THE CREDIT UNION
DIFFERENCE STARTS
WITH YOU.

The Credit Union is your
financial partner for life, helping
you meet your financial goals.
Each member's financial
success propels our growth
and enables us to offer better
products and services to
all of our members and to be
a positive force in the
communities we serve.

Be You
2018 ANNUAL REPORT
EXPANDING OUR REACH AND AREA OF MEMBER SERVICE

Whether you prefer to manage your finances online or in a branch, we are committed to growing our virtual and physical spaces while providing you with exceptional service in both areas. During 2018 we made significant advances in delivering additional online features. For example, becoming a member is now easier than ever with our new online membership application. We are also excited to announce that we have expanded the commercial services that are available online, because not all businesses operate during banking hours. While we continue to enhance our virtual space, we are also adding more physical locations. We were thrilled to open the new Culpeper Meadowbrook branch in June 2018 to serve new and existing members. The new branch that caters to personal and business accounts and offers the Credit Union’s full menu of products and services, including home equity, mortgage, personal, and business loans. To help you navigate these services and achieve your financial goals, a team of business service experts, a mortgage loan officer, and a financial advisor are ready to serve you in the branch.

As our reach grows, so does our involvement in the community.

UVA Community Credit Union is proud of the relationships we build with our members and in the communities we serve. Throughout the years, the Credit Union has celebrated with the community by supporting Charlottesville’s annual Grand Illumination and VHSH Stockings projects. In 2018 we were excited to expand these types of celebrations. We were honored to be the Title Sponsor of the 33rd annual Warrenton Christmas Parade and foresee a long-lasting partnership celebrating a time-honored tradition within the community. In addition, the Credit Union sponsored Fill-a-Stocking in Fauquier and Culpeper counties as a time-honored tradition within the community. As we continue to move forward in 2019, our staff and our volunteer Board of Directors are dedicated to ensuring that we have a bright future ahead. However, we couldn’t do what we do without you. It is because of your commitment to the Credit Union that we are able to strengthen the communities in which we all live and work. Thank you for being a part of our community. We hope to be the place where you can find the financial resources to Be You.

Jeffrey C. Moschiti
Chairman of the Board

Alison DeTuncq
President/CEO

THANK YOU FOR BEING YOU!

In recent years UVA Community Credit Union has received a variety of community accolades. Members of the Charlottesville community voted us the Best Financial Institution and Best Mortgage Company in the Daily Progress Readers’ Choice Awards, Best Bank and Best Mortgage Lender in C-VILLE Weekly’s Best of C-VILLE, and Favorite Bank/ Credit Union in the Charlottesville Family Magazine. It is exceptional for a financial institution to win all three categories. We are humbled and filled with gratitude for these honors that are bestowed upon us—thank you.

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Chairman of the Board

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President/CEO

SUPervisory report

The UVA Community Credit Union Board of Directors appoints a Supervisory Committee to protect the interests of the Credit Union’s members. It is charged with reviewing Credit Union operations, conducting an annual audit, and evaluating and upgrading internal control procedures, and safeguarding member assets. The Supervisory Committee adheres to the mandates of the Federal Credit Union Act and complex with all National Credit Union Administration (NCUA) policies and regulations. The Credit Union prepares reports quarterly for the State Corporation Commission and NCUA.

This year, the Supervisory Committee commissioned the accounting firm of Doerfin Meybey of Miami, Florida, to conduct the annual audit. It was performed in accordance with generally accepted auditing standards followed in the United States and included tests of the accounting records and systems. Doerfin Meybey issued an unmodified opinion that the Credit Union’s December 31, 2018, consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Credit Union and its subsidiaries.

The UVA Community Credit Union Supervisory Committee extends its sincere appreciation to the board, management, and staff of the Credit Union and to the accounting firm of Doerfin Meybey for their cooperation and service during the audit.

Daphne W. Taylor
Chairman, Supervisory Committee

CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION

As of December 31,

<table>
<thead>
<tr>
<th>Year</th>
<th>Total assets</th>
<th>Total liabilities</th>
<th>Members’ equity</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td>$838,407,389</td>
<td>$913,514,303</td>
<td>$79,106,914</td>
</tr>
<tr>
<td>2017</td>
<td>$792,477,949</td>
<td>$860,069,458</td>
<td>$32,399,003</td>
</tr>
</tbody>
</table>

CONSOLIDATED STATEMENTS OF INCOME

For the Years Ended December 31,

<table>
<thead>
<tr>
<th>Year</th>
<th>Total interest income</th>
<th>Total interest expense</th>
<th>Net interest income</th>
<th>Provision for loan losses</th>
<th>Net interest income after provision for loan losses</th>
<th>Non-interest income</th>
<th>Other operating income</th>
<th>Total noninterest income</th>
<th>Total noninterest expense</th>
<th>Net income</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td>$32,249,977</td>
<td>$26,843,368</td>
<td>$5,406,609</td>
<td>$1,405,766</td>
<td>$3,000,000</td>
<td>$71,180,907</td>
<td>$3,632,124</td>
<td>$74,813,031</td>
<td>$35,641,054</td>
<td>$38,829,671</td>
</tr>
<tr>
<td>2017</td>
<td>$28,249,134</td>
<td>$22,821,169</td>
<td>$5,427,965</td>
<td>$1,790,065</td>
<td>$1,250,000</td>
<td>$66,754,907</td>
<td>$3,472,431</td>
<td>$69,227,338</td>
<td>$36,761,303</td>
<td>$32,466,035</td>
</tr>
</tbody>
</table>

Tabled amounts are in millions.

We work hard to ensure you have the financial resources you need to realize your goals in life. Our dedicated team of financial experts is available to help you select the products and services that will serve your needs the best. From mortgages to lines of credit and from credit cards to mobile banking, we understand that not everyone approaches these goals from the same point of view. In short, we are here to give you the financial tools and personalized service you need to Be You.