



2010 | Annual Report



We Start With You.



Chairman & CEO's *Report*

Thank you for choosing Unison Credit Union. We truly appreciate your business.

The year 2010 was very much a repeat of 2009. Unemployment remained high, interest rates remained low and profitability was difficult to find. However, the good news is that Unison Credit Union was able to grow while still keeping our reserves high. We finished the year at 11.81%. Our reserves are well above the regulatory requirement and more than 150 points higher than the national credit union average. We have been here to assist our members since 1932 and because of our responsible practices, will continue well into the future.

Unison finished the year with \$151,156,557.00 in assets, \$131,727,697.00 in deposits, \$125,273,006.00 in loans and 19,331 members.

We believe that in 2011 the economy will continue forward with a long, slow recovery. The stock market is pointing upward, which brings brighter days when those 401(K) statements arrive! This positive sentiment will help drive the economy since consumers account for about two-thirds of all spending. Your credit union will be ready and able to serve all of your borrowing needs.

We take pride in supporting the communities we serve and thank all who generously donated to the Stock the Shelves food drive, Toys for Tots and Bedtime Bundles collection for the children of Harbor House. We are grateful to have so many caring individuals within our membership.

People helping people - that's the credit union difference. We look forward to serving you in 2011.

Mark Hietpas
CEO/President

Sheldon Niquette
Board Chairman

Statement of *Condition*

Assets

Cash.....	\$13,065,407.10
Investments	\$6,718,326.60
Total Loans	\$125,273,005.81
Fixed Assets.....	\$3,912,176.45
Other Assets.....	\$2,187,641.42
Total Assets	\$151,156,557.38

Liabilities/Equity

Member Deposits	\$131,727,696.69
Liabilities.....	\$1,571,271.06
Total Reserves	\$17,857,589.63
Total Liabilities/Equity.....	\$151,156,557.38

Statement of *Operation*

Income

Interest Income.....	\$6,651,175.33
Other Income	\$1,005,331.45
Total Income.....	\$7,656,506.78

Expenses

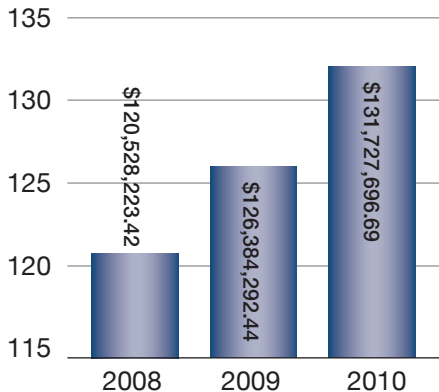
Operating Expenses	\$5,803,667.90
Cost of Funds.....	\$1,450,701.08
Total Expenses	\$7,254,368.98

Net Income to Reserves

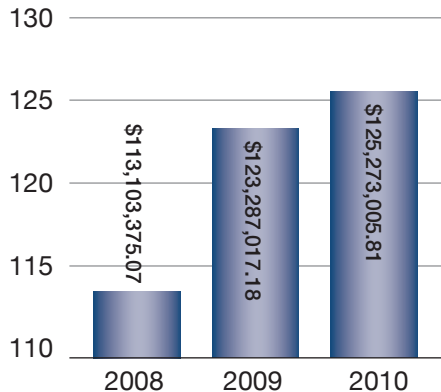
..... \$402,137.80

Statement of Growth

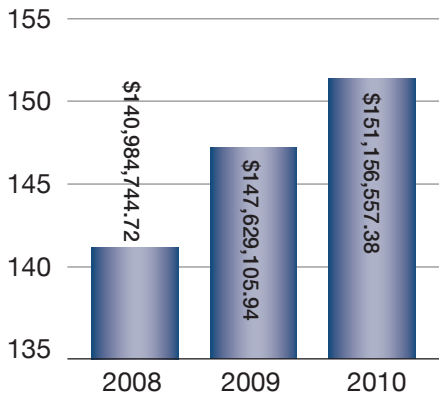
Deposits (in millions)



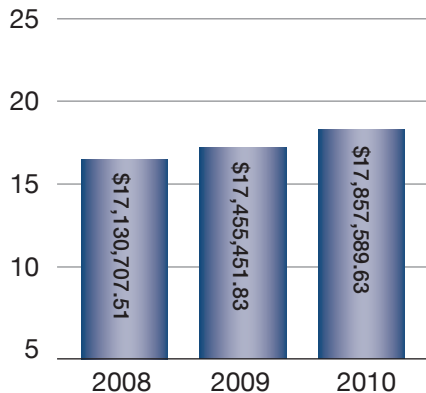
Loans (in millions)



Assets (in millions)



Reserves (in millions)



Products & *Services*

Savings

- Regular Savings
- Christmas Club Account
- Vacation Club Account
- Property Tax Account
- Moola Moola Kids' Club
- Serious Savings

Loans

- Vehicle Loans
- Home Loans
- Home Equity Loans
- Personal Loans
- Kwik Cash Line of Credit
- Visa® Platinum Credit Card

Investment Accounts

- Term Share Certificates
- Individual Retirement Accounts
- Money Market Accounts

Checking

- FREE Easy Does It Checking
- Checking Plus with Dividends
- FREE ATM/Debit Cards

Extra Services

U.S. Savings Bonds
Visa Gift Cards
Money Orders
Safe Deposit Boxes
Notary Public Service
Signature Guarantee Service
Summer Discount Tickets
Travel Money Cards
Western Union & Wire Transfers

Convenience Services

CU by Phone
It's Me 247 Online Banking
It's Me 247 Mobile Banking
CU Easy Pay
Direct Deposit
Automatic Payment
Payroll Deduction

Value **Statement**

The mission of Unison Credit Union is built on the guiding principles of integrity, confidentiality, financial soundness and community service.

Board of *Directors*

Sheldon Niquette | Chairman

James Fett | Director

Gary Wolf | Vice-Chairman

Grace Fuller | Director

Mark Hietpas | Treasurer

James Martinson | Director

Donald Kroll | Secretary

Joseph Verhagen | Director

Susan Duda | Director

Mission **Statement**

Our mission is to provide exceptional service
to our members.

Management

Mark Hietpas | CEO/President

Cheri Ver Voort | Executive Vice-President

Debbie Brice | Vice-President Financial Services

Cathy Kari | Vice-President Human Resources

Steve Lonigro | Vice-President Branch Operations

Jeff Gut | Training Specialist

Carla Jones | Member Associate Manager

Abby Hopfensperger | Marketing Director

Locations

Kaukauna

1616 Crooks Avenue | 920-766-6000

1000 Hyland Avenue | 920-766-6010

Little Chute

2001 Freedom Road | 920-687-6000

Wrightstown

465 School Street | 920-532-6000

Mailing Address

P.O. Box 260 | Kaukauna, WI | 54130-0260

Hours

Lobby Hours

9:00 a.m. - 5:00 p.m.	Monday - Wednesday, Friday
9:00 a.m. - 6:00 p.m.	Thursday
8:00 a.m. - Noon	Saturday*
	(*Kaukauna South, Little Chute & Wrightstown)

Drive-up Hours

7:30 a.m. - 5:00 p.m.	Monday - Wednesday, Friday
7:30 a.m. - 6:00 p.m.	Thursday
8:00 a.m. - Noon	Saturday*
	(*Kaukauna South, Little Chute & Wrightstown)

