There is no better time to be a member of Andigo Credit Union because we are moving forward like never before to reflect our continued focus on growing the organization while remaining member-focused.

Being member-focused includes members — those who use several of our services, such as a money market account, checking account, Visa credit card, mortgage and new and used car loans — saved an average of $1,849 per household! That savings is calculated by those of the average bank. This kind of savings is a great benefit of membership.

In the spotlight: Andigo was proud to receive recognition from our members and communities. This year, we were voted Best Credit Union by readers of the Daily Herald in their “Readers’ Choice” awards. We were also recognized as the Best Local Business by the Schaumburg Business Association in the fall. We are honored!

Brand new branch: Andigo’s new Streamwood branch opened in August. We are excited to bring new members to live a better life. Stop by for a cup of coffee and visit with us.

New checking products: Andigo offers checking products that give more back to our members. Our Cash Back Checking offers 3.00% cash back on debit card purchases, while our new High Yield Checking offers a 0.30% APY on balances up to $10,000. These products are well-received.

$1,000,000 Owner Participation Dividend: In 2010, Andigo’s board of directors announced that members would receive a dividend as a result of our strong financial performance. The $1,000,000 dividend was paid in early 2019. The dividend represented $1,000,000 after expenses and necessary reserves. Each member received a dividend calculation based on the amount of their average daily balance in their checking or savings accounts for the year. In May 2019, Andigo distributed a second Owner Participation Dividend of $286,000 to members. Often, members compare checking and savings accounts in their community and see the right. We are grateful to the organizations listed on the next page for their generosity and support. The credit union continues to provide valuable funding for our communities. Thank you for sharing our vision. Cheers to “banking without the bummer!”

Branching Out: In September, we sponsored the Andigo Adventure Challenge. Proceeds benefit Chicago Voyagers, a non-profit organization that empowers at-risk youth through outdoor experiential adventures.

We give Back: In 2018, Andigo distributed $2,200 scholarships to college-bound students based on a video they submitted about how they give back to their communities. This is the sixth year Andigo has helped student members continue their educational journey.

Mission
To be a trusted financial partner that enables every member to live a better life.

We believe that dealing with finances should be easy and fast, but also fun and enjoyable.

Student Scholarships
Andigo awarded five $2,500 scholarships to college-bound students based on a video they submitted about how they give back to their communities. This is the sixth year Andigo has helped student members continue their educational journey.

Carol Stream Parks Foundation
Chicago Voyagers
Feed My Starving Children
Humanity Rising
Judson University
Lisle-Benedictine College
Palatine Township Senior Center
Shaumburg Corporate Center
Woodfield Area Children’s Organization
Young Entrepreneurs Academy

In July, Michael R. Murphy, President and CEO, was appointed as a director of the Schaumburg Corporation Center and Meacham Road locations, we added a branch in Carol Stream. Plus, our new Streamwood branch is opening in March 2019.

We expanded our geographic footprint in 2018! In addition to our Schaumburg Corporate Center and Meacham Road locations, we added a branch in Carol Stream. Plus, our new Streamwood branch is opening in March 2019.

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**Highlights**

<table>
<thead>
<tr>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>members</td>
<td>133,991</td>
</tr>
<tr>
<td>assets</td>
<td>97,332,278</td>
</tr>
<tr>
<td>loans</td>
<td>84,967,803</td>
</tr>
<tr>
<td>deposits</td>
<td>25,351,935</td>
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</table>

**Statement of financial condition**

<table>
<thead>
<tr>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>assets</td>
<td>97,332,278</td>
</tr>
<tr>
<td>liabilities</td>
<td>73,803,666</td>
</tr>
<tr>
<td>members’ equity</td>
<td>23,528,612</td>
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</table>

**Statement of income**

<table>
<thead>
<tr>
<th>2018</th>
<th>2017</th>
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</thead>
<tbody>
<tr>
<td>total operating income</td>
<td>$839,084,379</td>
</tr>
<tr>
<td>provision for loan losses</td>
<td>$97,332,278</td>
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<tr>
<td>non-interest income</td>
<td>$172,677,568</td>
</tr>
<tr>
<td>interest income</td>
<td>$542,170,868</td>
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<tr>
<td>interest expense</td>
<td>$101,139,104</td>
</tr>
<tr>
<td>total operating expenses</td>
<td>$12,364,475</td>
</tr>
<tr>
<td>net income for year</td>
<td>$645,003,206</td>
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</tbody>
</table>

**Statement of reserves, undivided earnings, and members’ equity**

<table>
<thead>
<tr>
<th>2018</th>
<th>2017</th>
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<tbody>
<tr>
<td>regular reserves</td>
<td>$172,677,568</td>
</tr>
<tr>
<td>undivided earnings</td>
<td>$101,139,104</td>
</tr>
<tr>
<td>total reserves</td>
<td>$273,816,672</td>
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</tbody>
</table>

**Statement of operating income**

<table>
<thead>
<tr>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>interest income</td>
<td>$3,678,301</td>
</tr>
<tr>
<td>other income</td>
<td>$1,627,245</td>
</tr>
<tr>
<td>investment income</td>
<td>$7,019,310</td>
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<tr>
<td>total operating income</td>
<td>$18,340,003</td>
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**Statement of members’ equity**

<table>
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<tbody>
<tr>
<td>members’ equity</td>
<td>$12,364,475</td>
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<tr>
<td>undivided earnings</td>
<td>$79,877,479</td>
</tr>
<tr>
<td>total members’ equity</td>
<td>$92,241,954</td>
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**Branch locations**

1310 W. Chicago Street
Schaumburg, IL 60173

1203 E. Algonquin Road
Schaumburg, IL 60173

21440 W. Lake Cook Road
Deer Park, IL 60010

426 W. Army Trail Road
Carol Stream, IL 60188

222 Merchandise Mart Plaza
Suite 110S
Chicago, IL 60654

990 S. Barrington Road
Streamwood, IL 60107

**Highlights**

- In the fall of 2018, Andigo Credit Union was awarded the Brian H. Burke Business of the Year award by the Schaumburg Business Association (SBA). It was received at the Annual Toast of Schaumburg event. SBA represents more than 6,000 businesses and 4,000 active SBA members.

- Andigo Credit Union was also voted Best Credit Union by the Daily Herald for 2018—the third-largest newspaper in Illinois. This award is a “Readers’ Choice” award, meaning it is decided on by numerous votes from the general public.

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- Andigo is an Equal Employment Opportunity/Affirmative Action Employer. Andigo is chartered as a credit union under the laws of Illinois and governed by a board of directors elected by its members.

- Andigo is a member of the Federal Deposit Insurance Corporation (FDIC) and is a government agency. An additional $250,000 of coverage is provided by Excess Share Insurance (ESI), a national organization not affiliated with the FDIC.

- Your savings are federally insured to $250,000 by the National Credit Union Administration, a U.S. government agency. Andigo is also insured by NHIA.