



A Message from the President:
Your Credit Union Is Safe & Strong

As the recession continues its course and the economy remains a question mark for many businesses and families alike, the U of I Employees Credit Union wants to reassure our members that we are here and we are strong. While unemployment grows and the markets continue to tumble, many consumers fear what their financial future holds but we want to assure you that your credit union has worked hard to build and maintain a strong financial foundation. It is this principle that has allowed us to remain in a good position to offer competitive rates for deposits and loans while protecting the financial integrity of our members. When you have questions, when you are in need – your credit union will be here.

The credit union exists to serve the University of Illinois and Champaign County – providing safety, soundness, and convenience. We have grown by leaps and bounds during 2008, adding two new branches: one in eastern Urbana and one in northern Champaign. These new branches have enabled the credit union to double its availability and convenience to members.

We adhere to sound financial underwriting practices, providing our members with professional guidance to match them with the right products and services. It is this goal that has led us to our current financial strength. Our loan and investment portfolio is strong as is the credit union's financial performance.

The U of I Employees Credit Union takes pride in creating lasting relationships that make a difference in the lives of our members. 2009 looks to be another great year for the credit union and our members as we continue to help all of our members on their financial journeys.

We are an organization chartered and supervised by the State of Illinois through the IDFP (www.idfpr.com). The credit union is also supervised and insured by the Federal Government through the NCUA (www.ncua.gov). The NCUA currently insures member share accounts up to \$250,000 per member, as well as an additional \$250,000 per member for Individual Retirement Account monies. The NCUA is the most secure and strongest of the federal savings insuring agencies.

Should you have any questions, please contact us at 217-278-7700 or info@uiecu.org.

Thank you for choosing the U of I Employees Credit Union and for the trust you continue to place in us. It is through this trust and support that we will continue to be financially sound and well positioned to serve you now and in the future.

Sincerely,

A handwritten signature in black ink that reads 'E.J. Donaghey'. The signature is stylized with a large 'E' and 'D'.

E.J. Donaghey
President/CEO