

*Everyone's a Member
and anyone can join!*



 **CONSUMERS**
CREDIT UNION
Your life. Our commitment.

**2013
ANNUAL
REPORT**

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 M. 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 - Present

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.

Member Business Loans portfolio grows to \$46,302,053 in 2013.

Introduced Remote/Mobile Deposit Capture (2013).

March 12, 2014

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 83rd 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

Report to the Members

Everyone is a Member – and anyone can join!

– John R. Janezic, CCU Chairman of the Board & Sean M. Rathjen, CCU President

Consumers Credit Union's 2013 performance was the strongest in years. The credit union was able to turn the corner from the economic impact of the "Great Recession," and return to a path of measured, sustainable growth. As a result, in the past 12 months we were also able to achieve several milestones, introduce new products and services, and lay the foundation for an even better year in 2014.

Virtually every area of the credit union benefited from our strong performance. This report provides an overview of the progress we made in the areas of lending, technology, products, personnel, and processes. One of the common themes: the credit union made a tremendous amount of progress towards improvements that will be fully implemented in the current year. That's sustainable growth!

Highlights from 2013

In our 2012 Report to the Members, we noted the impact of the decline in real estate values that began five years ago. During that period, CCU has financed approximately \$400 million in First Mortgage loans – many of which were refinancing previous mortgage loans that may have been "under water." As a result, our total serviced loan portfolio now exceeds \$660 million. Members have rewarded the confidence and faith we have in you: throughout the year, our loan delinquency and charge-off rates both fell significantly.

We also enjoyed growth in our Member business loans. In 2013, our Commercial Loan portfolio grew to more than \$46 million, an increase of approximately 35%. Once again, our faith was well placed: we ended the year with a 0.0% delinquency rate for our Commercial loans. In order to continue our support for business owners in our Membership, we established a "loan participation" program to identify credit union loan participants.

As technology continues to grow and evolve, it is critical for us to keep pace so we can deliver the best products and services for Members. That process begins with our infrastructure, and in 2013, we migrated our core system from an HP 9000 to an Intel server. This move provided two vital benefits: hardware independence and a substantially lower investment cost.

In June of last year, we deployed our new, state-of-the-art phone system, including our Contact Center software, which will allow the credit union to have functionality meeting the specifications of companies with 10,000+ employees. The enhancements include speech analytics, workforce optimizer and co-browsing, just to name a few, with scalability that provides for continued growth for years to come.

Improved technology included our enhanced product suite. In October, we introduced "eXpressShot," the credit union's Remote/Mobile Deposit Capture solution. This new service provides the ability for Members to deposit checks from anywhere, at any time. eXpressShot was an immediate hit: we achieved 30% penetration of Mobile Banking users within the first 30 days following its launch, a number that continues to grow each and every day.

A great deal of work was completed to improve other products and services – enhancements Members are just now starting to enjoy. A great example is our credit card portfolio. We completely revamped our product mix and plastic designs. Our VISA Signature card, offering Members the option of cash back or an enriched rewards program, was recently introduced, as well.

We also redesigned our Rewards Checking product to incorporate the use of our VISA credit card. This change allowed us to increase dividend rates to up to 5.09% APY while doubling the balances on which we pay our Rewards rates – now up to \$10,000.00. This is a great example of the credit union difference: our Members enjoy a direct benefit of our strong financial performance.

During our 84 year history, Consumers Credit Union has always recognized that our people are our most important asset. During the past year, we took several steps to protect that investment. The first step was to redesign our Training Department to better align the training curriculum with the enterprise-wide objectives of the credit union. In turn, this process will provide a strong foundation that will allow us to upgrade the organization's talent and leadership throughout the enterprise.

In our continuing effort to improve Member service, we also invested a tremendous amount of resources researching and refining our new Member and new account enrollment process in the branches. This new approach was introduced in our Round Lake Beach branch starting in late January. Our goal is full implementation at all six branches by the end of 2014.

In support of this new process, the credit union increased staff in several important areas. For example, "Concierges" will now greet Members whenever they come into a branch. Concierges will make sure Members (and new Members) are promptly directed to the right person to take care of their needs. The result: Members will be served more quickly and efficiently when they come into our branches.

Report to the Members submitted by:

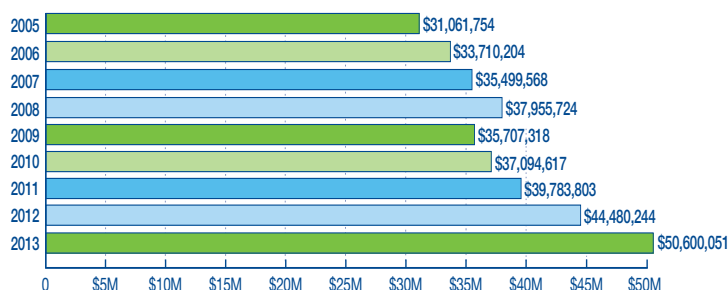


John R. Janezic
Chairman of the Board

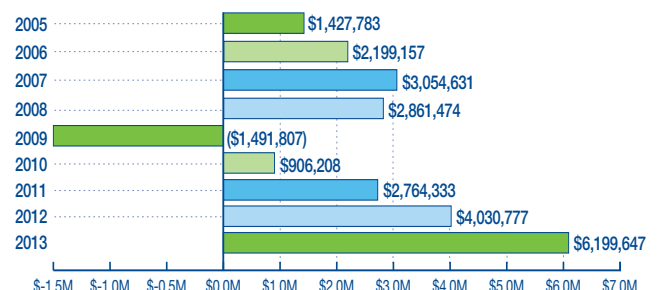


Sean M. Rathjen
President

RESERVES



NET INCOME IN DOLLARS



Another area of expansion was with our Outbound Sales Department. During the past year, this department made significant contributions to our loan growth. Even more importantly, they did so by saving Members hundreds of thousands of dollars by refinancing loans with us. This is another wonderful example of the credit union difference – of people helping people.

Sustainable growth also requires improvements in operating efficiencies. Towards that end, we researched and selected our new Administrative Building. This new facility, scheduled to become operational in the third quarter of 2014, will immediately provide a more effective and efficient operating environment while providing for future growth and expansion.

Perhaps the most impressive result from 2013 was the improvement in CCU's Net Worth ratio. This important metric grew throughout the year; and by year-end, was approaching 9%. This means we were able to make the progress noted above in a financially responsible manner. Once again, this approach provides the proper foundation for sustainable growth for years to come.

At the end of the day, the most important statistic is Member satisfaction. We are extremely proud that our overall Member satisfaction score was 94% - extremely impressive given the many challenges posed to financial institutions during the past five years. While we are proud of these scores, we are not satisfied: we promise to take additional steps in 2014 and beyond to improve Member satisfaction as we move forward.

A look at 2014 and beyond

CCU is very proud of the progress we've made as we transitioned from the challenges of the "Great Recession" to our current position as a market leader for credit unions and for the financial services industry as a whole. Even more importantly, progress is already underway for further advancements in 2014. We will not rest on past successes; rather, we believe our best days are yet to come.

First and foremost, the credit union is deeply committed to keeping up with technological advances. In that spirit, you will see even more emphasis on improvements in our Mobile offerings. We'll introduce improvements to Online Banking and Bill Pay services ... as well as a more modern, updated public website, just to name a few. Each of these changes will be designed with one thing in mind: providing a better Member experience.

As mentioned in the highlights from 2013, some improvements are already underway. These include the introduction of VISA Signature credit cards, enhanced Rewards Checking, the gradual introduction of our new Member/new account enrollment processes in the branches and our new, state-of-the-art Administration Center. Even better news for Members: this is just the beginning! 2014 promises to deliver even more progress throughout the year.

Naturally, we will continue our role as a leading financial institution in the local marketplace, as well. Our Mortgage and Indirect Lending Departments will continue to generate loan growth. We will expand our Commercial Loan portfolio, both with on-balance sheet and participation loans. Our local marketing will leverage our new technology by increasing both target-marketing and database marketing campaigns.

Finally, all of the above requires having the right people, both in leadership positions and on the front lines. CCU's Board of Directors continues to provide the guidance and governance that makes our progress possible. We have an outstanding team of new leaders who have emerged over the past year – and we have many more potential new leaders currently working on the front lines, serving our Members.

We have the technology, the products, the leadership, the people and the vision. This combination means our prospects for sustainable growth and even greater success has never been brighter.

Thank you once again for your Membership. We look forward to serving all your financial services needs in 2014 and beyond.


Chairman of the Board


President

Branch Managers



From left to right: Martha Arias, Waukegan; Jennifer Wenckowski, Round Lake Beach; Melissa Rostkowski, Volo; Angeles Acevedo, Mundelein; Judy Alstrom, Gurnee; and Sue Jensen, North Waukegan.

Counter Service Managers



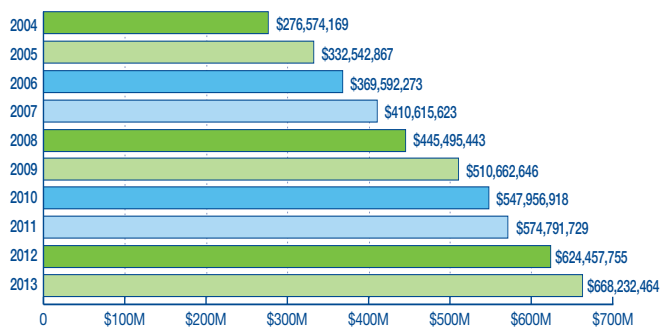
From left to right: Andrew Vjestica, Volo; Anissa Ivy, Gurnee; Carmen Alba, North Waukegan; Tim Meiselwitz, Mundelein; Beatrice Rivas, Round Lake Beach; Mary Jane Garipey, Volo; and Miguel Garcia, Waukegan.

Product and Support Directors

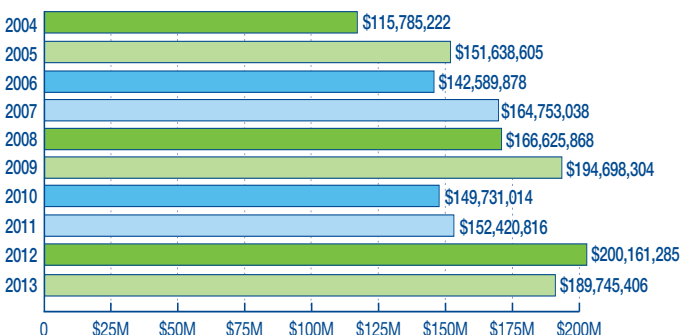


From left to right: Brian Romac, Director of Sales; Larry Paul, VISA Director; Michael Cubelic, Information Systems Director; Gil Chavez, Director of Underwriting; Katherine McCabe, Director of Mortgage Lending; Chris Visocnik, IT Director; and Gene Seliger, Director of Collections.

SERVICED LOAN HISTORY



LOANS DISBURSED



DIRECTORS FOR 2013:

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

COMMITTEE MEMBERS:

Jerry P. Larson
Horacio Lopez
Spiridoula (Litza) Mavrothalasitis
Larry May
Lou Paparigian

BOARD CANDIDATES AS APPROVED BY THE NOMINATING COMMITTEE:

Nancy L. Anderson, Ingleside, IL
Denise Charts (I), Libertyville, IL
Scott Drabicki, Vernon Hills, IL
John R. Janezic (I), Green Oaks, IL
Sam Johnson-Maurello, IL
Samreen Khan, Gurnee, IL
Todd Woodson, Gurnee, IL

NOMINATING COMMITTEE:

Kenneth Robinson, Chairman
Ann Campanella
Yale Wolk

(I) = Incumbent

CONSUMERS CREDIT UNION MANAGEMENT

Sean M. Rathjen, President/CEO
John Pawlowski, VP of Finance and Investments
John H. Coxon, VP Sales & Marketing
Daniel J.T. Mathews, VP Lending
Robin Korom, VP Commercial Lending
Teresa O'Brien, VP Project Management
Michael Mikkelson, VP Technology
Amy Lopez, VP Retail Delivery
Karen Evans, Human Resources Director
Bonny Thomas, VISA Director
Gilbert Chavez, Director of Mortgage Lending
Michael Cubelic, Director of Underwriting
Katherine McCabe, Director of Web & Mobile Banking
Brian Romac, Director of Sales
Chris Visocnik, Director of Information Technology
Larry Paull, Director of Information Systems
Gene Seliger, Director of Collections
Tyler Lange, Controller
Wendy Bartlett, Mortgage Servicing Manager
Maria Contreras, Marketing Manager
Gregory Tonsul, Outbound Sales Manager

Paula Tobey-Duck, Internal Auditor
Kelli Newman, Contact Center Manager
Terry Gomez, Contact Center Assistant Manager
Martha Arias, Waukegan Branch Manager
Miguel Garcia, Waukegan Counter Service Manager
Angeles Acevedo, Mundelein Branch Manager
Timothy Meiselwitz, Mundelein Counter Service Manager
Jennifer Wenckowski, Round Lake Beach Branch Manager
Beatrice Rivas, Round Lake Beach Counter Service Manager
Judy Alstrom, Gurnee Branch Manager
Anissa Ivy, Gurnee Counter Service Manager
Susan Jensen, North Waukegan Branch Manager
Carmen Alba, North Waukegan Counter Service Manager
Melissa Rostkowski, Volo Branch/Sales Manager
Andrew Vjestica, Volo Counter Service Manager
Mary Jane Garipey, Counter Service Manager Float
Jim Eisert, Training Manager
Paul Valenta, Information Systems Manager
Timothy Dollmeyer, Project Manager
Gary Marconi, Facilities Manager
Roseanne Welsand, Collections 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, 2013, and the Annual Audit of our Financial Statements for the year ended September 30, 2013. 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, 2013, 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, 2014 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, 2012. In the opinion for these audits, WIPFLI stated that the form and content of the information included in the 2012 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.

WIPFLI completed an audit of our Bank Secrecy Act (BSA) program in October, 2013, with no major findings. Recommendations are in the process of being implemented.

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 September 30, 2013. The results of this Audit were reviewed at the November, 2013 Board of Directors meeting, with each Director receiving a copy of these reports.

WIPFLI also conducted an Information Technology Examination in November, 2013, which included Online Banking and our Website. All remediation items will be reviewed by the Network Administrator once the final report is received. Three Perimeter Vulnerability Assessments were performed by WIPFLI as well with no serious vulnerabilities identified.

During 2013, 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.

Joseph M. Rajcevic, Committee Chairperson
 Jerry P. Larson, Committee Secretary
 Denise Charts
 Spiridoula (Litza) Mavrothalasitis
 Kenneth Robinson

REPORT OF THE LOAN REVIEW COMMITTEE

	2013 NUMBER	2013 AMOUNT	2012 NUMBER	2012 AMOUNT
New Auto	956	\$ 24,206,447	814	\$ 18,118,936
Used Auto	3,420	50,647,527	3,188	45,473,519
Motorcycle	281	2,133,424	237	2,019,718
Boats, Campers, and Motorhomes	30	372,894	41	563,368
Personal Watercraft, Snowmobiles, ATVs	151	1,672,317	175	1,863,296
Other Secured	1,146	7,475,917	1,064	6,290,818
Savings (includes Share and CD Secured)	216	1,309,281	198	1,176,157
Signature and Cosigner	779	1,708,210	809	1,478,420
Overdraft Loan*	3,814	722,263	3,781	671,294
NSGCU Readi Cash	116	24,904	98	16,471
Home Equity Loans	15	348,950	7	293,000
Home Equity Lines of Credit (HELOC)	3,521	5,907,085	3,776	6,493,094
First Mortgages	504	73,703,948	684	103,213,912
Commercial Loan	63	19,512,239	37	12,489,283
Total	15,012	\$ 189,745,406	14,909	\$ 200,161,285
Rewrites and Extensions	104	\$ 1,224,419	96	\$ 809,203
First Mortgage Loans		71,016,126		75,861,546
Home Equity Loans		22,001,574		27,865,030
Home Equity Lines of Credit (HELOC)		42,639,786		44,096,756
Indirect New Vehicles	443	10,864,575	311	6,984,603
Indirect Used Vehicles	1,044	11,814,350	832	9,672,189
Indirect Recreation Vehicles	276	2,156,206	300	2,728,409
Indirect Lending	1,763	24,835,132	1,442	19,385,202
Approval Rate	71%		75%	

Frank C. Soyka – Chairman
 Larry May
 Horacio Lopez
 Michael Raysakis

YEAR-END COMPARISONS

	DEC. 31, 2013	DEC. 31, 2012	VARIANCE
ASSETS			
Current Assets			
Cash.....	\$ 5,305,034	\$ 5,051,916	\$ 253,118
Current Assets.....	<u>7,088,778</u>	<u>5,969,737</u>	<u>1,119,041</u>
Total Current Assets	12,393,812	11,021,653	1,372,159
LOANS			
Regular - Consumer Loans	122,735,493	109,317,955	13,417,538
Indirect Loans	38,101,595	28,752,023	9,349,572
Commercial Loans	46,302,053	33,904,014	12,398,039
Mortgage Loans	135,657,486	147,823,332	(12,165,846)
Visa Loans	<u>39,926,965</u>	<u>40,596,538</u>	<u>(669,573)</u>
Gross Loans	382,723,592	360,393,863	22,329,729
Less Allowance For Loan Loss	<u>(5,973,641)</u>	<u>(6,674,160)</u>	<u>700,519</u>
Total Loans	376,749,952	353,719,702	23,030,250
INVESTMENTS			
Due From's & Other Investments	27,140,106	39,922,345	(12,782,239)
U.S. Government - Agencies	139,974,194	149,552,813	(9,578,619)
Certificates Of Deposit.....	<u>0</u>	<u>248,000</u>	<u>(248,000)</u>
Total Investments	167,114,300	189,723,157	(22,608,857)
FIXED ASSETS			
Furniture And Equipment & Automobile (Net)....	2,089,589	2,538,047	(448,458)
Buildings (Net) And Land.....	<u>10,681,714</u>	<u>11,071,476</u>	<u>(389,762)</u>
Total Fixed Assets	12,771,303	13,609,523	(838,220)
OTHER ASSETS	14,978,552	13,429,873	1,548,679
Total Assets	<u>584,007,918</u>	<u>581,503,908</u>	<u>2,504,010</u>

LIABILITIES AND SHAREHOLDER'S EQUITY

	DEC. 31, 2013	DEC. 31, 2012	VARIANCE
CURRENT LIABILITIES			
Borrowed Funds	\$ 0	\$ 0	\$ 0
Current Liabilities.....	<u>4,487,227</u>	<u>5,320,779</u>	<u>(833,552)</u>
TOTAL CURRENT LIABILITIES	4,487,227	5,320,779	(833,552)
SHAREHOLDERS EQUITY			
Shares.....	140,157,089	125,457,866	14,699,223
Commercial Deposits.....	6,094,411	4,679,354	1,415,057
Money Market Shares.....	104,944,367	97,768,055	7,176,312
Rewards, Free, Youth, & Power Pak Checking ...	142,091,219	146,758,805	(4,667,586)
Total Certificates	<u>135,633,554</u>	<u>157,038,806</u>	<u>(21,405,252)</u>
TOTAL SHARES AND CERTIFICATES	528,920,641	531,702,886	(2,782,245)
RESERVES & EQUITY			
Regular Reserve.....	22,819,718	22,819,718	0
Undivided Earnings.....	29,414,911	23,215,264	6,199,647
Other Comprehensive Income.....	(1,426,209)	(2,986,271)	1,560,062
Allowance Gain (Loss) Investments.....	<u>(208,370)</u>	<u>1,431,532</u>	<u>(1,639,902)</u>
TOTAL RESERVES & NET INCOME	50,600,051	44,480,244	6,119,807
TOTAL LIABILITIES AND			
SHAREHOLDERS EQUITY	<u>584,007,918</u>	<u>581,503,908</u>	<u>2,504,010</u>
Number Of Members At End Of Year.....	58,235	56,957	1,278

OPERATING RECORD

	DEC. 31, 2013	DEC. 31, 2012	VARIANCE
INTEREST INCOME			
Interest On Loans	\$ 21,337,445	\$ 21,739,054	\$ (401,609)
Investment Income.....	1,861,768	2,240,152	(378,384)
TOTAL INTEREST INCOME.....	23,199,213	23,979,206	(779,993)
INTEREST EXPENSE			
Dividends	3,528,266	5,010,534	(1,482,268)
Borrowed Funds	42,363	1	42,362
Total Interest Expense.....	3,570,629	5,010,534	(1,439,905)
Net Interest Income.....	19,628,583	18,968,672	659,911
Provision For Loan Loss.....	3,395,573	4,920,705	(1,525,132)
NET INTEREST INCOME AFTER PROVISION....	16,233,011	14,047,967	2,185,044
OTHER INCOME			
Fee Income.....	12,883,128	12,984,565	(101,437)
Other Operating Income	1,977,474	1,711,929	265,545
TOTAL OTHER INCOME.....	14,860,603	14,696,494	164,109
OPERATING EXPENSES			
Salaries & Benefits.....	11,311,118	11,364,437	(53,319)
Office Occupancy	1,335,278	1,260,756	74,522
Office Operations.....	3,053,355	3,101,279	(47,924)
Professional Services	2,919,917	2,980,017	(60,100)
Meetings, Travel & Conf	195,493	138,036	57,457
Marketing	897,095	838,688	58,407
Loan Servicing Expense.....	3,509,488	2,848,999	660,489
Other Operating Expenses.....	768,838	813,288	(44,450)
TOTAL OPERATING EXPENSES.....	23,990,583	23,345,501	645,082
Gain (Loss) On Other Real Estate Owned	(473,621)	(883,757)	410,136
Gain (Loss) On Disposal Of Assets	(6,500)	19,883	(26,383)
NET INCOME BEFORE NCUSIF & CAPITAL SHARE W/O.....			
	\$ 6,622,910	\$ 4,535,086	\$ 2,087,824
Corporate CU Capital Share Write Off.....	0	0	0
NCUSIF Stabilization Exp.....	423,262	504,309	(81,046)
NET INCOME (LOSS).....	6,199,647	4,030,777	2,168,870
DISTRIBUTION OF NET INCOME			
To Undivided Earnings.....	6,199,647	4,030,777	2,168,870
To Regular Reserve.....	0	0	0

NEW

New state of the art phone system installed (June 2013)

Concierges added to greet Members at all Branch locations (July 2013)

Added Merchant Processing for credit card transactions (September 2013)

Added Remote/Mobile Deposit Capture (November 2013)

AWARDS & RECOGNITION

“Reflecting Excellence” award from Reflejos / The Daily Herald (November 2013)

Recognized by Calcubot for Social Media excellence/Facebook rankings (August 2013)

Recognized by Callahan and Associates for “Top 10 Helpful Twitter Sites” (August 2013)

2013 Employees of the Year



(Pictured from left to right, followed by their primary branch location) Lending Department – Sales: Valerie Stephens, Contact Center, Round Lake Beach Branch; (Pictured Back): Counter Service Representative: Patricia Ramirez, North Waukegan Branch; (Pictured Front): Lending Department – Support: Debbie Bukantis, Waukegan Branch; (Pictured Back): Manager of the Year: Bonny Thomas, VISA Director, Mundelein Branch; Back-Office: David Zamudio, Systems Analyst, Waukegan Branch; Contact Center Representative (Kathy Petropoulos Award): Jessica Burdick, Round Lake Beach Branch.

REMEMBERING JOE LECCESSI



While Joe Lecessi had a very brief tenure on CCU’s Board of Directors, he was a long-time champion of the credit union movement. For example, Joe helped organize the credit union at Kraft Foods in Deerfield, Illinois. He was a willing volunteer, too: Joe always worked with dedication and enthusiasm, without worrying about who got credit for the success of the project. He also volunteered time in the community and his church with the same “can-do” approach. Joe Lecessi will be missed.

CCU IN THE COMMUNITY



Pictured left to right: Richard Lee, Executive Director Waukegan Public Library; Maria Contreras, Marketing Manager; and Dr. John R. Schwab, CCU Board Of Directors as Consumers Credit Union donates \$5,000.00 to the Waukegan Public Library Literacy Suite Expansion Project.



CCU employees, friends, and family participating in the March of Dimes walking event.



Shown behind table and pictured left to right: Cheryl Saraf, Collector; Lauren Castillo, Marketing Clerk; and Jennifer Wenckowski, Round Lake Beach Branch Manager, talking with Members during the Waukegan Branch Cinco De Mayo celebration.



Amy Lopez, VP of Retail Delivery; and Phil Myers Sr., Contact Center Representative, participating in fun activities at the GLMV Extreme Block Party in Libertyville.



Pictured left to right: Isabel Barrera, Gurnee Branch Concierge; and Karina Lopez, Round Lake Beach Branch Concierge participating in the 2013 Gurnee Days community celebration in Gurnee.



Pictured left to right: David Zamudio, Systems Analyst I; Isabel Barrera, Gurnee Branch Concierge alongside a young CCU volunteer; Jennifer Gonzalez, Member Service Administrator; and Rolando Duarte, Mundelein Branch Concierge participating in the Northern Illinois Food Bank Mobile Pantry Function in Waukegan.



Adriana Aparicio, Round Lake Beach Member Service Representative, with young participants during the Most Blessed Trinity Kermes in Waukegan.



CCU employees, family, and friends participating in the Waukegan Independence Day Parade.



Your life. Our commitment.

WAUKEGAN BRANCH

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

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