

# 2018 Annual Statement

Applying for Your Next Home Loan Just Got A Whole Lot **Easier!**



From Your:

- Phone
- Tablet
- Computer

Apply **Online!**  
Today



Introducing ...  
**Online Lending!**

*“where People  
are important”*



# President's Letter

“ You have to stand apart by offering high quality, relevant experiences to audiences that you truly understand. ”

Adam Audette

## Board of Directors

**Craig L. Gustafson**

Union Federal, President & Chairman

**Thomas G. Miler**

Retired, President First Federal Savings & Loan

**Steven G. Pont**

Exec VP Boss Holdings

**Dr. Jeffrey W. Johnson**

Chiropractor

**David F. Boswell**

Retired Business Owner

## Retirees

**Stacie Achilles**

33 Years of Service

## Memberships

Federal Home Loan Bank System

Federal Reserve Bank

Federal Deposit Insurance Corporation

American Bankers Association

Illinois Bankers Association

MoneyPass Surcharge FREE ATM Network

Independent Community Bankers of America

By listening to our customers, we understand the need for continued enhancements in our product offerings. This enhancement to our lending products brings Union Federal into the age of online lending. Simply go to our secure website, enter in some information, and find the perfect loan for you. Now there is no need to look at online lenders from all over the country. You can have the ease of an online loan application with the benefits of keeping your loan serviced locally by someone you know and trust.

We are constantly investing resources to enhance your banking experience and provide the new and enhanced products and services that you want and need. In the past few years, we have introduced E-statements, EMV chip cards, Bill pay, Mobile banking, MyCard custom debit cards, Credit Builder Loans, and now Online Mortgage Lending. An enhancement this year to our Fraud Prevention Suite is a new texting feature. This service will send you a text message if a suspicious transaction shows up on your debit card. Please make sure that you keep your cell phone number current with us in order to benefit from this great new service. We also added Mobile Check Deposit as an augmentation to our Mobile Banking App. Now you can deposit checks from anywhere with your cell phone or tablet.

I thank you for your trust in and dedication to Union Federal. We will continue to stand apart by offering these high quality, relevant products and services that you need.



Like Us On  
Facebook!

Upcoming events, contests, and fun for the whole family!

# Statement of Condition

AT THE CLOSE OF BUSINESS DECEMBER 31, 2018

## assets

First Mortgage Loans.....	\$ 111,072, 339
Other Loans .....	\$ 842, 611
Other Real Estate Owned .....	\$ 328, 093
Investments and Securities .....	\$ 29,244, 589
Office Buildings and Equipment, Less Depreciation .....	\$ 2,823, 027
Deferred Charges and Other Assets .....	\$ 4,015, 789

**Total Assets.....** \$ 148,326, 448

## liabilities

Savings Accounts.....	\$ 125,046, 706
Advances – Federal Home Loan Bank.....	\$ 0
Other Liabilities .....	\$ 1,499, 847

**Net Worth.....** \$ 21,779,895

Total Liabilities & Net Worth ..... \$ 148,326, 448

## Total Assets...

are the hallmark of progress for financial institutions and a financial barometer for the result of wise management and customer confidence.

## Net Worth

Union Federal consistently maintains a net worth greater than required by Federal regulation. Strong net worth is a measure of strength, safety and sound management.



## Fraud Prevention Suite

### Stops Fraud in its Tracks

Union Federal now offers state of the art fraud protection for your accounts. We now have multiple tools to help you monitor, control, and prevent fraud on your debit card.



### Card Valet®

Monitor your card purchases and activity by setting up notifications for whenever the card is used. Turn your debit card on and off if the card is lost or stolen, or suspicious activity is noticed. Lower spending limits on your card. Use GPS on your phone to restrict transactions to the same location as your phone. Restrict purchases by merchant type. The Card Valet app is available from the Apple App Store or the Google Play Store.

### EnFact® Fraud Monitoring

Our fraud monitoring system will monitor your purchases and contact you by phone or text message to verify any suspicious transactions. If you respond that the transaction is fraud, your card will be suspended to prevent losses to your account. If you reply that the transaction is authorized, your card will remain open for you to continue using. This service is FREE and no enrollment is needed. Simply make sure that we have your current cell phone number and you are ready to go.

# Kewanee



## Home Office and Corporate Headquarters



*"where People are important"*

104 North Tremont Street PH: (309) 853-3535  
Kewanee, IL 61443

**Craig Gustafson**  
President

**Michael Fulton**  
Vice President/CFO

**David Harker**  
Vice President/CLO

**Amanda Looney**  
Asst. Vice President/  
Compliance Officer

**Jane Berlinski**  
Asst. Vice President  
of Savings

**Julie Gibbs**  
Corporate Secretary/  
Loan Dept. Manager

**Annette Currier**  
Asst. Compliance  
Officer/Asst. Secretary

**Bonnie Spahn**  
Asst. Treasurer/  
Accounting

**Jon Looney**  
IT Services, Security  
Officer

**Josh Kendall**  
Loan Officer, Credit  
Analyst

**Connie Favre**  
Loan Processing

**Amanda Rebout**  
Loan Processing

**Laurie Radford**  
Loan Servicing

**Milly Acosta**  
Loan Services

**Jodi Verscha**  
Customer Services

**Trishia Ericson**  
Customer Services

**Jaira Ibarra**  
Customer Services

**Chessa Griffith**  
Customer Services

**Lexi Winter**  
Customer Services

**Jim Heberer**  
Custodial Technician

**Diane Berry**  
Supplies / Mail /  
Maintenance

# Orion

1110 Division Street  
Orion, IL 61273 PH: (309) 526-3333

**Mary Cline**  
Operations Supervisor

**Laura Douglas**  
Customer Services

**Mary Jo Kappelman**  
Customer Services

# Geneseo



320 West Main Street  
Geneseo, IL 61254 PH: (309) 944-5156

**Karla Specht**  
Operations Supervisor

**Cortney Ivie**  
Customer Services



# Milan

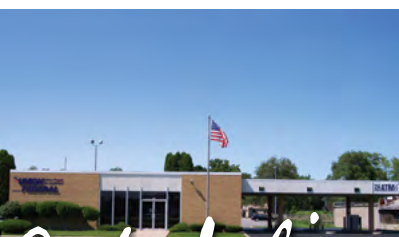
110 - 10th Avenue West  
Milan, IL 61264 PH: (309) 787-6138

**Carrie Patrick**  
Savings Operations Manager,  
Associate Offices

**Sandi Heimann**  
Customer Services

**Frieda Gerboth**  
Customer Services

**Ashley Hyatt**  
Customer Services



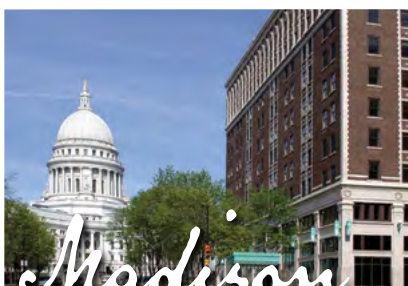
# East Moline

357 Avenue of the Cities  
East Moline, IL 61244 PH: (309) 755-1426

**Cathy Vincent**  
Operations Supervisor

**Mary Eastland**  
Customer Services

**Chris Olson**  
Customer Services



# Madison

115 West Washington Avenue  
Madison, WI 53703 PH: (608) 250-3535

**Tom Geier**  
Loan Officer

**Betty Berg**  
Loan Closing Specialist

**Lola Dalrymple**  
Customer Services



## Introducing Online Lending!

**Need a Home Loan? – Grab Your Tablet or Smartphone!**

Union Federal now allows you to get a home loan online. Simply go to our secure website, enter some information on the house and amount of the loan, give some financial details, and you are on your way. You may receive an immediate credit decision, prequalification, or have a Union Federal Loan Specialist contact you directly. Applying for a loan has never been this fast and easy! Why get your loan online with a bank you don't know when you can have the convenience of an online application and keep your loan local with a financial institution that you know and trust. So grab your phone, tablet, or computer and visit [myunionfederal.com](http://myunionfederal.com) to get started today.

## Bill Pay – The Smarter Way to Pay

**Save Checks, Pay Faster with Less Paper Mess!**

No more writing checks over and over again. Simplify your life and save on stamps every month! Set up Bill Pay once, then paying your bills can take as little as a few seconds. Download the UFSL Mobile App in the Apple App Store or Google Play Store Today and start paying your bills online, on-time, anytime and anywhere, your way – on your smartphone, computer, laptop or tablet Today!

“ Change is inevitable, Progress is optional. ”

Tony Robbins



## New - Mobile Deposit

Union Federal is proud to offer Mobile Deposit for checks. It's really handy for our customers who are on the go. Just login to the Union Federal App, click Mobile Deposit, snap a few photos, hit submit, and you're done!



## Mobile Banking with the UFSL Mobile App

**You Asked, We Delivered!**



The UFSL Mobile App for banking on the go. Conduct many of your banking activities from the palm of your hand anytime, anywhere! The UFSL Mobile App is available on the App Store and on Google Play. Download the UFSL Mobile App to your smartphone or tablet TODAY by searching for UFSL.



Google Play and the Google Play logo are trademarks of Google Inc.

**Below are just a few features of the UFSL Mobile App:**

View Account Balances  
View Account History  
Transfer Between Accounts

Pay Bills  
Turn Your Card OFF and ON  
Deposit Checks!

**UNION FEDERAL** "where People are important"  
*2018 Annual Statement*

104 North Tremont Street  
Kewanee, Illinois 61443-9986

## Mortgage Loans

Ask About Our Great Rates on Mortgage and Home Equity Loans!

### In House Loans

Competitive rates and fees

Fixed and Variable rates

Terms up to 30 years

Serviced by Union Federal

### Secondary Market Loans - NEW!

Competitive rates and fees

Union Federal maintains the servicing so you deal with someone locally for payments and questions.

Terms up to 30 years



## My Card

Create a MyCard that is Truly Yours Today!

Personalize your Union Federal Debit Card with a favorite photo of family, a memorable outing with friends, or a beloved pet. Your MyCard features the most up-to-date EMV Chip security available.

Create your MyCard today! If you are a member of certain checking plans, you may be eligible to get your MyCard for FREE, otherwise there is a nominal \$10 fee.