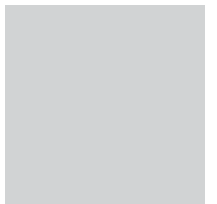


2016 Statement of Commitment



Your Community. Your Credit Union.

Our members come first at University of Iowa Community Credit Union. We promise to offer honest, equitable and competitive financial products and services to every member, every time. We promise to treat every member with respect and dignity. We promise to strive to be a trusted financial advisor that our members can count on to assist them with achieving their financial goals. We will continually demonstrate the value of membership in our Credit Union. We offer a full range of investment and insurance services, savings and deposit products, and low cost loan products and services to the diverse economic and social make-up of our members and potential members.

We communicate our service to members in a meaningful way so that members, potential members, legislators, regulators, and the community at large will understand and appreciate the unique role that a locally-owned, not-for-profit, financial cooperative plays in our communities.

Throughout University of Iowa Community Credit Union's Statement of Commitment, we emphasize programs that enable our members to become financially self-sufficient and successful. We prioritize consumer education and teaching financial thrift.

This Statement of Commitment to Members is consistent with our Credit Union principles of "Not for profit, not for charity, but for service" and our philosophy of "people helping people." These statements represent good business practices that ensure the financial strength of our Credit Union on behalf of our members.

Reviewed and amended by the UICCU Board of Directors, *July 20, 2016*

Karin Franklin, Chairperson of the Board
Dean Borg, Chief Financial Officer
Fred Mims, Director
Mark Rolinger, Director

Mark Moser, Vice Chair
Sarah Fisher Gardial, Director
Marc Moen, Director
Dave Wright, Director

Laurel Day, Secretary
Tom Lepic, Director
Andre Perry, Director

Reviewed and amended by the UICCU Board of Directors, *February 20, 2013*

Laura Reed, Chairperson of the Board
Dean Borg, Director
Tom Lepic, Director
Fred Mims, Director

Mark Moser, Vice Chair
Laurel Day, Director
Charles McComas, Director

Jean Harney, Secretary
Karin Franklin, Director
Pat McGrath, Director

Reviewed and amended by the UICCU Board of Directors, *November 18, 2009*

Laura Reed, Chairperson of the Board
Dean Borg, Director
Charles McComas, Director
Mark Moser, Director

Karin Franklin, Vice Chair
Scott Byers, Director
Pat McGrath, Director

Jean Harney, Secretary
Tom Lepic, Director
Fred Mims, Director

Reviewed and amended by the UICCU Board of Directors, *June 24, 2006*

Eldean Borg, Chairman of the Board
Karin Franklin, Director
Fred Mims, Director
Duane Thompson, Director

Jean Harney, Vice Chair
Tom Lepic, Director
Ken Moore, Director

Charles Mason, Secretary
Charles McComas, Director
Laura Reed, Director

Section I: Service to Members

University of Iowa Community Credit Union strives to offer services designed to improve the economic and social well being of all members from all socio-economic backgrounds, including our low and moderate-income members and return financial value to all those who participate in our member-owner financial cooperative. The following products, services, and programs are designed to improve the economic and social well-being of members and return financial value to our members and potential members.

Current Services that Help Improve the Economic and Social Well Being of Members:

Free checking accounts – While many financial institutions move away from offering free accounts, UICCU is proud to still offer options to members that provide the following:

- **No service fee** – There is no fee to have the account.
- **No minimum balance requirement** – There is no set balance that members have to meet to avoid fees.
- **No annual fee debit card** – Members are issued a MasterCard Debit Card with no annual fee. They can use it to access funds from ATMs or any of the 16 million merchants who accept the MasterCard product.
- **Fraud protection** – All members receive MasterCard's Zero Liability Protection with their debit card. In the event that a member's account is fraudulently used, the member does not suffer a personal financial loss.
- **Free access to ATMs** – UICCU provides an extensive network of 43,000 free ATMs to give members access to their money without surcharge or usage fees. For members using smart phones, an app can direct them to the closest free machine.
- **Free e-mail and text alerts** – Members have free access to an alert system that warns them when checking account balances are low. This system helps them avoid overdrawing their account and incurring fees.
- **Free bill payer service** – Allows members to pay bills electronically online, saving the cost of postage.
- **Dividends** – UICCU offers an interest-bearing account that pays from the first dollar, with yields that are often higher than most certificates of deposit. In 2015, UICCU paid out over \$5,000,000 in dividends on this account.
- **ATM surcharge reimbursement** – UICCU offers an account that actually reimburses members' fees that other institutions charge for the use of their ATMs. In 2015, UICCU returned more than \$400,000 to its members.
- **e-Statements** – This free service allows members to receive monthly statements faster and more securely through our home banking site. It also reduces UICCU's paper output by several hundred thousand sheets each year.
- **Best Rate Guarantee on CDs and IRAs** – UICCU will beat any locally advertised CD or IRA yield for our members.
- **Free online banking and mobile app** – Members with access to a computer or smart phone can stay on top of their finances day or night through these applications. Our free Mobile App¹ allows members to check balances, transfer funds, view transactions, pay bills, reorder checks and set a budget. UICCU's new Mobile Remote Deposit Capture feature was introduced in 2016. Members can photograph a check and deposit it to a UICCU account without a visit to a branch.

¹UICCU does not charge for the Mobile App, however your cell phone carrier may charge for text and data usage.



Fraud Prevention Text Alerts for Debit & Credit Cards – UICCU offers real-time text alerts for debit and credit cards to help prevent fraudulent transactions.

Educational Online Banking Services – Members have free access to an online banking system that does more than move money or display balances; it educates. UICCU’s free MiFi360° enhancement gives members the ability to set financial goals, establish budgets, and track their progress. Members receive notifications when they are not following their budget or e-mail/text warnings when they are running low on funds. They can even see visual representations of their spending habits in the form of a chart.

Risk Based Lending - Enables the credit union to offer loans to those who would have been denied under our previous guidelines.

Overdraft Privilege Program – Covers member overdrafts up to \$1,500 through an automatic share savings transfer for a nominal fee. NSF fees still apply, but this negates any charge from merchants for a returned check. This is an optional service for members.

“Fresh Start” Repayment Plans – In the event of an overdrawn checking account, members may have the option to pay back a negative balance monthly, instead of all at once. There is no cost to the member and no additional fees or interest charges. The program allows members continued use of their savings account during the repayment period and preserves their standing with the Credit Union as well as their credit rating.

Home Loans, without origination fees – Features conventional mortgages; adjustable rate mortgages; First-Time Home Buyer’s Programs; VA Loans, USDA loans, lot loans and construction loans. Unlike many mortgage providers, UICCU does not charge a 1% origination fee. This puts millions of dollars back into the pockets of members each year. UICCU also periodically partners with the City of Iowa City and City of Cedar Rapids to offer various new home ownership loans.


Professional Student Loan Program - A loan program designed for individuals in a medical or a professional graduate program in UICCU’s lending area. Student loan debt is not included in the debt to income ratio. The goal of the Professional Student Loan Program is to provide professional students affordable housing.

Car-Buying App – The AskAuto app for your smartphone or tablet assists with car shopping and buying experience by offering vehicle information and loan application assistance. Members can easily compare vehicles found on the dealer lot, get information on loans, and submit a loan application – all from a mobile device.


Deposit Secured Loans – Enable members to re-establish credit by securing their borrowings with deposits placed in their account by the member or a third party.

Periodic Payments – Allow members to have a fixed amount automatically transferred from the credit union deposit account of their choice weekly, bi-weekly, or monthly to save or pay on loans. For people of modest means this provides additional flexibility to structure repayment with the most convenient terms possible.

Private Student Loans - UICCU’s student loan program helps members fill the funding gaps that federal aid does not cover. By partnering with other credit unions to form Credit Union Student Choice, members are offered lower cost financing options to help achieve a higher education. The loan program offers low loan rates, zero origination fees and flexible repayment options.




Kirby's Kids Club – A youth membership club targeting children up to age 10. The program promotes savings and money management for youth.




Young Investor CD – Allows children and young adults to earn more on the money they save. A low minimum balance is required to get started and additional funds can be added to the CD as desired.

Savings Programs – The credit union offers a variety of savings, money market, certificate of deposit and IRA programs to meet the various needs of our members.




e-Newsletter – This monthly free service gives members access to the latest product specials as well as timely articles that teach about money and saving.

UICCU Wealth Management Services² – UICCU offers a knowledgeable wealth management team of professionals who offer financial and investment services such as college financial planning, retirement planning, and 401(k) rollovers. Products include mutual funds, annuities, stocks, and more. Visiting with UICCU Wealth Management comes with no cost or obligation to purchase.



Platinum MasterCard and Platinum Rewards MasterCard - Members can access a low-cost, no annual fee³ MasterCard with competitive fixed rates. The Rewards MasterCard offers points towards travel, merchandise, or even cash back. To repair credit, UICCU offers a secured credit card for those members in need of credit card convenience.




Black and Gold MasterCard - offers a variable rate credit card for members that offers a rate that is 5% lower than the national average for credit cards (source: Bankrate.com). There is no annual fee³ and balance transfers are at no cost.

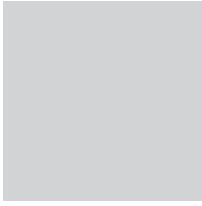
Low-cost Home Equity Line of Credit – Members can access a low-cost, no annual fee home equity line of credit⁴.




Business Lending/Services – A program for small businesses, large business, investors, developers, not-for-profit organizations. Features business loans and lines of credit, commercial real estate loans, loans for investment in rental properties, construction and land development loans, interest bearing checking accounts, savings and high-yield money market accounts, business MasterCard credit cards, merchant credit card processing, ACH origination services and free online banking services.



Flexible Lending - There are no penalties for early repayment or refinancing of UICCU loans. UICCU also offers a Payment Skip Program, which allows borrowers to defer up to two monthly loan payments⁵ if they experience unexpected expenses in their budgets.

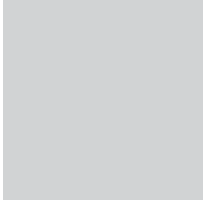


Building Change Program – UICCU provides interest-free loans to eligible projects in the Building Change Program. This program facilitates numerous upgrades to downtown Iowa City and Northside Marketplace commercial properties.



Guarantee Asset Protection Insurance – Optional product that protects our borrowers from liability for remaining loan balance in the event their primary insurance company settles a “total loss” claim.

²Investments are not FDIC or NCUA insured, are not guaranteed by the bank/financial institution, and are subject to risks, including possible loss of the principal invested. ³Visit <https://www.uiccu.org/credit-cards> for full disclosures. ⁴Home Equity Lines of Credit are fixed rate loans for a fixed term. For example, 60 monthly payments of \$18.19 per \$1,000 borrowed at 3.50%. Use up to 100% of your equity. Rate above assumes a LTV of 80% or less and a beacon of 700 or above. \$260 closing costs, unless full appraisal needed. Homeowners insurance required. Consult your tax adviser on tax deductibility. No prepayment penalties. ⁵UICCU's flexible lending Payment Skip Program will continue to accrue interest during the deferred payment period.



An interactive, educational website – UICCU’s website is more than a virtual brochure of member services. On it you can also find:

- Sophisticated loan and savings calculators
- Tips on how to avoid fees and save money
- Loan and deposit account applications that save you a trip to the office
- Locations and maps to find UICCU branches or ATMs
- Job opportunity postings
- Articles and training videos that assist with money management

Direct Deposit/ACH/Payroll Deduction – Allows members to automatically deposit all or a portion of their paychecks to the Credit Union. The deposits can be automatically distributed to checking and savings accounts, family members’ accounts and to make payments on loans and credit cards.

Member Assistance Center – Help from a professional member service representative is just one call or click away. Both members and non-members can receive answers to questions, help with account openings, general information, and financial consultation by contacting the Credit Union by phone, mail and /or the website. Our website provides a chat feature that gives members real- time access to answers.

Section II: Member Education/Community Outreach

University of Iowa Community Credit Union is committed to member education and social responsibility, which includes providing financial education to members and potential members to enhance their lives as well as promote credit union uniqueness, philosophy, and values.

FINANCIAL LITERACY PROGRAMS

Home Buying Seminars – UICCU sponsors annual first time home-buying seminars.

Everfi – UICCU sponsors digital financial literacy courses in the curriculum of schools in UICCU markets.

Financial Literacy Middle School Program - UICCU sponsors the CU4Reality Financial Education Program for middle school students in Johnson, Iowa, Linn and Washington Counties. Students practice financial management skills, learn the value of budgeting and the consequences of overspending during an educational fair. The program concludes with students meeting with a UICCU financial professional to discuss what they've learned.

Financial Literacy Workshops – In a partnership with the Iowa Children's Museum, UICCU sponsors the "Raising Money Smart Kids" workshop for parents and children.

Johnson County Community ID program – UICCU accepts the Johnson County Identification card as a valid form of identification to open accounts and transact all business.

Tax Preparation Assistance - UICCU provides major financial support to programs that provide thousands of low-income Iowans free Tax Preparation services each year.

Iowa Children's Museum City Money Exhibit - UICCU is a sponsor of the Iowa Children's Museum City Money exhibition.

Consumer Education Seminars – UICCU presents special seminars on timely topics such as How to Buy a Home, Saving for a College Education, How to Buy a Car, Estate Planning, etc.

High School Seminars - UICCU is invited into the local high schools to conduct sessions on how to manage a checking account, establish a budget and buy a car.

Financial and Trust Services Seminars – No-cost, no-obligation financial and trust services seminars are presented by Wealth Management staff. Seminar topics offered are:

- Asset Allocation
- College Funding
- Confident Retirement
- Employment Transitions
- Estate Planning
- Financial Management
- Investment Fundamentals
- Investments stocks, bonds, mutual funds, portfolio planning
- IRAs, 401(k) 403(b) and pension plans
- Long-Term Care
- Managed Accounts
- Managing retirement assets and income
- Private Banking
- Retirement Plan Distributions
- Retirement Planning & Saving
- Revocable Trusts
- Tax Strategies
- Wills, power of attorney, trusts conservatorships
- Women and Investing



Learn at Work Events - UICCU works with area businesses and organizations to provide financial education seminars to their employees. Topics for these seminars can range from budgeting, to investing, to learning how to read a credit report. This is a free service provided by UICCU staff, and they are not used as opportunities to sell products.

SCHOOL PARTNERSHIPS

UICCU Give & Grow Schools Match Initiative – Annually, the UICCU’s Give & Grow to Schools program offers members the opportunity to make a donation up to \$500 per household to school foundations in markets UICCU serves. UICCU matches the donation.

ICCSA “School of the Wild” – The Division of Recreational Services offers the outdoor program to Iowa City Community School District elementary schools. The weeklong education experience is held at the MacBride Nature Recreation Area. As the corporate partner, UICCU assists the schools with funds to cover a portion of the cost of the weeklong program.

Welcome Back Week – In support of Welcome Back Students Week, UICCU donates \$500 to participating elementary schools in the Iowa City, Cedar Rapids, Grinnell, Linn Mar, Marion and Cedar Falls Community School Districts along with a \$50 donation (on behalf of each of the schools) to the district foundations’ Excellence Fund to support district-wide programs.

Cyber-bullying Performance - UICCU sponsors the Working Group Theatre’s performance of OUT OF BOUNDS. The performance addresses cyber-bullying and is attended by Linn County middle school students.

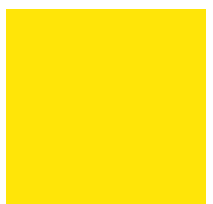
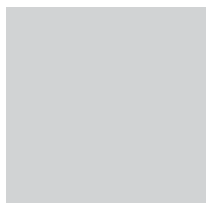
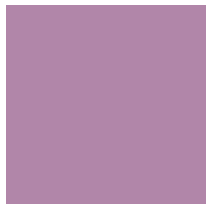
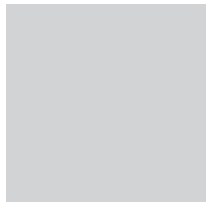
Student of the Arts Program – Area high school students who excel in music, drama, debate or studio arts and are nominated by the school’s faculty, are recognized in UICCU’s Student of the Arts program. Students receive \$250 scholarships and their school receives a \$400 donation for their fine arts program.

Walking School Bus – UICCU is the major sponsor of the Garner Elementary School Walking School Bus. As a wellness initiative and to promote physical activity, Walking School Bus encourages students to walk to school in large, parent-chaperoned groups.

UICCU Give & Grow Scholarship Program - Emphasizing the importance of “Giving Back to our Communities” through volunteer hours and contributions to non-profit charities, UICCU awards three \$1,000 non-renewable college scholarships to UICCU members who plan to attend any accredited college or university as full-time, first-year students. In addition to each scholarship awarded, UICCU donates \$1,000 to the charity of the scholarship winner’s choosing.


Kirkwood Community College Scholarship Program – UICCU sponsors a \$1,000 scholarship for an incoming first year student.

ICUF Warren Morrow Scholarship program – UICCU promotes the Iowa Credit Union Foundation Warren Morrow Scholarship program. This statewide competition is open to any UICCU member who is classified as a high school junior or senior and offers awards of up to \$1,000.






Section III: Involvement / Governance

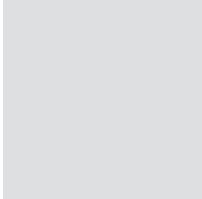


The University of Iowa Community Credit Union will endeavor to preserve the Credit Union's democratic principles, including demographic representation and volunteer participation in the organization.




Board Elections – Board members are elected at the members' annual meeting.

Electronic Balloting – University of Iowa Community Credit Union offers members the option of voting electronically or by paper ballot at the annual meeting.



Board Nominations – University of Iowa Community Credit Union has three to four seats open for election each year. UICCU Membership Matters e-newsletter is used to encourage nominations.

Committee Involvement - UICCU has several ongoing committees. They are: Audit and Credit Committee, Asset/Liability/Management/Investment (ALMI) Committee, Nominating/Elections, Governance and Executive Committees.



Advisory Board – UICCU Advisory Boards are formed, as needed, in markets where UICCU has a branch. The board is made up of community leaders from a variety of professions representing a diversity of skills, expertise and experience. The board members make the credit union aware of marketing, public relations and community involvement opportunities and also serve as a “sounding boards” for various product and service ideas UICCU is considering.

Section IV: Diversity

University of Iowa Community Credit Union operates as a democratically controlled, member-owned cooperative by focusing management, staff, and volunteers on diversity in the leadership and staffing of the credit union.

Sponsorship in Local Diversity Events – UICCU sponsors events such as the African American Museum events, Martin Luther King week, University of Iowa Diversity Day, Black History Month, Summer of the Arts Soul Festival and the UI Indian Student Organization Diwali event.

Values and Compliance Training – Quarterly, UICCU staff are offered policies and values compliance online training. The coursework is values driven and the courses covered each year are Respectful Work Environment, Diversity and Inclusion, Code of Ethics and Wage and Hour.

Member Market Segmentation – University of Iowa Community Credit Union uses a Member Customer Information File (MCIF) to help determine the demographic makeup of its members so that products and services may be specifically targeted to meet their needs.


Equal Employment Opportunity – University of Iowa Community Credit Union actively seeks to fill vacancies by hiring qualified candidates without regard to race, creed, religion, sexual orientation or socio-economic status, seeking to represent the communities in which we operate. Some of the organizations UICCU is involved with include:

- **Employer Support of the Guard and Reserve (ESGR):** UICCU signed a statement of support with the Employer Support of the Guard and Reserve. The intent of the program is to increase employer support by encouraging employers to act as advocates for employee participation in the military.
- **Job Fairs:** The UICCU actively solicits and participates in job fairs in the communities that we operate to find the best, brightest, and most diverse talent possible.
- **Employer Resource Group Consortium (ERGC):** The UICCU is a sponsoring partner of ERGC. ERGC brings area employers together and strives to create a sustainable and innovative culture of inclusiveness, awareness, and success in the workplace, ultimately leading people living and working in the Creative Corridor to lead healthier, happier, and more prosperous lives.

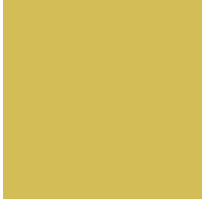





Section V: Commitment to the Credit Needs of Low Income Members





University of Iowa Community Credit Union has long been proud of its leading position in the consumer lending market in Iowa. This commitment to the basic credit needs of its members includes a wide variety of convenient and affordable consumer loan services, mortgages, auto loans, secured and unsecured personal loans, private student loans, commercial loans, and low cost credit cards.



UICCU is also aware that many of our members (and our potential members) are in low or modest income categories. Many of UICCU's efforts and resources are dedicated to the needs of these under-served borrowers.



In November of 2014, UICCU was recognized by Credit Union Times magazine as a top mortgage provider for credit unions nationwide with low and moderate income members. Lake Michigan Credit Union originated 2,174 loans while America First approved 2,067 and UICCU approved 2,050, according to HMDA data made available through LendingPatterns.com and published by Compliance Technology.



Section VI: Commitment to the Credit Union Movement

University of Iowa Community Credit Union works to build and strengthen a unique credit union movement by providing financial and in-kind resources throughout the credit union community, and by actively advocating the credit union difference at all levels of government and in other appropriate public forums.

Leadership Roles – University of Iowa Community Credit Union’s senior management staff serves on boards and committees for credit union related organizations – Cedar Valley Chapter and Iowa Credit Union League Board of Directors.

Credit Union Political Action Committee Fundraisers – UICCU has participated in the Credit Union Political Action Committee (CUPAC) Adventureland tickets sales the past seven years. In addition to the support the tickets provide for CUPAC, UICCU members appreciate the convenience of getting discounted tickets at credit union branches.

Continuing Education for Staff – University of Iowa Community Credit Union helps pay for credit union specific education so that employees may further their careers in the credit union movement.

“All About Banking & Credit Unions” – Education material is provided to elementary schools in the markets UICCU serves. The program introduces young students to the wide range of services provided by a Credit Union.

Project Zip Code – Member zip codes are supplied to the Iowa Credit Union League to identify potential voters within respective voting districts.



Section VII: Public Service/Corporate Citizenship

University of Iowa Community Credit Union is committed to being an active partner in the communities it serves and in its field of membership by enhancing the populations' economic and social well-being. UICCU promotes a culture of giving back by donating money and encouraging employees to volunteer in their communities. Not only do UICCU staff members volunteer, but many assume the responsibility of leadership roles in the organizations of which they are involved.

Community Involvement Team – The Community Involvement Team (CIT) is a group of volunteer staff who represents UICCU staff as a whole. The mission of the CIT is to facilitate, organize and solicit the ongoing financial and volunteer support and interaction between staff members of UICCU and the communities it serves.

PROJECTS

UICCU Wellness Initiative – UICCU pays registration fee for staff members who participate in various 5K runs/walks including:

- University of Iowa Doc Dash - 5K Run/Walk to support the Iowa City Free Medical Clinic and the University of Iowa Mobile Clinic
- Color the Quads
- Especially For You Run benefits Cedar Rapids Mercy Medical Center
- Iowa City Run for the Schools
- Marion Turkey Trot
- Ponseti Races
- Ronald McDonald Red Shoe Run
- University of Iowa River Run

School Events – UICCU partners with schools in UICCU's fields of membership to support

- ICCSD 5th & 6th Grade Track & Field Days – UICCU supplies volunteers and donates the ribbons and water bottles for this annual end of the year school event.
- ICCSD Secondary School Annual Art Exhibit – UICCU hosts an annual art exhibition featuring the artwork of students of the Iowa City Community School District.
- ICCSD Music Auxiliary Annual Car Wash - UICCU provides site and water for this annual event. UICCU also allows school groups and area nonprofits to hold car wash fundraisers, with UICCU making the first \$50 donation to the car wash.
- UICCU is a Partner in Education with Cedar Valley schools.

UICCU supports projects that benefit the communities served by UICCU –

- Adopt a Highway – UICCU staff clean up a two mile stretch of highway twice a year in Johnson County
- Blood Drives – UICCU hosts annual blood drives in Johnson, Linn and Scott counties.
- Children's Miracle Network - UICCU partners with the CMN in year-round fundraising and awareness campaign with proceeds benefiting the University of Iowa Hospitals and Clinics. The CMN is the charity of choice for credit unions nationwide.
- Abbe Center Minds Matter Trivia – UICCU staff team up four times a year for a trivia competition to support the Abbe Community Mental Health Center.
- Dance Marathons - UICCU provides monetary and volunteer support for the annual UI and UNI Dance Marathons
- Food Drives – UICCU conducts an annual food drives to benefit food pantries in all UICCU markets.

- HACAP Back to School Drive – In August UICCU branches host a school supplies drive to benefit HACAP.
- Iowa Children’s Museum Family Free Night – UICCU sponsors free admittance to the Iowa Children’s Museum the last Friday in March.
- UICCU partners with Linn County Salvation Army to help distribute school supplies to area Linn County Schools through the Backpack Project.

UICCU partners with the cities in the markets UICCU serves by supporting a variety of events:

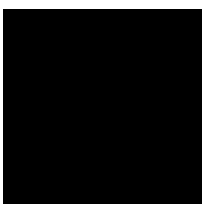
- Cedar Falls Sturgis Festival
- Cedar Rapids, Cedar Falls, Iowa City and Waterloo farmers’ markets
- Cedar Rapids BBQ Round up
- Iowa City BenchMarks Project
- Iowa City and Cedar Rapids Home Builders Association events
- Iowa City Jazz Festival
- Iowa City Taste of Market
- My Waterloo Days
- North Liberty Blues and BBQ
- Quad Cities Times Bix 7
- University of Iowa Health Fair

UICCU provides a low interest revolving line of credit to the City of Iowa City for the specific use of supporting costs related to their UniverCity Neighborhood Partnership program. This program is a joint effort between the City and the University of Iowa. The goal of the program is to establish a healthy balance of single-family owner-occupied and rental housing in the neighborhoods located near the U of I campus.

Re-Housing Projects: The Department of Housing and Urban Development is changing priorities to include the rapidly re-housing of homeless individuals and families to the mix of services along the continuum of care. UICCU is a major sponsor of this initiative to help those in need in the Quad Cities and Johnson County markets.

In 2015, UICCU donated more than \$960,000 to the communities we serve. The credit union has budgeted support for many organizations in our community, including:

- | | |
|---|---|
| <ul style="list-style-type: none"> • Abbe Community Mental Health Center • Alzheimer’s Association • ALS • AMA Juvenile Diabetes • African American Museum • American Cancer Society • American Cancer Society Hope Lodge • American Heart Association • American Red Cross • Big Brothers/Big Sisters of Johnson, Linn, Black Hawk and Poweshiek Counties • Boys and Girls Club of Linn County • Boy Scouts of Eastern Iowa • Cedar Rapids African American Museum • Cedar Rapids Community School District Foundation • Cedar Rapids Fire Department Firebowl • Cedar Rapids Museum of Art • Cedar Rapids Downtown District • Cedar Rapids Farmers Market • Cedar Rapids Run the Flood • Cedar Valley Humane Society • Cedar Valley Sports Commission • Chatham Oaks • Children’s Miracle Network • Clear Creek/Amana Community Schools • City Circle Acting Company • Community Mental Health Center • Consultation for Religious Communities | <ul style="list-style-type: none"> • Coralville Center for the Arts • Coralville Parks and Recreation • Coralville Public Library • Center • 4 C’s Childcare Resource and Referral • Dollars for Scholars • Domestic Violence Intervention Program • Ducks Unlimited • Elder Services • Family Resource Centers of the Iowa City Community School District • Free Medical Clinic • Girl Scouts of Eastern Iowa • Goodwill Industries of Southeast Iowa • Grinnell Aquatic Center • Grinnell Library • Grinnell Little League • Grinnell Regional Medical Center • Habitat for Humanity • Hawkeye Area Community Action Program (HACAP) • Healthy Kids Program • Heritage Christian School • Hiawatha Parks & Recreation • Home Builders Association • Housing Trust Fund of Johnson County • Iowa Children’s Museum • Iowa City Animal Care and Adoption Center |
|---|---|





- Iowa City Area Dollars for Scholars
- Iowa City Bike Library
- Iowa City Book Festival
- Iowa City Community Band
- Iowa City Foreign Relations Council
- Iowa City Hospice
- Iowa City Junior Service League
- Iowa City Noon Lions Club
- Iowa City Parks and Recreation
- Iowa City Pilot Club
- Iowa City Public Library
- Iowa City Shelter House
- Iowa City Summer of the Arts
- Iowa Women's Foundation
- ICCSD Booster Club
- ICCSD Foundation
- ICCSD Run for the Schools
- IC Community Theatre
- Johnson County AARP
- Johnson County Historical Society
- Johnson County Trail Foundation
- Johnson County Community Foundation
- Johnson County Senior Center
- Junior Achievement of Eastern Iowa
- Kiwanis
- Main Street West Branch
- March of Dimes
- Marion Marathon
- Mayors Youth Employment Program
- MECCA
- Mercy Hospital, Iowa City Employee Campaign
- Mercy Medical Center, Cedar Rapids
- NAMI
- National Alliance for the Mentally Ill
- North Liberty BBQ & Blues
- North Liberty Community Pantry Building
- North Liberty Library and Adult Reading Program
- North Liberty Community Center
- Pathways Adult Day Care
- Pheasant Ridge Center
- Poweshiek Area Development
- Preucil School of Music
- Rape Victim Advocacy Program (RVAP)
- Regina Foundation
- Ronald McDonald House
- Rotary Club
- Safety Village
- Salvation Army
- Sand Lake Recreation Project
- Sertoma
- Shelter House
- Solon Schools
- Special Olympics
- Systems Unlimited
- The Nest of Johnson County
- Tiffin Park Shelter
- United Action for Youth
- United Way of Johnson County
- United Action for Youth
- University of Iowa Foundation
- University of Iowa Medical Partners
- Visiting Nurse Association
- West Branch Summer Concerts
- Willowwind School
- Workplace Learning Connection
- Women's Resource and Action Center

Board/Staff Donation to Charity of Choice

In November of each year, UICCU offers directors/staff the opportunity to designate a charity to which UICCU will make a donation in their name.

Facebook Promotion - During the Thanksgiving season, members are invited to vote for a charity to receive a \$1000 donation. A total of \$5000 is awarded in UICCU markets.

VOLUNTEERISM

Community Leadership Roles

In 2015, UICCU staff members volunteered more than 3,900 hours in the communities we serve. UICCU staff members assume leadership roles in the community by serving on various boards, clubs and non-profit agencies. Below is a sampling of the organizations UICCU staff members are involved in:

- Altrusa
- African American Museum
- Big Brothers/Big Sisters
- Boys and Girls Club
- Community Foundation of Johnson County
- Coralville Parks and Recreation Commission
- Coralville Public Library Foundation
- Englert Theater
- Goodwill Industries
- Habitat for Humanity
- Handicare
- ICCSD Foundation
- Iowa Children's Museum
- Iowa City Area Chamber of Commerce
- Iowa City Area Development Group (ICAD)
- Iowa City Booster Club
- Iowa City Crisis Center
- Iowa City Free Medical Clinic
- Iowa City Noon Lions Club
- Iowa City Pilot Club
- Iowa City Public Library Friends Foundation
- Junior Achievement of Eastern Iowa
- Junior League of Cedar Falls
- Kiwanis
- Noon Rotary
- Optimist International
- Preucil School of Music
- Ronald McDonald House
- Salvation Army
- Sertoma
- University of Iowa Libraries
- United Way of Johnson County
- Visiting Nurses Association



Section IX: Recognition in our Community

UICCU receives #1 Ranking for Return to Member

In 2012, the independent firm, Callahan & Associates, ranked UICCU #1 nationally for its Return of Member score. UICCU placed 1st in the nation among all 14,000 federally insured credit unions and banks in returning our profits back to our membership in the form of great rates on both loans and deposits. Since then, UICCU has been consistently ranked #1 or #2 in the nation for 18 consecutive quarters.

Blue Zones Worksite – In November 2014, UICCU Financial Center received the designation of being a Blue Zones Worksite. Since that time, the Cedar Falls, A Avenue, Hiawatha and Marion offices have also received Blue Zones Worksite designations.

Best Workplace in Iowa – From 2012-15 UICCU was recognized by the Des Moines Register as one of the top ten mid-sized workplace in the state of Iowa after being nominated by our employees.

Press Citizen Best of Area – Best of the Area is the Iowa City Press-Citizen's annual citizen vote on the best aspects of the greater Iowa City/Coralville area. In 2012-2016, UICCU was voted "Best Financial Institution."

Community Partnership Award – UICCU was the 2013 recipient of the Al Smith School and Community Partnership Award through the Cedar Rapids Community School District.

Partner of the Year – UICCU received 2014 Partner of the Year from the Iowa City/Coralville Convention and Visitors Bureau.

Outstanding Community Group – UICCU was recognized as the 2015 Outstanding Community Group for contribution made to the Iowa City Summer of the Arts.

United Way of Johnson County – UICCU received recognition as the United Way Agency of the Year in 2015.

Cooldest Place to Work – The *Corridor Business Journal* **Cooldest Places to Work** identifies and honors local companies that have created the most engaging and rewarding work environments. UICCU was a recipient of this award in 2014 and 2016.

Best of Corridor – From a survey of readers of the *Corridor Business Journal*, UICCU was selected as the Corridor's Best Credit Union in 2016, for the third consecutive year.



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