MISSION STATEMENT
To assist members and employees to achieve financial success through service that is superior, convenient, and easy to use.

CORE VALUES
Hire the Best and Brightest
Integrity
Members First
Respect and Fairness to Employees
Service
Innovation
Diversity
Education

CONSOLIDATED STATEMENT OF OPERATIONS

Year Ended December 31, 2015

Interest income
Interest on loans $ 10,901,201
Interest on investments and cash equivalents 148,804
Total interest income 11,050,005

Interest expense
Interest on FHLB advances 318,129
Dividends on members' shares 661,838
Interest expense 979,967

Net interest income $ 10,419,235

Total noninterest income
Service charges and other fees 2,899,706
Gain on sale of available-for-sale investments 65,510
Gain on sale of loans 685,389
Total noninterest income 3,650,595

Net interest income after provision for loan losses 8,199,235

Total noninterest expenses
Provision for loan losses 2,220,000
Occupancy 903,055
Total noninterest expenses 11,178,355

Total income before income taxes 6,941,880

Income taxes 3,462,233

Net income $ 2,043,017

CONSOLIDATED STATEMENT OF FINANCIAL CONDITION

As of December 31, 2015

Assets
Cash and cash equivalents $ 20,864,318
Investments:
Available for sale 24,549,454
Other 2,861,253
Loans, net 187,642,397
Account balances receivable 168,512,297
Property and equipment, net 2,830,040
Share Insurance Fund deposit 13,171,360
Premises and equipment, net 2,040,377
Postretirement asset 22,748
Loan servicing assets 13,608,784
Other assets 912,623
Total assets 253,718,743

Liabilities and members' equity
Deposits 201,410,522
Accrued expenses and other liabilities 3,088,325
Other liabilities 2,922,148
Total liabilities 207,421,095

Total members’ equity 24,219,896

Total assets and members’ equity 253,718,743

CASE BOARD OF DIRECTORS

Top Row – Left to Right: William Brewer, Jr; Armando L. Hudson, Sr.; Jane Olney

Middle Row – Left to Right: Lee Hudson, Sr.; William Brewer, Jr.

Bottom Row – Left to Right: Samuel Duncan, IV; Jane Olney

Craig Godfrey, CPA

BOARD OF DIRECTORS

2015 LEADERSHIP TEAM

President/CEO

April Clark

Vice President of Lending

Brett Pacek

Vice President of Human Resources

Dione Peña

Vice President of Information Systems

Chad Rolston

Vice President of Finance/CFO

Jacob Darabos, CPA

Assistant Vice President of Finance

Carlene Melendez

Assistant Vice President of Human Resources

Bill fences

Vice President of Marketing

Michael C. Kiser

Vice President of Operations

Dione Peña

Vice President of Information Systems

Chad Rolston

Vice President of Human Resources

April Clark

Vice President of Finance/CFO

Jacob Darabos, CPA

Board Chairperson

William Brewer, Jr

Audit Committee Chairperson

Charmaine Sikander

Treasurer

Karen Spotts

Secretary

Larry Steel

Expense Team

Reniero Araoz

Luis Pacheco

Bill Fences

Larry Steed

People Helping People

ANKUAR REPORT

2015
2015 was another exciting year for CASE Credit Union. We continued our Financial Literacy program, recognized by the Michigan Credit Union League with an Excellence in Finance Award. This award recognizes credit unions who strive to teach personal financial concepts and skills to members and non-members who are under the age of 18.

As you can see from the chart below,2015 was an exciting year for CASE Credit Union. We continued our Financial Literacy program, recognized by the Michigan Credit Union League with an Excellence in Finance Award. This award recognizes credit unions who strive to teach personal financial concepts and skills to members and non-members who are under the age of 18.

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