

Callahan Top 100 Leaders in Return of the Member (ROM) - Data as of 12.31.2016 (All U.S. Credit Unions)

Rank	State	Name	Total ROM Score (%)	Return To Savers (%)	Return To Borrowers (%)	Member Service Usage (%)
1	PA	Citadel	100.00	99.66	99.86	99.53
2	IL	Deere Employees	99.98	99.85	98.82	100.00
3	IA	University Of Iowa Community	99.97	99.64	99.71	99.07
4	IA	Veridian	99.95	98.88	99.61	99.80
5	MI	Lake Michigan	99.93	99.90	99.56	98.78
6	WI	Altra	99.92	98.41	99.70	99.66
7	TN	Eastman	99.90	98.09	99.09	99.90
8	WI	Community First	99.88	99.41	98.44	99.34
9	ID	Idaho Central	99.86	98.60	99.05	99.32
10	IL	BCU	99.85	99.80	98.65	98.31
11	CA	Premier America	99.83	98.36	99.78	98.24
12	CA	Firefighters First	99.81	99.56	97.00	99.83
13	CA	Logix	99.80	95.50	99.93	99.85
14	MI	Consumers	99.78	96.77	99.31	99.27
15	WI	PCM	99.76	99.83	96.29	99.64
16	MA	Boston Firefighters	99.75	98.16	97.92	98.92
17	IA	Linn Area	99.73	97.11	98.51	99.09
18	WI	CoVantage	99.71	97.29	97.80	99.29
19	WI	Royal	99.70	99.24	98.00	97.21
20	CO	Ent	99.68	98.75	99.17	95.96
21	NH	Service	99.66	98.24	98.34	97.14
22	MN	Firefly	99.64	97.58	96.26	99.71
23	KS	Credit Union Of America	99.63	97.36	97.83	97.92
24	CA	First Tech	99.61	92.45	99.98	99.68
25	ID	Westmark	99.59	95.72	98.27	98.38
26	WA	Numerica	99.58	97.68	95.72	99.20
27	CA	Patelco	99.56	99.86	95.94	96.40
28	FL	Suncoast	99.54	99.95	92.64	99.59
29	OH	KEMBA Financial	99.53	97.28	94.82	99.70
30	OH	River Valley	99.51	93.37	99.80	98.05
31	VT	Vermont	99.49	99.46	97.55	95.06
32	NY	Utica Gas & Electric Emp	99.48	99.36	93.26	99.42
33	WI	Summit	99.46	90.91	99.97	99.93
34	CA	CoastHills	99.44	95.23	99.42	96.77
35	WA	Spokane Firefighters	99.42	91.39	99.46	99.78
36	NY	Nassau Educators	99.41	97.77	98.85	94.74

37	IA	Dupaco Community	99.39	96.89	95.89	98.44
38	MI	Community West	99.37	99.73	96.43	95.38
39	MA	Digital	99.36	91.23	99.07	99.95
40	OR	Sunset Science Park	99.34	96.19	95.99	98.70
41	MI	Peninsula	99.32	96.28	95.75	98.26
42	SC	Sharonview	99.31	93.50	97.17	99.15
43	IA	Cedar Falls Community	99.29	97.65	93.15	99.36
44	NY	The Summit	99.27	91.98	99.92	97.45
45	NM	Nusenda	99.26	94.79	97.72	97.17
46	CO	Bellco	99.24	91.61	99.66	97.70
47	IA	Collins Community	99.22	99.34	94.60	96.09
48	CA	San Diego County	99.20	91.62	97.06	99.92
49	WI	Westconsin	99.19	96.72	97.07	95.45
50	KY	Fort Knox	99.17	97.55	92.08	99.73
51	KS	Meritrust	99.15	97.44	97.31	94.45
52	MI	Advia	99.14	96.06	95.57	97.36
53	WA	Gesa	99.12	92.54	98.14	97.80
54	WI	Fox Communities	99.10	90.56	99.48	98.16
55	UT	Mountain America	99.09	90.39	99.02	98.63
56	NY	Bethpage	99.07	97.12	99.37	92.45
57	VT	Credit Union of Vermont	99.05	99.92	90.66	98.68
58	OH	Telhio	99.04	99.44	97.88	91.74
59	IL	Consumers	99.02	97.94	92.76	98.14
60	OR	Advantis	99.00	93.55	97.50	96.94
61	ME	Infinity	98.98	96.67	92.88	98.85
62	NH	Northeast	98.97	94.57	96.84	96.67
63	TX	Randolph-Brooks	98.95	89.78	98.04	99.31
64	MI	Michigan State University	98.93	92.11	95.40	99.88
65	FL	USF	98.92	94.69	95.60	97.46
66	PA	Service 1st	98.90	92.71	96.19	98.09
67	WI	Westby Co-op	98.88	91.93	95.63	99.24
68	MD	State Employees Credit Union of Maryland	98.87	89.54	99.41	97.28
69	UT	America First	98.85	90.29	99.36	96.68
70	UT	Goldenwest	98.83	92.28	96.82	97.39
71	WA	Spokane Teachers	98.82	87.19	98.66	99.81
72	WI	Verve, a	98.80	86.14	99.88	99.37
73	TX	Mobiloil	98.78	87.09	98.80	99.63
74	CA	SchoolsFirst	98.76	98.68	88.93	99.51

75	IL	Alliant	98.75	93.06	97.77	95.16
76	IA	Premier	98.73	98.73	96.65	91.35
77	CA	Financial Partners	98.71	93.10	97.58	95.18
78	WI	Co-op	98.70	96.53	94.67	95.04
79	AL	1st Resource	98.68	99.32	92.23	95.08
80	KS	Heartland	98.66	91.20	97.87	96.38
81	WI	Governmental Employees	98.65	95.97	93.42	96.72
82	NY	Corning	98.63	90.10	96.89	98.17
83	MN	Hiway	98.61	90.35	96.73	98.10
84	WA	BECU	98.60	88.36	97.16	99.22
85	MN	Financial One	98.58	95.67	91.98	98.07
86	MI	United	98.56	88.42	97.19	98.97
87	MN	Members Cooperative	98.54	98.39	92.69	94.67
88	IN	Interra	98.53	88.76	98.93	96.62
89	FL	VyStar	98.51	92.10	93.10	99.54
90	WY	Blue	98.49	99.76	95.06	90.86
91	SD	Med5	98.48	94.21	93.74	96.87
92	MA	Jeanne D'Arc	98.46	91.08	96.62	96.63
93	VA	Virginia	98.44	94.53	92.15	97.90
94	WI	Landmark	98.43	88.83	99.24	95.58
95	IL	Vibrant	98.41	90.84	95.70	97.19
96	ME	Town & Country	98.39	93.82	90.64	99.44
97	MN	Wings Financial	98.38	91.47	93.69	98.39
98	FL	Grow Financial	98.36	88.26	96.24	98.36
99	MD	Lafayette	98.34	86.77	98.31	97.50
100	MA	Hanscom	98.32	87.39	99.34	95.89

Data Source: Callahan's Peer-to-Peer Software