



Compassion • Opportunity • Respect • Excellence

2025 COMMUNITY IMPACT REPORT

The Guiding Values at the CORE of LLCU are Compassion, Opportunity, Respect, & Excellence. All our daily efforts center around living out these values. Our top priorities are our MEMBERS, our EMPLOYEES, and our COMMUNITIES. We believe the results expressed in this report demonstrate the impact LLCU made in 2025 by faithfully practicing our CORE values, and by consistently prioritizing our members, employees, & communities.

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“The LLCU Guiding Mission is to provide our members, and the community, with the tools and resources to achieve financial success.”

MEMBER IMPACT IN 2025



\$6,158,150
PAID IN DIVIDENDS TO LLCU MEMBERS

\$95,745
PAID IN REWARDS & PRIZES TO MEMBERS

10,134
MEMBERS COUNSELED ON CREDIT SCORE

\$1,619,785
IN HOLIDAY LOANS LENT TO LLCU MEMBERS

2,642
MEMBERS WE HELPED TO BUY A VEHICLE

72
MEMBERS WE HELPED BECOME HOMEOWNERS

641
MEMBERS PROTECTED BY GAP INSURANCE

"A Credit Union, in it's simplest form, is People Helping People."
-Robert Ares
LLCU President and CEO



EMPLOYEE IMPACT IN 2025

\$8,741,079
PAID IN BENEFITS TO LLCU EMPLOYEES

1,379,013
PTO HOURS AWARDED TO LLCU EMPLOYEES

\$587,918
PAID INCENTIVES TO ALL EMPLOYEES

\$45,180
INVESTED IN EMPLOYEE TRAINING/DEVELOPMENT

\$40,559
PAID IN GIFTS, PRIZES & REWARDS TO STAFF

\$11,438
PAID IN TUITION ASSISTANCE TO EMPLOYEES

75%
PERCENTAGE OF WOMEN MANAGERS AT LLCU

149 TOTAL LLCU EMPLOYEES • **39** INTERNAL PROMOTIONS IN 2025



"Working at LLCU never really feels like work, it just always feels fun & happy!"
-Michelle Harvey
LLCU Decatur Branch Manager

COMMUNITY IMPACT IN 2025



\$367,518



DONATED & REINVESTED IN COMMUNITY



\$70,913



DONATED TO HUMAN SERVICES PROGRAMS



\$114,591



DONATED TO YOUTH & EDUCATION PROGRAMS



\$100,014



DONATED TO COMMUNITY INVESTMENTS



\$23,900



DONATED TO FIRST RESPONDERS & MILITARY



\$58,100

EQUIVALENT TO

14,525



DONATED TO LOCAL FOOD PANTRIES

TOTAL NUMBER OF MEALS SERVED



\$46,848,577



LENT IN LOCAL BUSINESS LOANS



4,105



HOURS OF FINANCIAL EDUCATION PROVIDED



2,465



HOURS OF VOLUNTEER HOURS PROVIDED



192 AGENCIES BENEFITED

FROM LLCU DONATIONS & VOLUNTEER HOURS



"Seeing all that LLCU does for our community is one of the main reasons I choose to bank at LLCU."

-Nicole Pinkston, Decatur
LLCU Member Since 1994



LLCU 5-YEAR COMMUNITY IMPACT



\$16,864,307



PAID IN DIVIDENDS TO LLCU MEMBERS



\$1,212,015



DONATED & REINVESTED IN THE COMMUNITY



11,773



COMMUNITY HOURS VOLUNTEERED BY EMPLOYEES



27,545



MEMBERS COUNSELED TO IMPROVE CREDIT SCORE



12,626 MEMBERS HELPED BUY A VEHICLE



472 MEMBERS HELPED BUY A HOME



\$140,450 DONATED TO LOCAL FOOD PANTRIES



TOTALLING

41,973

MEALS



A MESSAGE FROM OUR PRESIDENT



2025 was a very busy year for LLCU. The entire staff was highly engaged in the optimization of our new, state-of-the-art Core Operating System that was implemented in late 2024. While this optimization focus was all-hands-on-deck, requiring long hours for all staff, our collective focus on giving back to our communities did not falter.

In 2025, LLCU reinvested \$367,518 in the various communities that we serve through monetary donations and community sponsorships. Of that, more than \$50,000 was donated to local food pantries – which is equivalent to more than 14,000 meals served to individuals who are uncertain of where they will find their next meal.

Additionally, in line with the LLCU Mission of providing and promoting financial education, we donated over \$110,000 toward youth education and school programs. Numerous members of our staff were present in the local schools for Youth Financial Learning workshops, teaching them at a young age how to manage money, in efforts to guide them to an adulthood of financial well-being.

We believe in giving to our communities, not only with our treasure, but also with our time and talents. In 2025, LLCU staff once again were generously dedicated to

giving of their own time to our communities. LLCU staff, as a whole, volunteered more than 2,400 hours to many local, non-profit service organizations. In total, over 190 local service agencies were the benefactors of LLCU's monetary and volunteer donations.

Also, of great importance, LLCU staff provided more than 4,000 hours of financial literacy education to members of our communities. These efforts help individuals learn to budget, pay down debt, improve credit scores, and ultimately, realize their financial dreams and goals.

At LLCU, our performance growth goals are fueled by our goal of increasing our level of giving, with the ultimate goal of positively impacting and improving the lives of all who live and work in central Illinois.

We are grateful that we have a dedicated Board of Directors who fully support our mission and growth goals. It is our promise to the communities we serve that we will be dedicated to community reinvestment as we live out our core values of compassion, opportunity, respect, and excellence.

Respectfully,

Robert Ares
President/CEO

LLCU AWARDS, DESIGNATIONS, & CERTIFICATIONS

