



"Know Better, Grow Better"

**LIGHT
COMMERCE
CREDIT
UNION**

2018 ANNUAL REPORT

CELEBRATING 15 YEARS OF SERVICE

LCCU is proudly governed by a volunteer Board of Directors of credit union members, just like you. These members volunteer both their time and talents to help guide the overall operations of LCCU.

Board of Directors

DR. IRA VAN HILLIARD, CHAIRMAN EXP 5/2020

MALACHI S. JOHNSON, SECRETARY EXP 5/2021

DR. BRIDGET E. HILLIARD, VICE- CHAIRMAN EXP 05/2020

HARLENE B. JOHNSON, TREASURER EXP 5/2019

DR. IRISHEA HILLIARD, BOARD MEMBER EXP 05/2021

Supervisory Committee

JAMES FORGE
COMMITTEE MEMBER

DEBORAH FORGE
CHAIRMAN

PHILLIP GIVENS
COMMITTEE MEMBER

WHO CAN JOIN LCCU

Bond of associations, associational bonds or membership with LCCU is open to the following:

- 1) New Light Church World Outreach and Worship Centers, Inc members, employees, affiliate organizations, and pastors
- 2) Light Christian Academy Early Childhood and Development Center, its employees and students
- 3) New Vision Community Development, its employees and tenants
- 4) All LCCU member relatives by blood or marriage

2018 FINANCIAL REPORT

Assets - \$2,854,006

Liabilities - \$131,042

Total Income - \$228,376

Total Expenses - \$252,021

2019 STRATEGIC GOALS

Increase checking accounts and debit card issuance

Increase loan portfolio

Increase visibility and member engagement on social media

Provide monthly financial literacy resources to impact member's financial decisions

Survey membership to identify opportunities to enhance products and services

