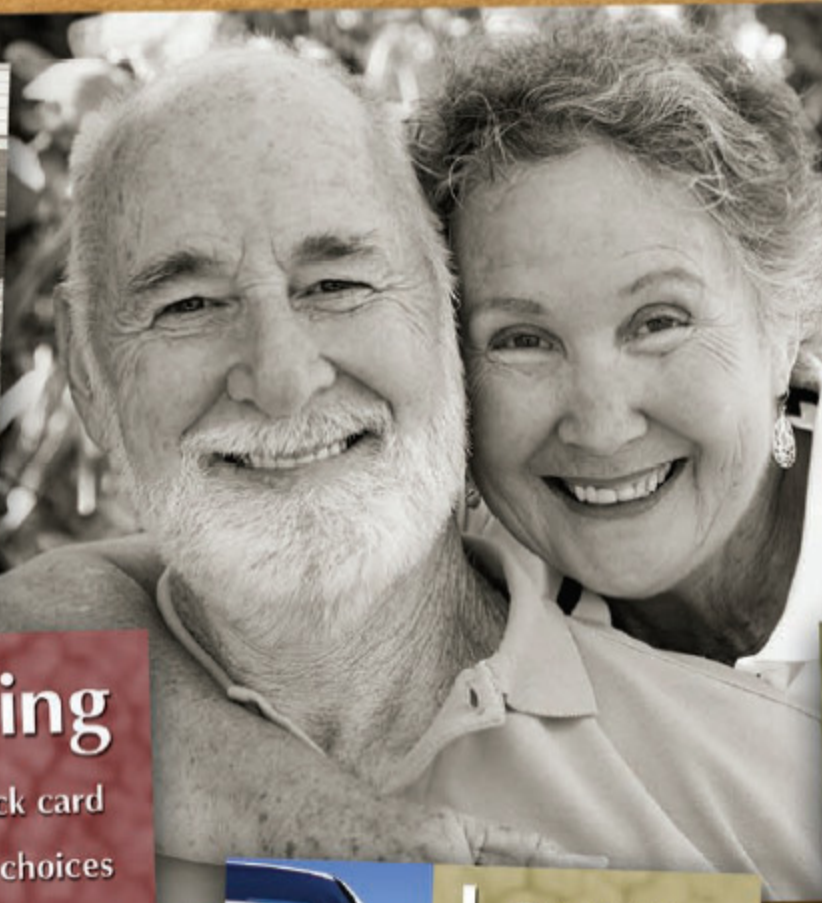


*When you're a member, you're an owner!*



## Checking

Free check card  
Multiple choices  
Many ATM's

## Business Services

Loans  
Checking  
Local



## Loans

Home  
Home equity  
Credit cards  
Auto  
Business



2009 Annual Report

## *When you're a member, you're an owner!*

"We are a member-owned and not-for-profit cooperative. We exist to serve our members. This



has never meant more than it did in 2009. Why? We saw many of our members go through tough times, due to the economy, and we continued to keep the member, our owners, in mind

as we made the journey through these times together", explains Julie Stein, our Chair of the Board.

Greg Hilbert, President of Fox Communities Credit Union states, "We provide an excellent return to our members with typically higher deposit rates, lower fees and lower loan rates. Fox operates conservatively, with strong levels of capital. We have a volunteer Board of Directors whose entire mission is to look out for the members and be the guiding force for all of us!"



In 2009, we saw strong increases in all of our growth numbers. Deposits grew by 15.54%, loans by 7.16% and assets by 10.22%. We also experienced significant growth in our membership, increasing by 2,240 for a total of 66,339 members.

New members found credit unions to be a safe place for their money. With the changes in the economy, people have come to realize that credit unions look out for their members and try to make every effort to help them with their financial needs. We saw many nationally known advisors, such as Suze Orman, tell people that "credit unions offer straight forward no nonsense products!" Our products and services are built with the members in mind, not profit.

In order to help members survive and thrive, we continue to make financial education a priority. We have many initiatives in place to support this; over 40 member seminars, multiple classroom presentations, locations in four high schools and NWTC. We were again the prominent sponsor for Clark Howard, America's leading consumer advocate.

Another key education component is to provide tools that help our members reach their financial goals. To aid in doing this, we added a new member benefit: **BALANCE** Financial Fitness Program. Their counselors are available by telephone and give free unbiased money management and financial counseling information varying from debt elimination to budget development. Just another way that we continue to expand our commitment to helping our members!

We continue to make community support and involvement a high priority. At a time when

many institutions are cutting back, we continued to stay the course as we realized that so many people are in need. Throughout the year we supported numerous non profit events and organizations within our communities!

At the end of 2009, we updated our Ashland Avenue location, in Green Bay. Gone is the traditional teller counter and in with a new "member friendly" design.



Nancy Krahn, Vice President of Branch Operations comments, "Members have the option to view the computer screen, as their transactions are processed, allowing them to see the activity within their accounts. This creates an interactive environment between members and staff which enhances the experience."

We are always looking for ways to be more efficient. One way is through online services. Receiving statements and notices electronically not only saves money, but your information is received sooner, safer, and records are stored securely within online banking.

2009 was a good year for Fox Communities Credit Union. We had our challenges, but held firm to our values and why we are here, for our members and our community. Fox has never faltered from this and for this reason, we will continue to be strong and work for you, our members and owners!

## BOARD OF DIRECTORS

Julie Stein - Chair of the Board  
 Fred Van Handel - Vice Chair  
 Joanne Bogenschutz -  
 Secretary/Treasurer  
 David Carney - Director  
 Sharon Gunderson - Director  
 Jeff Ritter - Director  
 Douglas Schley - Director  
 Paul Sippl - Director  
 Alan Timmerman - Director

## our mission...

We at Fox Communities Credit Union have a commitment to enrich the quality of life for our members through personalized financial services.

The Credit Union is dedicated to the protection of our members' financial well-being and to operate in an economically sound manner.

The Credit Union will provide an atmosphere of professionalism, friendliness, and mutual trust.

We shall remain strong in the communities through our support and involvement.

## STATEMENT OF FINANCIAL CONDITION

### Assets

Cash and Cash Items	\$ 38,098,840
Investments	\$ 33,621,811
Vehicle Loans	\$ 74,043,934
Real Estate & Home Equity Loans	\$360,832,931
Business Loans	\$193,780,197
All Other Loans	\$ 27,522,106
Allowance for Loan Losses	\$ (5,028,672)
<b>Total Net Member Loans</b>	<b>\$651,150,496</b>
Fixed Assets	\$ 14,498,982
Other Assets	\$ 12,672,960
<b>Total Assets</b>	<b>\$750,043,089</b>

### Liabilities & Member Equity

Savings & Club Accounts	\$ 98,747,024
Checking Accounts	\$ 77,399,225
Money Market / Investment Share Accounts	\$126,904,458
Certificates of Deposits	\$192,513,998
Individual Retirement Accounts	\$ 47,401,910
<b>Total Member Deposits</b>	<b>\$542,966,615</b>
Borrowings	\$ 126,343,267
Other Liabilities	\$ 8,383,480
Total Net Worth Reserves	\$ 72,349,727
<b>Total Liabilities &amp; Member Equity</b>	<b>\$750,043,089</b>

## STATEMENT OF OPERATION

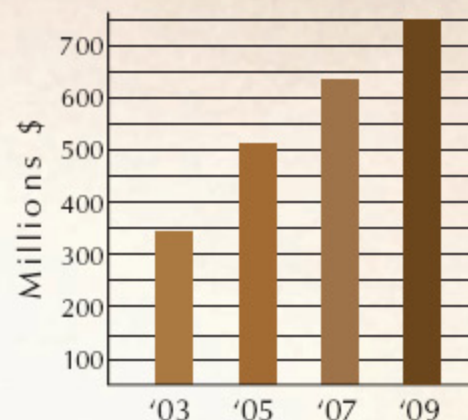
### Income

Interest on Loans	\$ 37,026,691
Investments	\$ 631,691
Other Income	\$ 10,922,132
<b>Total Gross Income</b>	<b>\$ 48,580,514</b>

### Expenses

Operating Expenses	\$ 26,805,887
NCUA Deposit Insurance Premium	\$ 1,503,965
Dividends Paid to Members	\$ 10,005,786
Cost of Borrowings	\$ 6,159,857
<b>Total Expenses</b>	<b>\$ 44,475,495</b>

**BALANCE TO RESERVES \$ 4,105,019**



### ASSET GROWTH

2009	\$750,043,089
2007	\$644,855,841
2005	\$515,398,623
2003	\$347,690,200

### LOAN GROWTH

2009	\$651,150,496
2007	\$542,876,064
2005	\$463,225,365
2003	\$312,318,238

### SAVINGS GROWTH

2009	\$542,966,615
2007	\$441,799,613
2005	\$376,729,351
2003	\$244,763,772

### MEMBER GROWTH

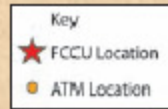
2009	66,339
2007	62,325
2005	60,067
2003	40,593

# 15 Locations from Green Bay to Oshkosh!

## Appleton

(920) 993-9000

3401 E. Calumet Street  
610 E. Wisconsin Avenue  
1724 S. Lawe Street  
2531 Highway Drive (OO & A)



## Neenah



## Neenah

(920) 993-9000

1151 Westowne Drive  
(Hwy 41 & Winneconne Avenue)

## Green Bay Area

(920) 490-2900

2170 S. Ashland Avenue  
1313 Main Street  
515 Redbird Circle • De Pere  
2639 Lineville Road • Howard



## Kimberly

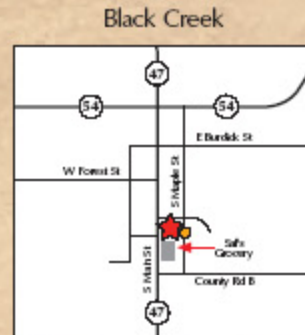
(920) 788-6215

528 S. Washington Street

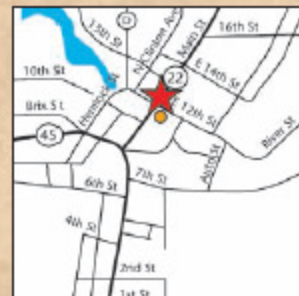
## Black Creek

(920) 984-4200

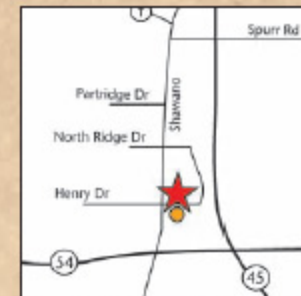
502 S. Main Street



## Clintonville



## New London



## Winnebago/Oshkosh



## Clintonville

(715) 823-2191

3 N. Main Street

## New London

(920) 982-9420

1302 N. Shawano Street

## Winnebago/Oshkosh Office

(920) 233-2890

Winnebago Mental Health Institute Grounds

