



2024 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 2024 by faithfully practicing our CORE values, and by consistently prioritizing our members, employees, & communities.

TABLE OF CONTENTS

Member Impact.....	2
Employee Impact.....	2
Community Impact.....	3
LLCU 5-Year Community Impact.....	4
LLCU Awards & Designations.....	4
LLCU Community Impact Examples.....	5
List of Community Agency Recipients.....	6

MEMBER IMPACT

Our members are our top priority. Whether developing a new process, introducing a new product or service, launching a new promotion, or if changing policy or operations, analyzing the impact on our members will always be our first concern.



	\$5,905,643 Paid in Dividends to LLCU Members.	
	\$49,307 Paid in Gifts & Prizes to LLCU Members.	
	\$1,642,595 in Holiday Loans to LLCU Members.	
	\$66,932 Rewards Paid to LLCU Members.	
	\$10,706 Paid to Youth for Earning A's & Reading Books.	
	8,727 Members Improved Credit Scores.	
		\$17,609,483 in Business Loans to LLCU Members.
		2,582 LLCU Members We Helped Get a New Ride.
		2,045 Loan Payments Skipped with Skip-A-Pay.
		67 Members We Helped Become Homeowners.
		683 LLCU Members are Protected by GAP Insurance.

EMPLOYEE IMPACT

Our employees continue to be our most valuable resource. At LLCU, we work tirelessly to create programs that provide optimum job satisfaction and benefits to our staff. We believe in treating our staff like family. Doing so results in happy employees, which equals happy members.



	136 Number of LLCU Employees as of Dec. 2024.		87% Job Satisfaction Rate* Among LLCU Employees.
	\$1,085,504 in Benefits Paid to LLCU Employees.		\$680,914 Incentives Paid to LLCU Employees.
	\$27,350 Paid in Added Gifts to LLCU Employees.		1,206,086 Hours of Paid Time Off Awarded to Staff.
	\$51,505 in Employee Training & Development.		\$11,038 Paid in Tuition Assistance to Employees.
	32 Employees Experienced Career Advancement.		73% of LLCU Management Team are Women.

*57% IS THE AVERAGE JOB SATISFACTION RATE IN THE U.S. ([pewresearch.org](https://www.pewresearch.org) Mar. 30, 2023)

COMMUNITY IMPACT

Our Guiding Visions at LLCU are as follows:

- Growth in Profits.
- Growth in Assets.
- Growth in Giving.
- Growth in Serving.

When we experience a growth in profits and assets, we will always respond with a growth in giving to, and serving within, our communities.



\$232,974 Total Dollars Donated & Reinvested in Community.



\$74,635 Donated to Human Service Agencies.



\$105,654 Donated to Youth & Education.



\$5,225 Donated to First Responders & Military.



\$50,049 Donated to Community Investments.



2,402 Total Volunteer Hours Provided by LLCU.



1,002 Hours of Financial Literacy Provided by LLCU.



160 Agencies Impacted by LLCU Efforts.



\$2,045,939 Total SBA Loans Disbursed.

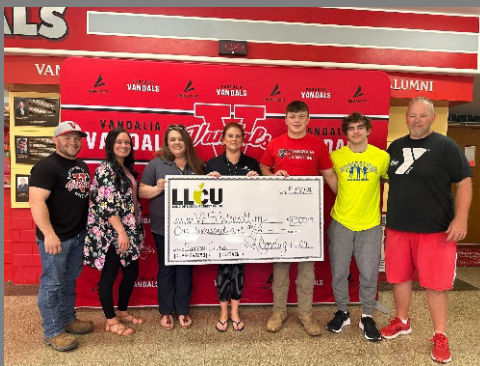


\$15,950 Donated to Local Food Pantries, or **5,316** meals served*.



*Average meal cost in shelter is \$2.06 according to [usda.gov](https://www.usda.gov)

"I alone cannot change the world, but I can cast a stone across the waters to create many ripples." -Mother Teresa



LLCU 5-YEAR COMMUNITY IMPACT

	\$12,027,268	Paid in Dividends to LLCU Members.
	\$980,313	Total Dollars Donated & Reinvested in Community.
	\$8,520,244	Lent in Holiday Loans to LLCU Members.
	11,817	LLCU Members We Helped Buy a Vehicle with an Auto Loan.
	10,424	Total Hours Volunteered in Community by LLCU Employees.
	17,724	LLCU Members We Helped to Improve their Credit Scores.
	549	LLCU Members We Helped to Purchase a Home with a Mortgage Loan.

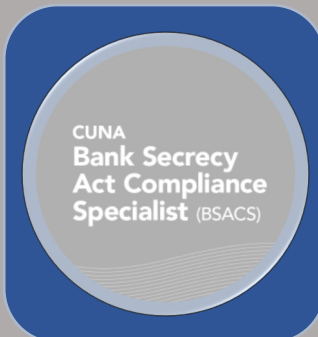
AWARDS, DESIGNATIONS & CERTIFICATIONS EARNED



City of Vandalia

"COMMUNITY INVOLVEMENT BUSINESS OF THE YEAR"

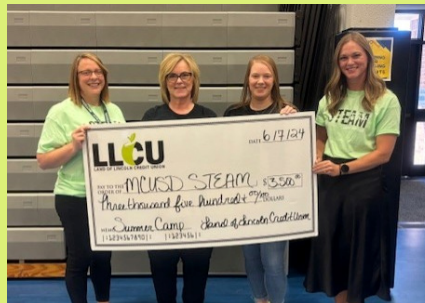
2024



MAKING A LASTING IMPACT



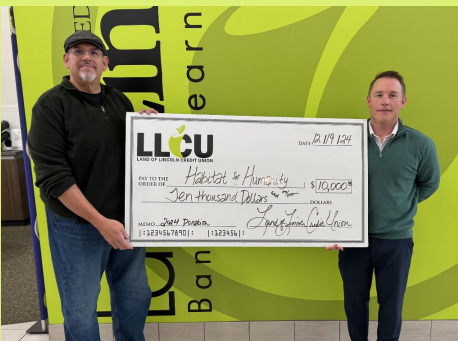
Kenneth White, owner of Ovation Transportation Services of Decatur used the donation to purchase a vehicle for his services providing low-income residents with rides to medical appointments.



LLCU was once again the exclusive sponsor of Mattoon Middle School's S.T.E.A.M. Summer Camp – covering the costs for 40 students to attend for free.



This donation to the Vandalia High School Wrestling team helps them cover summer clinic fees & lodging for the whole team.



Habitat for Humanity Executive Director stated the donation will help to finish two homes by early spring for new owners.



After facing housing instability for months, Chris (U.S. Army Veteran) and his young daughter move into a renovated home donated by LLCU to the City.



Empowerment Opportunity Center offers the "Empower Pantry", which provides essential personal items to low-income families. The LLCU donation stocked shelves for several months.



LLCU staff helped Big Brothers Big Sisters kids build Lemonade stands to host a lemonade sale fundraiser at our Mattoon branch!



LLCU was the presenting sponsor of the 54th Annual Decatur Turkey Tourney. The tournament provides college recruiting opportunities to inner-city High School athletes.



Learn2Lead program participants enroll as interns at LLCU for 12 months learning about personal finance, employment ethics, all while earning money. This year, three participants continued their career at LLCU after program completion and high school graduation!

List of Community Agencies Impacted by LCCU

4-H Scream Event	Fayette County YMCA	Loving Arms Banquet
Abraham Lincoln Council, BSA	FCCLA	Pana High School Quarterback Club
African-American Cultural Geological Society	First United Methodist Church	Pana Tri-County Fair
Alzheimer's Association	Fraternal Order of Police	Pana Community Hospital Foundation
American Cancer Society	Golf for Autism	Pana Diamonds Club
Assumption Public Library District	Greater Fayette Chamber of Commerce	Pana Elks Community Easter Egg Hunt
The Baby Fold	Greater Springfield Chamber of Commerce	Pana Emergency Services
Big Brothers Big Sisters	Habitat for Humanity	Pana Fireworks Committee
Black Chamber of Commerce Illinois	Herrick Fourth of July Celebration	Pana High School Post Prom
Bloomington Festival of Trees	Homework Hangout Inc.	Pana Historical Society
Boyle Chapter of Credit Unions	IL Cent Ecclesiastical Jurisdiction's Scholarship	Pana Parks Revitalization
BMX Track	Illinois Special Olympics	Pana Youth Soccer League
Central A & M Schools	Juneteenth Celebration	Pana Youth Flag Football League
Centralia Area Historical Museum	Kirkland Fine Arts Center	Pana Youth Baseball & Softball Organization
Centralia Chamber of Commerce	Kiwanis Club of Decatur	Ramsey High School
Centralia Cultural Society	Knights of Columbus	Ramsey High School Choir
Centralia History Museum	Le Ann's Light	Relay for Life
Centralia Juneteenth Celebration	Lewis Jackson Basketball Camp	Ride for Wishes
Centralia Youth Football League	Local By the Lake	Ronald McDonald House
Chatham Youth Baseball & Softball	Love For Them-Latonya's Animal Rescue	Road Home Program
CHELP Dementia Friendly	Macomb HS Booster	Sacred Heart School
Children's Advocacy Center	Macomb Area Chamber of Commerce	S.A.F.E.
Childrens Museum of IL	Macon County CASA	Samantha Purcell Memorial
City of Decatur	Mattoon Knights of Columbus	Shelby County 4-H
City of Nokomis Chamber of Commerce	Mattoon Rotary Club	St. Louis Elementary School
City Of Vandalia	McLean County Chamber of Commerce	State Trooper Lodge #41
Coalition of Neighborhood Organizations	McDonough County CEO	Stewart Strasburg Post Prom
Colchester Fire Department	McDonough County Connect	Studio B Dance Studio
Cowden-Herrick High School	McDonough District Hospital	Summer Rae Eller Memorial Fund
Decatur Area Arts Council	McLean County Baseball	Teutopolis High School Post Prom
Decatur Park District	McLean County Chamber of Commerce	The 9-Mile Gut Check
Decatur Regional Chamber of Commerce	Mattoon Community Unit School District	The First United Pentacostal Church
Decatur Turkey Tournament	Mattoon Schools TEAM Camp	The Prodigy Project (St. Jude's Research)
Decatur Youth Baseball & Softball	McDonough District Hospital Foundation	The Salvation Army
Dieterich High School Post Prom	Melanie Young House Fire Fund	Thinkwell Makerspace
DISC Summer Camps	Meyer Twin Art	Unique Extreme Dance
Eastern Illinois Area of Special Education	Mattoon High School Baseball	United Way of Decatur & Mid-Illinois
Effingham County Chamber of Commerce	MidCentral Community Action	Unity Christian School
Effingham County Fair Assoc	Macon Resources	Vandalia Christian Academy
Effingham County Port Producers	Mt Pulaski FCCLA	Vandalia Community High School
Effingham Ham Jam	Mt. Zion Youth Baseball & Softball	Vandalia Field of Dreams
Effingham Hope 4 Horses	Mt. Zion Chamber of Commerce	Vandalia High School Post Prom
Effingham Junior Football League	Mt. Zion High School	Vandalia Shop with a Cop
Effingham Park District	Mt. Zion IL CEO Program	Vandalia Wrestling Parents Booster
Effingham Sunrise Rotary	National Fire Safety Council	Wabash Fire Protection District
Effingham VFW	New Day Church	Washington Street Mission
EHS Band Boosters	Nokomis Adopt-a-Class	West Prairie High School
Empowerment Opportunity Center	Nokomis Athletic Club	West Prairie Schools PTO
Faith In action	Nokomis Education Foundation	Witt Lions Club
Family Concepts	Nokomis High School	WIU Foundation
Fayette County CEO Program	Okaw Saddle Club	YMCA
Fayette County Fair Association	One In A Million - African American Ball	Youth Leadership Symposium

