ASSETS	as of 12/31/13
Cash and Cash Equivalents	\$8,371,327
Investments	
Available-for-sale	23,045,956
Other	6,961,904
Loans, Net	181,231,339
Accrued Interest Receivable	733,798
Real Estate Owned	631,084
Property and Equipment, Net	13,287,425
National Credit Union Share Insurance Fund Deposit	1,949,487
Post-Retirement Asset	265,329
Other Assets	1,045,948
TOTAL ASSETS	\$237,523,597
TOTAL ASSLIS	\$237,023,097
LIABILITIES	\$237,323,347
	\$200,657,020
LIABILITIES	
LIABILITIES Members' Shares	\$200,657,020
LIABILITIES Members' Shares Accrued Expenses and Other Liabilities	\$200,657,020 1,408,613
LIABILITIES Members' Shares Accrued Expenses and Other Liabilities Advances from FHLB	\$200,657,020 1,408,613 15,000,000
LIABILITIES Members' Shares Accrued Expenses and Other Liabilities Advances from FHLB TOTAL LIABILITIES	\$200,657,020 1,408,613 15,000,000
LIABILITIES Members' Shares Accrued Expenses and Other Liabilities Advances from FHLB TOTAL LIABILITIES MEMBERS' EQUITY:	\$200,657,020 1,408,613 15,000,000 \$217,065,633
LIABILITIES Members' Shares Accrued Expenses and Other Liabilities Advances from FHLB TOTAL LIABILITIES MEMBERS' EQUITY: Retained Earnings, Substantially Restricted	\$200,657,020 1,408,613 15,000,000 \$217,065,633
LIABILITIES Members' Shares Accrued Expenses and Other Liabilities Advances from FHLB TOTAL LIABILITIES MEMBERS' EQUITY: Retained Earnings, Substantially Restricted Accumulated Other Comprehensive Income	\$200,657,020 1,408,613 15,000,000 \$217,065,633 19,619,446 838,518

INTEREST INCOME for	the year ended 12/31/13
Interest on Loans	\$9,882,736
Interest on Investments and Cash Equivalents	861,063
TOTAL INTEREST INCOME	\$10,743,799
INTEREST EXPENSE	
Dividends on Members' Shares	821,289
Interest on FHLB Advances	367,831
TOTAL INTEREST EXPENSE	\$1,189,120
Net Interest Income	9,554,679
Provisions for Loan Losses	3,983,040
NET INTEREST INCOME AFTER PROVISION FOR LOAD	AN LOSSES \$5,571,639
NONINTEREST INCOME	
Gains on Sale of Available-for-Sale Investments	59,335
Service Charges and Other Fees	2,507,383
Gains on Sale of Loans	722,298
Other Noninterest Income	958,348
TOTAL NONINTEREST INCOME	\$4,247,364
NONINTEREST EXPENSES	
Salaries and Benefits	4,857,228
Operations	4,480,704
Occupancy	625,524
Members' Insurance Premium	155,959
TOTAL NONINTEREST EXPENSES	\$10,119,415
NET INCOME (LOSS)	(\$300,412)

2013 Leadership Team















CASE BOARD OF DIRECTORS Top Row – Left to Right: William Brewer, II, Marshall Lee Hudson, Sr., Karen Spotts Center Row – Left to Right: Kathleen J. Prout, Craig Godfrey, Samuel Duncan, IV Bottom Row – Left to Right: Jane Olney, Fred Goers, Bo Garcia

BOARD OF DIRECTORS

William Brewer, II Chairman of the Board

Marshall Lee Hudson, Sr. Vice Chairperson

> Karen Spotts Treasurer

Kathleen J. Prout Secretary

Craig Godfrey, CPA

Samuel Duncan, IV Director

Jane Olney

Fred Goers

Bo Garcia

AUDIT COMMITTEE

April Clark Audit Committee Chairperson

Charmaine Shellman Audit Committee Member

SERVICE TEAM

Jeffrey S. Benson, CPA, MBA President/CEO

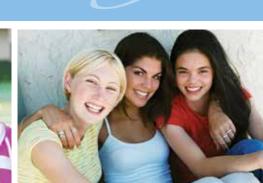
Jacob Darabos, CPA Vice President - Finance/CFO

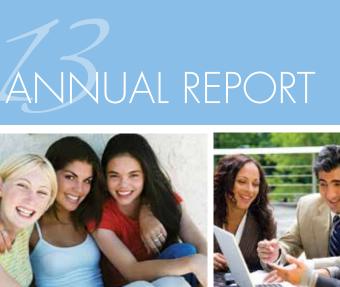
Vice President - Human Resources

Brett Pacek

Jennifer Slaughter, MBA









Pennsylvania Branch 4316 S. Pennsylvania Ave. Lansing, MI 48910

Meridian Branch 1701 Hamilton Rd. Okemos, MI 48864

Delta Branch 7527 Delta Commerce Dr. Lansing, MI 48917

333 N. Washington Sq. Lansing, MI 48933

LCC Branch

West Saginaw Branch 5611 West Saginaw Hwy. Lansing, MI 48917

Lake Lansing Branch 2400 West Rd. Lansing, MI 48823

Contact Center 517.393.7710 EQUAL HOUSING LENDER 1.888.393.7716





Director

Director

Director



Larry Steed Audit Committee Member

Sheila Matlock

Norma McGarry Vice President - Branch Operations

Vice President - Lending

Chad Rolston Vice President - Information Systems

Vice President - Marketing

Chairman's Report



There's no question that CASE Credit Union is dedicated to our community. We planted our roots here with our charter in 1936; we help area residents, employees and students achieve their financial goals; and we have a rich history of community involvement. And, in 2013, we took the opportunity to expand our branch network in our community even further to better serve you.

After moving our in-store branches out of Meijer grocery stores at the end of 2012, we started looking for other locations nearby to ensure the utmost convenience for our members. We were fortunate to acquire two buildings for our new Lake Lansing and West Saginaw branches!

The Lake Lansing branch, not far from the former Lake Lansing Meijer branch, was purchased from Option 1 in late 2012 and renovated in the summer of 2013 to fit our needs. With the extra space the Lake Lansing branch provides, we were able to move four additional departments to this location from our headquarters on South Pennsylvania Avenue, ensuring our continued growth for years to come!

We chose the location for our West Saginaw branch, on West Saginaw Highway, right across from the Lansing Mall, because of its convenient location for members shopping or visiting the area. Stop by to handle your financial needs or check out our new space while you're out and about!

Our growth wouldn't be possible without the commitment of our staff, Board of Directors and members. Thank you for choosing CASE Credit Union, and we look forward to serving you and your community in the years to come.

Sincerely,

William Brewer, II Chairman of the Board





President's Report



The past year was an exciting one for all of us at CASE Credit Union! With the support of our staff, Board and members, we were able to expand our team, products and services to better meet the financial needs of our community.

Along with adding our Lake Lansing and West Saginaw branches, we grew our team in 2013 as well. Five new employees were hired to staff the West Saginaw branch.

To further our impact on the community, we hired a Community Education Coordinator to teach financial education lessons on behalf of CASE in local schools. We believe that financial education should start early to ensure children grow up to be money smart, and we're excited to be in the schools to teach students about financial management.

Our online presence has grown and we love connecting with members on popular social media sites such as Facebook and Twitter. Be sure to like or follow us and let us know what you think about CASE!

Finally, we added to our Business Service Department to include a Business Service Manager and two lending specialists. We are committed to the businesses in our community, and we offer local lending solutions, specializing in small business loans for the Lansing area. With our expanded team, we are ready to serve your business needs today!

The products we added this past year were designed with our members in mind. We expanded our deposit account options for greater flexibility and earnings. Our Flex Term Deposit Account lets you save for whatever you need and set your own maturity date. And, our Debit Rewards Checking gives you easy access to your funds with a debit card that earns points for your purchases!

Along with expanding our business team, we also added a new product to help business owners accept easy and secure card transactions with their smartphone or tablet. SpotPayTM from CASE is a cost-effective tool for business owners to accept and manage payments regardless of how your customers choose to pay.

We are looking forward to finding even more ways to improve our members' financial lives in the years to come as we grow together. Thank you for choosing CASE Credit Union!

July 5. Burson

Jeffrey S. Benson, CPA, MBA President/CEO

CASE Employees

Lina Abou-Tass
Brenda Adams
Arijeta Ahmeti
Kayla Albrecht
Alyssa Alvarado
Kyle Banks
Kyle Barnes
Alyson Bawks
Maryann Baxter
Jessica Beckett
Shealyn Benjamin
Jeffrey Benson
Kelsi Bentley
Sandra Blanken
Joseph Brzycki
Clemson Calhoun
Jennifer Carr
Aaron Carter
Katherine Casler
Jonathan Casler
Keyon Clinton
Phillip Collins
Jacob Cook

Anyssa Cuellar
Wendy Cutler
Jacob Darabos
Brenda Davis
Joseph Day
Paul DeVito
Taylor Dudley-Goik
Malinda Edmunds
William Eubanks
Ron Ezro
Samuel Fata
Norbert Fernandez
Kelli Flynn-Schut
Andrew Gallavan
Christina Gillepse
Yvette Gonzales
Wendy Hagemann
Sylvia Harshbarger
Susan Higgens
Elisabeth Hooker
Dirk Hopkins
Ashley Howard
Eric Hufnagel
Stephanie Jones

Krista Keiffer
Craig Keilen
Steven Lillmars
Daniel Lynch
Jason Lyon
Emily Maier
Lindsy Mandeville
Deanna Martin
Tia Martin
Kristen Martin
Cody Masalkoski
Sheila Matlock
Jeremy Maxey
Jerri McClure
Rachel McCormick
Norma McGarry
Jordan McGee
Austin McKay
Larecia McNeal
William McSweeney
Porsche Miles
Monquese Miller
Courtney Minor
Stephanie Miracle

n Neu Brian Smith eblessing Nyika Janet Sollid Allen Strudwick Christopher Sur Pacek Christopher Sur Pacek Eric Sweet Julie Teed June Pena Jasmine Thoma ey Penoyer Kayla Upshaw Sarah Velez Darcie Vintenn Rahme Johansen Ara Randall Matthew Walker Reeves Marcus Webb da Rendon Maggie Wesole Je Reynolds Brian Wethy Lauren Wheeled Rolston Jeen Schaefer queline Schram-

Mission Statement

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

Service Philosophy

service through accurate and effective handling of their accounts.

To achieve this service philosophy, we will:

- Utilize state-of-the-art technology for member service delivery
- Maintain a well-trained staff, knowledgeable in all credit union services
 - Respond to members' concerns with feeling and empathy