MEMBERSHIP
Membership at CASE Credit Union is open to all who live, work, or worship in any of Michigan’s 68 counties within the Lower Peninsula.

PRODUCTS AND SERVICES
As a CASE Credit Union member you can enjoy local, fast decisions; the ability to make your payments locally as well as online; a full range of products and services; and specialized member service.

Personal Banking Services
- Savings Accounts
- Checking Accounts
- Youth Accounts
- Investment Services
- Auto, RV, and Boat Loans
- Personal Loans
- Mortgages
- Home Equity Loans
- VISA Debit Cards
- VISA Credit Cards
- Life Insurance Products
- Fraud Protection

Commercial Banking Services
- Savings Accounts
- Checking Accounts
- Commercial Real Estate
- Commercial Vehicles
- Equipment
- Commercial Loans
- Working Capital
- Small Business
- Administration Loans
- Vehicle + Equipment Loans
- Lines of Credit
- VISA Debit Cards
- VISA Credit Cards
- Investment Services
- Insurance Products

CONSOLIDATED STATEMENT OF OPERATIONS
As of December 31, 2016

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total revenue</td>
<td>$233,184,221</td>
</tr>
<tr>
<td>Total interest expense</td>
<td>$249,309,904</td>
</tr>
<tr>
<td>Net income</td>
<td>$274,517,380</td>
</tr>
</tbody>
</table>

CONSOLIDATED STATEMENT OF FINANCIAL CONDITION

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total assets</td>
<td>$2,195,610,181</td>
</tr>
<tr>
<td>Total liabilities</td>
<td>$1,314,694,163</td>
</tr>
<tr>
<td>Members’ equity:</td>
<td>$800,000,000</td>
</tr>
<tr>
<td>Accumulated other comprehensive income (loss)</td>
<td>$4,999,000</td>
</tr>
<tr>
<td>Retained earnings, substantially restricted</td>
<td>$11,611,111</td>
</tr>
</tbody>
</table>

CONSOLIDATED STATEMENT OF MEMBERSHIP

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total assets</td>
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</tr>
<tr>
<td>Retained earnings, substantially restricted</td>
<td>$11,611,111</td>
</tr>
</tbody>
</table>

CONSOLIDATED STATEMENT OF SHAREHOLDERS’ EQUITY

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total members’ equity</td>
<td>$800,000,000</td>
</tr>
<tr>
<td>Accumulated other comprehensive income (loss)</td>
<td>$4,999,000</td>
</tr>
<tr>
<td>Retained earnings, substantially restricted</td>
<td>$11,611,111</td>
</tr>
</tbody>
</table>

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

2016 LEADERSHIP TEAM

Board of Directors
- William Brown, E.D.
- Craig Grogg, CPA
- Karen Spotts, Treasurer

Treasurer
- April Clark
- Ramona Arroyo

Service Standards
- Bravely serve each other.
- Accept personal responsibility.
- Brisk to leave a positive impression.
- Express appreciation.

Contact Center
517.393.7710 or 1.888.393.7716

Lansing, MI 48917
5611 West Saginaw Hwy.

Lansing, MI 48823
2400 West Rd.

Pennsylvania Branch
2511 Ohio Ave.
Lansing, MI 48917

Melanin Branch
215 S. Washington Ave.
Lansing, MI 48917

Vermont Branch
110 W. Washington Ave.
Lansing, MI 48917

LCC Branch
7527 Delta Commerce Dr.
Lansing, MI 48917

2016 Annual Report

Federally Insured by NCUA.

Fellowly verified by SCSL.
We launched two new products to our mobile wallet options with Android Pay™, Samsung Pay™, and VISA Checkout. These products give members the freedom and convenience of using their device to make easy, secure payments with just a tap or fingerprint on millions of stores nationwide with just the touch of a finger. For our underserved community, we partnered with Habitat for Humanity for Federal Home Loan Bank of Chicago Homeownership Impact Program and Home Ownership Education Program and Capital Region Community Foundation for Our Responsible Home Programs Project. We also supported Lansing Local’s Workforce Development Program and affordable transportation. We also marketed and staffed a partnership with the Volunteer Income Tax Center in Lansing to help the underserved obtain and file their taxes, and we provided $5,000 for ST heterogeneous community Stars Day and State refunds could be deposited. We seek for our underserved community to maintain strong partnerships and leverage our strength and stability to empower our credit union to achieve our core values we pride ourselves on. Our employees are inspired by one common desire; to give back to the communities in which we live, work, and play. We are dedicated to supporting statewide organizations that assist those in need such as: Savor Health Systems Fund, Ella’s Place, Chamber of Commerce, LEAP Fund, Lansing YMCA, Junior Achievement, Hospice of Lansing, Michigan Credit Union League, Habitat for Humanity, Volunteers of America, Capital Area Humane Society, and Greater Lansing Society for Human Resource Management. In 2016, our leadership team set a strategic goal of $17 million and helped increase our asset size by $20 million, or 2% of total assets, which is superior, is superior to our peers and higher than the industry average. In addition to helping our members, our balance sheet is equal as well to our investment our members, we awarded $13,000 in scholarships to ten current students and faculty, but also income families, we continue to establish and foster strong relationships with providers to offer financial education classes. We continue to support the Mission that you share with us. The future is bright for CASE Credit Union, a Not-for-profit entity that was launched a limited-time Term Deposit to four million dollars by reaching 8.4% interest rate and we were able to surpass our goal of three million dollars. Lansing Community College continues to be back to our community, and living our core values we pride ourselves on. Our employees are inspired by one common desire; to give back to the communities in which we live, work, and play. We are dedicated to supporting statewide organizations that assist those in need such as: Savor Health Systems Fund, Ella’s Place, Chamber of Commerce, LEAP Fund, Lansing YMCA, Junior Achievement, Hospice of Lansing, Michigan Credit Union League, Habitat for Humanity, Volunteers of America, Capital Area Humane Society, and Greater Lansing Society for Human Resource Management. Our employees are inspired by one common desire; to give back to the communities they serve. From local schools and Lansing Community College, to non-profits that serve children and families, we continue to establish and foster strong partnerships and build our community and volunteer outreach to improve the communities in which we live, work, and play. We are dedicated to supporting statewide organizations that assist those in need such as: Savor Health Systems Fund, Ella’s Place, Chamber of Commerce, LEAP Fund, Lansing YMCA, Junior Achievement, Hospice of Lansing, Michigan Credit Union League, Habitat for Humanity, Volunteers of America, Capital Area Humane Society, and Greater Lansing Society for Human Resource Management.

**Mission Statement**

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