CDCI **ANNUAL USE OF CAPITAL SURVEY - 2014**

NAME OF INSTITUTION
(Include Holding Company Where Applicable)

Community Plus Federal Credit Union

Person to be contacted regarding this report:	Michael Daugherty	RSSD: (For Bank Holding Companies)	
UST Sequence Number:	1391	Holding Company Docket Number: (For Thrift Holding Companies)	
CPP/CDCI Funds Received:	4,500,000	FDIC Certificate Number: (For Depository Institutions)	
CPP/CDCI Funds Repaid to Date:	0	Credit Union Charter Number: (For Credit Unions)	24751
Date Funded (first funding):	N/A	City:	Rantoul
Date Repaid[1]:	N/A	State:	Illinois

[1]If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).

☒	Increase lending or reduce lending less than otherwise would have occurred.	While loans declined in 2014, the total balance of loans is $1,072,225 higher than it was at time funds received.
☒	To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).	Increase in lending was in auto loans
☐	Increase securities purchased (ABS, MBS, etc.).	

☐	Make other investments	
☐	Increase reserves for non-performing assets	
☐	Reduce borrowings	
☐	Increase charge-offs	
☒	Purchase another financial institution or purchase assets from another financial institution	Although niot a purchase, in 2012 completed a merger with another smaller credit union.
☒	Held as non-leveraged increase to total capital	The funds increased capital at a time we expanded into an under-served neighborhood

What actions were you able to avoid because of the capital infusion of CPP/CDCI funds?

In 2008 Community Plus FCU opened a branch in an underserved neighborhood. It was understood that the branch would cause the credit union's operations to post negative earnings until sufficient growth had been obtained. With the CDCI funds the credit union capital remained above 10%. Without it the net worth ratio would have dropped to a little over 7.3% at the end of 2011. At that point it is likely would have been necessary to close that branch.

What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds?

We were able to grow loans and to continue serving the underserved neighborhood through our branch.

Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.

In 2012 we we able to merge a smaller credit union into our own. That resulted in a small drop in our capital ratio. The CDCI funds helped to give us a buffer to make this possible.

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1505-0222. The time required to complete this information collection is estimated to average 80 hours per response.