

2009 Annual Report

A photograph of a family of four—a father, a mother, and two young girls—huddled together in a circle, smiling broadly. They are looking towards the camera. The background is a clear, bright blue sky. The father is on the left, wearing a purple and white plaid shirt. The mother is on the right, wearing a light blue sweater. The two girls are at the top, wearing a pink and white striped shirt and a white shirt. The text "We Start With You." is overlaid in the center of the image in a black, italicized serif font.

We Start With You.

Chairman & CEO's Report

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

While 2009's economy was volatile, we are finally seeing signs that 2010 might show some moderate growth and recovery. In fact, your credit union weathered one of the worst years ever for financial institutions, yet Unison's reserves remain strong at 11.82%. Our federal regulator, the National Credit Union Administration, considers 7% or above to be well capitalized. Unison is well above that benchmark. You can rest easily knowing your deposits are safe with Unison Credit Union.

Unison finished the year with \$147,629,105.94 in assets, \$126,384,292.44 in deposits and \$123,287,017.18 in loans. We ended 2009 with 21,135 members.

Looking forward to 2010, we will continue to work with members who are going through difficult financial times. Because of our responsible practices, we are in a good position to lend money and help our members.

We will also continue to live the credit union philosophy of "people helping people" by supporting the communities we serve and staying committed to financial education. We were recognized for these efforts with three first-place awards including the first-place Desjardins Youth Financial Education Award at the national level, recognizing our outstanding involvement in youth education.

As we move on to the next decade, we look forward to continuing to fulfill our mission statement – to provide exceptional service to our members.

Mark Hietpas
CEO/President

Sheldon Niquette
Board Chairman

Statement of Condition

Assets

Cash	\$11,070,256.78
Investments	\$6,936,426.53
Total Loans	\$123,287,017.18
Fixed Assets	\$4,078,810.47
Other Assets	\$2,256,594.98
Total Assets	\$147,629,105.94

Liabilities/Equity

Member Deposits	\$126,384,292.44
Liabilities	\$3,789,361.67
Total Reserves	\$17,455,451.83
Total Liabilities/Equity	\$147,629,105.94

Statement of Operation

Income

Interest Income	\$6,885,908.97
Other Income	\$936,793.35
Total Income	\$7,822,702.32

Expenses

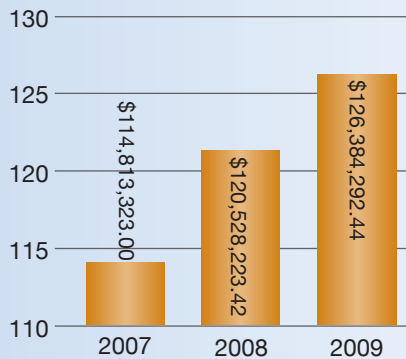
Operating Expenses	\$5,407,007.51
Cost of Funds	\$2,090,950.49
Total Expenses	\$7,497,958.00

Net Income to Reserves

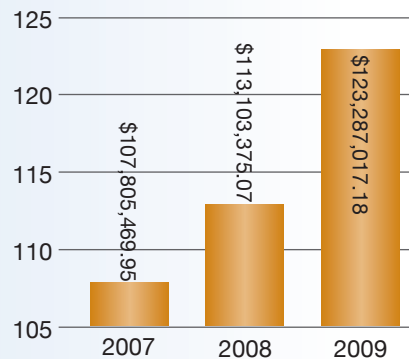
.....	\$324,744.32
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Statement of Growth

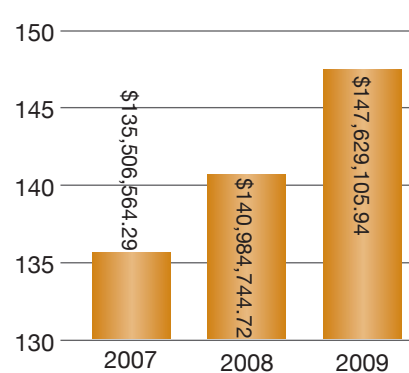
Deposits (in millions)



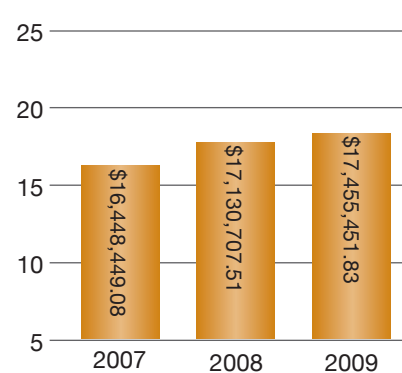
Loans (in millions)



Assets (in millions)



Reserves (in millions)



Products & Services

Savings

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

Loans

Vehicle Loans
Home Loans
Home Equity Loans
Personal Loans
Kwik Cash Line of Credit
Student Loans
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/Check Cards

Extra Services

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

Convenience Services

CU by Phone
It's Me 247 Online 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

Gary Wolf | Vice Chairman

Mark Hietpas | Treasurer

Donald Kroll | Secretary

Susan Duda | Director

James Fett | Director

Grace Fuller | Director

James Martinson | Director

Joseph Verhagen | 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 Plamann | 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.

Mon. - Wed., Fri.

9:00 a.m. - 6:00 p.m.

Thurs.

8:00 a.m. - Noon

Saturday*

(*Kaukauna South, Little Chute & Wrightstown)

Drive-up Hours

7:30 a.m. - 5:00 p.m.

Mon. - Wed., Fri.

7:30 a.m. - 6:00 p.m.

Thurs.

8:00 a.m. - Noon

Saturday*

(*Kaukauna South, Little Chute & Wrightstown)