$4,479.98 to the American Cancer Society's Relay for Life.



Antria DeVost, Staff Accountant, with young participant during North Chicago Community Days.



Karen Evans, Human Resources Manager and Ana Gomez, Contact Center Representative, engaging with Members during Walnut Street Days.



Janine Peddle, Contact Center Representative and Amy Lopez, Gurnee Branch Manager, participating in the fun festivities during Gurnee Days.



*Your life. Our commitment.*

**WAUKEGAN OFFICE**

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Waukegan, IL 60079

**MUNDELEIN OFFICE**

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

**ROUND LAKE BEACH OFFICE**

2626 North Route 83  
Round Lake Beach, IL 60073

**GURNEE OFFICE**

4946 Grand Avenue  
Gurnee, IL 60031

**NORTH WAUKEGAN OFFICE**

3737 North Lewis Avenue  
Waukegan, IL 60087

**VOLO OFFICE**

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